IPM Clearing Formats

15 March 2022

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Summary of Changes, 15 March 2022

This document reflects changes effective since the last publication of this manual.

Summary of Changes

Description of Change	Where to Look
Sylistic and formatting changes.	Throughout
Updated graphics	Integrated product messages overview
Added values F08, F55, and F65 for PDS 0043 (Transaction Type Identifier).	PDS 0043 (Transaction Type Identifier)
Modified value 07 from "Reserved for future use" to "Other" in PDS 0004 (Funding account information), Subfield 1 (Funding source).	Subfield 1 (Funding Source)
Modified Related data element text for DE 3 (Processing Code) to add C57, C58, C59, and C65.	DE 3 (Processing Code)
Modified Descriptions of Values in PDS 0043 (Transaction Type Identifier) for: • C07 • C52 • C53 • C54 • C55 • C56 • C57 • C58 • C59 • C65 • F07 • F52 • F54 • F61 • 64	PDS 0043 (Transaction Type Identifier)
Modified PDS 0188 (Private Data, Proprietary Service Data) Attributes and Values.	PDS 0188 (Private Data, Proprietary Service Data)

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Description of Change	Where to Look
Created PDS 0142 (Additional Service Data For Issuers) and related subfields: • Subfield 01 (Reference Conversion Rate) • Subfield 02 (Reference Conversion Rate Differential Sign Indicator) • Subfield 03 (Reference Conversion Rate Percent Differential)	• PDS 0142 (Additional Service Data For Issuers) • Subfield 01 (Reference Conversion Rate) • Subfield 02 (Reference Conversion Rate Differential Sign Indicator) • Subfield 03 (Reference Conversion Rate Percent Differential)
Modified PDS 0002 (GCMS Product Identifier) to remove obsolete product codes.	PDS 0002 (GCMS Product Identifier)
Created: • PDS 0275 (Account Level Management Service Data) – Subfield 1 (ALM Service Code) – Subfield 2 (ALM Graduated or Registered Product Code) – Subfield 3 (ALM Product Class) – Subfield 4 (ALM Rate Type) – Subfield 5 (ALM Data Source) • PDS 0276 (Fee Amounts, Additional) – PDS 0276 subfields	• PDS 0275 (Account Level Management Service Data) – Subfield 1 (ALM Service Code) – Subfield 2 (ALM Graduated or Registered Product Code) – Subfield 3 (ALM Product Class) – Subfield 4 (ALM Rate Type) – Subfield 5 (ALM Data Source) • PDS 0276 (Fee Amounts, Additional) – PDS 0276 subfields
Removed PDS 0212 (Merchant Data Services) and PDS 0212 subfields.	Removed
PDS 0214 (Merchant Data Cleansing Plus).	Removed
PDS 0215 (Mastercard Merchant Data Advance) and PDS 0214 subfields.	Removed
Modified name of PDS 0213 to Merchant Country of Origin and removed subfields 1-7.	PDS 0213 (Merchant Country of Origin)
Modified name of PDS 0213 to Merchant Country of Origin.	Throughout, including: • First Presentment/1240 messages • First Chargeback/1442 and Arbitration Chargeback/1442 messages • Second Presentment/1240 messages • PDS listing
Modified PDS 0002 (GCMS Product Identifier) to add GCMS product identifiers GCS and GCP.	PDS 0002 (GCMS Product Identifier)
Created PDS 0444 (Resubmission Code).	PDS 0444 (Resubmission Code)

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Description of Change	Where to Look
Created PDS 0360 (Reconciled, Transaction Sequence Identifier) and PDS 0360 subfields.	• PDS 0360 (Reconciled, Transaction Sequence Identifier) • PDS 0360 subfields
Modified PDS 0002 (GCMS Product Identifier) to add GCMS Product Identifier MIO.	PDS 0002 (GCMS Product Identifier)
Modified PDS 0002 (GCMS Product Identifier) to add GCMS Product Identifiers FIA, FIB, FIC, FID, FIE, FIF, FIG, FIH, MVO, MVP, MVQ, MVR, MVS, MVT, MVU, MVV, MVW, MVX, MVY, and MVZ.	PDS 0002 (GCMS Product Identifier)
Modified PDS 0002 (GCMS Product Identifier) to add GCMS Product Identifiers ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, and SPS.	PDS 0002 (GCMS Product Identifier)
Modified PDS 0002 (GCMS Product Identifier) to add GCMS Product Identifier SBP.	PDS 0002 (GCMS Product Identifier)
Modified PDS 0043 (Transaction Type Identifier) to add value P10.	PDS 0043 (Transaction Type Identifier)
Modified PDS 0002 (GCMS Product Identifier) Product Class Override Indicator for GCMS Product Identifier MBK from MCW, World to MBK, Mastercard Black.	PDS 0002 (GCMS Product Identifier)
Modified instances of PDS 0043 (Program Registration) to PDS 0043 (Transaction Type Identifier).	Throughout

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Chapter 1 Integrated Product Messages (IPM) overview

This section describes the structure of IPM offline messages and the flow of these message types between acquirers and issuers.

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Clearing introduction

Clearing by means of the Integrated Product Messages (IPM) format is the movement of transaction information from the customer to the clearing system or from the clearing system to the customer.

Offline clearing

Offline clearing is the practice of sending transaction information in a clearing file after a previous authorization, if applicable. The IPM format provides the vehicle for delivery of these messages. The sending customer places messages into a clearing file and sends this transaction data for clearing to the clearing system seven days a week, 24 hours a day. The clearing system has predetermined cutoff times throughout each day when it processes all files received from customers since the last cutoff. For more information on offline message structure, see IPM offline message structure. Refer to the *GCMS Reference Manual* for processing times.

Standardization and specifications

IPM messages are based on the variable-length specifications of the *International Organization for Standardization (ISO) 8583–1993 Financial Transaction Card Originated Messages: Interchange Message Specifications*. Because the clearing system with IPM is offline, it supports only non-interactive IPM messages (Notification/1x4x). ISO defines Notification/1x4x with a 4 in the third position in the Message Type Identifier (MTI). Refer to Data element definitions of this manual for more information about MTIs and data element definitions.

Components of IPM messages

In each IPM message there are institution identifiers, Data Element (DE) 93 (Transaction Destination Institution ID Code) and DE 94 (Transaction Originator Institution ID Code). Upon receipt of the files, the clearing system performs edits, checks data for accuracy, and directs the messages to the appropriate customers based on the identifiers. (Refer to Institution ID data elements and PDSs for more information about institution ID data elements and private data subelements.)

Transaction histories

After the acquirer presents transaction data to the clearing system in a First Presentment/1240, the issuer either accepts the data as is or disputes the data. If the issuer accepts the First Presentment/1240, the transaction is posted to the cardholder's account and is eventually presented for payment via the cardholder statement. If the issuer disputes the data, customers may exchange transaction information through multiple processing (chargeback) cycles. In doing so, IPM allows transaction history to be passed from one cycle to the next.

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Chargeback cycles

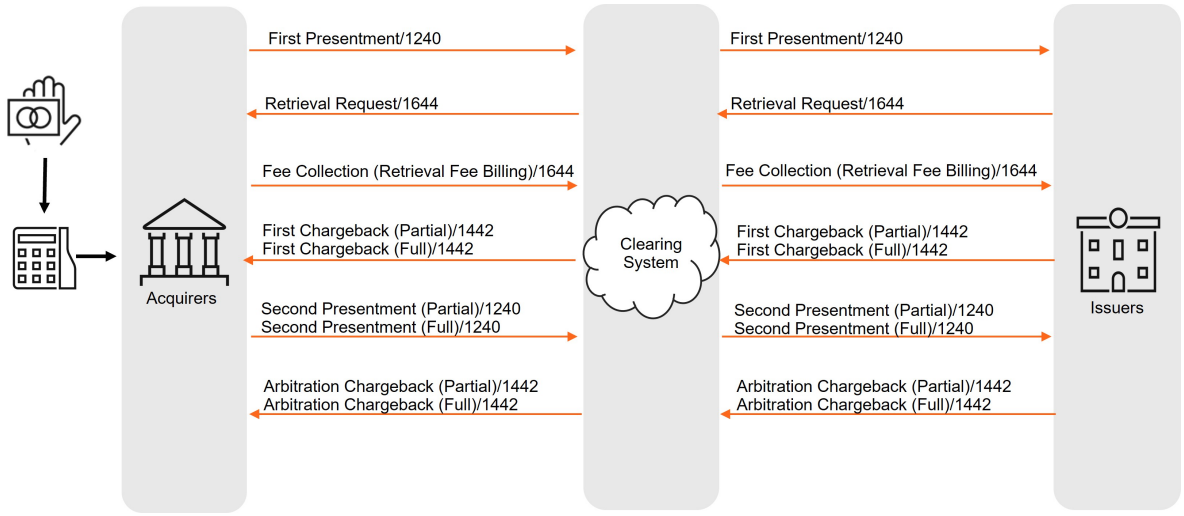
Customers are not required to exhaust all chargeback cycles once they start the chargeback process to achieve dispute resolution. Refer to the *Chargeback Guide* for more information on chargebacks.

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Transaction processing flow through the clearing system

This diagram depicts the transaction processing flow through the clearing system starting with the cardholder.

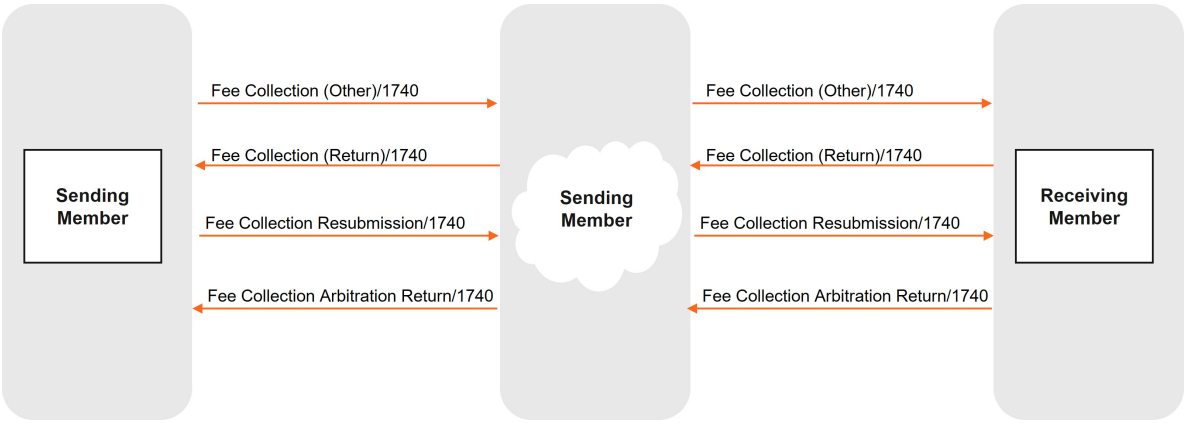
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This diagram depicts the transaction processing flow for fee collection transactions.

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After collecting clearing data and routing it to the appropriate receiver, settlement occurs, which is the process of exchanging funds among customers. Refer to the *Settlement Manual* for settlement information.

IPM offline message structure

IPM is a variable-length format that facilitates the addition of new data elements while allowing the message receiver to manage the recognition and use of the new data through use of a bit map representation. It is based on the ISO 8583–1993 specification.

Data elements

Data elements constitute each IPM message. ISO dictates the presence of certain data elements in each message type, while allowing individual applications to optionally define others. For more information on data elements, see Data element definitions.

Subelements

Data elements that require more than one data field contain subelements. ISO-defined subelements for certain data elements are reflected in this manual. However, ISO has allowed individual applications to define subelements for certain data elements as repositories for additional data in messages. For PDS encoding information, refer to DE 48 (Additional Data), in Data element definitions.

IPM messages

Each IPM message contains these data elements.

- Primary Bit Map: indicates the presence or absence of DE 1 (Secondary Bit Map) through DE 64 (Message Authentication Code [MAC]).
- DE 1 (Secondary Bit Map): indicates the presence or absence of DE 65 (Reserved [ISO]) through Clearing DE 128 (Message Authentication Code [MAC]).
- DE 24 (Function Code): is a three-digit data element that indicates the specific purpose of a message in a message class.
- Message Type Identifier: describes each message class and function.

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IPM offline message structure example

Position	General description	Values	Description	Example
First	ISO version	• 1	• ISO 8583–1993 (The version on which the clearing system IPM formats is based)	• **1**644
Second	Message class	• 2 • 4 • 6 • 7	• Financial (12xx) messages • Chargeback (14xx) messages • Administrative (16xx) messages • Fee Collection (17xx) messages	• 1**2**40 • 1**4**42 • 1**6**44 • 1**7**40
Third	Message function	• 4	• Notification	• 16**4**4
Fourth	Transaction originator	• 0 • 2 • 4	• Acquirer [1] • Issuer [1] • Other [1]	• 124**0** • 144**2** • 164**4**

Data element 25 (Message Reason Code)

Most IPM messages also require DE 25 (Message Reason Code). This is a four-digit data element that indicates the reason for sending a message.

Data element positioning

The MTI and both bit maps are fixed-location data elements. The remaining data elements in a message must be presented in ascending sequence by data element number and are not located in a certain fixed position. The location of each of these data elements is dependent on the presence of the data elements that precede it. For example, if DE 2 (Primary Account Number), DE 3 (Processing Code), and DE 4 (Amount, Transaction) are all present in a message, DE 4 may be located in positions 45–56. In another message, DE 2 and DE 3 may not be present; therefore, DE 4 may be located in positions 21–32. This table depicts sample data element positioning in a message.

[1] Fee collection messages can be sent by acquirer, issuer, or other. The IPM format convention is that the fourth position of the MTI always contains a 0 in all fee collection messages.

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Sample data element positioning in a message

Positions	Description
1–4	MTI *(always present)*
5–12	Bit Map, Primary *(always present)*
13–20	Bit Map, Secondary (DE 1) *(always present)*

Sample data element positioning in a message, continued.

Positions	Description
21–xx	Field indicating length of first data element, in numeric order, in message after DE 1, if corresponding data field is variable length
xx–yy	Field containing actual data in first data element after DE 1

The two fields in this table are repeated until all the data elements in the bit maps are presented.

Variable-length data elements

The data field of a variable-length data element is preceded by a two-digit or three-digit length indicator field, represented throughout this manual as the LL portion of LLVAR or LLL portion of LLLVAR. (Refer to Data element definitions for explanations of this and other labeling conventions used.)

Length fields

The indicator in the length field is right-justified with leading zeros, as shown in this table.

Example: variable-length data elements

Representation	Data field length	Length field contents
LLVAR	two bytes	02
LLLVAR	three bytes	002

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Fixed-length data elements

The contents of fixed-length data elements are not preceded by a length field.

Assume a customer wants to present the data elements in this table.

Example: fixed-length data elements

DE/PDS	Description	Length	Value
2	Primary Account Number (PAN)	16	5412347890123456
3	Processing Code	6	000000 (retail purchase)
4	Amount, Transaction	12	000000025000 (USD 250.00)
12	Date and Time, Local Transaction	12	970228000000 (YYMMDDhhmmss)
p0148	Currency Exponents	4	8402 (currency code plus exponent for USD)
49	Currency Code, Transaction	3	840 (represents USD)
71	Message Number	8	00000002 (correct sequential number)
94	Transaction Originator Institution ID Code	6	005678 (originated by ICA 5678)

Combined fixed- and variable-length data element examples

DE 2, PDS 0148 (Currency Exponents), and DE 94 (Transaction Originator Institution ID Codes) are all variable-length fields. The other data elements in this example are fixed length and, therefore, do not require a length indicator field. This table shows the layout of the IPM message that incorporates the data elements from the previous table.

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IPM message layout example

Positions	DE/PDS	Description	Value
1–4	-	MTI	1240
5–12	-	Bit Map, Primary [2]	
13–20	1	Bit Map, Secondary [2]	
21–22		length of DE 2	16
23–38	2	Primary Account Number (PAN)	5412347890123456
39–44	3	Processing Code	000000
45–56	4	Amount, Transaction	000000025000
57–68	12	Date and Time, Local Transaction	970228000000
69–71		length of DE 48	011
72–75	48/p0148	tag for PDS 0148	0148
76–78	48/p0148	length of PDS 0148	004
79–82	48/p0148	contents of PDS 0148	8402
83–85	49	Currency Code, Transaction	840
86–93	71	Message Number	00000002
94–95		length of DE 94	06
96–101	94	Transaction Originator Institution ID Code	005678

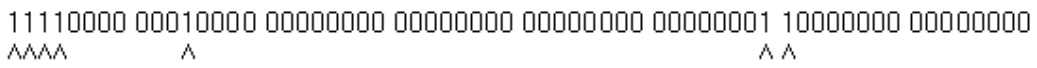
Bitmaps

Set in binary format, the Primary Bit Map consists of this arrangement of bits from the previous example.

[2] The actual values in this message are character representations of bit maps; in binary format, each bit map is constructed of eight bytes, 64 bits.

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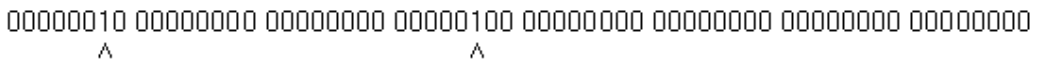
Figure 1: Bitmap 1



Bit one indicates DE 1 is present, bit two indicates DE 2 is present, bit three indicates DE 3 is present, bit four indicates DE 4 is present, bit 12 indicates DE 12 is present, bit 48 indicates DE 48 is present, and bit 49 indicates DE 49 is present.

Set in binary format, DE 1 (Secondary Bit Map) consists of this arrangement of bits in the previous example.

Figure 2: Bitmap 2



Bit seven indicates that DE 71 is present. Because the second bit map indicates the presence of DE 65–DE 128, the seventh bit is equivalent to 64+7=71, therefore indicating the presence of DE 71.

Bit 30 indicates that DE 94 is present. (Calculated by adding 64+30=94.)

IPM offline file structure

Offline clearing system messages are included in the files sent between customers and they are processed during clearing cycles.

Requirements for processing

Issuer, clearing system, and acquirer requirements for processing or actions are based on conditions at the time of the transaction event. The message flows assume that both the acquirer and issuer are using IPM offline clearing formats.

Note that the exact placement of the messages in the diagrams is not necessarily indicative of how they must appear in a file. Messages may appear in any order in a clearing file with these exceptions:

- A file must begin with a File Header/1644 and end with a File Trailer/1644.
- A Financial Detail Addendum/1644 must immediately follow the associated Financial Presentment/1240.
- Message Exception/1644 messages are immediately followed by the rejected message.

In addition, each message in a file must contain DE 71 (Message Number) with a unique value. The value in DE 71 for each message must be greater than the value in the previous message. DE 71 must be reset to 00000001 in the File Header/1644 of each logical file.

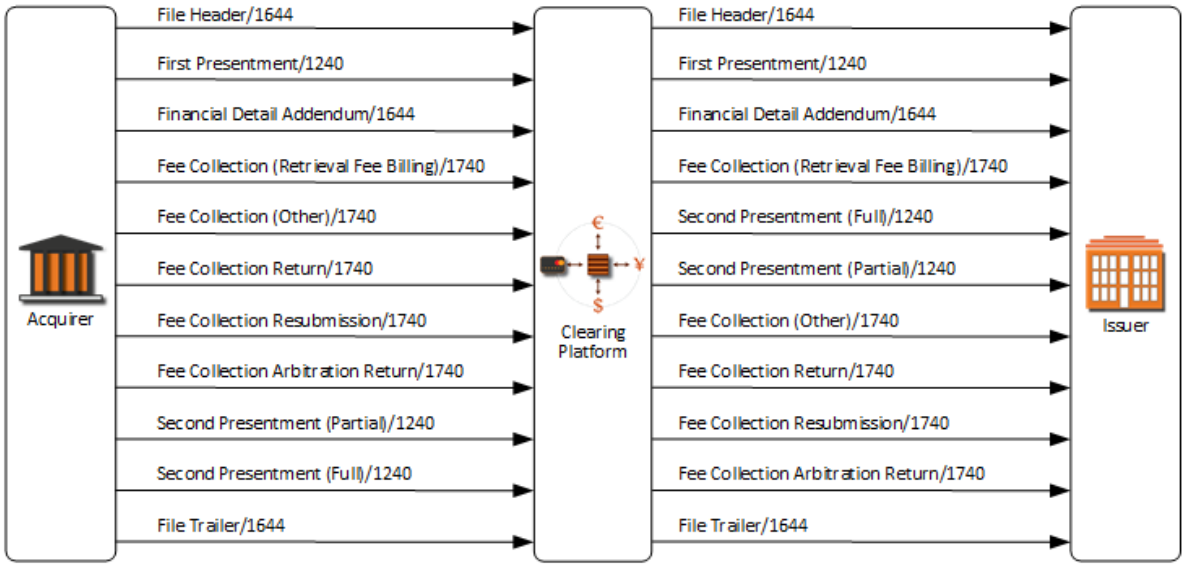
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The file a customer receives from the clearing system is delivered in a specific sequence. See the *GCMS Reference Manual* for more information.

Acquirer to clearing system to issuer

This figure depicts the possible offline messages that an acquirer may send to the clearing system and that the clearing system forwards to the issuer.

Figure 3: Acquirer flow

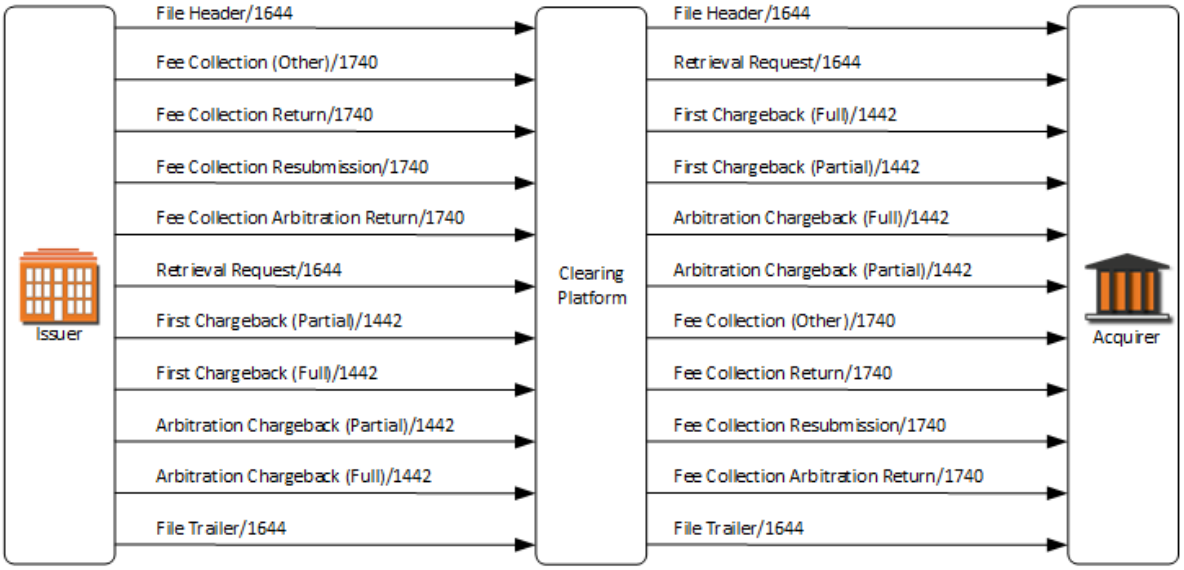


Issuer to clearing system to acquirer

This figure depicts the possible offline messages that an issuer may send to the clearing system and that the clearing system forwards to the acquirer.

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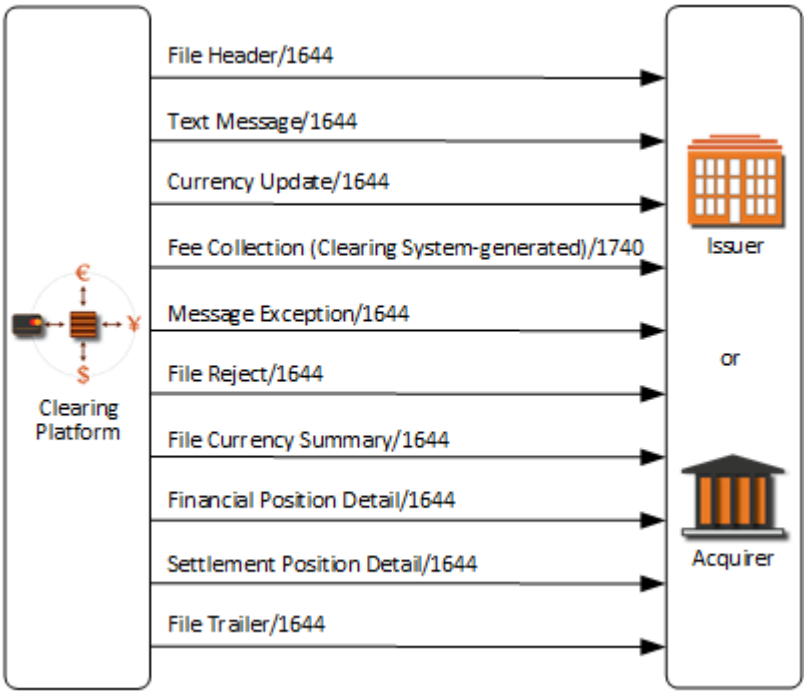
Figure 4: Issuer flow



Clearing system to issuer or acquirer

This figure depicts the possible offline messages that the clearing system may send to the issuer or acquirer.

Figure 5: Clearing flow



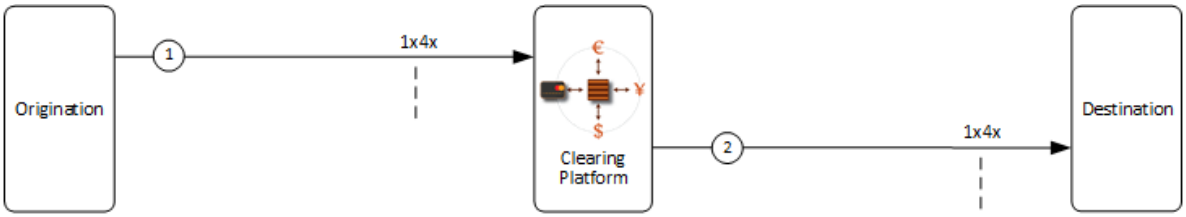
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Basic clearing system message flow

All offline clearing system messages are Notification (1x4x) type messages.

This figure depicts a typical flow for this message type.

Figure 6: Typical message flow



IPM data element information

These sections outline specifics for data element flow, requirements, and usage.

IPM data element flow

Several entities may insert or modify the data elements in an IPM message as it flows from the message origin to the clearing system and from the clearing system to the message destination.

Data element flow entities typically include the customer or processor at the origin, the clearing system, and the customer or processor at the destination.

NOTE: References to data elements include data elements, PDSs ("p...." in the message layouts), and subfields ("s..." in the message layouts).

In the message format layouts, three columns provide information to the originator, clearing system, and destination related to the data element requirements.

Entities and descriptions

Entity	Description
Org	Originator requirements: The message originator must satisfy this data element's requirements before sending the message. Examples of originators include a First Presentment/1240 acquirer or a First Chargeback/1442 issuer.
Sys	Clearing system requirements: The clearing system may insert, correct, or modify this data element while, for example, routing a message from the origin to the destination. The clearing system may overwrite the data element and thereby overwrite any previous content.

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Entity	Description
Dst	Destination requirements: The message destination must expect this data element (read it) and accept this data element (process it) if the originator requirements are satisfied. Examples of destinations include a First Presentment/1240 issuer or a First Chargeback/1442 acquirer.

Message format data element requirements

These notations describe the requirements for each data element.

This table describes the usage code notations that appear in the Org, Sys, and Dst columns.

Usage codes and descriptions

Usage code	Description
M	Mandatory: The data element is required in the message.
C	Conditional: The data element is required in the message if the conditions described in the accompanying text are applicable.
O	Optional: The data element is not required but may be included in the message at the message originator's option.
X	Clearing system: The clearing system may (or will) insert or overwrite the data element, depending on specific clearing system support services provided for individual programs and services.
•	Not required or not applicable: The data element is not required or not applicable, and the transaction originator should not include it if this symbol is present in the Org column.

Data element usage in messages

These layouts describe how data elements are used in each message.

This table shows all the possible usage combinations.

Possible usage combinations

Org	Sys	Dst	Description
M	•	M	Mandatory; originator must provide the data element.

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Org	Sys	Dst	Description
M	X	M	Mandatory; originator must provide the data element; clearing system adjusts/appends data.
C	•	C	Conditionally required; conditions are described in Comments column.
C	•	M	Conditionally required; clearing system does not modify the data if provided by the sender; clearing system provides the data if not provided by the sender.
C	X	M	Conditionally required; clearing system may adjust/append data and always provides the data element.
C	X	C	Conditionally required; clearing system adjusts/appends data.
•	X	C	Clearing system provides the data element conditionally.
•	X	M	Clearing system always provides the data element.
O	•	C	Optional; originator may provide the data element.
O	X	C	Optional; originator may provide the data element; clearing system adjusts/appends data.
M	•	•	Mandatory; originator must provide the data element; clearing system does not forward data.
C	•	•	Conditionally required; clearing system does not forward data.
O	•	•	Optional; clearing system does not forward data.
•	X	•	Mastercard internal use.
•	•	•	Not required or applicable for originator, clearing system, or destination.

The usage code for each of the subfields is the same as that of its parent data element or private data subelement unless specified differently in the table.

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Chapter 2 File Header and Trailer messages

This section describes the formats for all of the file header and trailer messages that the clearing system uses. The layouts identify all required, conditional, optional, or clearing system-provided data elements for these messages.

Message type identifiers and associated function codes of File Header and Trailer messages....46
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Early reconciliation file sequence....51
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File Trailer/1644 messages....54

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Message type identifiers and associated function codes of File Header and Trailer messages

This section describes the formats for File Header and Trailer messages.

Message type identifier	Function code	Description
• 1644	• 697 • 697 • 695 • 695	• File Header (Customer-generated) • File Header (generated by Mastercard) • File Trailer (Customer-generated) • File Trailer (generated by Mastercard)

This section also describes the structure of offline IPM clearing files and transmissions.

Customer-generated files

This section distinguishes between offline files and offline transmissions.

Offline files

An offline file (also referred to as a logical file) contains a single File Header/1644, followed by various IPM clearing messages, followed by a single File Trailer/1644. An offline file's Private Data Subelement (PDS) 0105 (File ID) uniquely identifies each file.

Offline transmissions

An offline transmission (also referred to as a physical file) is a single dataset or bulk file that contains one or more logical files. A File Header/1644 and a File Trailer/1644 define each logical file. There are no transmission header or transmission trailer messages to enclose an offline transmission. Instead, the originator may link the logical files in the transmission by providing the same value in PDS 0110 (Transmission ID) in each logical file's File Header/1644. The clearing system does not provide PDS 0110 in files sent to receiving customers.

Transmission originators

The transmission originator determines whether to submit a single logical file or multiple logical files. There are no requirements related to the grouping of IPM messages into logical files. For example, one originator may choose to create a separate logical file for each different destination customer. Another originator

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may choose to create a separate logical file for Chargebacks and Retrievals as opposed to Presentments.

GCMS early reconciliation

For customers that participate in GCMS Early Reconciliation, the limitation requires that the number of logical files within a physical file must not exceed 999. If the allowed limit is exceeded, then customers will be impacted by not receiving early reconciliation for the physical file and could miss the desired settlement cycle.

Limitation requirements for customer that do not participate in GCMS early reconciliation

For customers that do not participate in GCMS Early Reconciliation, the limitation requires that the number of logical files within a physical file must not exceed 20,000. If the allowed limit is exceeded, then customers will be impacted by Mastercard actions to split the logical files between multiple physical files, not receiving reconciliation as expected, and could miss the desired settlement cycle.

Structures of a customer-generated offline transmission containing one logical file

File Header/1644: File ID 1, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)
- (individual clearing messages)
- File Trailer/1644: File ID 1

Structures of a customer-generated offline transmission containing more than one logical file

File Header/1644: File ID 1, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)
- (individual clearing messages)
- File Trailer/1644: File ID 1

File Header/1644: File ID 2, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)
- (individual clearing messages)
- File Trailer/1644: File ID 2

File Header/1644–697: File ID 3, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)

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- (individual clearing messages)
- File Trailer/1644: File ID 3

Customer-generated offline file structures

These are the file sequencing requirements for customer-generated files.

- Each offline file (logical file) must begin with one File Header/1644 and end with one File Trailer/1644.
- The File Header/1644 and File Trailer/1644 for each logical file must contain the same value in PDS 0105.
- The file must contain at least one message in addition to the File Header/1644 and File Trailer/1644.
- Multiple logical files may be present in a transmission (physical file). Each logical file within a physical transmission is processed independently.
- DE 71 (Message Number) must always contain 00000001 in the File Header/1644. For each subsequent message in the logical file, the value in DE 71 must be greater than the value in the previous message.
- All other clearing messages (such as First Presentment/1240, First Chargeback/1442, and Retrieval Request/1644, Retrieval Request Acknowledgment/1644 messages) must follow the File Header/1644 and precede the corresponding File Trailer/1644.
- Financial Detail Addendum/1644 messages must immediately follow their related First Presentment/1240 messages.
- No other requirements exist for the sequencing of messages within a logical file. Customers may choose to submit messages from several different sending customer IDs in the same logical file.

File IDs

File originators must create a unique PDS 0105 (File ID) value for each logical file. PDS 0105 includes these items:

- File type: Indicates whether Mastercard or the customers generate the file. This includes clearing files or Early Reconciliation files generated by Mastercard.
- File reference date: Indicates the date the originator processed or created the file.
- Processor ID: For customer-generated files, indicates the customer ID of the customer or processor sending the file. For files generated by Mastercard, the Processor ID indicates the customer ID of the customer or processor receiving the file.
- File sequence number: A five-digit number the file originator assigns that must be unique within each File Reference Date for each File Type and Processor ID for files sent to Mastercard.

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Processing modes

File originators must indicate each logical file's PDS 0122 (Processing Mode) value. PDS 0122 indicates:

- Production file or
- Test file.

The PDS 0122 value in the File Header/1644 applies to all transactions in the logical file.

Trailer total reconciliations

Offline file receivers may use trailer totals to verify that all financial and non-financial messages the sender intended to include in a logical file actually were received.

Each File Trailer/1644 contains logical file totals.

- PDS 0301 (File Amount, Checksum) provides a hash total or checksum of DE 4 (Amount, Transaction) for all messages in the file that contain DE 4.
- PDS 0306 (File Message Counts) in the File Trailer/1644 contains the total number of messages (financial and non-financial) in the logical file, including the File Header/1644 and File Trailer/1644.

Offline file receivers can accumulate a count and checksum as they process each file. These accumulated totals can be used for reconciliation with the File Trailer/1644 totals.

Files generated by Mastercard

These sections describe the sequence of files generated by Mastercard.

Mastercard-generated file sequence

The Global Clearing Management System (GCMS) has six clearing cutoffs per processing day.

Frequency of clearing data receipt

GCMS generates data for customers at each of the six clearing cutoffs. Customers and processors may choose to receive clearing data four, five, or six times per day. However, the choice to receive data fewer than six times per day results in the customer's clearing activity being merged across cycle boundaries.

The sequence of the individual messages in a merged clearing file remains identical to the sequencing of messages in a file containing data from a single clearing cycle.

Within a given Mastercard destination (a combination of endpoint and Destination ID [DE 93]), GCMS sequences files generated by Mastercard as shown in this table.

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Sequence of files generated by Mastercard

MTI-function code	Message type
1644-697	File Header
1644-693	Text Messages
1644-640	Currency Updates
1240-200	First Presentments
1644-696	Financial Detail Addendum (if required)
1644-603	Retrieval Requests
1740-700	Fee Collections (Retrieval Fee Billing)
1442-450, 1442-453	First Chargebacks, Full and Partial
1240-205, 1240-282	Second Presentments, Full and Partial
1442-451, 1442-454	Arbitration Chargebacks, Full and Partial
1740-700, 1740-780, 1740-781, 1740-782, 1740-783	Fee Collections (non–Retrieval Fee Billing): Customer-generated, Returns, Resubmissions, Arbitration Returns, and those generated by Mastercard
1644-691, 1644-699	Message Exception and File Reject
1644-680, 1644-685, 1644-688	File Currency Summary, Financial Position Detail, and Settlement Position Detail
1644-695	File Trailer

When there are multiple message types (for example, multiple first presentments) for multiple receiving customer IDs, the clearing system sequences them as follows:

- All message types except 1644-693 (Text Message) and 1644-640 (Currency Update): first by receiving customer ID and then by message type
- 1644-693 (Text Message) and 1644-640 (Currency Update) messages: once per processor by the first occurring (lowest) customer ID and then by message type

If a customer or processor processes for multiple customer IDs, GCMS constructs the file generated by Mastercard. For example, suppose that customer (processor) ID 004444, endpoint 1, processes for customer ID 002222 and customer ID 003333. When processing for multiple customer IDs, GCMS would construct the receiver's file as shown in this table.

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Sequencing of customer or processor files generated by Mastercard

MTI-function code	Description	Endpoint 1, to Customer ID (ICA)
1644-697	File Header	004444
1644-693	Text Message	002222
1644-640	Currency Update	002222
1240-200	First Presentment	002222
1644-696	Financial Detail Addendum	002222
1240-282	Second Presentment (Partial)	002222
1644-685	Financial Position Detail	002222
1240-200	First Presentment	003333
1644-603	Retrieval Request	003333
1740-700	Fee Collection (Retrieval Fee Billing)	003333
1442-450	First Chargeback: Full Amount	003333
1240-205	Second Presentment	003333
1442-451	Arbitration Chargeback: Full Amount	003333
1740-700	Fee Collection (non–Retrieval Fee Billing)	003333
1644-685	Financial Position Detail	003333
1644-695	File Trailer	004444

Early reconciliation file sequence

Customers electing to receive early reconciliation files generated by Mastercard will receive one physical file for each physical file sent to Mastercard for processing.

Reconciliation files

If the customer sends a physical file containing two logical files, GCMS will return one early reconciliation file. The acknowledgment reconciliation messages for the two logical files contained in the file sent to Mastercard will be contained in two logical files within the single early reconciliation physical file.

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Reconciliation file sequences

The sequence of an IPM early reconciliation physical file generated by Mastercard is similar to the sequence in this table. Suppose that customer (processor) ID 004444, endpoint 1, processes for customer IDs 002222, 003333, 005555, and 006666. When processing for multiple customer IDs, GCMS will construct the receiver's file.

Sequencing of customer or processor files generated by Mastercard early reconciliation

MTI-function code	Description	Endpoint 1, to Customer ID (ICA)
1644-697	File Header	004444
1644-680	File Currency Summary	002222
1644-685	Financial Position Detail	003333
1644-691	Message Exception	005555
1644-685	Financial Position Detail	005555
1644-691	Message Exception	006666
1644-685	Financial Position Detail	006666
1644-695	File Trailer	004444

NOTE: This example assumes that data for all customers was received in two logical files. Each logical file contains a file header, followed by various IPM clearing messages, followed by a file trailer. For additional information, refer to the *GCMS Reference Manual*.

File Header/1644 messages

A File Header/1644 is each file's first message.

A File Header/1644 message provides information about the message.

- Originating customer ID or processor ID
- File ID
- Transmission ID (optionally provided by customers, processors, or both)
- File direction (incoming [generated by Mastercard] or outgoing [Customer-generated])
- Processing Mode (production or test)
- Reversal Indicator
- Originating Message Format

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The message must contain 1644 in the Message Type Identifier (MTI) and 697 in Data Element (DE) 24 (Function Code) to identify it as a File Header/1644.

File Header (Customer-generated)/1644 message layout

This table shows the customer-generated message layout.

File Header (Customer-generated)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	•
	Bit Map, Primary	M	•	•
1	Bit Map, Secondary	M	•	•
24	Function Code	M	•	•
48	Additional Data	M	•	•
p0026	File Reversal Indicator	C	•	•
p0105	File ID	M	•	•
p0110	Transmission ID	O	•	•
p0122	Processing Mode	M	•	•
p0191	Originating Message Format	O	•	•
71	Message Number	M	•	•

File Header (Generated by Mastercard)/1644 message layout

This table shows the message layout that is generated by Mastercard.

File Header (Generated by Mastercard)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
48	Additional Data	•	X	M
p0105	File ID	•	X	M

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No.	Data element name	Org	Sys	Dst
p0122	Processing Mode	•	X	M
71	Message Number	•	X	M

File Trailer/1644 messages

A File Trailer/1644 is each file's last message.

A File Trailer/1644 message provides information about the file.

- The File ID that links the File Trailer/1644 with the File Header/1644
- Hash totals used to validate the file's integrity

The message must contain 1644 in the MTI and 695 in DE 24 to identify it as a File Trailer/1644.

File Trailer (Customer-generated)/1644 message layout

This table shows the customer-generated message layout.

File Trailer (Customer-generated)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	•
	Bit Map, Primary	M	•	•
1	Bit Map, Secondary	M	•	•
24	Function Code	M	•	•
48	Additional Data	M	•	•
p0105	File ID	M	•	•
p0191	Originating Message Format	O	•	•
p0301	File Amount, Checksum	M	•	•
p0306	File Message Counts	M	•	•
71	Message Number	M	•	•

File Trailer (Generated by Mastercard)/1644 message layout

This table shows the message layout that is generated by Mastercard.

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File Trailer (Generated by Mastercard)/1644 message layout

No.	Data Element Name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
48	Additional Data	•	X	M
p0105	File ID	•	X	M
p0301	File Amount, Checksum	•	X	C
p0306	File Message Counts	•	X	M
71	Message Number	•	X	M

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Chapter 3 Presentment, addendum, and chargeback messages

This section describes the formats for all presentment, addendum, and chargeback messages that the clearing system uses. The layouts identify all required, conditional, optional, or clearing system-provided data elements for these messages.

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Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644....71
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644....76
Financial Detail Addendum (Vehicle Rental Detail)/1644....81
Financial Detail Addendum (Lodging Summary)/1644....84
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Message Layout for Financial Detail Addendum (Telephony Billing, Detail)/1644....105
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Message type identifiers and associated function codes of presentment, addendum, and chargeback messages

This table describes the message format for presentment, addendum, and chargeback messages.

Message Type Identifier	Function Code	Description
1240	200	First Presentment
1644	696	Financial Detail Addendum
1442	450	First Chargeback (Full)
	451	Arbitration Chargeback (Full)
	453	First Chargeback (Partial)
	454	Arbitration Chargeback (Partial)
1240	205	Second Presentment (Full)
	282	Second Presentment (Partial)

The Data Element (DE) 24 (Function Code) in each message indicates the transaction's primary type or function, and the DE 25 (Message Reason Code) indicates the primary reason for the transaction.

First Presentment/1240 messages

An acquirer may initiate a First Presentment/1240 to advise the issuer or its agent that a financial transaction was completed on its behalf.

The First Presentment/1240 message must contain 1240 in the Message Type Identifier (MTI) and 200 in DE 24 to identify it as a First Presentment/1240. This table shows the message layout.

First Presentment/1240 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M

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No.	Data element name	Org	Sys	Dst
2	Primary Account Number (PAN)	M	•	M
3	Processing Code	M	•	M
4	Amount, Transaction	M	•	M
5	Amount, Reconciliation	C	X	M
6	Amount, Cardholder Billing	O	X	C
9	Conversion Rate, Reconciliation	•	X	M
10	Conversion Rate, Cardholder Billing	•	X	C
12	Date and Time, Local Transaction	M	•	M
	s2 Time	C	•	C
14	Date, Expiration	O	•	C
22	Point of Service Data Code	M	•	M
	s7 Card Data: Input Mode	M	X	M
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M
25	Message Reason Code	O	•	C
26	Card Acceptor Business Code	M	•	M
30	Amounts, Original	O	•	C
31	Acquirer Reference Data	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	X	M
37	Retrieval Reference Number	C	•	C
38	Approval Code	C	•	C
40	Service Code	C	•	C
41	Card Acceptor Terminal ID	C	•	C
42	Card Acceptor ID Code	C	•	C
43	Card Acceptor Name/ Location	M	•	M

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No.	Data element name	Org	Sys	Dst
	s2 Card Acceptor Street Address	C	•	C
	s3 Card Acceptor City	C	•	C
48	Additional Data	M	X	M
p0001	Mastercard® Mapping Service Account Number	•	X	C
p0002	GCMS Product Identifier	•	X	M
p0003	Licensed Product Identifier	•	X	M
p0004	Funding Account Information	C	•	C
p0005	Message Error Indicator	•	X	C
p0014	Digital Account Reference Number	O	X	C
p0015	Clearing Currency Conversion Identifier	•	X	M
	s1 Currency Conversion Date	•	X	M
	s2 Currency Conversion Indicator	•	X	M
p0017	Transaction Integrity Class	O	•	O
p0018	Acceptance Data	C	•	C
p0021	Transaction Type Indicator	C	•	C
p0022	Additional Terminal Operating Environments	C	•	C
p0023	Terminal Type	C	•	C
p0025	Message Reversal Indicator	O	•	C
p0028	Mastercard Merchant Presented (MPQR) Receiving Account Number	O	•	C
p0029	QR Dynamic Code Data	O	•	C
p0043	Transaction Type Identifier	C	•	C
p0044	Program Participation Indicator	•	X	C
p0045	Mastercard Generated Installment Identifier	•	C	C

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No.	Data element name	Org	Sys	Dst
p0046	Japan Common Merchant Code	O	•	C
p0052	Electronic Commerce Security Level Indicator	C	•	C
p0056	Mastercard Electronic Card Indicator	•	X	C
p0057	Transaction Category Indicator	C	X	C
p0058	Token Assurance Level	O	X	C
p0059	Token Requestor ID	C	X	C
p0068	Financial Account Information	•	X	C
p0071	Chip-to-Magnetic Stripe Conversion Service Indicator	•	X	C
p0072	Authentication Indicator	•	X	C
p0080	Amount, Tax	C	X	C
p0140	Amount, Cardholder Billing Amounts (USD)	•	X	C
	s1 Amount, Cardholder Billing USD	•	X	C
	s2 Amount, Currency Conversion Assessment USD	•	X	C
p0141	Customer Currency Conversion Revenue Data	•	X	C
p0145	Amount, Alternate Transaction Fee	C	X	C
p0146	Amounts, Transaction Fee	C	X	C
p0147	Extended Precision Amounts	•	X	C
p0148	Currency Exponents	M	X	M
p0149	Currency Codes, Amounts, Original	C	•	C
p0157	Alternate Processor Indicator	C	•	C
p0158	Business Activity	C	X	M
	s5 Central Site Business Date	•	X	M

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No.	Data element name	Org	Sys	Dst
	s6 Business Cycle	•	X	M
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M
	s12 Account Level Management Account Category Code	•	X	M
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0159	Settlement Data	C	X	C
p0160	Settlement Data, Multiple	•	X	C
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0170	Card Acceptor Inquiry Information	C	•	C
	s1 Customer Service Phone Number	O	•	C
	s2 Card Acceptor Phone Number	O	•	C
	s3 Additional Contact Information	O	•	C
p0171	Alternate Card Acceptor Description	O	•	C
p0172	Sole Proprietor Name	O	•	C
p0173	Legal Corporate Name	C	•	C

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No.	Data element name	Org	Sys	Dst
p0174	Dun & Bradstreet Number	O	•	C
p0175	Card Acceptor URL	O	•	C
p0176	Mastercard Assigned ID	C	•	C
p0177	Cross-border	C	X	M
p0178	Alternate Card Acceptor Description Data 2	O	•	C
p0179	Long Running Transaction (LRT) Indicator	C	•	C
p0180	Domestic Card Acceptor Tax ID	C	•	C
p0181	Installment Payment Data	C	X	C
p0182	Installment Payment Cardholder Statement Data	•	C	C
p0183	Brazil Post-Dated Transaction Data	C	•	C
p0184	Directory Server Transaction ID	C	•	C
p0185	Accountholder Authentication Value	C	•	C
p0186	Program Protocol	C	•	C
p0188	Private Data, Proprietary In Control Data (for future use only)	•	X	C
p0189	Point-of-Interaction (POI) Phone Data	O	•	C
p0190	Partner ID Code	O	•	C
p0191	Originating Message Format	O	X	M
P0192	Payment Transaction Initiator	•	X	C
p0194	Remote Payment Program Date	C	•	C
p0195	Installment Data	C	•	C
p0196	Mobile Phone Reload Data	O	•	C
p0197	National Use Tax Data	O	•	C
p0198	Device Type	O	•	C

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No.	Data element name	Org	Sys	Dst
p0199	Funding Transaction Information	C	•	C
p0202	Primary Account Number (PAN) Syntax Error	C	•	C
p0204	Amount, Syntax Error	C	•	C
p0205	Syntax Return, Message Error Indicator	C	•	C
p0206	Late Presentment Indicator	•	X	C
p0207	Wallet Identifier **(for Masterpass transactions)**	C	•	C
	Wallet Identifier **(for MDES transactions)**	•	X	C
p0208	Additional Merchant Data	C	•	C
p0209	Independent Sales Organization ID	C	•	C
p0210	Transit Program	C	•	C
p0211	Terminal Compliant Indicator	C	•	C
p0213	Merchant Country of Origin	•	X	C
p0220	Brazil Merchant Tax ID	C	•	C
p0221	Domestic Merchant Tax ID	M	•	M
p0225	Syntax Return, Original Message Reason Code	C	•	C
p0261	Risk Management Approval Code (Rejected by Mastercard)	C	X	•
p0375	Member Reconciliation Indicator 1	O	•	•
p0446	Transaction Fee Amount, Syntax Error	C	X	C
p0502	Custom Identifier	C	X	C
p0596	Card Acceptor Tax ID	C	•	C
p0597	Total Tax Amount	O	•	C
p0623	Motor Fuel Information	O	•	C
p0629	Odometer Reading	O	•	C

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No.	Data element name	Org	Sys	Dst
p0674	Additional Trace/Reference Number Used by Card Acceptor	C	•	C
p0799	Test Case Traceability Identifiers	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
49	Currency Code, Transaction	M	•	M
50	Currency Code, Reconciliation	C	X	M
51	Currency Code, Cardholder Billing	C	X	C
54	Amounts, Additional	C	•	C
55	Integrated Circuit Card (ICC) System Related Data	C	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	X	M
100	Receiving Institution ID Code	•	X	M
111	Amount, Currency Conversion Assessment	•	X	C
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum/1644 messages

A Financial Detail Addendum/1644 provides additional program, service, or industry data to supplement the First Presentment/1240. This message must

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contain 1644 in the MTI and 696 in DE 24 to identify it as a Financial Detail Addendum/1644.

Financial Detail Addendum/1644 messages listed by usage code

This table shows a listing of each type of addendum message by usage code.

Financial Detail Addendum/1644 messages listed by usage code

Usage code	Financial Detail Addendum/1644 messages
01	Passenger Transport Detail (General Ticket Information)
01	Passenger Transport Detail (Rail Data)
01	Passenger Transport Detail (Trip Leg Data)
05	Vehicle Rental Detail
06	Lodging Summary
07	Temporary Services
08	Shipping/Courier Services
09	Electronic Invoices
10	Payment Transaction Detail
11	Telephony Billing Services
12	Travel Agency Detail
13	Lodged Account Detail
14	Private Label Common Data
14	Private Label Line Item Detail
15	Healthcare
98	Corporate Card Common Data Requirements
98	Corporate Fleet Transaction Information
98	Corporate Line Item Detail
99	Generic Detail

Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644

This message supports ticketing transactions for airline, railway, and travel agency transactions to provide passenger ticket information for the cardholder. Acquirers

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may submit one occurrence of this message for each airline, railway, or travel agency transaction to provide general ticket information.

When this message is used, the information in Private Data Subelement (PDS) 0501 (Transaction Description), subfields 1–3, must be these values:

- Usage Code: 01
- Industry Record Number: 000
- Occurrence Indicator: 001.

Acquirers should also submit one or more occurrences of the Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 message (Usage Code 01, Industry Record Number 001) or the Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 Message (Usage Code 01, Industry Record Number 002) or both. Each trip leg message occurrence provides detailed information regarding one trip leg associated with the ticket.

One occurrence of this addendum message must be provided if the associated First Presentment/1240 message contains an airline card acceptor business code (MCC) or a Passenger Railway MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644

IRD	Incentive Interchange Rate Program
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
16	Warehouse Tier I
24	Merchant UCAF
60	Commercial Face-to-Face
62	Commercial Large Ticket I
65	Commercial Standard
66	Commercial Data Rate II
67	Commercial Data Rate II
68	Commercial Data Rate I
69	Commercial T&E Rate II
70/80	Merit III
76/86	Commercial T&E Rate I

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IRD	Incentive Interchange Rate Program
78/88/98	Merit I
79	Full UCAF
89	Commercial T&E Rate III
91	Warehouse Base
93	Passenger Transport
94	Commercial Large Ticket II
96	World T&E
99	Commercial Large Ticket III
E1	Commercial Large Ticket Rate 1 MPG
E2	Commercial Large Ticket Rate 2 MPG
E3	Commercial Large Ticket Rate 3 MPG
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RP	Enhanced Merit I
RR	Enhanced Passenger Transport
WR	World Elite T&E
WU	World Airline Elite
WZ	World Elite T&E Large Ticket

One occurrence of this addendum message may be provided if the associated First Presentment/1240 message contains a travel agency MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644, cont.

IRD	Incentive Interchange Rate Program
10	Merit III Tier 1

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IRD	Incentive Interchange Rate Program
11	Merit III Tier 2
12	Merit III Tier 3
24	Merchant UCAF
70/80	Merit III
78/88/98	Merit I
79	Full UCAF
96	World T&E
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RP	Enhanced Merit I

This addendum message may be provided only if the associated First Presentment/1240 contains an airline, railway, or travel agency MCC in DE 26 (Card Acceptor Business Code).

If the First Presentment/1240 message associated with this addendum is submitted for an incentive interchange program that requires only this addendum, and the associated First Presentment/1240 message is submitted for a railway or travel agent MCC in DE 26, the Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message can be used in addition to this addendum message.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R

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- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C, or
- A transaction submitted for Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard.

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs, please refer to *Private data subelement definitions* or to the applicable sections of the *Interchange Manual*.

Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644 message layout

No.	Data Element Name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0505	Passenger Name	C	•	C
p0506	Ticket Number	C	•	C
p0507	Issuing Carrier	C	•	C
p0508	Customer Code	C	•	C
p0509	Issue Date	O	•	C
p0510	Travel Agency Code	O	•	C
p0511	Travel Agency Name	O	•	C
p0512	Total Fare	C	•	C
p0513	Total Fees	O	•	C
p0514	Total Taxes	O	•	C
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0679	Commodity Code	O	•	C

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No.	Data Element Name	Org	Sys	Dst
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0686	Tax Exempt Indicator	O	•	C
p0713	Restricted Ticket Indicator	O	•	C
p0714	Exchange Ticket Amount	O	•	C
p0715	Ancillary Service Charges	O	•	C
p0716	Travel Authorization Code	O	•	C
p0717	IATA Client Code	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644

This message supports ticketing information for railway transactions to provide detailed itinerary information for the cardholder. Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed itinerary data associated with a railway transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values.

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- Usage Code: 01
- Industry Record Number: 002
- Occurrence Indicator: 002–999

The submission of this addendum message is optional. Acquirers may provide a Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message for First Presentment transactions where the MCC value is 4112 (Railway) or 4722 (Travel Agency) under these circumstances.

- For U.S. region or international incentive interchange rate programs that require a Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644 and a Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644, the acquirer may submit the Rail Data addendum in place of the Trip Leg Data addendum.
- For U.S. region or international incentive interchange rate programs that require a Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644 and a Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644, the acquirer may submit the Rail Data addendum in addition to the General Ticket and Trip Leg Data addenda.

Acquirers must provide a single occurrence of the Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644 message (Usage Code 01, Industry Record Number 000) before the first occurrence of rail detail data for railway transactions.

When the Financial Detail Addendum (Passenger Transport Detail, General Ticket Information) is provided, the occurrence indicator (PDS 0501, subfield 3) submitted for the first Rail Data addendum should equal 002. Otherwise, it should equal 001.

This new message supports rail transaction information. Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed data for one trip leg of the associated rail transaction.

When using this message, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 01
- Industry Record Number: 002
- Occurrence Indicator: 001–999

This addendum message may be provided only if the associated First Presentment/1240 contains a rail or travel agency MCC in DE 26 (Card Acceptor Business Code).

The submission of this addendum is optional. Acquirers may provide a Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message (Usage Code 01, Industry Record Number 002,) under these circumstances:

- For U.S. region incentive interchange rate programs that require a Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/

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1644 and a Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644, the acquirer may submit the Rail Data addendum in place of the Trip Leg Data addendum.

This table lists U.S. region interchange programs requiring a General Ticket addendum and Trip Leg Data or Rail Data addendum.

U.S. region Interchange Programs requiring a General Ticket addendum and Trip Leg Data or Rail Data addendum

IRD	Incentive Interchange Rate Program
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
16	Warehouse Tier I
24	Merchant UCAF
60	Commercial Face-to-Face
62	Commercial Large Ticket I
65	Commercial Standard
66	Commercial Data Rate II
67	Commercial Data Rate II
68	Commercial Data Rate I
69	Commercial T&E Rate II
70/80	Merit III
76/86	Commercial T&E Rate I
78/88/98	Merit I
79	Full UCAF
89	Commercial T&E Rate III
91	Warehouse Base
93	Passenger Transport
94	Commercial Large Ticket II
96	World T&E
99	Commercial Large Ticket III
E1	Commercial Large Ticket Rate 1 MPG
E2	Commercial Large Ticket Rate 2 MPG

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IRD	Incentive Interchange Rate Program
E3	Commercial Large Ticket Rate 3 MPG
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RP	Enhanced Merit I
RR	Enhanced Passenger Transport
WR	World Elite T&E
WU	World Airline Elite
WZ	World Elite T&E Large Ticket

For other incentive interchange rate programs that do not require an addendum, the Rail Data addendum may be submitted by itself, or in addition to any other applicable addendum.

When the Financial Detail Addendum (Passenger Transport Detail, General Ticket Information) is provided, the occurrence indicator (PDS 0501, subfield 3) submitted for the first Rail Data addendum should equal 002. Otherwise, it should equal 001.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 Message Layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M

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No.	Data element name	Org	Sys	Dst
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
P0505	Passenger Name	C	•	C
P0506	Ticket Number	C	•	C
P0510	Travel Agency Code	O	•	C
P0511	Travel Agency Name	O	•	C
p0520	Travel Date	C	•	C
p0611	Sequence Number	O	•	C
p0651	Procedure ID	O	•	C
p0652	Service Type	C	•	C
p0653	Service Amount	O	•	C
p0656	Full VAT Amounts	O	•	C
p0657	Half VAT Amounts	O	•	C
p0661	Traffic Code	O	•	C
p0662	Sample Number	O	•	C
p0664	Start Station	C	•	C
p0665	Destination Station	C	•	C
p0667	Generic Data	O	•	C
p0668	Reduction Data	O	•	C
p0669	Transportation Other Code	O	•	C
p0756	Passenger Description	O	•	C
p0757	Transportation Service Provider	O	•	C
p0758	Transportation Services Offered	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M

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No.	Data element name	Org	Sys	Dst
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644

This message supports ticketing transactions for airline, railway, and travel agency transactions to provide detailed itinerary information for the cardholder. Acquirers may submit 1–998 occurrences of this message. Each occurrence provides detailed itinerary data for one trip leg associated with an airline, railway, or travel agency transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 01
- Industry Record Number: 001
- Occurrence Indicator: 002–999

If this addendum detail describes an airline itinerary, the City of Origin/Airport Code and City of Destination/Airport Code for each trip leg should contain an Airport Code from the *Official Airline Guide (OAG)*, which contains a list of standard airport and airline service abbreviations.

Acquirers must include all trip legs of a transaction in the Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644 message (Usage Code 01, Industry Record Number 000) if they include at least one trip leg.

For railway transactions, acquirers may submit a Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message in addition to or in place of the Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 message. One occurrence of this addendum message must be provided if the associated First Presentment/1240 message contains an airline or railway MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table. Rail Data addendum message may be used instead of or in addition to the Trip Leg data when a rail MCC is submitted.

Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644

IRD	Incentive Interchange Rate Program
10	Merit III Tier 1

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IRD	Incentive Interchange Rate Program
11	Merit III Tier 2
12	Merit III Tier 3
16	Warehouse Tier I
24	Merchant UCAF
60	Commercial Face-to-Face
62	Commercial Large Ticket I
65	Commercial Standard
66	Commercial Data Rate II
67	Commercial Data Rate II
68	Commercial Data Rate I
69	Commercial T&E Rate II
70/80	Merit III
79	Full UCAF
89	Commercial T&E Rate III
91	Warehouse Base
93	Passenger Transport
94	Commercial Large Ticket II
96	World T&E
99	Commercial Large Ticket III
E1	Commercial Large Ticket Rate 1 MPG
E2	Commercial Large Ticket Rate 2 MPG
E3	Commercial Large Ticket Rate 3 MPG
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
WR	World Elite T&E
WU	World Airline Elite

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IRD	Incentive Interchange Rate Program
WZ	World Elite T&E Large Ticket
3L	Business Level 3 T&E Rate I

One occurrence of this addendum message may be provided if the associated First Presentment/1240 message contains a travel agency MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644, cont.

IRD	Incentive Interchange Rate Program
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
24	Merchant UCAF
70/80	Merit III
79	Full UCAF
96	World T&E
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RP	Enhanced Merit I

This addendum message may be provided only if the associated First Presentment/1240 contains an airline, railway, or travel agency MCC in DE 26 (Card Acceptor Business Code).

If the U.S. region or international First Presentment/1240 message associated with the addendum contains a railway or travel agent MCC in DE 26, the Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message can be used in place of or in addition to this addendum.

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For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

The clearing system always rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message is also rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of these:

- Credit: DE 3 (Processing Code), subfield 1= 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 (Settlement Indicator),subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard.

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed above, please refer to *Private data subelement definitions* or to the applicable sections of the *Interchange Manual*.

Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 Message Layout, cont.

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0520	Travel Date	C	•	C
p0521	Carrier Code	C	•	C
p0522	Service Class Code	C	•	C
p0523	City of Origin/Airport Code	C	•	C
p0524	City of Destination/Airport Code	C	•	C

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No.	Data element name	Org	Sys	Dst
p0525	Stop Over Code	C	•	C
p0526	Conjunction Ticket	O	•	C
p0527	Exchange Ticket	O	•	C
p0528	Coupon Number	O	•	C
p0529	Fare Basis Code	C	•	C
p0530	Flight Number	C	•	C
p0531	Departure Time	C	•	C
p0533	Arrival Time	O	•	C
p0535	Fare	O	•	C
p0536	Fee	O	•	C
p0537	Taxes	O	•	C
p0538	Endorsements/Restrictions	O	•	C
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C

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No.	Data element name	Org	Sys	Dst
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Vehicle Rental Detail)/1644

This message provides detailed vehicle rental information for the cardholder. One occurrence of this message provides rental agreement data reporting for a single vehicle rental transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 05
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This message may be provided in a single occurrence (such as a single transaction for a single vehicle rental) or in multiple occurrences (a single transaction for the rental of multiple vehicles).

At least one occurrence of this addendum message must be provided if the associated First Presentment/1240 contains a Vehicle Rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

Financial Detail Addendum (Vehicle Rental Detail)/1644

IRD	Incentive Interchange Rate Programs
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RS	Enhanced Lodging and Auto Rental
WR	World Elite T&E
WZ	World Elite T&E Large Ticket

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This addendum message may be provided only if the associated First Presentment/1240 contains a vehicle MCC in DE 26 (Card Acceptor Business Code).

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

The clearing system always rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message is also rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of these:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 ((Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, or RU, or WA) as defined by Mastercard

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed above, refer to *Private data subelement definitions* or to the applicable chapters of the *Interchange Manual*.

Financial Detail Addendum (Vehicle Rental Detail)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0544	Rental Agreement Number	C	•	C
p0545	Renter Name	C	•	C
p0546	Rental Return City	C	•	C
p0547	Rental Return State/ Province	C	•	C

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No.	Data element name	Org	Sys	Dst
p0548	Rental Return Country	C	•	C
p0549	Rental Return Location ID	C	•	C
p0550	Rental Return Date	C	•	C
p0551	Rental Checkout Date	C	•	C
p0552	Customer Service Toll-Free (800) Number	C	•	C
p0553	Rental Rate	C	•	C
p0555	Rate per Mile (or Per Kilometer)	O	•	C
p0556	Total Miles (or Kilometers)	O	•	C
p0557	Maximum Free Miles (or Kilometers)	O	•	C
p0558	Miles/Kilometer Indicator	O	•	C
p0559	Vehicle Insurance	O	•	C
p0561	Adjusted Amount	O	•	C
p0563	Program Code	O	•	C
p0564	Rental Location City	C	•	C
p0565	Rental Location State/ Province	C	•	C
p0566	Rental Location Country	C	•	C
p0567	Rental Location ID	O	•	C
p0568	Rental Class ID	C	•	C
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0679	Commodity Code	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0686	Tax Exempt Indicator	C	•	C
p0689	Corporate Identifier	O	•	C
p0690	No Show Indicator	O	•	C
p0691	Days Rented	C	•	C

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No.	Data element name	Org	Sys	Dst
p0692	Weekly Rental Amount	O	•	C
p0693	Total Authorized Amount	O	•	C
p0694	One Way Drop Off Charge	O	•	C
p0695	Regular Mileage Charge	O	•	C
p0696	Extra Mileage Charge	O	•	C
p0697	Late Charge	O	•	C
p0698	Fuel Charge	O	•	C
p0700	Towing Charges	O	•	C
p0701	Extra Charges	O	•	C
p0702	Other Charges	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Lodging Summary)/1644

This message provides detailed information about lodging accommodations and related expenses for the cardholder. One occurrence of this message provides

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lodging accommodation reporting for a single lodging folio, such as a single stay at a lodging facility with one check-in and one check-out.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 06
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This message may be provided in a single occurrence (such as a single transaction for a single room rental) or in multiple occurrences (a single transaction for the rental of several rooms).

This message must be provided if the associated First Presentment/1240 contains a valid Lodging card acceptor business code (MCC) and is submitted for one of the U.S. Region incentive interchange rate programs listed in this table.

Financial Detail Addendum (Lodging Summary)/1644

IRD	Incentive Interchange Rate Programs
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RS	Enhanced Lodging and Auto Rental
WR	World Elite T&E
WZ	World Elite T&E Large Ticket

This addendum message may be provided only if the associated First Presentment/1240 contains a lodging MCC in DE 26 (Card Acceptor Business Code). The clearing system always rejects a Financial Detail Addendum (Lodging Summary)/1644 message if it contains invalid data.

The associated First Presentment/1240 message is also rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R

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- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

Whenever the Financial Detail Addendum (Lodging Summary)/1644 message is present, and the transaction involves one of the Mastercard Corporate Cards, these optional addendum messages may be provided:

- Corporate Card Common Data Requirement, usage code 98, industry record number 000, or
- Corporate Card Line Item Detail, usage code 98, industry record number 950.

For specific corporate transactions occurring in the United States, Corporate Card Common Data is also required.

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed, refer to *Private data element definitions* or to the applicable sections of the *Interchange Manual*.

Financial Detail Addendum (Lodging Summary)/1644 message layout, cont.

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0502	Custom Identifier	C	X	C
p0521	Carrier Code	O	•	C
p0530	Flight Number	O	•	C
p0532	Total Charges	O	•	C
p0534	Total Non–Room Charges	O	•	C
p0539	Total Amount Charged on Credit Card	O	•	C

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No.	Data element name	Org	Sys	Dst
p0540	Room Service Charges	O	•	C
p0541	Lounge/Bar Charges	O	•	C
p0542	Transportation Charges	O	•	C
p0543	Gratuity Charges	O	•	C
p0552	Customer Service Toll-Free (800) Number	C	•	C
p0554	Conference Room Charges	O	•	C
p0560	Audio Visual Charges	O	•	C
p0562	Banquet Charges	O	•	C
p0569	Internet Access Charges	O	•	C
p0570	Early Departure Charges	O	•	C
p0571	Guest Name	O	•	O
p0572	Guest Number	O	•	C
p0574	Arrival Date	C	•	C
p0575	Departure Date	C	•	C
p0576	Folio Number	C	•	C
p0577	Property Phone Number	C	•	C
p0578	Billing Adjustment	O	•	C
p0580	Room Rate	C	•	C
p0581	Total Room Tax	C	•	C
p0582	Program Code	O	•	C
p0583	Phone Charges	O	•	C
p0584	Restaurant Charges	O	•	C
p0585	Mini-Bar Charges	O	•	C
p0586	Gift Shop Charges	O	•	C
p0587	Laundry and Dry Cleaning Charges	O	•	C
p0588	Other Services	O	•	C
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0679	Commodity Code	O	•	C

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No.	Data element name	Org	Sys	Dst
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0686	Tax Exempt Indicator	O	•	C
p0690	No Show Indicator	O	•	C
p0693	Total Authorized Amount	O	•	C
p0699	Total Tax Amount	O	•	C
p0703	Total Room Nights	C	•	C
p0704	Prepaid Expenses	O	•	C
p0705	Total Non-Room Tax Amount	O	•	C
p0706	Cash Advances	O	•	C
p0707	Valet Charges	O	•	C
p0708	Movie Charges	O	•	C
p0709	Business Center Charges	O	•	C
p0710	Health Club Charges	O	•	C
p0711	Fire Safety Act Indicator	C	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C

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No.	Data element name	Org	Sys	Dst
125	Additional Data 5	C	X	C

Financial Detail Addendum (Temporary Services)/1644

The temporary services detail addendum provides information regarding the billing for services rendered on a temporary or contract basis. The message layout provides information such as the employee job performed, timekeeping, and billing rates.

- Usage Code: 07
- Industry Record Number: 000
- Occurrence Indicator: 001–999 (incremented by 1 for each occurrence)
- Message Number: DE 71 (Message Number) from the First Presentment/1240 message

This message is optional. However, if this addendum is submitted with a First Presentment/1240 message for an incentive interchange rate program, and the addendum is rejected because of invalid data, the First Presentment/1240 message will also be rejected.

The clearing system always rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message is also rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

This addendum message is required for transactions when the associated First Presentment/1240 message contains a DE 26 (Card Acceptor Business Code) value of 7361 (Employment Agencies, Temporary Help Services).

Financial Detail Addendum (Temporary Services)/1644

IRD	Incentive Interchange Rate Programs
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II

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IRD	Incentive Interchange Rate Programs
99	Commercial Large Ticket III

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

Financial Detail Addendum (Temporary Services)/1644 message layout, cont.

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0508	Customer Code	C	•	C
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0679	Commodity Code	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0686	Tax Exempt Indicator	O	•	C
p0718	Employee/Temp Name/ID	C	•	C
p0719	Employee Social Security Number or ID	O	•	C
p0720	Job Description	C	•	C
p0721	Job Code	O	•	C
p0722	Flat Rate Indicator	O	•	C

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No.	Data element name	Org	Sys	Dst
p0723	Regular Hours Worked	C	•	C
p0724	Regular Hours Rate	C	•	C
p0725	Overtime Hours Worked	C	•	C
p0726	Overtime Hours Rate	C	•	C
p0727	Temp Start Date	C	•	C
p0728	Temp Week Ending	C	•	C
p0729	Requestor Name or ID	C	•	C
p0730	Supervisor/Reports To	O	•	C
p0731	Time Sheet Number	O	•	C
p0732	Discount Amount	O	•	C
p0733	Subtotal Amount	O	•	C
p0734	Miscellaneous Expenses	C	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

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Financial Detail Addendum (Shipping/Courier Services)/1644

The Shipping/Courier Services detail addendum provides information regarding delivery or courier services. The message layout supports the shipping and delivery tracking information.

When this message is used, the information in PDS 0501, subfields 1–4, must be these values:

- Usage Code: 08
- Industry Record Number: 000
- Occurrence Indicator: 001–999 (incremented by 1 for each occurrence)
- Message Number: DE 71 from the First Presentment/1240 message

This message is optional; however if this addendum is submitted with a First Presentment/1240 message for an incentive interchange rate program, and the addendum is rejected due to invalid data, the First Presentment/1240 message also will be rejected.

The clearing system always rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard
- A Shipping/Courier MCC (MCC 4214 or 4215) is present in DE 26 (Card Acceptor Business Code) of the First Presentment/1240 message, and
- A Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

This addendum message is required for First Presentment/1240 messages under the conditions listed in this table.

Financial Detail Addendum (Shipping/Courier Services)/1644

IRD	Incentive Interchange Rate Programs
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II

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IRD	Incentive Interchange Rate Programs
99	Commercial Large Ticket III

Financial Detail Addendum (Shipping/Courier Services)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0508	Customer Code	C	•	C
p0597	Total Tax Amount	C	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0679	Commodity Code	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0686	Tax Exempt Indicator	O	•	C
p0734	Miscellaneous Expenses	O	•	C
p0735	Service Descriptor Code	C	•	C
p0736	Tracking Number or Pickup Number	C	•	C
p0737	Shipping Net Amount	C	•	C
p0738	Incentive Amount	O	•	C
p0739	Pickup Date	C	•	C
p0740	Delivery Date	O	•	C
p0741	Number of Packages	C	•	C

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No.	Data element name	Org	Sys	Dst
p0742	Package Weight	C	•	C
p0743	Unit of Measure	C	•	C
p0744	Shipping Party Information	C	•	C
p0745	Shipping Party Address	C	•	C
p0746	Shipping Party Postal Information	C	•	C
p0747	Shipping Party Contact	C	•	C
p0748	Delivery Party Information	C	•	C
p0749	Delivery Party Address Information	C	•	C
p0750	Delivery Party Postal Information	C	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p0754	Delivery Party Contact	C	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

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Financial Detail Addendum (Electronic Invoices)/1644

The Electronic Invoices detail addendum messages are designed to carry electronic invoice data that is not present in other addendum messages, and to allow issuers to supply more transaction information to their corporate clients.

These addendum messages provide additional information passed between buyer and seller in business-to-business (B2B) and electronic-business-to-business (eB2B) transactions.

The information in PDS 0501, subfields 1–4, must be these values when submitted for Electronic Invoice (Party Information):

- Usage Code: 09
- Industry Record Number: 001
- Occurrence Indicator: 002–999. The total number of occurrences for both the Electronic Invoice (Transaction Data) and the Electronic Invoice (Party Information) cannot be greater than 999. There is a minimum of one occurrence and a maximum of six occurrences of Electronic Invoice (Party Information).
- Message Number: DE 71 from the First Presentment/1240 message

This message is optional; however, GCMS rejects both Financial Detail Addendum (Electronic Invoice, Transaction Data) and Electronic Invoice (Party Information)/1644 messages, and any other addendum messages submitted with a First Presentment/1240 message for an incentive interchange rate program if any of the addenda contain invalid data.

The associated First Presentment/1240 message is also rejected unless it was submitted in one of these ways:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C

These addendum messages are designed to carry electronic invoice data that is not present in other addendum messages, and to enable issuers to supply more transaction information to their corporate clients. These addendum messages provide additional information passed between buyer and seller in business-to-business (B2B) and electronic-business-to-business (eB2B) transactions.

These are the electronic invoice addendum messages:

- Electronic Invoice (Transaction Data) (multiple occurrences permitted)
- Electronic Invoice (Party Information) (one to six occurrences permitted)

There can be a combined total of 999 occurrences of the two electronic invoice addendum messages.

Here is general information about the optional Financial Detail Addendum (Electronic Invoice, Transaction Data) and (Electronic Invoice, Party Information)/1644 messages:

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- The new electronic invoice information is contained in two addendum messages.
- The electronic invoice addendum messages must be sent with the Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message to provide the tax information needed to comply with the various tax reporting laws that exist in the global marketplace.
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message optionally may be sent.
- Two addendum messages contain electronic invoice data.
  - The Electronic Invoice (Transaction Data) addendum message contains detail about the items listed in the invoice. The Electronic Invoice (Transaction Data) addendum must precede the Electronic Invoice (Party Information).
  - The Electronic Invoice (Party Information) addendum message contains information about the buyer, the supplier, the invoice recipient, the payee, the delivery party, and the ship from party. A minimum of one occurrence of the Electronic Invoice (Party Information) addendum message must be present when the Electronic Invoice (Transaction Data) addendum message is present.
- There can be a combined total of 999 occurrences of the two Electronic Invoice messages.
  - The number of occurrences (provided in PDS 0501 [Transaction Indicator], subfield 3 [Occurrence Indicator]) of the Electronic Invoice (Transaction Data) addendum is variable.
  - The number of occurrences (provided in PDS 0501, subfield 3) of the Electronic Invoice (Party Information) addendum is also variable. Electronic Invoice (Party Information) addendum must have a minimum occurrence of one and can have a maximum occurrence of six.
  - Each successive PDS 0501, subfield 3 with the same usage code must be greater than the previous occurrence indicator. No edits are defined to validate the value in Occurrence Indicator because both the Electronic Invoice (Transaction Data) addendum and the Electronic Invoice (Party Information) addendum may have variable occurrences.
- GCMS rejects messages that contain invalid data. The associated First Presentment/1240 message is also rejected unless it was submitted as:
  - Credit: DE 3 (Processing Code), subfield 1 = 20
  - Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
  - Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
  - A transaction submitted for a Standard interchange program (U.S. region and international 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

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Use of the Electronic Invoice addendum messages with other addendum messages
These are the rules for using the electronic invoice addendum messages with other addendum messages.

- The Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644 and Financial Detail Addendum (Electronic Invoice, Party Information)/1644 messages optionally may accompany any First Presentment/1240 message submitted with a Mastercard Corporate Card.
- If one or more occurrences of the Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644 message is provided, then:
  At least one occurrence of the Financial Detail Addendum (Electronic Invoice, Party Information)/1644 message also must be provided, and must follow the Electronic Invoice (Transaction Data) addendum messages.
- The Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message also must be provided.
- One or more occurrences of the Financial Detail Addendum (Corporate Card Line Item Detail)/1644 message optionally may be provided.
- One or more occurrences of the Financial Detail Addendum (Generic Detail)/1644 message optionally may be provided.
- Other industry-specific Financial Detail Addendum/1644 messages may be provided if they are appropriate for the transaction, such as Lodging Summary, Vehicle Rental, Passenger Transport, Temporary Services, and Shipping/Courier Services.

Message layout for Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644
The Electronic Invoice (Transaction Data) addendum provides information about each transaction.

This table shows the message layout.

Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644 message layout

No.	Description	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map Primary	M	X	M
1	Bit Map Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID	O	•	C
33	Forwarding Institution ID Code	M	•	M

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No.	Description	Org	Sys	Dst
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0573	Invoice Number	C	X	C
p0579	Invoice Date	O	•	C
p0589	Invoice Creation Date and Time	O	•	C
p0604	Transaction Supplemental Data 1	O	•	C
p0605	Transaction Supplemental Data 2	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Message layout for Financial Detail Addendum (Electronic Invoice, Party Information)/1644

The Electronic Invoice (Party Information) addendum provides information about each entity, or party, involved in the transaction.

PDS 0590 (Party Identification) indicates the entity to which the information in the addendum applies. There is a minimum of one occurrence and a maximum of six occurrences of Electronic Invoice (Party Information). There is no specific sequence in which the party information should be presented.

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This table provides the layout for the Financial Detail Addendum (Electronic Invoice, Party Information)/1644 message.

Message layout for Financial Detail Addendum (Electronic Invoice, Party Information)/1644

No.	Description	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map Primary	M	X	M
1	Bit Map Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0590	Party Identification	O	•	C
p0591	Party Name	O	•	C
p0592	Party Address	O	•	C
p0593	Party Postal Information	O	•	C
p0594	Party Contact	O	•	C
p0601	Party Nature of Filing	O	•	C
p0602	Party Supplemental Data 1	O	•	C
p0603	Party Supplemental Data 2	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M

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No.	Description	Org	Sys	Dst
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Payment Transaction Detail)/1644

This message supports data related to a program permitting Mastercard cardholders to receive payments from a money transfer agent or a financial institution. Within this program, the cardholder's issuer posts the credit to the cardholder's Mastercard account.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–3 must be these values:

- Usage code: 10
- Industry Record Number: 000
- Occurrence Indicator: 001

This message occurs only once per transaction. It is optional, unless the associated First Presentment/1240 message is a payment transaction with PDS 0043 (Transaction Type Identifier) equal to C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65 if this addendum is submitted with a First Presentment/1240 message for an incentive interchange rate program, and the addendum is rejected because of invalid data, the First Presentment/1240 message is also rejected.

This addendum message can optionally be submitted with First Presentment/1240 messages for Payment Transactions, unless the PDS 0043 is equal to C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65 in which the addendum message is mandatory. The Payment Transaction Detail addendum provides the issuer and cardholder with enhanced data about the card acceptor, recipient of funds, and other transaction details.

This message must be provided if the associated First Presentment/1240 message is a payment transaction with PDS 0043 equal to C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65. All acquirers of payment transactions are required to submit PDS 0670 (Payer/User Information), PDS 0671 (Date of Funds Requested), and PDS 0674 (Additional Trace/Reference Number used by Card Acceptor).

The clearing system rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message is also rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R

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- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

This table shows the message layout.

Financial Detail Addendum (Payment Transaction Detail)/1644

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0670	Payer Name or User ID	C	•	C
	s1 Payer Name/User ID	C	•	C
	s2 Payer Address	C	•	C
	s3 Payer City	C	•	C

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No.	Data element name	Org	Sys	Dst
	s4 Payer State/Province Code	C	•	C
	s5 Payer Country Code	C	•	C
	s6 Payer Postal Code	C	•	C
	s7 Payer Date of Birth	O	•	C
p0671	Date of Funds Requested	C	•	C
p0673	Date of Anticipated Receipt of Funds	O	•	C
p0674	Additional Trace/Reference Number Used by Card Acceptor	C	•	C
p0675	Additional Transaction Description Data	O	•	C
p0765	MoneySend Receiver Data	C	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

Financial Detail Addendum (Telephony Billing Services)/1644

The Telephony Billing Service detail addendum is designed to carry telephony billing data and to enable issuers to supply additional transaction information to their consumer and corporate clients.

These addendum messages are intended to encourage companies to pay for telephony services using a Mastercard Corporate Purchasing Card®.

The enhanced data in the addendum messages provides information normally received on monthly statements generated by the service provider.

The information in Transaction Description, PDS 0501, subfields 1–4, must be these values for Telephony Billing (Summary):

- Usage Code: 11
- Industry Record Number: 000
- Occurrence Indicator: 001
- Message Number: DE 71 (Message Number), from the First Presentment/1240 message

The information in PDS 0501, subfields 1–4, must be these values for Telephony Billing (Details):

- Usage Code: 11

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- Industry Record Number: 001
- Occurrence Indicator: 002–999
- Message Number: (DE 71) from the First Presentment/1240 message

An associated First Presentment/1240 message can have a combined total of 999 occurrences of the two Telephony Billing addendum messages.

This message is optional; however, GCMS rejects both Financial Detail Addendum (Telephony Billing, Summary) and (Telephony Billing, Detail)/1644 messages submitted with a First Presentment/1240 message for an incentive interchange rate program if either addendum contains invalid data. The associated First Presentment/1240 message is also rejected unless it was submitted in one of these ways:

- Credit: DE 3 (Processing Code)
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 (Message Reversal Indicator) = R
- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C

Telephony services include corporate conference call provider services and usage as well as corporate mobile phone usage.

These are the two Telephony Billing addendum messages:

- Telephony Billing (Summary) (one occurrence permitted; PDS 0501 [Occurrence Indicator], subfield 3 is 001). Contains summary billing information about the telephone customer and billing totals.
- Telephony Billing (Detail) (1 to 998 occurrences permitted; PDS 0501 [Occurrence Indicator], subfield 3) is variable. If a Telephony Billing (Detail) addendum is present, the occurrence value may be 002–999). Contains specific information about each telephone call. The Telephony Billing, Detail is optional. If one or more Telephony Billing (Detail) addendum messages are present, they must follow the Telephony Billing (Summary) message.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

GCMS rejects addendum messages that contain invalid data. The associated First Presentment/1240 message is also rejected unless it was submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

Use of Telephony Billing addendum messages with other addendum messages

1. The Financial Detail Addendum (Telephony Billing, Summary)/1644 and Financial Detail Addendum (Telephony Billing, Detail)/1644 messages

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optionally may accompany any First Presentment/1240 message, although they are intended for use in corporate transactions.

2. If one occurrence of the Financial Detail Addendum (Telephony Billing, Summary)/1644 message is provided, these messages also optionally may be provided.
   - One or more occurrences of the Financial Detail Addendum (Telephony Billing, Detail)/1644 message.
   - The Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message (in transactions involving a Mastercard Corporate Card).
   - One or more occurrences of the Financial Detail Addendum (Generic Detail)/1644 message.
   - One or more occurrences of the Financial Detail Addendum (Corporate Card Line Item Detail)/1644 messages.
   - Other industry-specific Financial Detail Addendum/1644 messages (if they are appropriate for the transaction, such as Lodging Summary, Vehicle Rental, Passenger Transport, Temporary Services, and Shipping/Courier Services).

This table provides the layout for the Financial Detail Addendum (Telephony Billing, Summary)/1644 message.

Financial Detail Addendum (Telephony Billing, Summary)/1644 message layout

No.	Data element	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map Primary	M	X	M
1	Bit Map Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0619	User Name	O	•	C
p0624	User Account Number	O	•	C

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No.	Data element	Org	Sys	Dst
p0625	User Telephone Number	O	•	C
p0626	Billing Statement Period	O	•	C
p0627	Billing Event 1	O	•	C
p0628	Billing Event 2	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p0755	Line Item Total Amount	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Message Layout for Financial Detail Addendum (Telephony Billing, Detail)/1644
The Telephony Billing (Detail) addendum contains the call detail information that is summarized in the Telephony Billing (Summary) addendum message.

The Telephony Billing (Detail) addendum message is optional and if sent must follow the Telephony Billing (Summary) addendum.

This table provides the layout for the Financial Detail Addendum (Telephony Billing, Detail)/1644 message.

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Financial Detail Addendum (Telephony Billing, Detail)/1644 message layout

No.	Data element	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map Primary	M	X	M
1	Bit Map Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution Id	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0597	Total Tax Amount	O	•	C
p0636	Call Date	O	•	C
p0637	Call Time	O	•	C
p0638	Call To Information	O	•	C
p0639	Call Duration	O	•	C
p0640	Call Time Period	O	•	C
p0644	Call From Information	O	•	C
p0649	Call Usage Amount	O	•	C
p0655	Call Long Distance Amount	O	•	C
p0658	Call Connect Amount	O	•	C
p0659	Other Description	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0734	Miscellaneous Expense	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p0755	Line Item Total Amount	O	•	C

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No.	Data element	Org	Sys	Dst
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Travel Agency Detail)/1644

This message supports corporate transactions for travel agency, airline, or railway transactions.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 12
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This message supports travel agency transaction information. Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed data for one portion of the associated travel agency transaction.

This addendum is optional and is restricted for use with financial transactions where the Card Acceptor Business Code (MCC) is a Travel Agency (MCC 4722), Railway (MCC 4112), or Airline (MCC 3000–3299, 4511).

Acquirers may provide a Financial Detail Addendum (Travel Agency Detail)/1644 message (Usage Code 12, Industry Record Number 000) along with any other addendum message, or it may be submitted by itself based on the restrictions for the submitted interchange program.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

This table provides the message format.

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Financial Detail Addendum (Travel Agency Detail)/1644 message format

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0502	Custom Identifier	C	X	C
p0503	Travel Agency Sequence Number	O	•	C
p0504	Travel Agency Fee	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

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Financial Detail Addendum (Lodged Account Detail)/1644

A lodged account is defined as a corporate card account used by a travel agency for multiple individuals within the same corporate client.

Travel costs for all individuals are supplemented with the client-specific information requested by the corporation. This may include things such as cost accounting, project designation, company/division, and so on.

This message supports Lodged Account transactions information for corporate cardholders. Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed data for one portion of the associated lodged account transaction.

When using this message, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 13
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This addendum is optional and is available to be used along with a financial transaction where MCC is travel agency (4722), airline (3000–3299, 4511), or railway (4112).

Acquirers may provide a Financial Detail Addendum (Lodged Account Detail)/1644 message (Usage Code 13, Industry Record Number 000) along with any other addendum message, or it may be submitted by itself.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

Financial Detail Addendum (Lodged Account Detail)/1644 message format

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M

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No.	Data element name	Org	Sys	Dst
p0502	Custom Identifier	C	•	C
p0660	Customer Reference	O	•	C
p0759	Delivery Order Number	O	•	C
p0760	Credit Card Slip Number	O	•	C
p0761	Travel Agency ID	O	•	C
p0762	Data Source	O	•	C
p0763	VAT Suppression Indicator	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Private Label Common Data)/1644

The Financial Detail Addendum (Private Label Common Data)/1644 message (Usage Code 14, Industry Record Number 000) may be provided with a transaction in which a private label card is used.

This addendum message occurs only once per transaction and includes information relevant to private label transactions for participants in the Mastercard Private Label Program.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–3, must be these values:

- Usage code: 14
- Industry Record Number: 000
- Occurrence Indicator: 001

This addendum message is conditionally required. This message must be provided if the transaction contains the Financial Detail Addendum (Private Label Line Item

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Detail)/1644 data. The Private Label Common Data addendum must precede the Private Label Line Item Detail addendum.

The clearing system rejects this Financial Detail Addendum/1644 message if it contains invalid data. If this addendum message is rejected for invalid data, the First Presentment/1240 message is not rejected.

This table provides the layout for the Financial Detail Addendum (Private Label Common Data)/1644 message.

Financial Detail Addendum (Private Label Common Data)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map Primary	M	X	M
1	Bit Map Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID	O	•	C
33	Forwarding Institution ID	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0508	Customer Code	O	•	C
p0515	Additional Card Acceptor Information	O	•	C
p0597	Total Tax Amount	O	•	C
p0600	Card Acceptor Reference Number	O	•	C
p0614	Order Date	O	•	C
p0623	Motor Fuel Information	O	•	C
p0629	Odometer Reading	C	•	C
p0631	Driver Number/ID number	O	•	C
p0634	Tax Amount 1	O	•	C
p0635	Tax Amount 2	O	•	C
p0674	Additional Trace/Reference Number Used by Card Acceptor	O	•	C

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No.	Data element name	Org	Sys	Dst
p0678	Unique Invoice Number	O	•	C
p0680	Authorized Contact Name	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0720	Job Description	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p0770	Additional Card Acceptor Inquiry Information	O	•	C
p0771	Cost Center Information	O	•	C
p0772	Driver License/State Issued ID Information	O	•	C
p0773	Payment Method Information	O	•	C
p0775	Department Code	O	•	C
p0776	Alternate Custom Identifier	O	•	C
p10XX	Member-to-Member Proprietary Data	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

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Financial Detail Addendum (Private Label Line Item Detail)/1644

The Financial Detail Addendum (Private Label Line Item Detail)/1644 message (Usage Code 14, Industry Record Number 001) may be provided with a transaction in which a private label card is used. It includes information relevant to private label transactions for participants in the Mastercard Private Label Program.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–3, must be these values:

- Usage code: 14
- Industry Record Number: 001
- Occurrence Indicator: 002–999

This addendum message supports a single private label card transaction with multiple line item details. This message may be repeated from 1 to 998 times for each private label card transaction. Each occurrence represents a single line item for a private label card transaction.

This addendum message is optional. However, submission of the Private Label Line Item Detail addendum message requires the submission of the Financial Detail Addendum (Private Label Common Data)/1644 message. The Private Label Common Data addendum must precede the Private Label Line Item Detail addendum.

The clearing system rejects this Financial Detail Addendum/1644 message if it contains invalid data. If this addendum message is rejected for invalid data, the First Presentment/1240 message is not rejected.

This table provides the layout for the Financial Detail Addendum (Private Label Line Item Detail)/1644 message.

Financial Detail Addendum (Private Label Line Item Detail)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map Primary	M	X	M
1	Bit Map Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID	O	•	C
33	Forwarding Institution ID	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M

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No.	Data element name	Org	Sys	Dst
p0508	Customer Code	O	•	C
p0597	Total Tax Amount	O	•	C
p0612	Ship Date	O	•	C
p0614	Order Date	O	•	C
p0634	Tax Amount 1	O	•	C
p0635	Tax Amount 2	O	•	C
p0641	Product Code	O	•	C
p0642	Item Description	O	•	C
p0643	Item Quantity	O	•	C
p0645	Item Unit of Measure	O	•	C
p0646	Unit Price	O	•	C
p0647	Extended Item Amount	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0737	Shipping Net Amounts	O	•	C
p0741	Number of Packages	O	•	C
p0742	Package Weight	O	•	C
p0743	Unit of Measure	O	•	C
p0745	Shipping Party Address	O	•	C
p0747	Shipping Party Contact	O	•	C
p0748	Delivery Party Information	O	•	C
p0749	Delivery Party Address Information	O	•	C
p0750	Delivery Party Postal Information	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p0771	Cost Center Information	O	•	C
p0774	Stock Keeping Unit (SKU) Description	O	•	C

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No.	Data element name	Org	Sys	Dst
p0775	Department Code	O	•	C
p0776	Alternate Custom Identifier	O	•	C
p0777	Promotion Code	O	•	C
p10XX	Member-to-Member Proprietary Data	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Healthcare)/1644

The Financial Detail Addendum (Healthcare)/1644 provides a detailed description of the item purchased.

Line item detail related to the purchase is presented via 1–999 occurrences of the Financial Detail Addendum (Healthcare)/1644 message (Usage Code 15, Industry Record Number 000). One of these messages is submitted for each occurrence of the line item data in the transaction.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–4, must be these values:

- Usage Code: 15
- Industry Record Number: 000
- Occurrence Indicator: 001–999 (incremented by 1 for each occurrence)
- Message Number: DE 71 from the First Presentment/1240 message

This message is optional. If this addendum is submitted with a First Presentment/1240 message and the addendum is rejected due to invalid data, the First Presentment/1240 message will continued to be processed.

PDS 1046 (Member-to-Member Proprietary Data) is the suggested element to house information for the Real-time Substantiation Audit Retrieval Fulfillment

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that is sent directly to the requester. Issuers can provide instructions to the acquirer for fulfilling this request via the use of PDS 1046 (Member-to-Member Proprietary Data) to be sent in the Retrieval Request/1644, Retrieval Request Acknowledgment/1644 message.

This table provides the message layout.

Financial Detail Addendum (Healthcare)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquirer Institution ID	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Origination Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0642	Item Description	M	•	M
p0643	Item Quantity	M	•	M
p0646	Unit Price	M	•	M
p0764	Healthcare Eligible Status Indicator	M	•	M
p10XX	Member-to-Member Proprietary Data	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C

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No.	Data element name	Org	Sys	Dst
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Corporate Card Common Data Requirements)/1644

The Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message (Usage Code 98, Industry Record Number 000) may be provided with any transaction in which one of the corporate cards is used.

This addendum is required for specific corporate transactions occurring in the United States and conditionally required for specific interchange programs outside the U.S. Region.

If a Mastercard Corporate Purchasing Card® or other corporate program or service is used for airline, railway, lodging, or vehicle rental, those industry-specific addendum messages may be submitted in addition to the Corporate Card Common Data Requirements message.

If the transaction is a business-to-business purchase, customers may provide up to 998 occurrences of the Financial Detail Addendum (Corporate Line Item Detail)/1644 message in addition to the Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message.

The card acceptor location, state/province, postal code, and country code should be provided in DE 43 (Card Acceptor Name/Location) of the related First Presentment/1240 message (not in this addendum message). In addition, the card acceptor location phone number should be provided in subfield 1 of PDS 0170 (Merchant Inquiry Information) of the related First Presentment/1240 message instead of in this addendum message.

When using this message, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 98
- Industry Record Number: 000
- Occurrence Indicator: 001

This message occurs only once per transaction and includes information relevant to any transaction involving a corporate card.

This addendum message optionally may be provided with these transactions:

- Any First Presentment/1240 transaction that was completed with one of the Mastercard Corporate Cards
- When a Financial Detail)/1240 message involves a Corporate Card and includes the Financial Detail Addendum (Lodging Summary)/1644 message

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This addendum message may be provided only if the associated First Presentment/1240 is for a transaction that was completed with one of the Mastercard Corporate cards.

The clearing system rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message will also be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R

Acquirers are required to submit PDS 0595 (Card Acceptor Type) and PDS 0596 (Card Acceptor Tax ID) within the Financial Detail Addendum (Corporate Card Common Data)/1644 message, for United States acquired Mastercard Commercial Fleet Card transactions occurring at fuel locations.

Acquirers should provide the Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message containing PDS 0608 (Destination Postal Code), PDS 0609 (Destination State/Province Code), PDS 0610 (Destination Country Code), and PDS 0613 (Ship-From Postal Code) from U.S. card acceptors for all commercial card transactions in which goods were shipped. All goods in a transaction must be shipped from one location and received at one location.

This table provides the message layout.

Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0508	Customer Code	C	•	C

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No.	Data element name	Org	Sys	Dst
p0515	Additional Card Acceptor Information	O	•	C
p0516	Austin-Tetra Number	O	•	C
p0517	NAICS Code	O	•	C
p0595	Card Acceptor Type	C	•	C
p0596	Card Acceptor Tax ID	C	•	C
p0597	Tax Amount	C	•	C
p0598	Tax Collected Indicator	O	•	C
p0599	Corporation VAT Number	O	•	C
p0600	Card Acceptor Reference Number	C	•	C
p0606	Freight Amount	O	•	C
p0607	Duty Amount	O	•	C
p0608	Destination Postal Code	O	•	C
p0609	Destination State/Province Code	O	•	C
p0610	Destination Country Code	O	•	C
p0613	Ship-From Postal Code	O	•	C
p0614	Order Date	O	•	C
p0676	Card Acceptor VAT Number	O	•	C
p0677	Customer VAT Number	O	•	C
p0678	Unique Invoice Number	O	•	C
p0679	Commodity Code	O	•	C
p0680	Authorized Contact Name	O	•	C
p0681	Authorized Contact Phone	O	•	C
p0682	Detail Tax Amount 1	C	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0686	Tax Exempt Indicator	O	•	C
P0688	Card Acceptor Contact E-mail Address	O	•	C
p0732	Discount Amount	O	•	C

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No.	Data element name	Org	Sys	Dst
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Transactions occurring at United States locations

This addendum must be provided if the associated First Presentment/1240 message meets all of these conditions:

- The product is any corporate product.
- The Card Acceptor Country Code (DE 43, subfield 6) equals USA.
- The Cardholder Transaction Type (DE 3, subfield 1) equals 00 (Purchase) or 18 (Unique).
- The transaction is not a reversal.

Inter-regional transactions

This addendum message must be provided if the associated First Presentment/1240 message is for a transaction that meets these conditions:

- It is a Mastercard Corporate Card.
- The transaction is submitted for one of the incentive interchange rate programs listed in this table.

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Inter-regional transactions

IRD	Incentive Interchange Rate Programs
16	Warehouse Tier 1
67	Inter-regional Commercial Data Rate II
68	Commercial Data Rate 1
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III
E1	Commercial Large Ticket Rate 1 MPG
E2	Commercial Large Ticket Rate 2 MPG
E3	Commercial Large Ticket Rate 3 MPG

Transactions occurring at European locations

This addendum message must be provided if the associated First Presentment/1240 message is for a transaction that meets these conditions:

- It is a Mastercard Fleet Card or Mastercard Purchasing Card.
- The transaction is submitted for one of the incentive interchange rate programs listed in this table.

Transactions occurring at European locations

IRD	Incentive Interchange Rate Programs
26	Europe Region Purchasing Large Ticket Level 1
27	Europe Region Purchasing Large Ticket Level 2

Financial Detail Addendum (Corporate Fleet Transaction Information)/1644

Customers must ensure that the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message precedes the Financial Detail Addendum (Corporate Line Item Detail)/1644 message.

If the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 messages are not received in the order noted, the First Presentment/1240 message and any associated addendum messages are rejected.

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When a Mastercard Corporate Fleet Card®is used at a fuel location, the Corporate Fleet Transaction Information message (Usage Code 98, Industry Record Number 002) may be submitted to provide information related to the purchase as a whole, such as motor fuel service type, product code, unit of measure, or quantity.

In addition to this message, customers must provide line item detail related to non-fuel products purchased using a Mastercard Corporate Fleet Card at fuel locations via 1–98 occurrences of the Corporate Program Line Item Detail message (Usage Code 98, Industry Record Number 950 when the Motor Fuel Type (PDS 0622 = 3) is for non-fuel items being purchased). One line item detail message is submitted for each occurrence of line item data in the transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 98
- Industry Record Number: 002
- Occurrence Indicator: 001

This message occurs only once per transaction and includes the common information related to the total fuel purchase.

This message must be provided if the associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction for a fuel or non-fuel purchase and it is submitted for the incentive interchange rate programs listed in this table.

Incentive Interchange Rate Programs for Mastercard Corporate Fleet Card transactions

IRD	Incentive Interchange Rate Programs
16	Warehouse Tier 1
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

This addendum message may be provided only if the associated First Presentment/1240 message is for a transaction that was completed with a Mastercard Corporate Fleet Card at a fuel location.

The clearing system rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message is also

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rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 61, 63, or 65) as defined by Mastercard

For U.S. region card acceptors, the submission of this addendum requires the submission of a Financial Detail Addendum (Corporate Card Common Data)/1644 message.

This table provides the message layout.

Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0519	Additional Fuel Location Information	O	•	C
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0620	Oil Company Brand Name	C	•	C
p0621	Purchase Time	C	•	C
p0622	Motor Fuel Service Type	C	•	C
p0623	Motor Fuel Information	C	•	C
p0629	Odometer Reading	C	•	C

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No.	Data element name	Org	Sys	Dst
p0630	Vehicle Number	C	•	C
p0631	Driver Number/ID Number	C	•	C
p0632	Product Type Code	C	•	C
p0633	Coupon/Discount Amount	O	•	C
p0634	Tax Amount 1	O	•	C
p0635	Tax Amount 2	O	•	C
p0679	Commodity Code	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0686	Tax Exempt Indicator	O	•	C
p0712	Net Fuel Price	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C
p0753	Detail Tax Amount 6	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

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Financial Detail Addendum (Corporate Line Item Detail)/1644

Customers must ensure that the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message precedes the Financial Detail Addendum (Corporate Line Item Detail)/1644 message.

If the Financial Detail Addendum (Corporate Line Item Detail)/1644 messages are not received in the order noted, the First Presentment/1240 message and any associated Addendum messages are rejected.

- When a Corporate Fleet Card (MCF, MNF, MPK, MGF) is used at fuel locations (MCCs 4468, 5541, 5499, and 5983) and the Motor Fuel Information (PDS 0622) = 3:
  - Only non-fuel items being purchased are present on the Fleet Transaction Information addendum and
  - The transaction is submitted with an incentive interchange program (IRD16, 62, 67, 68, 91, 94, 99),
  - These PDSs must be provided on the Corporate Line Item Detail Addendum: PDS 0641, PDS 0642, PDS 0643, PDS 0645, PDS 0647, and PDS 0654.

When a corporate card (such as Mastercard Corporate Purchasing Card® or Mastercard Corporate Fleet Card®) is used in a business-to-business purchase, any line item detail related to the purchase is presented via 1–998 occurrences of the Financial Detail Addendum (Corporate Line Item Detail)/1644 message (Usage Code 98, Industry Record Number 950). One of these messages is submitted for each occurrence of line item data in the transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values:

- Usage Code: 98
- Industry Record Number: 950
- Occurrence Indicator: 002–999

This message supports a single corporate program transaction with multiple line item details. It may be repeated from 001 to 998 times for each corporate card transaction. Each occurrence represents a single line item for a corporate card transaction or a single non-fuel item purchased with a Mastercard Fleet Card at a fuel location.

This message must be provided if any of these conditions are met:

- The associated First Presentment/1240 is submitted for one of the above interchange programs, and it contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code), in which case the acquirer must provide either the Financial Detail Addendum (Shipping/Courier Services)/1644 message or the Financial Detail Addendum (Corporate Line Item Detail)/1644 message.
- The associated First Presentment/1240 is submitted for one of the above interchange programs, and it contains a temporary services MCC in DE 26, in which case the acquirer must provide the Financial Detail Addendum

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(Temporary Services)/1644 message. The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not required.

- The associated First Presentment/1240 is a Mastercard Corporate Purchasing Card, Mastercard Business Card, Mastercard Corporate Card, or Mastercard Corporate Fleet Card (at a non-fuel location) transaction and is submitted for one of the interchange programs listed in this table unless the transaction is a shipping/courier or temporary services transaction.

Financial Detail Addendum (Corporate Line Item Detail)/1644

IRD	Incentive Interchange Rate Programs
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

This message must be provided if the associated First Presentment/1240 meets all of this criteria:

- The Product Code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the items in this table.

Financial Detail Addendum (Corporate Line Item Detail)/1644, Business Service information

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intra-regional
3	050012	Europe Inter-country
3	050021	Europe Inter-country
3	050031	Europe Inter-country

NOTE:

This applies to additional domestic arrangements within the Europe region.

The IRD submitted in the associated First Presentment/1240 is one of the items listed in this table.

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Financial Detail Addendum (Corporate Line Item Detail)/1644, IRD information

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

This addendum message may be provided only if the associated First Presentment/1240 is for a transaction that was completed with one of the Mastercard Corporate Cards.

The submission of this addendum requires the submission of a Financial Detail Addendum (Corporate Card Common Data)/1644 message.

The clearing system rejects this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message is also rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as:

- Credit: DE 3 (Processing Code), subfield 1 = 20
- Reversal: PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction: PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 61, 63, or 65) as defined by Mastercard

This table provides the message layout.

Financial Detail Addendum (Corporate Line Item Detail)/1644, cont.

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M

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No.	Data element name	Org	Sys	Dst
p0508	Customer Code	O	•	C
p0518	Line Item Date	C	•	C
p0597	Total Tax Amount	O	•	C
p0598	Total Tax Collected Indicator	O	•	C
p0612	Ship Date	O	•	C
p0614	Order Date	O	•	C
p0615	Medical Services Ship To Health Industry Number	O	•	C
p0616	Contract Number	O	•	C
p0617	Medical Services Price Adjustment	O	•	C
p0618	Medical Services Product Number Qualifier	O	•	C
p0641	Product Code	C	•	C
p0642	Item Description	C	•	C
p0643	Item Quantity	C	•	C
p0645	Item Unit of Measure	C	•	C
p0646	Unit Price	C	•	C
p0647	Extended Item Amount	C	•	C
p0648	Item Discount	C	•	C
p0650	Zero Cost to Customer Indicator	O	•	C
p0654	Debit or Credit Indicator	C	•	C
p0679	Commodity Code	O	•	C
p0682	Detail Tax Amount 1	O	•	C
p0683	Detail Tax Amount 2	O	•	C
p0684	Detail Tax Amount 3	O	•	C
p0685	Type of Supply	O	•	C
p0686	Tax Exempt Indicator	O	•	C
p0687	Unique VAT Invoice Reference Number	O	•	C
p0751	Detail Tax Amount 4	O	•	C
p0752	Detail Tax Amount 5	O	•	C

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No.	Data element name	Org	Sys	Dst
p0753	Detail Tax Amount 6	O	•	C
p0755	Line Item Total Amount	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

Financial Detail Addendum (Generic Detail)/1644

This message supports data related to new programs and services the Corporation introduces that require the presence of data not available in First Presentment/1240 messages.

The format allows the Corporation to respond to new business opportunities without waiting for the clearing system's next release.

When this message is used, the information in PDS 0501, subfields 1–3, must be these values:

- Usage code: 99
- Industry Record Number: 000
- Occurrence indicator: 001–999

This table provides the message layout.

Financial Detail Addendum (Generic Detail)/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M

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No.	Data element name	Org	Sys	Dst
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
24	Function Code	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
48	Additional Data	M	X	M
p0191	Originating Message Format	O	X	M
p0501	Transaction Description	M	•	M
p0663	Free-Form Description	M	•	M
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C

First Chargeback/1442 and Arbitration Chargeback/1442 messages

An issuer initiates First Chargeback/1442 and Arbitration Chargeback/1442 messages to return partially or completely a previous First Presentment/1240.

Depending on program and service rules, an issuer may charge back a First Presentment/1240 or a subsequent Second Presentment/1240 that the acquirer submitted.

These messages must contain 1442 in the MTI and one of these values in DE 24 (Function Code):

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- 450 to indicate that the message is a First Chargeback (Full)/1442 for the full First Presentment/1240 amount
- 453 to indicate that the message is a First Chargeback (Partial)/1442 for part of the First Presentment/1240 amount
- 451 to indicate that the message is an Arbitration Chargeback (Full)/1442 for the full First Presentment/1240 amount, or
- 454 to indicate that the message is an Arbitration Chargeback (Partial)/1442 for part of the First Presentment/1240 or Second Presentment/1240 amount.

The specific reason for the First Chargeback/1442 or Arbitration Chargeback/1442 is in DE 25 (Message Reason Code).

This table provides the message layout.

First Chargeback/1442 and Arbitration Chargeback/1442 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
2	Primary Account Number (PAN)	M	•	M
3	Processing Code	M	•	M
4	Amount, Transaction	M	•	M
5	Amount, Reconciliation	•	X	M
9	Conversion Rate, Reconciliation	•	X	M
12	Date and Time, Local Transaction	M	•	M
14	Date, Expiration	O	•	C
22	Point of Service Data Code	M	•	M
	s7 Card Data: Input Mode	M	X	M
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M
25	Message Reason Code	M	•	M
26	Card Acceptor Business Code	M	•	M
30	Amounts, Original	M	•	M

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No.	Data element name	Org	Sys	Dst
31	Acquirer Reference Data	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	X	M
37	Retrieval Reference Number	O	•	C
38	Approval Code	C	•	C
40	Service Code	C	•	C
41	Card Acceptor Terminal ID	O	•	C
42	Card Acceptor ID Code	C	•	C
43	Card Acceptor Name/ Location	M	•	M
48	Additional Data	M	X	M
49	Currency Code, Transaction	M	•	M
50	Currency Code, Reconciliation	•	X	M
54	Amounts, Additional	C	•	C
55	Integrated Circuit Card (ICC) System Related Data	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
72	Data Record	C	•	C
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	X	M
95	Card Issuer Reference Data	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0001	Mastercard® Mapping Service Account Number	•	X	C

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No.	Data element name	Org	Sys	Dst
p0002	GCMS Product Identifier	•	X	M
p0003	Licensed Product Identifier	•	X	M
p0005	Message Error Indicator	•	X	C
p0015	Clearing Currency Conversion Identifier	•	X	M
	s1 Currency Conversion Date	•	X	M
	s2 Currency Conversion Indicator	•	X	M
p0017	Transaction Integrity Class	O	•	O
p0023	Terminal Type	C	•	C
p0025	Message Reversal Indicator	C	•	C
p0028	Mastercard Merchant Presented QR (MPQR) Receiving Account Number	O	•	C
p0029	QR Dynamic Code Data	O	•	C
p0043	Transaction Type Identifier	O	•	C
p0046	Japan Common Merchant Code	C	•	C
p0052	Electronic Commerce Security Level Indicator	C	•	C
p0057	Transaction Category Indicator	C	•	C
p0058	Token Assurance Level	O	X	C
p0059	Token Requestor ID	C	X	C
p0080	Amount, Tax	C	X	C
p0140	Amount, Cardholder Billing Amounts (USD)	•	X	C
	s1 Amount, Cardholder Billing USD	•	X	C
	s2 Amount, Currency Conversion Assessment USD	•	X	C
p0145	Amount, Alternate Transaction Fee	O	X	C
p0146	Amounts, Transaction Fee	O	X	C
p0147	Extended Precision Amounts	•	X	C

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No.	Data element name	Org	Sys	Dst
p0148	Currency Exponents	M	X	M
p0149	Currency Codes, Amounts, Original	M	•	M
p0157	Alternate Processor Indicator	C	•	C
p0158	Business Activity	C	X	M
	s5 Central Site Business Date	•	X	M
	s6 Business Cycle	•	X	M
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M
	s12 Account Level Management Account Category Code	•	X	M
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0159	Settlement Data	C	X	C
p0160	Settlement Data, Multiple	•	X	C
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0170	Card Acceptor Inquiry Information	O	•	C
p0171	Alternate Card Acceptor Description	O	•	C

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No.	Data element name	Org	Sys	Dst
p0172	Sole Proprietor Name	O	•	C
p0173	Legal Corporate Name	O	•	C
p0174	Dun & Bradstreet Number	O	•	C
p0175	Card Acceptor URL	O	•	C
p0176	Mastercard Assigned ID	C	•	C
p0177	Cross-border	C	X	M
p0178	Alternate Card Acceptor Description Data 2	O	•	C
p0181	Installment Payment Data	C	•	C
p0183	Brazil Post-Dated Transaction Data	C	•	C
p0189	Point-of-Interaction (POI) Phone Data	O	•	C
p0190	Partner ID Code	O	•	C
p0191	Originating Message Format	O	X	M
p0194	Remote Payments Program Data	C	•	C
p0195	Installment Data	C	•	C
p0196	Mobile Phone Reload Data	O	•	C
p0197	National Use Tax Data	O	•	C
p0200	Fraud Notification Date	•	X	C
p0202	Primary Account Number (PAN) Syntax Error	C	•	C
p0204	Amount, Syntax Error	C	•	C
p0205	Syntax Return, Message Error Indicator	C	•	C
p0207	Wallet Identifier **(for Masterpass transactions)**	C	•	C
	Wallet Identifier **(for MDES transactions)**	•	X	C
p0208	Additional Merchant Data	C	•	C
p0209	Independent Sales Organization ID	C	•	C
p0210	Transit Program	C	•	C

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No.	Data element name	Org	Sys	Dst
p0213	Merchant Country of Origin	•	X	C
p0222	Mexico Domestic Dispute Resolution Documentation Image-Related Data	C	•	C
p0225	Message Reason Code Syntax Error	C	•	C
p0241	MasterCom Control Number	O	•	C
p0243	MasterCom Retrieval Response Data	•	X	C
p0244	MasterCom Chargeback Support Documentation Dates	•	X	C
p0245	MasterCom Arbitration Chargeback Sender Processing Date	•	X	C
p0246	MasterCom Sender Memo	O	•	C
p0247	MasterCom Receiver Memo	O	•	C
p0249	MasterCom Record ID	O	•	C
p0250	MasterCom Endpoints	O	•	C
p0253	MasterCom System Enhanced Data	O	•	C
p0254	MasterCom Member Enhanced Data	O	•	C
p0255	MasterCom Message Type	O	•	C
p0260	Edit Exclusion Indicator	C	X	C
	s1 Exclusion Request Code	C	•	C
	s2 Exclusion Reason Code	•	X	C
	s3 Exclusion Results Code	•	X	C
p0262	Documentation Indicator	M	•	M
p0266	First Chargeback/Fee Collection Return Data	•	X	C
p0267	Second Presentment/Fee Collection Resubmission Data	•	X	C
p0268	Amount, Partial Transaction	O	•	C

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No.	Data element name	Org	Sys	Dst
p0375	Member Reconciliation Indicator 1	O	•	•
p0446	Transaction Fee Amount, Syntax Error	O	X	C
p0799	Test Case Traceability Identifiers	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

Second Presentment/1240 messages

An acquirer initiates Second Presentment/1240 messages to remedy a previous First Chargeback/1442.

These messages must contain 1240 in the MTI and one of these values in DE 24 (Function Code):

- 205 to indicate that the Second Presentment (Full)/1240 is for the full First Presentment/1240 amount, or
- 282 to indicate that the message is a Second Presentment (Partial)/1240 for part of the First Presentment/1240 or First Chargeback/1442 amount.

The specific reason for the Second Presentment/1240 is in DE 25 (Message Reason Code).

This table provides the message layout.

Second Presentment/1240 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
2	Primary Account Number (PAN)	M	•	M
3	Processing Code	M	•	M
4	Amount, Transaction	M	•	M
5	Amount, Reconciliation	•	X	M

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No.	Data element name	Org	Sys	Dst
6	Amount, Cardholder Billing	O	X	C
9	Conversion Rate, Reconciliation	•	X	M
10	Conversion Rate, Cardholder Billing	•	X	C
12	Date and Time, Local Transaction	M	•	M
14	Date, Expiration	O	•	C
22	Point of Service Data Code	M	•	M
	s7 Card Data: Input Mode	M	X	M
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M
25	Message Reason Code	M	•	M
26	Card Acceptor Business Code	M	•	M
30	Amounts, Original	M	•	M
31	Acquirer Reference Data	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
37	Retrieval Reference Number	O	X	C
38	Approval Code	C	•	C
40	Service Code	O	•	C
41	Card Acceptor Terminal ID	O	•	C
42	Card Acceptor ID Code	C	•	C
43	Card Acceptor Name/ Location	M	•	M
	s2 Card Acceptor Street Address	O	•	C
	s3 Card Acceptor City	C	•	C
48	Additional Data	M	X	M
49	Currency Code, Transaction	M	•	M
50	Currency Code, Reconciliation	•	X	M

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No.	Data element name	Org	Sys	Dst
51	Currency Code, Cardholder Billing	C	X	C
54	Amounts, Additional	C	•	C
55	Integrated Circuit Card (ICC) System Related Data	O	•	C
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
72	Data Record	C	•	C
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	•	M
95	Card Issuer Reference Data	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0001	Mastercard® Mapping Service Account Number	•	X	C
p0002	GCMS Product Identifier	•	X	M
P0003	Licensed Product Identifier	•	X	M
p0005	Message Error Indicator	•	X	C
p0015	Clearing Currency Conversion Identifier	•	X	M
	s1 Currency Conversion Date	•	X	M
	s2 Currency Conversion Indicator	•	X	M
p0017	Transaction Integrity Class	O	•	O
p0023	Terminal Type	C	•	C
p0025	Message Reversal Indicator	C	•	C
	s2 Central Site Processing Date of Original Message	O	•	C

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No.	Data element name	Org	Sys	Dst
p0028	Mastercard Merchant Presented (MPQR) Receiving Account Number	O	•	C
p0029	QR Dynamic Code Data	O	•	•
p0043	Transaction Type Identifier	O	•	C
p0044	Program Participation Indicator	•	X	C
p0046	Japan Common Merchant Code	C	•	C
p0052	Electronic Commerce Security Level Indicator	C	•	C
p0057	Transaction Category Indicator	O	•	C
p0058	Token Assurance Level	O	X	C
p0059	Token Requestor ID	C	X	C
p0068	Financial Account Information	•	X	C
p0080	Amount, Tax	C	X	C
p0140	Amount, Cardholder Billing Amounts (USD)	•	X	C
	s1 Amount, Cardholder Billing USD	•	X	C
	s2 Amount, Currency Conversion Assessment USD	•	X	C
p0146	Amounts, Transaction Fee	O	X	C
p0147	Extended Precision Amounts	•	X	C
p0148	Currency Exponents	M	X	M
p0149	Currency Codes, Amounts, Original	M	•	M
p0157	Alternate Processor Indicator	C	•	C
p0158	Business Activity	C	X	M
	s4 Interchange Rate Designator	C	•	M
	s5 Central Site Business Date	•	X	M

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No.	Data element name	Org	Sys	Dst
	s6 Business Cycle	•	X	M
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M
	s12 Account Level Management Account Category Code	•	X	M
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0159	Settlement Data	C	X	C
p0160	Settlement Data, Multiple	•	X	C
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0170	Card Acceptor Inquiry Information	O	•	C
p0171	Alternate Card Acceptor Description	O	•	C
p0172	Sole Proprietor Name	O	•	C
p0173	Legal Corporate Name	O	•	C
p0174	Dun & Bradstreet Number	O	•	C
p0175	Card Acceptor URL	O	•	C
p0176	Mastercard Assigned ID	C	•	C
p0177	Cross-border	C	X	M

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No.	Data element name	Org	Sys	Dst
p0178	Alternate Card Acceptor Description Data 2	O	•	C
p0181	Installment Payment Data	C	•	C
p0183	Brazil Post-Dated Transaction Data	C	•	C
p0188	Private Data: Proprietary In Control Data (for future use only)	•	X	C
p0189	Point-of-Interaction (POI) Phone Data	O	•	C
p0190	Partner ID Code	O	•	C
p0191	Originating Message Format	O	X	M
p0194	Remote Payments Program Data	C	•	C
p0195	Installment Data	C	•	C
p0196	Mobile Phone Reload Data	O	•	C
p0197	National Use Tax Data	O	•	C
p0202	Primary Account Number (PAN) Syntax Error	C	•	C
p0204	Amount, Syntax Error	C	•	C
p0205	Syntax Return, Message Error Indicator	C	•	C
p0207	Wallet Identifier **(for Masterpass transactions)**	C	•	C
	Wallet Identifier **(for MDES transactions)**	•	X	C
p0208	Additional Merchant Data	C	•	C
p0209	Independent Sales Organization ID	C	•	C
p0210	Transit Program	C	•	C
p0213	Merchant Country of Origin	•	X	C
p0222	Mexico Domestic Dispute Resolution Documentation Image-Related Data	C	•	C
p0225	Message Reason Code Syntax Error	C	•	C

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No.	Data element name	Org	Sys	Dst
p0241	MasterCom Control Number	O	•	C
p0243	MasterCom Retrieval Response Data	•	X	C
p0244	MasterCom Chargeback Support Documentation Dates	•	X	C
	s2 MasterCom Chargeback Support Documentation Sender Processing Date (Second Presentment/1240)	•	•	•
p0260	Edit Exclusion Indicator	C	X	C
	s1 Exclusion Request Code	C	•	C
	s2 Exclusion Reason Code	•	X	C
	s3 Exclusion Results Code	•	X	C
p0262	Documentation Indicator	M	•	M
p0266	First Chargeback/Fee Collection Return Data	•	X	C
p0268	Amount, Partial Transaction	O	•	C
p0375	Member Reconciliation Indicator 1	O	•	•
p0446	Transaction Fee Amount, Syntax Error	O	X	C
p0674	Additional Trace/Reference Number Used by Card Acceptor	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

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Chapter 4 Retrieval and Fee Collection messages

This section describes the formats for all retrieval and fee collection messages that the clearing system uses. The layout tables identify all required, conditional, optional, or clearing system-provided data elements for these messages.

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Message Type Identifiers and Associated Function Codes of Retrieval and Fee Collection messages

This section describes the Fee Collection message formats.

This table provides the Message Type Identifiers and Associated Function Codes of Retrieval and Fee Collection messages.

Message Type Identifiers and Associated Function Codes of Retrieval and Fee Collection messages

Message Type Identifier	Function Code	Description
• 1644	• 603 • 605	• Retrieval Request • Retrieval Request Acknowledgment
• 1740	• 700 • 780 • 781 • 782 • 783 • 790	• Fee Collection (Customer-generated) • Fee Collection Return (Customer-generated) • Fee Collection Resubmission (Customer-generated) • Fee Collection Arbitration Return (Customer-generated) • Fee Collection (Clearing System-generated) • Fee Collection (Funds Transfer) This applies only in the IPM Pre-edit system to UK Domestic Maestro transactions.

Retrieval Request/1644 messages

An issuer sends a Retrieval Request/1644 to an acquirer when it is determined that the transaction information document needs to be examined for issuer or cardholder needs.

The message must contain 1644 in the Message Type Identifier (MTI) and 603 in Data Element (DE) 24 (Function Code) to identify it as a Retrieval Request/1644.

This table provides the message layout.

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Retrieval Request/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
2	Primary Account Number (PAN)	M	•	M
3	Processing Code	M	•	M
12	Date and Time, Local Transaction	M	•	M
14	Date, Expiration	O	•	C
22	Point of Service Data Code	M	•	M
	s7 Card Data: Input Mode	M	X	M
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M
25	Message Reason Code	M	•	M
26	Card Acceptor Business Code	M	•	M
30	Amounts, Original	M	•	M
31	Acquirer Reference Data	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	X	M
37	Retrieval Reference Number	O	•	C
38	Approval Code	O	•	C
41	Card Acceptor Terminal ID	O	•	C
42	Card Acceptor ID Code	O	•	C
43	Card Acceptor Name/ Location	O	•	C
48	Additional Data	M	X	M
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C

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No.	Data element name	Org	Sys	Dst
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	X	M
95	Card Issuer Reference Data	O	•	C
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0001	Mastercard® Mapping Service Account Number	•	X	C
p0002	GCMS Product Identifier	•	X	M
p0003	Licensed Product Identifier	•	X	M
p0005	Message Error Indicator	•	X	C
p0025	Message Reversal Indicator	C	•	C
	s2 Central Site Processing Date of Original Message	O	•	C
p0043	Transaction Type Identifier	C	•	C
p0059	Token Requestor ID	C	X	C
p0148	Currency Exponents	M	•	M
p0149	Currency Codes, Amounts Original	M	•	M
p0158	Business Activity	O	X	M
	s1 Card Program Identifier	C	X	M
	s2 Business Service Arrangement Type Code	C	X	M
	s3 Business Service ID Code	C	X	M
	s4 Interchange Rate Designator	C	X	M
	s5 Central Site Business Date	•	X	M
	s6 Business Cycle	•	X	M

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No.	Data element name	Org	Sys	Dst
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M
	s12 Account Level Management Account Category Code	•	X	M
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0170	Card Acceptor Inquiry Information	O	•	C
p0171	Alternate Card Acceptor Description	O	•	C
p0172	Sole Proprietor Name	O	•	C
p0173	Legal Corporate Name	O	•	C
p0174	Dun & Bradstreet Number	O	•	C
p0175	Card Acceptor URL	O	•	C
p0178	Alternate Card Acceptor Description Data 2	O	•	C
p0189	Point-of-Interaction (POI) Phone Data	O	•	C
p0190	Partner ID Code	O	•	C
p0191	Originating Message Format	O	X	M

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No.	Data element name	Org	Sys	Dst
p0192	Payment Transaction initiator	C	•	C
p0202	Primary Account Number (PAN) Syntax Error	C	•	C
p0205	Syntax Return, Message Error Indicator	C	•	C
p0222	Mexico Domestic Dispute Resolution Documentation Image-Related Data	C	•	C
p0225	Message Reason Code Syntax Error	C	•	C
p0228	Retrieval Document Code	M	•	M
p0241	MasterCom Control Number	O	•	C
p0246	MasterCom Sender Memo	O	•	C
p0247	MasterCom Receiver Memo	O	•	C
p0248	MasterCom Image Review Memo	O	•	C
p0249	MasterCom Record ID	O	•	C
p0250	MasterCom Endpoints	O	•	C
p0253	MasterCom System Enhanced Data	O	•	C
p0254	MasterCom Member Enhanced Data	O	•	C
p0255	MasterCom Message Type	O	•	C
p0375	Member Reconciliation Indicator 1	O	•	•
P0799	Test Case Traceability Identifiers	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

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Retrieval Request Acknowledgment/1644 messages

An acquirer sends a Retrieval Request Acknowledgment/1644 to an issuer indicating that the acquirer has fulfilled the Retrieval Request.

The message must contain 1644 in the Message Type Identifier (MTI) and 605 in DE 24 (Function Code) to identify it as a Retrieval Request Acknowledgment/1644.

This table provides the message layout.

Retrieval Request Acknowledgment/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
2	Primary Account Number (PAN)	M	•	M
3	Processing Code	M	•	M
12	Date and Time, Local Transaction	M	•	M
14	Date, Expiration	O	•	C
22	Point of Service Data Code	M	•	M
	s7 Card Data: Input Mode	M	X	M
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M
25	Message Reason Code	M	•	M
26	Card Acceptor Business Code	M	•	M
30	Amounts, Original	M	•	M
31	Acquirer Reference Data	M	•	M
32	Acquiring Institution ID Code	O	•	C
33	Forwarding Institution ID Code	M	X	M
37	Retrieval Reference Number	O	•	C
38	Approval Code	O	•	C

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No.	Data element name	Org	Sys	Dst
41	Card Acceptor Terminal ID	O	•	C
42	Card Acceptor ID Code	O	•	C
43	Card Acceptor Name/ Location	O	•	C
48	Additional Data	M	X	M
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	X	M
95	Card Issuer Reference Data	O	•	C
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0001	Mastercard® Mapping Service Account Number	•	X	C
p0002	GCMS Product Identifier	•	X	M
p0003	Licensed Product Identifier	•	X	M
p0005	Message Error Indicator	•	X	C
p0025	Message Reversal Indicator	C	•	C
	s2 Central Site Processing Date of Original Message	O	•	C
p0043	Transaction Type Identifier	C	•	C
p0068	Financial Account Information	•	X	C
p0059	Token Requestor ID	C	X	C
p0148	Currency Exponents	M	•	M
p0149	Currency Codes, Amounts Original	M	•	M
p0158	Business Activity	O	X	M

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No.	Data element name	Org	Sys	Dst
	s1 Card Program Identifier	C	X	M
	s2 Business Service Arrangement Type Code	C	X	M
	s3 Business Service ID Code	C	X	M
	s4 Interchange Rate Designator	C	X	M
	s5 Central Site Business Date	•	X	M
	s6 Business Cycle	•	X	M
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M
	s12 Account Level Management Account Category Code	•	X	M
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0170	Card Acceptor Inquiry Information	O	•	C
p0171	Alternate Card Acceptor Description	O	•	C
p0172	Sole Proprietor Name	O	•	C
p0173	Legal Corporate Name	O	•	C

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No.	Data element name	Org	Sys	Dst
p0174	Dun & Bradstreet Number	O	•	C
p0175	Card Acceptor URL	O	•	C
p0178	Alternate Card Acceptor Description Data 2	O	•	C
p0189	Point-of-Interaction (POI) Phone Data	O	•	C
p0190	Partner ID Code	O	•	C
p0191	Originating Message Format	O	X	M
p0192	Payment Transaction initiator	C	•	C
p0202	Primary Account Number (PAN) Syntax Error	C	•	C
p0205	Syntax Return, Message Error Indicator	C	•	C
p0207	Wallet Identifier	•	X	C
p0222	Mexico Domestic Dispute Resolution Documentation Image-Related Data	C	•	C
p0225	Message Reason Code Syntax Error	C	•	C
p0228	Retrieval Document Code	M	•	M
p0241	MasterCom Control Number	O	•	C
p0246	MasterCom Sender Memo	O	•	C
p0247	MasterCom Receiver Memo	O	•	C
p0248	MasterCom Image Review Memo	O	•	C
p0249	MasterCom Record ID	O	•	C
p0250	MasterCom Endpoints	O	•	C
p0253	MasterCom System Enhanced Data	O	•	C
p0254	MasterCom Member Enhanced Data	O	•	C
p0255	MasterCom Message Type	O	•	C
p0375	Member Reconciliation Indicator 1	O	•	•

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No.	Data element name	Org	Sys	Dst
P0799	Test Case Traceability Identifiers	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

Fee Collection messages

Fee Collection messages are used for the collection or disbursement of fees that require funds settlement between various clearing system participants. Fee Collection messages may include fees generated between pairs of customers, and fees generated between the corporation and customers.

This list shows some examples of Fee Collection messages:

- Collection or disbursement from customer to customer of fees that brand, program, and service rules permit
- Collection or disbursement from Mastercard to customer of fees related to processing services that the clearing system provides
- Collection or disbursement from Mastercard to customer of such fees as administrative fees, membership fees, and penalties, according to brand, program, and service
- Collection or disbursement from customer to customer of summary settlement positions between customers that participate in bilateral clearing arrangements with clearing system summary settlement

These messages must contain 1740 in the MTI and one of these values in DE 24:

- 700 Fee Collection (Customer-generated)
- 780 Fee Collection Return (Customer-generated)
- 781 Fee Collection Resubmission (Customer-generated)
- 782 Fee Collection Arbitration Return (Customer-generated)
- 783 Fee Collection (Clearing System-generated)
- 790 Fee Collection (Funds Transfer) This value applies only in the IPM Pre-edit system to UK Domestic Maestro transactions.

Fee Collection (Clearing System-generated)/1740 messages (DE 24 = 783) cannot be returned. Function Codes 780, 781, and 782 apply only to Fee Collection (Customer-generated)/1740 messages (DE 24 = 700).

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Fee Collection (Retrieval Fee Billing)/1740

An acquirer uses this message layout to collect the USD 15 delivery fee from an issuer that reimburses the acquirer for costs associated with delivering a hardcopy retrieval document to the issuer.

If the acquirer fulfills a Retrieval Request/1644 for a hardcopy document, the acquirer should collect the appropriate hardcopy fulfillment fee by submitting a Fee Collection (Retrieval Fee Billing)/1740 with the appropriate code (190000) in DE 3 (Processing Code), and with DE 24 = 700 and DE 25 (Message Reason Code) = 7614. This credits the acquirer and debits the issuer for the retrieval fulfillment fees.

This table provides the message layout.

Fee Collection (Retrieval Fee Billing)/1740 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
2	Primary Account Number (PAN)	M	•	M
3	Processing Code	M	•	M
4	Amount, Transaction	•	X	M
5	Amount, Reconciliation	•	X	M
9	Conversion Rate, Reconciliation	•	X	M
14	Date, Expiration	O	•	C
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M
25	Message Reason Code	M	•	M
26	Card Acceptor Business Code	O	•	C
30	Amounts, Original	M	•	M
31	Acquirer Reference Data	M	•	M
32	Acquiring Institution Identification Code	O	•	C

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No.	Data element name	Org	Sys	Dst
33	Forwarding Institution ID Code	M	X	M
37	Retrieval Reference Number	O	•	C
38	Approval Code	O	•	C
41	Card Acceptor Terminal ID	O	•	C
42	Card Acceptor ID Code	O	•	C
43	Card Acceptor Name/ Location	O	•	C
48	Additional Data	M	X	M
49	Currency Code, Transaction	•	X	M
50	Currency Code, Reconciliation	•	X	M
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
72	Data Record	O	•	C
73	Date, Action	M	•	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	M	X	M
95	Card Issuer Reference Data	O	•	C
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0001	Mastercard® Mapping Service Account Number	•	X	C
p0002	GCMS Product Identifier	•	X	M
p0003	Licensed Product Identifier	•	X	M
p0015	Clearing Currency Conversion Identifier	•	X	M
	s1 Currency Conversion Date	•	X	M

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No.	Data element name	Org	Sys	Dst
	s2 Currency Conversion Indicator	•	X	M
p0025	Message Reversal Indicator	C	X	C
	s2 Central Site Processing Date of Original Message	O	X	C
p0059	Token Requestor ID	C	X	C
p0068	Financial Account Information	•	X	C
p0137	Fee Collection Control Number	M	•	M
p0148	Currency Exponents	M	X	M
p0149	Currency Codes, Amounts, Original	M	•	M
p0158	Business Activity	O	X	M
	s1 Card Program Identifier	C	X	M
	s2 Business Service Arrangement Type Code	C	X	M
	s3 Business Service ID Code	C	X	M
	s4 Interchange Rate Designator	C	X	M
	s5 Central Site Business Date	•	X	M
	s6 Business Cycle	•	X	M
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Class Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M
	s12 Account Level Management Account Category Code	•	X	M

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No.	Data element name	Org	Sys	Dst
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0159	Settlement Data	C	X	C
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0170	Card Acceptor Inquiry Information	O	•	C
p0171	Alternate Card Acceptor Description	O	•	C
p0172	Sole Proprietor Name	O	•	C
p0173	Legal Corporate Name	O	•	C
p0174	Dun & Bradstreet Number	O	•	C
p0175	Card Acceptor URL	O	•	C
p0178	Alternate Card Acceptor Description Data 2	O	•	C
p0188	Private Data, Proprietary In Control Data (for future use only)	•	X	C
p0189	Point-of-Interaction (POI) Phone Data	O	•	C
p0190	Partner ID Code	O	•	C
p0191	Originating Message Format	O	X	M
p0222	Mexico Domestic Dispute Resolution Documentation Image-Related Data	C	•	C
p0207	Wallet Identifier	•	X	C
p0228	Retrieval Document Code	O	•	C
p0230	Fulfillment Document Code	M	•	M
p0241	MasterCom Control Number	O	•	C
p0262	Documentation Indicator	O	•	C

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No.	Data element name	Org	Sys	Dst
p0264	Original Retrieval Reason for Request	M	•	M
p0375	Member Reconciliation Indicator 1	O	•	•
P0799	Test Case Traceability Identifiers	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

Fee Collection (Handling Fees)/1740

Issuers and acquirers use this message layout to collect the progressive handling fees related to authorization-related chargebacks (chargeback reason codes 4807, 4808, and 4847).

This list shows the values for the message layout.

- The MTI must be 1740.
- DE 24 (Function Code) can be 700, 780, 781, or 782.
- DE 25 (Message Reason Code) must be 7622, 7623, 7624, or 7627.

This table provides the message layout.

Fee Collection (Handling Fees)/1740 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
2	Primary Account Number (PAN)	M	•	M
3	Processing Code	M	•	M
4	Amount, Transaction	M	•	M
5	Amount, Reconciliation	•	X	M
9	Conversion Rate, Reconciliation	•	X	M
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M

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No.	Data element name	Org	Sys	Dst
25	Message Reason Code	M	•	M
26	Card Acceptor Business Code	O	•	C
30	Amounts, Original	O	•	C
31	Acquirer Reference Data	M	•	M
32	Acquiring Institution Identification Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
38	Approval Code	O	•	C
41	Card Acceptor Terminal ID	O	•	C
42	Card Acceptor ID Code	O	•	C
43	Card Acceptor Name/ Location	O	•	C
48	Additional Data	M	X	M
49	Currency Code, Transaction	M	•	M
50	Currency Code, Reconciliation	•	X	M
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
72	Data Record	M	•	M
73	Date, Action	M	•	M
93	Transaction Destination Institution ID Code	M	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0002	GCMS Product Identifier	•	X	C
p0003	Licensed Product Identifier	•	X	C

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No.	Data element name	Org	Sys	Dst
p0015	Clearing Currency Conversion Identifier	•	X	M
	s1 Currency Conversion Date	•	X	M
	s2 Currency Conversion Indicator	•	X	M
p0025	Message Reversal Indicator	C	X	C
	s2 Central Site Processing Date of Original Message	O	X	C
p0068	Financial Account Information	•	X	C
p0137	Fee Collection Control Number	M	•	M
p0148	Currency Exponents	M	X	M
p0149	Currency Codes, Amounts, Original	C	•	C
p0158	Business Activity	O	X	M
	s1 Card Program Identifier	C	X	M
	s2 Business Service Arrangement Type Code	C	X	M
	s3 Business Service ID Code	C	X	M
	s4 Interchange Rate Designator	C	X	M
	s5 Central Site Business Date	•	X	M
	s6 Business Cycle	•	X	M
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Class Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M

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No.	Data element name	Org	Sys	Dst
	s12 Account Level Management Account Category Code	•	X	M
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0159	Settlement Data	C	X	C
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0175	Card Acceptor URL	O	•	C
p0191	Originating Message Format	O	X	M
p0207	Wallet Identifier	•	X	C
p0222	Mexico Domestic Dispute Resolution Documentation Image-Related Data	C	•	C
p0262	Documentation Indicator	O	•	C
p0265	Initial Presentment/Fee Collection Data	O	•	C
p0266	First Chargeback/Fee Collection Return Data	O	•	C
p0267	Second Presentment/Fee Collection Resubmission Data	O	•	C
p0375	Member Reconciliation Indicator 1	O	•	•
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740

Both Mastercard and customers use this message layout for fee collections other than retrieval fee billing or handling fees.

This list shows the values for the message layout.

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- The MTI must be 1740.
- DE 24 (Function Code) must be 700, 780, 781, 782, 783, 790, or 791.
- DE 25 (Message Reason Code) must contain a value other than 7614, 7622, 7623, 7624, or 7627.

This table provides the message layout.

Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	M	•	M
	Bit Map, Primary	M	X	M
1	Bit Map, Secondary	M	X	M
2	Primary Account Number (PAN)	C	•	C
3	Processing Code	M	•	M
4	Amount, Transaction	M	•	M
5	Amount, Reconciliation	•	X	M
9	Conversion Rate, Reconciliation	•	X	M
23	Card Sequence Number	O	•	C
24	Function Code	M	•	M
25	Message Reason Code	M	•	M
26	Card Acceptor Business Code	O	•	C
30	Amounts, Original	O	•	C
31	Acquirer Reference Data	O	•	C
32	Acquiring Institution Identification Code	O	•	C
33	Forwarding Institution ID Code	M	•	M
38	Approval Code	O	•	C
41	Card Acceptor Terminal ID	O	•	C
42	Card Acceptor ID Code	C	•	C
43	Card Acceptor Name/ Location	O	•	C

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No.	Data element name	Org	Sys	Dst
48	Additional Data	M	X	M
49	Currency Code, Transaction	M	•	M
50	Currency Code, Reconciliation	•	X	M
62	Additional Data 2	C	X	C
63	Transaction Life Cycle ID	C	•	C
71	Message Number	M	X	M
72	Data Record	C	•	C
73	Date, Action	C	•	C
93	Transaction Destination Institution ID Code	M	X	M
94	Transaction Originator Institution ID Code	M	•	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	C	X	C
124	Additional Data 4	C	X	C
125	Additional Data 5	C	X	C
p0002	GCMS Product Identifier	•	X	C
p0003	Licensed Product Identifier	•	X	C
p0015	Clearing Currency Conversion Identifier	•	X	M
	s1 Currency Conversion Date	•	X	M
	s2 Currency Conversion Indicator	•	X	M
p0025	Message Reversal Indicator	C	X	C
	s2 Central Site Processing Date of Original Message	O	X	C
p0068	Financial Account Information	•	X	C
p0080	Amount, Tax	C	X	C
p0137	Fee Collection Control Number	M	•	M
p0148	Currency Exponents	M	X	M

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No.	Data element name	Org	Sys	Dst
p0149	Currency Codes, Amounts, Original	C	•	C
p0158	Business Activity	O	X	M
	s1 Card Program Identifier	C	X	M
	s2 Business Service Arrangement Type Code	C	X	M
	s3 Business Service ID Code	C	X	M
	s4 Interchange Rate Designator	C	X	M
	s5 Central Site Business Date	•	X	M
	s6 Business Cycle	•	X	M
	s7 Card Acceptor Classification Override Indicator	•	X	M
	s8 Product Class Override Indicator	•	X	M
	s9 Corporate Incentive Rates Apply Indicator	•	X	M
	s10 Special Conditions Indicator	•	X	M
	s11 Mastercard Assigned ID Override Indicator	•	X	M
	s12 Account Level Management Account Category Code	•	X	M
	s13 Rate Indicator	•	X	M
	s14 Masterpass Incentive Indicator	•	X	M
	s15 Digital Wallet Interchange Override Indicator	•	X	M
p0159	Settlement Data	C	X	C
p0165	Settlement Indicator	M	•	M
	s2 Settlement Information	O	•	C
p0175	Card Acceptor URL	O	•	C

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No.	Data element name	Org	Sys	Dst
p0191	Originating Message Format	O	X	M
p0207	Wallet Identifier	•	X	C
p0222	Mexico Domestic Dispute Resolution Documentation Image-Related Data	C	•	C
p0262	Documentation Indicator	O	•	C
p0265	Initial Presentment/Fee Collection Data	O	•	C
p0266	First Chargeback/Fee Collection Return Data	O	•	C
p0267	Second Presentment/Fee Collection Resubmission Data	O	•	C
p0375	Member Reconciliation Indicator 1	O	•	•
P0799	Test Case Traceability Identifiers	O	•	C
p10XX	Member-to-Member Proprietary Data (p1000 through p1099)	O	•	C

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Chapter 5 Reconciliation messages

This section describes the formats for all reconciliation messages that the clearing system uses. Customers or processors may use reconciliation messages to assist in reconciling offline financial activity. The layouts shown identify all required, conditional, optional, or clearing system-provided data elements for these messages.

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Message Type Identifiers and Associated Function Codes of reconciliation messages

This section describes the formats for the reconciliation messages.

Message Type Identifiers and Associated Function Codes of reconciliation messages

Message Type Identifier	Function Code	Description
1644	680	File Currency Summary from the clearing system
	685	Financial Position Detail from the clearing system
	688	Settlement Position Detail from the clearing system

Activity types accumulated by reconciliation messages

Reconciliation messages accumulate only accepted financial activity.

Financial activity includes First Presentment/1240, First Chargeback/1442, Second Presentment/1240, Arbitration Chargeback/1442, and Fee Collection/1740 messages.

Non-financial activity includes File Header/1644, File Trailer/1644, Text/1644, Message Exception/1644, File Reject/1644, Retrieval Request/1644, Currency Update/1644, and Financial Detail Addendum/1644 messages.

Rejected financial activity and all non-financial activity are accumulated and reported elsewhere.

Function Codes used

Each reconciliation message type is identified by a unique Data Element (DE) 24 (Function Code).

This table lists the DE 24 function codes.

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Function Codes used

Function Code	Reconciliation Message Type
680	File Currency Summary/1644 (Source currency totals)
685	Financial Position Detail/1644 (Clearing totals)
688	Settlement Position Detail/1644 (Settlement detail)

Message Reason Codes used

The reconciliation message formats also include a DE 25 (Message Reason Code).

The values in this data element allow for a mechanism to easily segregate acknowledgment and notification reconciliation messages delivered in a single offline file, as shown in this table.

Message Reason Codes used

Message Reason Code	Reconciliation Message Reason Code Description
6861	Acknowledgment Reconciliation: the clearing system generates after processing member outbound activity
6862	Notification Reconciliation: the clearing system generates for member inbound activity

DEFINITION:

Acknowledgment is a type of IPM reconciliation message confirming activity that the customer sent to GCMS.

Notification is a type of IPM reconciliation message confirming activity that the customer received from GCMS.

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Reconciliation messages

These sections describe the reconciliation messages.

Acknowledgment messages

The acknowledgment messages contain the clearing system-calculated totals for the related customer outbound file.

The clearing system responds to a customer-originated file by sending the customer acknowledgment messages based on customer profile options. The clearing system calculates totals only for accepted files and accepted financial messages.

Acknowledgment messages contain a DE 25 (Message Reason Code) value of 6861.

Notification messages

The notification messages contain the clearing system-calculated totals for the customer's inbound activity.

The clearing system provides notification messages for each customer inbound file based on the customer profile options.

Notification messages contain a DE 25 value of 6862.

Reconciliation message totals

For the Financial Position Detail/1644 messages and the Settlement Position Detail/1644 messages, GCMS provides totals for each of the reconciliation categories chosen.

This table shows the usage requirements (mandatory or conditional) for each of these PDSs within the message.

PDS usage requirements

Value	Description
M	Mandatory. The data element always is present in the message.
C	Conditional. The data element is present in the message if the conditions described in the accompanying text are applicable.
N/A	Not applicable

This table shows the PDS usage details.

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PDS usage details

PDS number	Reconciliation totals	Currency type	Presence in the 1644/680 message	Presence in the 1644/685 message	Presence in the 1644/688 message
0380	Debits, transaction amount	Transaction	M	C	N/A
0381	Credits, transaction amount	Transaction	M	C	N/A
0384	Amount, net transaction	Transaction	M	C	N/A
0390	Debits, transaction amount	Reconciliation	N/A	M	M
0391	Credits, transaction amount	Reconciliation	N/A	M	M
0392	Debits, fee amounts	Reconciliation	N/A	M	M
0393	Credits, fee amounts	Reconciliation	N/A	M	M
0394	Amount, net transaction	Reconciliation	N/A	M	M
0395	Amount, net fee	Reconciliation	N/A	M	M
0396	Amount, net total	Reconciliation	N/A	M	M
0400	Debits, transaction number	This is a record count of all bilateral and Collection Only transactions and those settled by Mastercard.	M	M	N/A
0401	Credits, transaction number	This is a record count of all bilateral and Collection Only transactions and those settled by Mastercard.	M	M	N/A
0402	Total, transaction number	This is a record count of all bilateral and Collection Only transactions and those settled by Mastercard.	M	M	N/A

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Reconciliation Amount/Reconciliation Fee totals

Financial Position Detail/1644 messages and Settlement Position Detail/1644 messages provide fee totals (PDS 0146 [Amounts, Transaction Fee]) separately from DE 5 (Amount, Reconciliation) totals. The fee totals are provided by fee type code.

All fees are in PDS 0146 of the clearing transaction. PDS 0146 contains from 1 to 12 fee occurrences. Subfield 1, Fee Type Code identifies each fee. Each fee is accumulated as either a debit or a credit based on subfield 2, Fee Processing Code.

This table describes the process for accumulating fee totals.

Reconciliation Amount/Reconciliation Fee totals

DE/PDS	Amount, Fee, Reconciliation (subfield 7)	Fee Processing Code (subfield 2)	PDS 0025	Originator Dr/Cr Indicator[3]	Receiver Dr/Cr Indicator[4]
PDS 0146	Amount, Fee, Reconciliation	19	-	Cr	Dr
PDS 0146	Amount, Fee, Reconciliation	19	R	Dr	Cr
PDS 0146	Amount, Fee, Reconciliation	29	-	Dr	Cr
PDS 0146	Amount, Fee, Reconciliation	29	R	Cr	Dr

In the Financial Position Detail/1644 and the Settlement Position Detail/1644 messages, debit fee totals are provided in reconciliation currency in PDS 0392 (Debit, Fee Amounts), credit fee totals are provided in reconciliation currency in PDS 0393 (Credits, Fee Amounts), and the net totals are provided in reconciliation currency in PDS 0395 (Amount, Net Fee).

Debit/Credit totals

Reconciliation messages provide separate totals for debit and credit amounts.

DE 5 (Amount, Reconciliation) reconciliation debit and credit totals are determined for the transaction originator and transaction destination by using the transaction function (MTI and DE 24 [Function code]), DE 3 Processing Code), and PDS 0025 (Message Reversal Indicator). For activity other than bilaterally settled or

[3] In reconciliation messages, if DE 25 contains 6861, the reconciliation message represents an acknowledgment, which is an accumulation of a customer's previously submitted outgoing clearing file. Therefore, when DE 25 is 6861, the reconciliation message is generated for the originator.

[4] Further, if DE 25 contains 6862, the reconciliation message represents a notification, which is an accumulation of a customer's new incoming clearing file. Therefore, when DE 25 is 6862, the reconciliation message is generated for the receiver.

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Collection Only, transaction and fee totals are designated as debit or credit according to the settlement impact to each customer. For example, an original retail purchase is accumulated as a credit to the originator (the acquirer) and a debit to the receiver (the issuer).

An acquirer always originates and an issuer always receives the financial transactions listed in this table.

Debit/Credit totals originated by acquirers

MTI	DE 24	DE 3	PDS 0025	Amount DE/PDS	Originator Dr/Cr Indicator (Acquirer)	Receiver Dr/Cr Indicator (Issuer)
1240	200	00–18, 50	-	DE 5	Cr	Dr
1240	200	00–18, 50	R	DE 5	Dr	Cr
1240	200	20, 28	-	DE 5	Dr	Cr
1240	200	20, 28	R	DE 5	Cr	Dr
1240	205	00–18, 50	-	DE 5	Cr	Dr
1240	205	00–18, 50	R	DE 5	Dr	Cr
1240	205	20, 28	-	DE 5	Dr	Cr
1240	205	20, 28	R	DE 5	Cr	Dr
1240	282	00–18, 50	-	DE 5	Cr	Dr
1240	282	00–18, 50	R	DE 5	Dr	Cr
1240	282	20, 28	-	DE 5	Dr	Cr
1240	282	20, 28	R	DE 5	Cr	Dr

An issuer always originates and the acquirer always receives the financial transactions listed in this table.

Debit/Credit totals originated by issuers

MTI	DE 24	DE 3	PDS 0025	Amount DE/PDS	Originator Dr/Cr Indicator (Issuer)	Receiver Dr/Cr Indicator (Acquirer)
1442	450	00–18, 50	-	DE 5	Cr	Dr
1442	450	00–18, 50	R	DE 5	Dr	Cr

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MTI	DE 24	DE 3	PDS 0025	Amount DE/PDS	Originator Dr/Cr Indicator (Issuer)	Receiver Dr/Cr Indicator (Acquirer)
1442	450	20, 28	-	DE 5	Dr	Cr
1442	450	20, 28	R	DE 5	Cr	Dr
1442	451	00–18, 50	-	DE 5	Cr	Dr
1442	451	00–18, 50	R	DE 5	Dr	Cr
1442	451	20, 28	-	DE 5	Dr	Cr
1442	451	20, 28	R	DE 5	Cr	Dr
1442	453	00–18, 50	-	DE 5	Cr	Dr
1442	453	00–18, 50	R	DE 5	Dr	Cr
1442	453	20, 28	-	DE 5	Dr	Cr
1442	453	20, 28	R	DE 5	Cr	Dr
1442	454	00–18, 50	-	DE 5	Cr	Dr
1442	454	00–18, 50	R	DE 5	Dr	Cr
1442	454	20, 28	-	DE 5	Dr	Cr
1442	454	20, 28	R	DE 5	Cr	Dr

The two previous tables apply to Collection Only, non-Collection Only, and bilateral activity.

Both acquirers and issuers may originate and receive Fee Collection messages. The clearing system may also originate these messages. The transactions are listed in this table.

Debit/Credit totals originated by either party

MTI	DE 24	DE 3	PDS 0025	Amount DE/PDS	Originator Dr/Cr Indicator	Receiver Dr/Cr Indicator
1740	700	19	-	DE 5	Cr	Dr
1740	700	19	R	DE 5	Dr	Cr
1740	700	29	-	DE 5	Dr	Cr
1740	700	29	R	DE 5	Cr	Dr
1740	780	19	-	DE 5	Cr	Dr

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MTI	DE 24	DE 3	PDS 0025	Amount DE/PDS	Originator Dr/Cr Indicator	Receiver Dr/Cr Indicator
1740	780	19	R	DE 5	Dr	Cr
1740	780	29	-	DE 5	Dr	Cr
1740	780	29	R	DE 5	Cr	Dr
1740	781	19	-	DE 5	Cr	Dr
1740	781	19	R	DE 5	Dr	Cr
1740	781	29	-	DE 5	Dr	Cr
1740	781	29	R	DE 5	Cr	Dr
1740	782	19	-	DE 5	Cr	Dr
1740	782	19	R	DE 5	Dr	Cr
1740	782	29	-	DE 5	Dr	Cr
1740	782	29	R	DE 5	Cr	Dr
1740	783	19	-	DE 5	Cr	Dr
1740	783	19	R	DE 5	Dr	Cr
1740	783	29	-	DE 5	Dr	Cr
1740	783	29	R	DE 5	Cr	Dr

Reconciliation category summary

Financial Position Detail/1644 message and Settlement Position Detail/1644 message totals may include indicators for several reconciliation categories to support a broad range of business requirements.

A Financial Position Detail/1644 message or Settlement Position Detail/1644 message is generated for each unique combination of values for the selected clearing reconciliation categories depending on the options selected by the customer. The amount totals in the reconciliation messages are always in the customer's reconciliation currency (based on DE 5 [Amount Reconciliation] of the original sender or the original receiver, depending on whether the 1644-685 or 1644-688 message is going to the sender [acknowledgment] or receiver [notification]). The totals also may be in a transaction currency/reconciliation currency pair, depending on whether the customer selects transaction currency as an option.

This table shows these categories.

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Reconciliation category summary

Category	1644-685 Financial Position Detail Acknowledgment	1644-685 Financial Position Detail Notification	1644-688 Settlement Position Detail Acknowledgment/ Notification
Reconciled, File (PDS 0300)	Y or N	Y or N	Default
Reconciled, Account Range (PDS 0370)	Y or N	Y or N	Y or N
Reconciled, Member Activity (PDS 0302)	Y or N	Y or N	Conditional
Reconciled, Business Activity (PDS 0358)	Y or N	Y or N	N/A
Settlement Indicator (PDS 0165)	Y or N	Y or N	N/A
Reconciled, Transaction Function (PDS 0372)	Y or N	Y or N	N/A
Reconciled, Processing Code (PDS 0374)	Y or N	Y or N	N/A
Member specified Reconciliation Criteria: Member Reconciliation Indicator 1 (PDS 0375)	Y or N	N/A	N/A
Original/Reversal Totals Indicator (PDS 0378)	Y or N	Y or N	N/A
Currency Code, Transaction (DE 49)	Y or N	Y or N	Y or N
Settlement Activity (PDS 0359)	N/A	N/A	Default
Card Program Identifier (PDS 0367)	N/A	N/A	Y or N
Transaction Function Group Code (PDS 0368)	N/A	N/A	Y or N

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Category	1644-685 Financial Position Detail Acknowledgment	1644-685 Financial Position Detail Notification	1644-688 Settlement Position Detail Acknowledgment/ Notification
Acquirer's BIN (PDS 0369)	N/A	N/A	Y or N

To ensure that customers receive a complete representation of their Mastercard settled activity, when either the account range or the Acquirer's BIN category (or both) is selected, GCMS automatically accumulates the totals, in PDS 0302, Reconciled, Member Activity, on the basis of one or more of these values:

- Issuing activity
- Acquiring activity, or
- Fee collection activity.

NOTE: Customers electing to receive Settlement Position Detail messages always receive both acknowledgment and notification messages for each settlement reconciliation category.

Reconciliation category definitions

This topic defines the reconciliation categories.

PDS 0105 (File ID) and PDS 0300 (Reconciled, File ID)

The file originator must create a unique File ID for each File Header/1644 in and across transmissions. The file originator accomplishes this by using unique values in PDS 0105 in each File Header/1644 and corresponding File Trailer/1644. The File ID for which the totals are presented is provided in PDS 0300 (Reconciled, File) of the Reconciliation message.

In acknowledgment reconciliation messages, PDS 0300 contains the PDS 0105 value submitted by the file originator in customer-generated files.

In notification reconciliation messages, PDS 0300 contains the clearing cycle delivery file ID assigned by GCMS for files generated by Mastercard.

PDS 0300 is a default category for Settlement Position Detail/1644 messages, and an optional category for Financial Position Detail/1644 messages. Customers who elect to receive the reconciliation messages and choose this category receive either the Financial Position Detail/1644 or Settlement Position Detail/1644-688 messages, or both, as selected by the customer, grouped by this category. The File ID for which the totals are presented is provided in PDS 0300 of the reconciliation message. Customers can use these values in PDS 0300 to identify the corresponding File ID for reconciliation to the Settlement Advisement line item totals as well as their reconciliation reports.

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PDS 0370 (Reconciled, Account Range)

This optional category provides totals of clearing or settlement amounts in reconciliation currency grouped by issuing account ranges. A customer will receive amount totals for their own issuing account ranges as established and maintained at Mastercard.

Totals also may be accumulated by issuing account range activity for the reconciled customer ID. If a customer/processor selects the account range level reconciliation category, PDS 0370 (Reconciled, Account Range) is provided in the Reconciliation messages. Only the customer's issuing account range activity is provided; customers will not receive account range activity for other issuers' account ranges. Customers that select this reconciliation option will receive a message for each unique account range established for its customer ID that had activity in the applicable file, clearing cycle, or both.

For Financial Position Detail/1644 messages, if the PDS 0370 category is selected, the Reconciled, Member Activity (PDS 0302) also must be selected to obtain complete amount totals by issuing account range, acquiring activity (customer ID level), and fee collection activity (customer ID level).

For Settlement Position Detail/1644 messages, if the PDS 0370 category is selected, PDS 0302 will automatically be selected to provide complete amount totals by issuing account range, acquiring activity (customer ID level), and fee collection activity (customer ID level).

PDS 0302 (Reconciled, Member Activity)

Customers may choose to receive separate financial position detail totals for their acquiring activity, issuing activity, and fee collection activity. This table illustrates the clearing system's classification of Financial messages as issuing, acquiring, or fee collection.

PDS 0302 (Reconciled, Member Activity)

Transaction Description	Transaction Functions	Acquiring Activity for the Customer Identified by	Issuing Activity for the Customer Identified by	Fee Collection Activity for the Customer Identified by
First Presentment	1240–200	DE 94	DE 93	N/A
First Chargeback	1442–450, 453	DE 93	DE 94	N/A
Second Presentment	1240–205, 282	DE 94	DE 93	N/A

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Transaction Description	Transaction Functions	Acquiring Activity for the Customer Identified by	Issuing Activity for the Customer Identified by	Fee Collection Activity for the Customer Identified by
Arbitration Chargeback	1442–451, 454	DE 93	DE 94	N/A
Fee Collection	1740–700, 780, 781, 782, 783, 790[5]	N/A	N/A	DE 94 and DE 93[6]

If selected for Financial Position Detail/1644 messages, the PDS 0302 (Reconciled, Member Activity) category provides totals by issuing activity, acquiring activity, and fee collection activity at the customer ID level. If selected with PDS 0370 (Account Range Category), the totals are by issuing account range, acquiring activity (customer ID level), and fee collections (customer ID level).

Customers cannot choose just to receive issuing activity or just fee collection activity. They receive totals for whatever activity is processed.

This category is not offered as a settlement reconciliation category; however, GCMS automatically generates totals for this type of activity for customers that elect reconciliation by issuing account range, acquirers BIN, or both.

This table lists the category and related totals.

Category and related totals

Category	GCMS-provided totals
Reconciled, Account Range	Acquiring activity and fee collection activity
Reconciled, Acquirer's BIN	Issuing activity and fee collection activity
Reconciled, Account Range and Reconciled, Acquirer's BIN	Fee collection activity

PDS 0358 (Reconciled, Business Activity)

Customers may choose to receive financial position detail totals by PDS 0358 (Reconciled, Business Activity). PDS 0358 includes the card program identifier, business service ID and level, interchange rate designator, business date and business cycle, and other subelements defined in PDS 0158 (Business Activity). This

[5] Transaction function 1740-790 is valid only in the IPM Pre-edit system for U.K. domestic Maestro® transactions.

[6] DE 94 (Transaction Originator Institution ID Code) indicates the transaction originator, and DE 93 (Transaction Destination ID Code) indicates the transaction receiver.

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enables customers to reconcile interchange fees for financial activity occurring in each business service group.

If PDS 0358, subfield 7 contains 0, then DE 26 (Card Acceptor Business Code [MCC]) is also present in the Financial position Detail/1644 message, to provide totals based on the value in DE 26.

PDS 0165 (Settlement Indicator)

The settlement indicator in each Financial Position Detail/1644 indicates whether the totals are totals settled by Mastercard, bilaterally settled totals, or Collection Only totals. Customers optionally may choose to receive financial position detail totals by PDS 0165.

Totals settled by Mastercard refer to customer-to-customer and customer-to-Mastercard financial activity for which settlement is completed using the Mastercard settlement system as opposed to a bilateral arrangement. The majority of offline clearing transactions are cleared and settled in this manner.

Bilateral totals refer to transactions submitted for clearing that are settled directly between customers by a mechanism other than the Mastercard clearing system (Mastercard does not settle these transactions).

Collection Only totals refer to On-Us or intraprocessor transactions that were cleared and settled outside the clearing system. They are sent to the clearing system for reporting purposes only.

For bilateral and Collection Only totals, amounts are provided in transaction currency only, and only if the customer has also selected Financial Position Detail Reconciliation messages in transaction currency.

If customers want to be able to reconcile, separately, bilateral and Collection Only activity, and that settled by Mastercard, they should choose this category and the transaction currency category.

PDS 0372 (Reconciled, Transaction Function)

Customers optionally may choose to receive financial position detail reconciliation totals by transaction function. Transaction function refers to a combination of MTI and DE 24 (Function Code) that provides a method of uniquely identifying financial transaction categories.

Totals are provided for each unique transaction function supported in this table that shows the transaction function subset.

PDS 0372 (Reconciled, Transaction Function)

Description	MTI	Function Code
Presentments and Second Presentments	1240	200, 205, 282

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Description	MTI	Function Code
First Chargebacks and Arbitration Chargebacks	1442	450, 451, 453, 454
Retrieval Requests[7]	1644	603
Fee Collections	1740	700, 780, 781, 782, 783, 790[8]

DE 3 (Processing Code) and PDS 0374 (Reconciled, Processing Code) transaction type

Customers optionally may choose to receive financial position detail totals by DE 3 (Processing Code). Each financial transaction a customer submits and receives contains one of the Processing Codes in this table.

DE 3 (Processing Code) and PDS 0374 (Reconciled, Processing Code) transaction type

Processing Code	Description
00	Purchase (Goods and Services) transaction
01	ATM Cash Withdrawal transaction
09	Purchase (Goods and Services) with Cashback (Only for use with specific UK domestic Maestro transactions)
12	Cash Disbursement transaction
17	Convenience Checks (Collection Only)
18	Unique transaction
19	Fee Collection (Credit Originator)
20	Credit transaction
28	Payment Transaction
29	Fee Collection (Debit Originator)
30	Balance Inquiry
50	Payment/Balance Transfers (Collection Only)
91	PIN Unblock

[7] Customers selecting this option and submitting 1644-603 (Retrieval Requests; non-financial messages) will receive reconciliation messages with zero counts and amounts.

[8] Transaction function 1740-790 is valid only in the IPM Pre-edit system for UK domestic Maestro transactions.

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Processing Code	Description
92	PIN Change

Customers cannot choose to receive totals for specific DE 3 values. They receive totals for all DE 3 activity processed by the clearing system for which they have activity.

PDS 0375 (Member Reconciliation Indicator 1)

If selected for a Financial Position Detail/1644 message, financial message originators may choose to include a PDS 0375 (Member Reconciliation Indicator 1).

This PDS contains values the originator defined. If provided, the clearing system generates reconciliation totals in accordance with the originator's defined values. This reconciliation category is available for acknowledgment reconciliation in Financial Position Detail/1644 messages.

Customers can populate PDS 0375 in their customer outgoing messages with any proprietary value up to 50 positions in length.

For example, an acquirer may choose to assign a value for a specific merchant chain and place this value into PDS 0375 in an outgoing customer First Presentment/1240 message related to the merchant chain. The acquirer can then choose Member Reconciliation Indicator 1 (PDS 0375) as an acknowledgment reconciliation message option, and receive acknowledgment reconciliation messages from GCMS containing totals based on this merchant chain identifier.

If the customer has chosen this reconciliation category but does not include PDS 0375 in its customer outgoing data, GCMS creates an acknowledgment reconciliation message with a PDS 0375 value of undefined.

PDS 0378 (Original/Reversal Totals Indicator)

If selected for Financial Position Detail/1644 messages, PDS 0378 (Original/Reversal Totals Indicator) provides separate totals for original amounts and reversal amounts.

Reversal transactions consist of all transactions the clearing system receives with a Message Reversal Indicator (subfield 1 of PDS 0025 [Message Reversal Indicator]) value of R.

Original transactions include both original submissions (no PDS 0025 is present) and re-submissions (subfield 1 of PDS 0025 contains a space, and subfield 2 contains a date).

DE 49 (Currency Code, Transaction)

This optional category provides totals of transaction amounts in reconciliation currency grouped by transaction currency. Customers that choose this

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reconciliation category receive reconciliation currency amount totals per customer ID for each unique combination of reconciliation and transaction currency pair. All Financial Position Detail/1644 and Settlement Position Detail/1644 message totals are automatically provided in the receiving customer's reconciliation currencies.

Customers that want to reconcile separately the bilateral and Collection Only clearing activity and that settled by Mastercard for their Financial Position Detail/1644 messages should select this category and the PDS 0165 (Settlement Indicator) category.

PDS 0359 (Reconciled, Settlement Activity) (Default)

This is a default settlement category. Customers who elect to receive the settlement reconciliation messages always receive Settlement Position Detail/1644-688 messages grouped by this category. Customers receive settlement position detail totals based on the information that GCMS populates in PDS 0159 (Settlement Data) of each transaction settled by Mastercard. This category generates one message per customer ID for each unique combination of the items in this list.

- Settlement Service Transfer Agent ID
- Settlement Service Transfer Agent account
- Settlement service level
- Settlement Service ID
- Settlement Foreign exchange rate class
- Reconciliation date
- Reconciliation cycle
- Settlement date
- Settlement cycle

PDS 0367 (Reconciled, Card Program Identifier)

This optional settlement category provides totals of settlement amounts in reconciliation currency grouped by the value in the card program identifier, PDS 0158, subfield 1. Customers selecting this reconciliation category for Settlement Position Detail/1644 messages will receive amount totals per customer ID for each unique occurrence of a Card Program Identifier.

PDS 0368 (Reconciled, Transaction Function Group Code)

Customers may choose to receive settlement reconciliation totals by transaction function group. Mastercard created transaction function groups as a method of grouping similar types of financial transactions together for processing efficiency. Totals are provided within the Settlement Position Detail/1644-688 message for each unique transaction function group. This table provides a list of transaction functions supported in each transaction function group.

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PDS 0368 (Reconciled, Transaction Function Group Code)

Transaction Function Group Description and MTI	Transaction Function Group Code	IPM DE 24 Function (includes both originals and reversals)
First Presentment/1240	FP	200
Second Presentment/1240	SP	205 Full and 282 Partial
First Chargeback/1442	FC	450 Full and 453 Partial
Arbitration Chargeback/ 1442	AC	451 Full and 454 Partial
Fee Collections/1740	FE	700, 780, 781, 782, and 783

PDS 0369 (Reconciled, Acquirer's BIN)

This optional settlement category provides totals of settlement amounts in reconciliation currency grouped by acquiring BINs. Customers that select this category for their Settlement Position Detail/1644 messages receive amount totals for their own acquiring BINs as established and maintained at Mastercard. When this category is selected, the acquirer receives messages for each BIN established for its customer ID that has activity in the applicable file, clearing cycle, or both.

Customers that select this category automatically receive totals for:

- Issuing activity at the customer ID level when Issuing Account Range category is not selected and
- Fee collection activity at the customer ID level.

File Currency Summary/1644 messages

Customers may use File Currency Summary/1644 messages to reconcile clearing transaction currency totals for each offline file.

File Currency Summary/1644 messages contain debit amount totals, credit amount totals, and net totals. One File Currency Summary/1644 is created for each clearing transaction currency that occurs in a file.

File Currency Summary/1644 messages may be provided as acknowledgment messages (to reconcile a customer's previously submitted outgoing clearing file), notification messages (to reconcile a customer's incoming clearing data), or both. The Message Reason Code distinguishes notification and acknowledgment messages that may be delivered in a common file.

This table provides the message layout.

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File Currency Summary/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
25	Message Reason Code	•	X	M
48	Additional Data	•	X	M
p0148	Currency Exponents	•	X	M
p0300	Reconciled, File	•	X	M
p0380	Debits, Transaction Amount in Transaction Currency	•	X	M
p0381	Credits, Transaction Amount in Transaction Currency	•	X	M
p0384	Amount, Net Transaction in Transaction Currency	•	X	M
p0400	Debits, Transaction Number	•	X	M
p0401	Credits, Transaction Number	•	X	M
p0402	Total, Transaction Number	•	X	M
49	Currency Code, Transaction	•	X	M
62	Additional Data 2	•	X	C
71	Message Number	•	X	M
93	Transaction Destination Institution ID Code	•	X	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	•	X	C
124	Additional Data 4	•	X	C
125	Additional Data 5	•	X	C

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Financial Position Detail/1644 messages

Financial Position Detail/1644 messages may be used to reconcile offline file financial activity at a more detailed level than File Currency Summary/1644 messages allow.

One Financial Position Detail/1644 message is generated for each unique combination of values for customer-selected clearing reconciliation categories that occur in a file.

Customers that elect to receive Financial Position Detail/1644 reconciliation messages may choose from ten optional categories for acknowledgment or nine categories for notification messages. Customers must be set up for at least one of the recommended or optional categories to receive the financial position detail reconciliation messages. The clearing system accumulates totals in reconciliation currency and generates Financial Position Detail/1644 reconciliation messages for both customer inbound data (notification data) and customer outbound data (acknowledgment data), if the customer selects both type and message.

This table provides the message layout.

Financial Position Detail/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
25	Message Reason Code	•	X	M
26	Card Acceptor Business Code	•	X	C
48	Additional Data	•	X	M
p0148	Currency Exponents	•	X	M
p0165	Settlement Indicator	•	X	C
p0300	Reconciled, File	•	X	C
p0302	Reconciled, Member Activity	•	X	C
p0358	Reconciled, Business Activity	•	X	C
	s10 Special Conditions Indicator	O	X	M

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No.	Data element name	Org	Sys	Dst
p0370	Reconciled, Account Range	•	X	C
p0372	Reconciled, Transaction Function	•	X	C
p0374	Reconciled, Processing Code	•	X	C
p0375	Member Reconciliation Indicator 1	•	X	C
p0378	Original/Reversal Totals Indicator	•	X	C
p0380	Debits, Transaction Amount in Transaction Currency	•	X	C
p0381	Credits, Transaction Amount in Transaction Currency	•	X	C
p0384	Amount, Net Transaction in Transaction Currency	•	X	C
p0390	Debits, Transaction Amount in Reconciliation Currency	•	X	M
p0391	Credits, Transaction Amount in Reconciliation Currency	•	X	M
p0392	Debits, Fee Amount in Reconciliation Currency	•	X	M
p0393	Credits, Fee Amount in Reconciliation Currency	•	X	M
p0394	Amount, Net Transaction in Reconciliation Currency	•	X	M
p0395	Amount, Net Fee in Reconciliation Currency	•	X	M
p0396	Amount, Net Total in Reconciliation Currency	•	X	M
p0397	Debits, Extended Precision Amount in Reconciliation Currency	•	X	C
p0398	Credits, Extended Precision Amount in Reconciliation Currency	•	X	C
p0399	Amount, Net Extended Precision in Reconciliation Currency	•	X	C
p0400	Debits, Transaction Number	•	X	M

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No.	Data element name	Org	Sys	Dst
p0401	Credits, Transaction Number	•	X	M
p0402	Total, Transaction Number	•	X	M
49	Currency Code, Transaction	•	X	C
50	Currency Code, Reconciliation	•	X	M
62	Additional Data 2	•	X	C
71	Message Number	•	X	M
93	Transaction Destination Institution ID Code	•	X	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	•	X	C
124	Additional Data 4	•	X	C
125	Additional Data 5	•	X	C

Settlement Position Detail/1644 messages

The Settlement Position Detail/1644 (Function Code 688) message provides details of a customer's settlement activity by settlement service and other settlement reconciliation categories.

This message may be used to reconcile financial activity at the file level against settlement funds transfers. These messages, generated after clearing cycle cutoffs, provide totals for each file processed in the clearing cycle.

Customers that elect to receive settlement reconciliation messages are automatically setup for default categories. In addition, five optional categories are available that customers may choose. Customers must be set up for at least the two default categories to receive the settlement position detail reconciliation messages. The clearing system accumulates totals in reconciliation currency and generates Settlement Position Detail/1644 reconciliation messages for both customer inbound data (notification data) and customer outbound data (acknowledgment data).

NOTE: The Settlement Position Detail/1644 message is delivered along with the customer's normal activity at the end of each clearing cycle (Bulk Type T112) and is not distributed within the IPM Early Reconciliation File (Bulk Type T113).

This table provides the message layout.

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Settlement Position Detail/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
25	Message Reason Code	•	X	M
48	Additional Data	•	X	M
p0148	Currency Exponents	•	X	M
p0300	Reconciled, File	•	X	M
p0302	Reconciled, Member Activity	•	X	C
p0359	Reconciled, Settlement Activity	•	X	M
p0367	Reconciled, Card Program Identifier Code	•	X	C
p0368	Reconciled, Transaction Function Group Code	•	X	C
p0369	Reconciled, Acquirer's BIN	•	X	C
p0370	Reconciled, Account Range	•	X	C
p0390	Debits, Transaction Amount in Reconciliation Currency	•	X	M
p0391	Credits, Transaction Amount in Reconciliation Currency	•	X	M
p0392	Debits, Fee Amount in Reconciliation Currency	•	X	M
p0393	Credits, Fee Amount in Reconciliation Currency	•	X	M
p0394	Amount, Net Transaction in Reconciliation Currency	•	X	M
p0395	Amount, Net Fee in Reconciliation Currency	•	X	M
p0396	Amount, Net Total in Reconciliation Currency	•	X	M

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No.	Data element name	Org	Sys	Dst
p0397	Debits, Extended Precision Amount in Reconciliation Currency	•	X	C
p0398	Credits, Extended Precision Amount in Reconciliation Currency	•	X	C
p0399	Amount, Net Extended Precision in Reconciliation Currency	•	X	C
49	Currency Code, Transaction	•	X	C
50	Currency Code, Reconciliation	•	X	M
62	Additional Data 2	•	X	C
71	Message Number	•	X	M
93	Transaction Destination Institution ID Code	•	X	M
100	Receiving Institution ID Code	•	X	M
123	Additional Data 3	•	X	C
124	Additional Data 4	•	X	C
125	Additional Data 5	•	X	C

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Chapter 6 Administrative messages

This section describes the formats for all administrative messages that the clearing system uses. The layouts shown identify all required, conditional, optional, or clearing system-provided data elements for these messages.

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Message Type Identifiers and Associated Function Codes of administrative messages

This table describes the formats for the administrative messages.

Message Type Identifiers and Associated Function Codes of administrative messages

Message Type Identifier	Function Code	Description
1644	691	Message Exception
	699	File Reject
	693	Text Message
	640	Currency Update

Message Exception/1644 messages

The clearing system generates Message Exception/1644 messages when it encounters an exception condition while processing an individual message.

Only errors are included in Message Exception/1644 messages. The errors are listed in this table.

Message Exception/1644 messages

Level of severity	Condition	Originator receives	Destination receives
Error	Unparseable or unrecognizable message	Message Exception/1644 only (The rejected message is not returned.)	Nothing

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Level of severity	Condition	Originator receives	Destination receives
Error	Error in one or more supported elements	Message Exception/1644 and the rejected message itself. If generated by the IPM Pre-edit utility, Data Element (DE) 71 (Message Number) in the rejected message is modified to contain a value that is greater than the DE 71 value of the preceding message in the file. If generated by GCMS, DE 71 in the rejected message is not modified.	Nothing

The Message Exception/1644 message contains a code identifying the error. It also contains the data element numbers or private data subelement (PDS) numbers that caused the exception conditions.

Other identifying information related to the message is presented if the clearing system can parse the information.

For Mexico Domestic transactions, under certain condition the message is flagged for error but it is cleared and settled. Syntax condition is not rejected. In this case, the error is indicated by PDS 0005 and is present in the presentment, chargeback, retrieval request, and retrieval request acknowledgment messages. Refer to the *GCMS Reference Manual*for details on the syntax error Messages.

This table provides the message contents.

Message Exception/1644 message content

DE or PDS	Contents
MTI	1644
DE 24	691
DE 72	1–10 data element and PDS numbers in error and their contents. May also include additional explanatory text.
PDS 0005	Message error codes, severity codes, and data element and PDS numbers in error
PDS 0025	Reversal Indicator of the exception message (if the clearing system can parse)
PDS 0138	DE 71 (Message Number) of the exception message (if the clearing system can parse)

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DE or PDS	Contents
PDS 0165	Settlement Indicator of the exception message (if the clearing system can parse)
PDS 0261	Risk Management Approval Code assigned to First Presentments that exceeded the issuer and/or acquirer transaction amount limits. PDS 0261 is not present in the Message Exception/1644 message. Instead, GCMS inserts it into the First Presentment/1240 message that follows the Message Exception/1644 message.
PDS 0280	PDS 0105 (File ID) of the file containing the exception message (from the File Header/1644, if present and if the clearing system can parse)

DE 72 (Data Record)

In a Message Exception/1644, DE 72 contains 1–10 data element and PDS numbers in error and their contents, if the clearing system can parse the message.

If a message rejects because the clearing system cannot parse it, DE 72 (Data Record) contains the first 1–200 positions of the rejected message. DE 72 may also contain additional information, depending on the message reject reason.

This list is some examples of DE 72 contents in a Message Exception/1644:

- If the clearing system rejects a message because the combination of MTI and DE 24 (Function Code) is invalid, DE 72 is formatted as:

  DE24\contents MTI^contents of DE24\\1–200 positions of the rejected message.
- If the clearing system rejects a message because a single element contains an invalid value, DE 72 is formatted as:

  DXXX (or PXXXX)\contents of DXXX (or PXXXX)\\.
- If the clearing system rejects a message because more than one element or subfield is in error, DE 72 is formatted as:

  DXXX\contents\\PXXXX\contents\\PXXXX\contents\\.
- If the clearing system rejects a Financial Detail Addendum/1644, DE 72 is formatted as:

  \USAGE=xx,IND REC NO=yyy, OCCUR=aaa^DExxx(or PDSxxxx)\contents\\.

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File Reject/1644 messages

The clearing system generates File Reject/1644 messages to indicate that an entire file is rejected.

No warning or adjustment conditions are included in File Reject/1644 messages. The errors are listed in this table.

File Reject/1644 messages

Level of severity	Condition	Originator receives	Destination receives
Error	Any	File Reject/1644 message and, if applicable, a Message Exception/1644. If all detail messages in a logical file are rejected, the clearing system returns each detail message in a Message Exception/1644 (Function Code 691) message. In addition, it returns a File Reject/1644 (Function Code 699) message because it did not accept any of the individual messages. The clearing system returns individual error messages with the Full File Reject Message.	Nothing

The File Reject/1644 message contains the error codes that caused the file to be rejected, plus 1–200 positions of the rejected file's first message. In addition, if the clearing system identifies any individual data element or PDS errors, the erroneous data element or PDS and related error codes are presented. Other identifying information related to the file is presented if the clearing system can parse it.

This table summarizes the critical data provided.

File Reject/1644 messages critical data

DE or PDS	Contents
MTI	1644
DE 24	699
DE 72	1–200 positions of the rejected file's first message, plus specific data elements and PDSs and their values that are in error, if applicable

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DE or PDS	Contents
PDS 0005	File reject error codes, severity codes indicating fatal, and specific data elements and PDSs and their related error codes, if applicable
PDS 0138	DE 71 (Message Number) of the message that caused the file to be rejected (if the clearing system can parse)
PDS 0280	PDS 0105 (File ID) of the rejected file (from the File Header/1644, if present and the clearing system can parse)

DE 72 (Data Record)

In a File Reject/1644 message, DE 72 always contains the first 1–200 positions of the rejected file's first message.

DE 72 may also contain additional information, depending on the file reject reason.

This list is some examples of DE 72 contents in a File Reject/1644 message:

- If the clearing system rejects a file because DE 71 in the File Header/1644 message contains a value other than 00000001, DE 72 is formatted as:

  DE71\contents of DE71\\1–200 positions of the rejected file's first message.
- If the clearing system rejects a file because DE 71 (Message Number) in the header message contains a value other than 00000001 and PDS 0026 (File Reversal Indicator) is present in the File Header/1644, DE 72 is formatted as:

  DE71\contents of DE71\\PDS0026\contents of PDS0026\\1–200 positions of the rejected file's first message.
- If the clearing system rejects a file because PDS 0306 (File Message Counts) in the File Trailer/1644 is not equal to the total number of messages in the logical file, DE 72 is formatted as:

  PDS0306\contents of PDS0306^SYSTEM CALCULATED VALUE=XXXXXXXX\\1–200 positions of the rejected file's first message.
- If a file is rejected because it contains no messages, no recognizable messages, no File Header/1644 messages, or all messages in the file rejected, DE 72 is formatted as:

  \1–200 positions of the rejected file's first message.
- If the clearing system rejects a message because it was unable to convert it from non-IPM to IPM, DE 72 is formatted as:

  It will include the first 200 bytes of the parsed message. (The parsed message structure could vary from one format to another.)

This table provides the message layouts for Message Exception/1644 and File Reject/1644 messages.

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Message Exception/1644 and File Reject/1644 message layouts

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
48	Additional Data	•	X	M
p0005	Message Error Indicator. This PDS may contain 1–10 occurrences of message exception data. Each reported exception consists of four subfields: s1, s2, s3, and s4.	•	X	M
	s1 Data Element ID	•	X	M
	s2 Error Severity Code	•	X	M
	s3 Error Message Code	•	X	M
	s4 Subfield ID	•	X	M
p0006	Applied Business Service Arrangement	•	X	C
p0025	Message Reversal Indicator	•	X	C
p0026	File Reversal Indicator	•	X	C
p0138	Source Message Number ID	•	X	C
p0165	Settlement Indicator	•	X	C
p0280	Source File ID	•	X	C
71	Message Number	•	X	M
72	Data Record	•	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	•	X	M
100	Receiving Institution ID Code	•	X	M

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Text Message/1644 messages

Text Message/1644 messages are used transmit text messages from the clearing system to a customer or processor and broadcast messages from the clearing system to all customers and processors.

This message contains 1644 in the Message Type Identifier (MTI) and 693 in DE 24 (Function Code) to identify it as a Text Message/1644. In a delivery file containing more than one clearing cycle of data, one message will be present per customer, per file.

This table provides the message layout.

Text Message/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
25	Message Reason Code	•	X	M
71	Message Number	•	X	M
72	Data Record	•	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	•	X	M
100	Receiving Institution ID Code	•	X	M

Currency Update/1644 messages

Currency Update/1644 messages provide conversion rates between Mastercard Global Payment currency and all other payment currencies supported by Mastercard.

Mastercard supports buy, mid, and sell currency conversion rates. Customers may request Currency Update/1644 messages from Mastercard as part of the clearing file.

The delivery options for Currency Update/1644 messages are:

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- Do not deliver Currency Update/1644 messages
- Deliver mid rate Currency Update/1644 messages
- Deliver buy and sell rate Currency Update/1644 messages only, and
- Deliver buy, mid, and sell rate Currency Update/1644 messages.

After these options are selected, the customer must also specify which clearing cycles they have selected to receive the deliveries. The clearing cycles indicated should coincide with a delivery cycle for that customer or endpoint.

This message will contain a value of 1644 in the Message Type Identifier (MTI) and a value 640 in DE 24 (Function Code) to identify it as a Currency Update/1644 message.

This message provides the message layout.

Currency Update/1644 message layout

No.	Data element name	Org	Sys	Dst
	Message Type Identifier	•	X	M
	Bit Map, Primary	•	X	M
1	Bit Map, Secondary	•	X	M
24	Function Code	•	X	M
48	Additional Data	•	X	M
p0164	Currency Cross Rates	•	X	M
50	Currency Code, Reconciliation	•	X	M
71	Message Number	•	X	M
93	Transaction Destination Institution ID Code	•	X	M
94	Transaction Originator Institution ID Code	•	X	M
100	Receiving Institution ID Code	•	X	M

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Chapter 7 Data element definitions

This section provides a detailed definition of all data elements used in IPM format offline clearing messages.

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DE 95 (Card Issuer Reference Data)....415
DE 100 (Receiving Institution ID Code)....417
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DE 123 (Additional Data 3)....420
DE 124 (Additional Data 4)....424
DE 125 (Additional Data 5)....427
DE 127 (Network Data)....430

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Presentation of data element information

This section provides detailed definitions of all ISO-defined data elements used in IPM messages.

Data element information is presented in this following order.

- An explanation of the notation used throughout this chapter to describe all data element attributes
- A summary list of all data element names in the order of their ISO-assigned bit (data element) numbers, followed by a list of these elements in data element name alphabetic order. Included in both lists are each data element's attributes.
- A detailed definition of each data element, arranged in order of data element number. For data elements that are not used, no definition is provided. Each data element description includes this information:
  - The original ISO definition, directly from the ISO 8583–1993 specification
  - Attributes, including data element length, data field formats, justification, and processing restrictions
  - A detailed description of data element usage requirements by message type
  - A detailed listing, if applicable, of specific values that may be used within each data element, given by subfield, when applicable
  - A list of related required data elements and PDSs, and
  - Additional information that addresses any other rules and instructions.

Bit mapped message encoding technique

All messages are variable-length, with a bit map scheme used as the first data elements of the message following the Message Type Identifier (MTI) to indicate the presence or absence of additional data elements in the message.

Composition of bit maps

Each bit map is a 64-bit string contained within an eight-byte data element. The first bit in each bit map is 1 or 0 to indicate the presence or absence of another (immediately following) bit map data element.

Two bit map maximum

The clearing system uses a maximum of two bit maps: a Primary and a Secondary Bit Map. Bits 1 or 0 in the Primary Bit Map indicate the presence or absence of Data Element (DE) 2 (Primary Account Number [PAN]) through DE 64 (Message Authentication Code [MAC]).

Bits 1 or 0 in the Secondary Bit Map indicate the presence or absence of DE 65 (Reserved [ISO]) through DE 128 (Message Authentication Code [MAC]).

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NOTE: All bit positions are interpreted from left to right within each bit map; for example, within the Primary Bit Map the left-most bit is bit number 1 and the right-most bit is bit number 64.

Bit number 1 in the Primary Bit Map and bit number 65 in the Secondary Bit Map (that is, the first bit in each bit map) have no corresponding data elements; these bits indicate the presence or absence of additional bit map data elements in the message. If bit number 1 is 1, it indicates that the Secondary Bit Map is present and that selected data elements in the range DE 65–DE 128 also are present in the message as indicated by bit positions in the Secondary Bit Map.

Each message must contain the Primary Bit Map. The Secondary Bit Map must be included in a message only when data elements in the range DE 65–DE 128 are present in the message.

NOTE: All Mastercard IPM messages have mandatory data elements from both the Primary and Secondary Bit Maps. Therefore, both Primary and Secondary Bit Maps are required in all IPM messages.

Annotation of data element attributes

These notation conventions describe the attributes of all data elements.

Data representation attributes

Notation	Description
a	alphabetic characters A–Z and a–z
n	numeric digits 0–9
as	alphabetic characters (A–Z and a–z), and space character
ns	numeric digits 0–9 and special characters (including space)
an	alphabetic (A–Z and a–z) and numeric characters
ans	alphabetic (A–Z and a–z), numeric, and special characters (including space)
b	binary representation of data in eight-bit bytes

This table describes the date and time attributes.

Date and time attributes

Notation	Description
MM	month (two digits; 01–12)

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DD	day (two digits; 01–31)
YY	year (last two digits of calendar year; 00–99)
hh	hour (two digits; 00–23)
mm	minute (two digits; 00–59)
ss	second (two digits; 00–59)

This table describes the data length attributes.

Data length attributes

Notation	Description
-digit(s)	Fixed length in number of positions. Example: "n-3" indicates a three-position numeric data element. Example: "an-10" indicates a 10-position alphanumeric data element.
...digit(s)	Variable length, with maximum number of positions specified. Example: "n...11" indicates a variable-length numeric data element of 1–11 digits. Example: "an...25" indicates a variable-length alphanumeric data element of 1 to 25 positions.
LLVAR	Present with a variable-length data element attribute, indicates that the data element contains these two fields: • LL is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 01–99. • VAR is the variable-length data field. Example: "an...25; LLVAR" represents a variable-length alphanumeric data element with a length of 1 to 25 positions.

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Notation	Description
LLLVAR	Present with a variable-length data element attribute, indicates that the data element contains these two fields: • LLL is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 001–999. • VAR is the variable-length data field. Example: "an...500; LLLVAR" indicates a variable-length alphanumeric data element having a length of 1 to 500 positions.

Conventions for data element data representation

This specification is independent of the specific data-encoding format (such as EBCDIC or ASCII).

The data encoding conventions are standard for all messages.

- All message data elements are aligned on byte boundaries; for example, a data element cannot begin with the low order nibble or any bit other than the high order bit of any byte.
- All binary (attribute b) data elements are constructed of bit-strings that have lengths that are an integral number of eight-bit bytes. No binary data element has a length of less than eight bits (one byte).
- All track 2 or track 3 (attribute ans) data elements are encoded as EBCDIC representations of the hexadecimal data specified in the ISO 7811 and 7812 specifications. Thus, a hexadecimal D (binary 1101) is encoded as an EBCDIC D character, and so forth. The LL or LLL length specification associated with these data elements specifies the data element length in number of bytes.
- All length fields are encoded as numeric, right-justified with leading zeros.
  - Data elements with LL attributes have length fields with values in the range 01–99.
  - Data elements with LLL attributes have length fields with values in the range 001–999.

NOTE: The notation b-8 indicates a fixed-length binary field of eight characters (eight bytes, 64 bits).

Data element and subfield justification

This section describes the specifics of justification depending on the values contained.

Right-justified data fields and subfields that do not contain a value that fills the entire field must contain leading zeros. Most numeric (attribute n) data elements

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are right-justified; for example, amounts always have this right justification with leading zeros.

Left-justified fields and subfields that do not use the entire field with a value must have trailing spaces.

Justification of data elements and subfields are given under the attributes and subfields headings throughout. A justification of not applicable (N/A) indicates that the values contained within those fields or subfields take up all positions allowed.

Maximum lengths for variable-length data elements

Two possible maximum lengths are associated with each variable-length data element.

- The ISO-defined maximum length.
- The IPM-defined maximum length.

Examples

DE 94 (Transaction Originator Institution ID Code): The ISO-defined maximum is 11 positions. The IPM format allows customers to send 11 positions but edits and passes only 6 positions to the receiver.

DE 63 (Transaction Life Cycle ID): The ISO-defined maximum is 999 positions. The IPM format, however, currently supports only 16 positions.

In daily production files, the clearing system provides these data elements to the receiving customer with lengths less than or equal to the maximum lengths currently supported. For example, the clearing system provides a 6-position value in DE 94 and a 16-position value in DE 63.

Subfield presence requirements

Data elements and PDSs may contain subfields.

Some PDS subfields are mandatory and some are optional. For all fixed-length data elements and PDSs, all subfields must be populated. For variable-length data elements and PDSs, these rules must be followed:

- All subfields that comprise the minimum length for the data element or PDS must be populated. Subfields that are beyond the minimum length of the element are optional and should not be populated unless the sender has valid data to present. In other words, optional subfields must not be populated with filler characters such as all spaces or all zeros.
- If any optional subfield is presented with valid data, all subfields preceding that subfield must be populated. In this case, filler characters such as spaces are acceptable. For example, if a PDS contains four subfields and the sender has valid data to present for subfields 1, 2, and 4, it must fill subfield 3 with all

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spaces or all zeros so that all four subfields are presented in the correct positions for the PDS.

European transaction requirements

Some data elements and PDSs note specific requirements for European use.

Intra-European and Inter-European messages are those in which both the issuer and acquirer are in the Europe region.

Data element listing

This table is a listing of all the data elements in numerical order.

The lengths listed in the attribute column are ISO-defined.

Data element listing

Number	Name	Attribute
-	Message Type Identifier (MTI)	n-4
-	Bit Map, Primary	b-8
1	Bit Map, Secondary	b-8
2	Primary Account Number (PAN)	n...19; LLVAR
3	Processing Code	n-6
4	Amount, Transaction	n-12
5	Amount, Reconciliation	n-12
6	Amount, Cardholder Billing	n-12
9	Conversion Rate, Reconciliation	n-8
10	Conversion Rate, Cardholder Billing	n-8
12	Date and Time, Local Transaction	n-12; YYMMDDhhmmss
14	Date, Expiration	n-4; YYMM
22	Point of Service Data Code	an-12
23	Card Sequence Number	n-3

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Number	Name	Attribute
24	Function Code	n-3
25	Message Reason Code	n-4
26	Card Acceptor Business Code (MCC)	n-4
30	Amounts, Original	n-24
31	Acquirer Reference Data	n-23; LLVAR
32	Acquiring Institution ID Code	n...11; LLVAR
33	Forwarding Institution ID Code	n...11; LLVAR
37	Retrieval Reference Number	ans-12
38	Approval Code	ans-6
40	Service Code	n-3
41	Card Acceptor Terminal ID	ans-8
42	Card Acceptor ID Code	ans-15
43	Card Acceptor Name/ Location	ans...99; LLVAR
48	Additional Data	an...999; LLLVAR
49	Currency Code, Transaction	n-3
50	Currency Code, Reconciliation	n-3
51	Currency Code, Cardholder Billing	n-3
54	Amounts, Additional	ans-20; LLLVAR
55	Integrated Circuit Card (ICC) System Related Data	b...255; LLLVAR
62	Additional Data 2	ans...999; LLLVAR
63	Transaction Life Cycle ID	ans-16; LLLVAR
71	Message Number	n-8
72	Data Record	ans...999; LLLVAR
73	Date, Action	n-6; YYMMDD
93	Transaction Destination Institution ID Code	n...11; LLVAR
94	Transaction Originator Institution ID Code	n...11; LLVAR

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Number	Name	Attribute
95	Card Issuer Reference Data	n-10; LLVAR
100	Receiving Institution ID Code	n...11; LLVAR
111	Amount, Currency Conversion Assessment	n-12; LLLVAR
123	Additional Data 3	ans...999; LLLVAR
124	Additional Data 4	ans...999; LLLVAR
125	Additional Data 5	ans...999; LLLVAR

Message Type Identifier (MTI)

The Message Type Identifier (MTI) is a four-digit numeric field describing the type of message being interchanged.

This table shows the message attributes.

Attributes

Data Representation:	n-4
Length Field:	None
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M
File Trailer (Customer-generated)/1644	M	•	•

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Message Type Identifier	Org	Sys	Dst
File Trailer (Clearing System-generated)/1644	•	X	M
First Presentment/1240	M	•	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Rail Detail)/1644	M	•	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	•	M
Financial Detail Addendum (Lodging Summary)/1644	M	•	M
Financial Detail Addendum (Temporary Services)/1644	M	•	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	•	M
Financial Detail Addendum (Payment Transaction Detail)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	•	M
Financial Detail Addendum (Travel Agency Detail)/1644	M	•	M
Financial Detail Addendum (Lodged Account Detail)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	•	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	•	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	•	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	•	M
Financial Detail Addendum (Generic Detail)/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Common Data)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M

The MTI identifies the general classification of an ISO standard message. It must be present as the first data field of every IPM message, preceding the ISO bit maps.

Values

This table shows the message types the clearing system currently supports.

MTI	Description
1240	Presentment
1442	Chargeback
1644	Administrative
1740	Fee Collection

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Relationship of MTI to clearing system transactions

The MTI does not identify a specific clearing system transaction function, only the general ISO message type.

The MTI together with DE 24 (Function Code) are required to determine the actual transaction function to be performed.

Together, these two data elements define all of the clearing system transaction functions. This table provides a summary list of all MTI and Function Code combinations the clearing system supports.

Relationship of MTI to clearing system transactions

MTI	Function Code	Clearing System Transaction Function
1240	200	First Presentment
1240	205	Second Presentment (Full)
1240	282	Second Presentment (Partial)
1442	450	First Chargeback (Full)
1442	451	Arbitration Chargeback (Full)[9]
1442	453	First Chargeback (Partial)
1442	454	Arbitration Chargeback (Partial)[1]
1644	603	Retrieval Request[1]
1644	605	Retrieval Request Acknowledgment[1]
1644	640	Currency Update
1644	680	File Currency Summary
1644	685	Financial Position Detail
1644	688	Settlement Position Detail
1644	691	Message Exception
1644	693	Text Message
1644	695	File Trailer
1644	696	Financial Detail Addendum
1644	697	File Header
1644	699	File Reject
1740	700	Fee Collection (Customer-generated) [10]

[9] Not supported for ATM transactions (DE 3 = 010000).

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MTI	Function Code	Clearing System Transaction Function
1740	780	Fee Collection Return
1740	781	Fee Collection Resubmission
1740	782	Fee Collection Arbitration Return
1740	783	Fee Collection (Clearing System-generated)
1740	790	Fee Collection (Funds Transfer) This applies only in the IPM Pre-edit system to UK domestic Maestro transaction.
1740	791	Fee Collection (Funds Transfer Backout)

Bit Map, Primary

Bit Map, Primary is a series of 64 bits that identify the presence (denoted by 1) or the absence (denoted by 0) of DE 1 (Bit Map, Secondary) through DE 64 (Message Authentication Code [MAC]) in the message.

This data element must be included in every IPM message as the second data field immediately following the MTI. It indicates the presence or absence of DE 1–DE 64 in the message.

The use of bit maps enables message originators to include only those data elements in a message that are required for a specific function.

Attributes

This table shows the message attributes.

Attributes

Data Representation:	b-8
Length Field:	None
Data Field:	Fixed length, 8 bytes (for each bit map)
Subfields:	None
Justification:	N/A

[10] Fee Collection (Customer-generated)/1740 messages include manually submitted (non-MasterCom) retrieval fulfillment.

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Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	M
First Presentment/1240	M	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	X	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	X	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	X	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	X	M
Financial Detail Addendum (Lodging Summary)/1644	M	X	M
Financial Detail Addendum (Temporary Services)/1644	M	X	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	X	M
Financial Detail Addendum (Payment Transaction Detail)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	X	M
Financial Detail Addendum (Travel Agency, Detail)/1644	M	X	M
Financial Detail Addendum (Lodged Account, Detail)/1644	M	X	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	X	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	X	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	X	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	X	M
Financial Detail Addendum (Generic Detail)/1644	M	X	M
Financial Detail Addendum (Healthcare)/1644	M	X	M
Financial Detail Addendum (Private Label Common Data)/1644	M	X	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	X	M
Second Presentment/1240	M	X	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	M	X	M
Retrieval Request Acknowledgment/1644	M	X	M
Fee Collection (Retrieval Fee Billing)/1740	M	X	M
Fee Collection (Handling Fees)/1740	M	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	X	M
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M

Related required data element

DE 1 is also required in every IPM message to be used in conjunction with Bit Map, Primary. DE 1 must be the third data field of every IPM message following the MTI and Bit Map, Primary.

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A total bit map mechanism of 128 bits comprises these two bit maps to select any combination of the 128 standard ISO data elements within an IPM message.

NOTE: All Mastercard IPM messages have mandatory data elements from both the Primary and Secondary Bit Maps. Therefore, both Primary and Secondary Bit Maps are required in all IPM messages.

DE 1 (Bit Map, Secondary)

DE 1 (Bit Map, Secondary) is a series of 64 bits that identify the presence (denoted by 1) or the absence (denoted by 0) of DE 65 (Reserved [ISO]) through DE 128 (Message Authentication Code [MAC]) in the message.

Attributes

Data Representation:	b-8
Length Field:	None
Data Field:	Fixed length, 8 bytes (for each bit map)
Subfields:	None
Justification:	N/A

Usage

Use of this data element is mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	M
First Presentment/1240	M	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	X	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	X	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	X	M
Financial Detail Addendum (Lodging Summary)/1644	M	X	M
Financial Detail Addendum (Temporary Services)/1644	M	X	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	X	M
Financial Detail Addendum (Payment Transaction Detail)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	X	M
Financial Detail Addendum (Travel Agency Detail)/1644	M	X	M
Financial Detail Addendum (Lodged Account Detail)/1644	M	X	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	X	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	X	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	X	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	X	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	X	M
Financial Detail Addendum (Generic Detail)/1644	M	X	M
Financial Detail Addendum (Healthcare)/1644	M	X	M
Financial Detail Addendum (Private Label Common Data)/1644	M	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	X	M
Second Presentment/1240	M	X	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	M	X	M
Retrieval Request Acknowledgment/1644	M	X	M
Fee Collection (Retrieval Fee Billing)/1740	M	X	M
Fee Collection (Handling Fees)/1740	M	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	X	M
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M

This data element always must be in every IPM message as the third data field immediately following the MTI and the Bit Map, Primary. It indicates the presence or absence of DE 65–DE 128 in the message.

The use of bit maps enables message originators to include only those data elements in a message that are required for a specific function.

Related required data element

Bit Map, Primary is also required in every IPM message to be used with DE 1.

A total bit map mechanism of 128 bits comprises the two bit maps to select any combination of the 128 standard ISO data elements in an IPM message.

NOTE: All Mastercard IPM messages have mandatory data elements from both the Primary and Secondary Bit Maps. Therefore, both Primary and Secondary Bit Maps are required in all IPM messages.

Message requirements

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DE 2 (Primary Account Number [PAN])

DE 2 (Primary Account Number [PAN]) is a series of digits that identify a customer account or relationship.

Attributes

This table shows the data element attributes.

Attributes

Data Representation:	n...19; LLVAR
Length Field:	2 positions, value = 06–19
Data Field:	Variable length, 6–19 positions
Subfields:	None
Justification:	None

The clearing system accepts a DE 2 length of up to 19 positions.

The clearing system expects DE 2 to contain the appropriate number of positions for the account number without any filler characters to the left or right. For example, if a 16-digit account number is captured for a given transaction, the length of DE 2 must be 16, and exactly 16 digits must be provided beginning in position 1 of DE 2.

Usage

Use of this data element is mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	•	C

This data element identifies the cardholder's PAN. It contains an account number of up to 19 digits that is encoded on magnetic stripe track 1 and track 2 of a payment card or embossed on a bankcard's face.

This data element is required for payment card-originated authorization, financial, and related transactions.

The PAN used in a First Presentment/1240 must remain the same in all subsequent life cycle messages related to it (such as subsequent Retrieval Request/1644, Chargeback/1442, and Second Presentment/1240 messages).

If DE 2 is not provided in the Fee Collection/1740 message for the collection of Handling Fees, the receiving customer has the right to return the message.

Values

This data element is used for all numeric PANs up to 19 digits long.

Specific requirements for PAN composition are detailed in the ISO 7812 and 7813 specifications. All PANs used in messages must conform to the ISO PAN encoding requirements as specified in these documents.

In addition, all transactions processed through the clearing system must include PAN data that complies with Mastercard standards and policy publications.

DE 3 (Processing Code)

DE 3 (Processing Code) is a series of digits that describe the effect of a transaction on a customer account and the type of accounts affected.

Attributes

Data Representation:	n-6
Length Field:	None
Data Field:	Fixed length, 6 positions
Subfields:	3

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Justification:	N/A

Usage

Use of this data element is mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M

The Processing Code describes in First Presentment/1240 messages the cardholder transaction type at the point of interaction. It also indicates whether DE 4 (Amount, Transaction) is to be applied as a credit or a debit to the cardholder's account.

It is also used in the following transaction life cycle messages related to a First Presentment/1240 message to properly identify the original cardholder transaction type and ensure proper application of funds:

- Retrieval Request/1644
- Retrieval Request Acknowledgment/1644
- First Chargeback/1442
- Second Presentment/1240
- Arbitration Chargeback/1442

For all life cycle messages related to a First Presentment/1240 message, the DE 3 value must remain the same.

The Processing Code is also used in Fee Collection messages to indicate funds movement direction.

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Related data element

Refer to DE 26 (Card Acceptor Business Code [MCC]) for more Card Acceptor Business Code information.

Transactions submitted with DE 3, subfield 1 (Cardholder Transaction Type), value 28 (Payment Transaction) require a valid Transaction Type Identifier in PDS 0043 (Transaction Type Identifier)

Authorization to clearing data element mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

This table details the mapping between the authorization and clearing data elements for DE 3.

Authorization and clearing data element mapping

To map to IPM DE3 s1 value	Description	Use CIS DE3 s1 value	Description
Mastercard credit			
Cardholder account debits			
18	Unique Transaction (requires unique MCC)	00	Purchase (Unique MCC) • 4829 (Money Transfer) • 6050 (Quasi Cash Financial Institution) • 6051 (Quasi Cash–Merchant) • 7801 (Internet Gambling) • 7802 (Government Licensed Horse/Dog Racing) • 7995 (Gambling Transactions)
00	Purchase	00	Purchase (Non-unique MCC)

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To map to IPM DE3 s1 value	Description	Use CIS DE3 s1 value	Description
00	4829 (Money Transfer): when used in combination with a valid Transaction Type Indicator (PDS 0043) per the Mastercard MoneySend and Funding Transactions Program Standards.	00	4829 (Money Transfer): when used in combination with a valid Transaction Type Indicator (PDS 0043) per the Mastercard MoneySend and Funding Transactions Program Standards.
01	ATM Cash Withdrawal	01	Withdrawal
N/A	N/A	02	Debit Adjustment
12	Cash Disbursement	17	Cash Disbursement
17	Convenience Check (available only in Collection Only messages)	17	Cash Disbursement
19	Fee Collection (Credit to Transaction Originator)	N/A	N/A
Cardholder account credits			
20	Credit (Purchase Return)	20*	Credit (Purchase Return)
N/A	N/A	21	Deposit
N/A	N/A	22	Credit Adjustment
N/A	N/A	23	Check Deposit Guarantee
N/A	N/A	24	Check Deposit
28	Payment Transaction	28	Payment Transaction
29	Fee Collection (Debit to Transaction Originator)	N/A	N/A
Cardholder account inquiry			
30[3]	N/A	30	Balance Inquiry
Cardholder transfer services			
50	Payment/Balance Transfer (available only in Collection Only messages)	40	Account Transfer
Chip PIN management transaction			
91[3]	PIN Unblock	91	PIN Unblock

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To map to IPM DE3 s1 value	Description	Use CIS DE3 s1 value	Description
92[3]	PIN Change	92	PIN Change
Mastercard debit			
Cardholder account debits			
18	Unique Transaction (requires unique MCC)	00	Purchase (Unique MCC) • 4829 (Money Transfer) • 6050 (Quasi Cash Financial Institution) • 6051 (Quasi Cash–Merchant) • 6538 (MoneySend Funding) • 7801 (Internet Gambling) • 7802 (Government Licensed Horse/Dog Racing) • 7995 (Gambling Transactions)
00	Purchase	00	Purchase (Non-unique MCC)
00	4829 (Money Transfer): when used in combination with a valid Transaction Type Indicator (PDS 0043) per the Mastercard MoneySend and Funding Transactions Program Standards.	00	4829 (Money Transfer): when used in combination with a valid Transaction Type Indicator (PDS 0043) per the Mastercard MoneySend and Funding Transactions Program Standards.
01	ATM Cash Withdrawal	01	Withdrawal
09	Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products)	09	Purchase with Cash Back
12	Cash Disbursement	17	Cash Disbursement
17	Convenience Check (available only in Collection Only messages)	17	Cash Disbursement
19	Fee Collection (Credit to Transaction Originator)	N/A	N/A
Cardholder account credits			
20	Credit (Purchase Return)	20*	Credit (Purchase Return)

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To map to IPM DE3 s1 value	Description	Use CIS DE3 s1 value	Description
28	Payment Transaction	28	Payment Transaction
29	Fee Collection (Debit to Transaction Originator)	N/A	N/A
Cardholder account inquiry			
30[3]	N/A	30	Balance Inquiry
Transfer service			
50	Payment/Balance Transfer (available only in Collection Only messages)	40	Account Transfer
Chip PIN Management transaction			
91[3]	PIN Unblock	91	PIN Unblock
92[3]	PIN Change	92	PIN Change
Maestro			
00	Purchase	00	Purchase (Non-unique MCC)
01	ATM Cash Withdrawal	01	Withdrawal
09	Purchase (Goods and Services) with Cash Back	09	Purchase with Cash Back
12	Cash Disbursement	01	Cash Disbursement
19	Fee Collection (Credit to Transaction Originator)	N/A	N/A
20	Credit (Purchase Return)	20**	Credit (Purchase Return)
28	Payment Transaction	28	Payment Transaction
29	Fee Collection (Debit to Transaction Originator)	N/A	N/A
Cirrus			
01	ATM Cash Withdrawal	01	Withdrawal
12	Cash Disbursement	17	Cash Disbursement
19	Fee Collection (Credit to Transaction Originator)	N/A	N/A
29	Fee Collection (Debit to Transaction Originator)	N/A	N/A
Private label			

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To map to IPM DE3 s1 value	Description	Use CIS DE3 s1 value	Description
18	Unique Transaction (requires unique MCC)	00	Purchase (Unique MCC) • 4829 (Money Transfer) • 6050 (Quasi Cash Financial Institution) • 6051 (Quasi Cash–Merchant) • 6529 (Remote Stored Value Load–Member Financial Institution) • 6530 (Remote Stored Value Load–Merchant) • 6534 (Money Transfer–Member Financial Institution) • 7995 (Gambling Transactions)
00	Purchase	00	Purchase (Non-unique MCC)
20	Credit (Purchase Return)	20	Credit (Purchase Return)
28	Payment Transaction	28	Payment Transaction
*Refer to the *Quick Reference Booklet*, for further information on Card Acceptor Business Code (MCC) types.			
**Value 20 is only applicable to Private Label and Swedish Domestic Authorization Switching Service (SASS) for Mastercard and Maestro transactions.			

DE 3 subfields

DE 3 is comprised of three subfields.

This table describes the subfield formats for DE 3.

DE 3 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Cardholder Transaction Type	n-2	N/A
2	3–4	Cardholder From Account Type Code	n-2	N/A
3	5–6	Cardholder To Account Type Code	n-2	N/A

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Subfield 1 describes the specific cardholder transaction type.

Subfield 2 describes the cardholder account type affected for cardholder debit and inquiry transactions and the from account type for cardholder transfer transactions.

Subfield 3 describes the cardholder account type affected for cardholder credit transactions and the to account type for cardholder transfer transactions. This subfield is currently not used and must be populated with 00.

Subfield 1: cardholder transaction type

The cardholder transaction types that the clearing system supports are listed in these tables.

These tables are applicable for Mastercard credit card transactions:

Cardholder account debits

Value	Description
00	Purchase (Goods and Services)
01	ATM Cash Withdrawal
09	Purchase (Goods and Services) with Cash Back (available only in designated countries)
12	Cash Disbursement
17	Convenience Check (available only in Collection Only messages)
18	Unique Transaction (requires unique MCC)
19	Fee Collection (Credit to Transaction Originator)

Cardholder account credits

Value	Description
20	Credit (Purchase Return)
28	Payment Transaction
29	Fee Collection (Debit to Transaction Originator)

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Cardholder account inquiry

Value	Description
30	Balance Inquiry[11]

Chip PIN management transaction

Value	Description
91	PIN Unblock[3]
92	PIN Change[3]

Transfer services

Value	Description
50	Payment/Balance Transfer (Available Only in Collection Only Messages)

These tables are applicable for Mastercard debit card transactions:

Cardholder account debits

Value	Description
00	Purchase (Goods and Services)
01	ATM Cash Withdrawal
09	Purchase (Goods and Services) with Cash Back
12	Cash Disbursement
17	Convenience Check (available only in Collection Only messages)
18	Unique Transaction (requires unique MCC)
19	Fee Collection (Credit to Transaction Originator)

[11] Intra-Australia ATM Transactions only

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Cardholder account credits

Value	Description
20	Credit (Purchase Return)
28	Payment Transaction
29	Fee Collection (Debit to Transaction Originator)

Cardholder account inquiry

Value	Description
30	Balance Inquiry[3]

Chip PIN management transaction

Value	Description
91	PIN Unblock[3]
92	PIN Change[3]

Transfer services

Value	Description
50	Payment/Balance Transfer (available only in Collection Only messages)

For Maestro card transactions

Value	Description
00	Purchase (Goods and Services)
01	ATM Cash Withdrawal
09	Purchase (Goods and Services) with Cash Back
12	Cash Disbursement
19	Fee Collection (Credit to Transaction Originator)

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Value	Description
20	Credit (purchase return)
28	Payment Transaction
9	Fee Collection (Debit to Transaction Originator)

For Cirrus card transactions

Value	Description
01	ATM Cash Withdrawal
12	Cash Disbursement
19	Fee Collection (Credit to Transaction Originator)
29	Fee Collection (Debit to Transaction Originator)

For private label card transactions

Value	Description
00	Purchase
18	Unique Transaction (requires unique MCC)
20	Credit (Purchase Return)
28	Payment Transaction

Subfield 2: cardholder from account type code

For Mastercard credit card transactions

Value	Description
00	Default Account
10	Savings Account
20	Checking Account
30	Credit Account
39	Commercial Credit Account
60	Stored Value Account

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For Maestro and Cirrus card transactions

Value	Description
00	Default Account
10	Savings Account
20	Checking Account
30	Credit Card Account
39	Corporate Credit Account
60	Stored Value Account

NOTE: The Mastercard Parameter Extract (MPE) retains only the masked values for the cardholder from account type code.

Subfield 3: cardholder to account type code

The cardholder to account type code subfield must be 00 (default account) in all clearing system messages.

DE 4 (Amount, Transaction)

DE 4 (Amount, Transaction) is the amount of funds the cardholder requested in the currency appearing on the transaction information document (TID), which may be the acquirer's local currency or a currency acceptable to the cardholder and card acceptor that the acquirer supports, exclusive of PDS 0146 (Amounts, Transaction Fee).

If no currency is identified on the TID, the transaction is deemed to have taken place in the currency that is legal tender at the point of interaction.

Attributes

Data Representation:	n-12
Length Field:	None
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

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Usage

Use of this data element is mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M

First Presentment/1240 messages

DE 4 is the cardholder transaction actual amount in the acquirer's local currency or in a currency to which the card acceptor and cardholder agree and that the acquirer supports. It is exclusive of any transaction fees associated with the transaction. This may or may not be the same as the original amount the card acceptor requested in a related authorization request.

First Chargeback/1442 messages

DE 4 is the First Chargeback/1442 amount in the First Chargeback/1442 currency, exclusive of any transaction fees.[12] A First Chargeback/1442 is classified as partial if it is for less than the First Presentment/1240 amount.

Second Presentment/1240 messages

DE 4 is the Second Presentment/1240 amount in the Second Presentment/1240 currency, exclusive of any transaction fees. A Second Presentment/1240 is classified as partial if it is for less than the First Presentment/1240 amount.

[12] For ATM First Chargeback/1442 messages involving non-European Primary Account Numbers (PANs) and destined for the non-European, non-intracountry Mastercard Network identifier, the issuer must add interchange fees to the chargeback amount before sending the message.

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Arbitration Chargeback/1442 messages

DE 4 is the Arbitration Chargeback/1442 amount in the Arbitration Chargeback/1442 currency, exclusive of any transaction fees. An Arbitration Chargeback/1442 is classified as partial if it is for less than the amount of the First Presentment/1240.

Fee Collection/1740 messages

DE 4 is the Fee Collection/1740 transaction amount, exclusive of any transaction fees.

Fee Collection/1740 messages can be accepted in any currency except if the transaction is an intracurrency settlement service transaction it must be submitted in the currency of the intracurrency.

Fee Collection Return/1740 messages

DE 4 is the Fee Collection Return/1740 transaction amount, exclusive of any transaction fees.

Fee Collection Resubmission/1740 messages

DE 4 is the Fee Collection Resubmission/1740 transaction amount, exclusive of any transaction fees.

Fee Collection Arbitration Return/1740 messages

DE 4 is the Fee Collection Arbitration Return/1740 transaction amount, exclusive of any transaction fees.

Related required data element and PDS

DE 49 (Currency Code, Transaction) and PDS 0148 (Currency Exponents) must be present in conjunction with DE 4 to identify the transaction's currency and exponent.

Values

In first chargebacks, second presentments, arbitration chargebacks, and fee collection (Retrieval Fee Billing/Handling Fees) messages, if the transaction is not an intracurrency settlement service level transaction, or an intra-European transaction, DE 4 must contain the U.S. dollar equivalent of the transaction amount if submitted by a customer unless the transaction came from the Single Message System. For fee collection messages, if the transaction is an intracurrency settlement service transaction it must be submitted in the currency of the intracurrency settlement agreement.

Chargebacks are restricted based on the MCC, the product code, and amount. Refer to the *Chargeback Guide*, for more information.

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In all messages other than Fee Collection/1740 messages, DE 4 must be greater than zero.

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

For Quick Payment Service (QPS) transactions, transactions at or below the established qualified limits are processed as QPS transactions. A properly identified below-qualified-limit QPS transaction is protected against chargebacks for specific message reason codes. Transactions above the qualified limits are processed as all other Mastercard transactions. For more information, refer to the *Transaction Processing Rules* and the *Chargeback Guide*.

DE 5 (Amount, Reconciliation)

DE 5 (Amount, Reconciliation) is the DE 4 (Amount, Transaction) value converted to the customer's reconciliation payment or settlement currency.

This amount is exclusive of any fees that are provided in PDS 0146 (Amounts, Transaction Fee).

Attributes

Data Representation:	n-12
Length Field:	None
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	M

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Message Type Identifier	Org	Sys	Dst
Second Presentment/1240	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
Fee Collection (Handling Fees)/1740	•	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	•	X	M

For ATM transactions submitted by the Mastercard Network, this element is mandatory.

For all transactions, the clearing system always provides this element.

If a Currency Conversion Assessment (DE 111) was applied, DE 5 will contain this amount.

Arbitration Chargeback/1442 messages

DE 5 is DE 4 converted to the acquirer's reconciliation currency for the transaction.

First Presentment/1240 messages

DE 5 is DE 4 converted to the issuer's reconciliation currency for the transaction. The clearing system may use an adjusted conversion rate.

First Chargeback/1442 messages

DE 5 is DE 4 converted to the acquirer's reconciliation currency for the transaction.

Second Presentment/1240 messages

DE 5 is DE 4 converted to the issuer's reconciliation currency for the transaction.

Fee Collection/1740 Messages, Fee Collection Return/1740 messages, Fee Collection Resubmission/1740 messages, or Fee Collection Arbitration Return/ 1740 messages

DE 5 is DE 4 converted to the receiving customer's reconciliation currency for the transaction.

NOTE: These usage notes assume the transaction passes all system edits, and therefore, DE 5 is calculated in the destination party's reconciliation currency.

If a transaction is rejected and therefore returned to the originator, DE 5 is not calculated or presented in the message.

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Related data element and PDS

DE 50 (Currency Code, Reconciliation) and PDS 0148 (Currency Exponents) must be present in conjunction with DE 5 to identify the reconciliation (payment) currency and exponent.

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a reconciliation amount of USD 212.50 is expressed as 000000021250.

DE 6 (Amount, Cardholder Billing)

DE 6 (Amount, Cardholder Billing) is DE 4 (Amount, Transaction) converted to the issuer's designated cardholder billing currency.

This amount is exclusive of any fees that are provided in PDS 0146 (Amounts, Transaction Fee).

Attributes

Data Representation:	n-12
Length Field:	None
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	X	C
Second Presentment/1240	O	X	C

For bilaterally settled transactions, this element is optional.

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For all other transactions, the clearing system always provides this element.

First Presentment/1240 messages

DE 6 is DE 4 converted to the issuer's cardholder billing currency. A supplemental cardholder fee for the Issuer Currency Conversion Rate (ICCR) Service may be added to DE 6 for a participant's transaction.

Second Presentment/1240 messages

DE 6 is DE 4 converted to the issuer's cardholder billing currency.

Related required data element and PDS

DE 51 (Currency Code, Cardholder Billing) and PDS 0148 (Currency Exponents) must be present in conjunction with DE 6 to identify the cardholder billing currency and exponent.

The clearing system determines the cardholder billing currency for transactions on the basis of data processing parameters that issuers select in the customer profile database. Cardholder billing currency selection may be established on issuing account range (PAN) data and other criteria.

The clearing system also optionally enables issuers to determine the cardholder billing currency for a given transaction according to the account range and the transaction currency in DE 49 (Currency Code, Transaction).

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a cardholder billing amount of USD 212.50 is expressed as 000000021250.

DE 9 (Conversion Rate, Reconciliation)

DE 9 (Conversion Rate, Reconciliation) is the factor used in converting transaction amount to reconciliation amount.

How DE 5 is calculated using DE 9

After adjusting for the decimal location, DE 9 is multiplied by DE 4 (Amount, Transaction) to determine DE 5 (Amount, Reconciliation).

Attributes

Data Representation:	n-8

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Length Field:	None
Data Field:	Fixed length, 8 positions
Subfields:	None
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	M
Second Presentment/1240	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
Fee Collection (Handling Fees)/1740	•	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	•	X	M

This data element is calculated by dividing DE 5 by DE 4. The result is adjusted to fit within the last seven positions of DE 9, and the first position is populated with the number of decimal places. DE 9 provides the currency conversion cross-rate from DE 4 to DE 5.

NOTE: This data element is simply a quotient of the two related amount data elements and may not reflect the actual currency conversion rates or algorithms the clearing system uses to execute the currency conversion service.

Values

The left-most digit denotes the number of positions that the decimal separator shall be moved from the right. The left-most digit is in the range 0–9. For example, a data value of 91234567 indicates a conversion rate of 0.001234567.

If DE 5 = DE 4, DE 9 will contain a value of 61000000.

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DE 10 (Conversion Rate, Cardholder Billing)

DE 10 (Conversion Rate, Cardholder Billing) is the factor used in converting a transaction amount to cardholder billing amount.

After adjusting for the decimal location, DE 10 is multiplied by DE 4 (Amount, Transaction) to determine DE 6 (Amount, Cardholder Billing).

Attributes

Data representation:	n-8
Length field:	None
Data field:	Fixed length, 8 positions
Subfields:	None
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
Second Presentment/1240	•	X	C

This data element is calculated by dividing DE 6 by DE 4. The result is adjusted to fit within the last seven positions of DE 10, and the first position is populated with the number of decimal places. DE 10 provides the currency conversion cross-rate from DE 4 to DE 6.

DE 10 is present in a message whenever DE 4 and DE 6 are present.

Values

The left-most digit denotes the number of positions that the decimal separator shall be moved from the right. The left-most digit is in the range 0–9. For example, a data value of 91234567 indicates a conversion rate of 0.001234567.

If DE 6 = DE 4, DE 10 will contain a value of 61000000.

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DE 12 (Date and Time, Local Transaction)

DE 12 (Date and Time, Local Transaction) is the local year, month, day, and time at which the transaction takes place at the card acceptor location.

Attributes

Data Representation:	n-12; YYMMDDhhmmss
Length Field:	None
Data Field:	Fixed length, 12 positions
Subfields:	2
Justification:	N/A

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
s1 Date	M	•	M
s2 Time	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M

For business transaction life cycle messages, DE 12 contains the actual cardholder transaction local date and time at the point of interaction.

The DE 12 value submitted in the First Presentment/1240 should remain the same in all subsequent retrieval and chargeback transactions.

DE 12 is required in the life cycle transactions if it was provided on the First Presentment. This is critical if the transaction qualifies for Account Level

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Management/Spend Shortfall processing. Please refer to the *Account Level Management User Manual* for details regarding which transactions qualify for Account Level Management.

The date and time should always be retained and returned through all subsequent messages in the life cycle.

Subfield 1 (Date)

DE 12 (Date and Time, Local Transaction), subfield 1 (Date) describes the date on which a transaction takes place at the card acceptor location.

Attributes

Data Representation	n-6; YYMMDD
Data Field	Contents of positions 1–6
Justification	N/A

Requirements

- DE 12, subfield 1 must be present and contain a valid date in the format YYMMDD in all First Presentment/1240 transactions. GCMS rejects the transaction if DE 12, subfield 1 is not present.
- In First Presentment/1240 messages, DE 12 must contain a valid date to qualify for most incentive interchange programs.
- The date cannot be greater than the file header date provided in subfield 2, File Reference Date, of PDS 0105 (File ID), unless the transaction is Collection Only.
- If the transaction is a retrieval request and DE 12 is present, this subfield must contain a valid date in the format YYMMDD.
- This table describes the rules for the date subfield based on the transaction type.

Rules for the date subfield based on the transaction type

Transaction type	Transaction date used in DE 12, subfield 1
Face-to-face	The date goods or services are exchanged.
Non–Face-to-face	The date goods are shipped or services performed
Vehicle Rental	The date the vehicle is returned, or, if applicable, the prepayment date.
Lodging	The date checkout occurred, or if applicable, the prepayment date.

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Transaction type	Transaction date used in DE 12, subfield 1
No-show	The date the cardholder was expected to arrive at the hotel or motel and failed to appear.
Airline/Railway	The date the ticket was issued.
Cruise Line	The date transportation documents are issued.
On-board Cruise Line	The date the passenger disembarks.
Credit	The date the card acceptor grants a credit or price adjustment.
All in-flight commerce transactions except in-flight commerce mailed purchases	The date the flight departs from the originating city. The transaction date for in-flight commerce mailed purchases is the shipment date unless otherwise disclosed to the cardholder.
Post-authorized Aggregated Contactless Transit or Authorized Aggregated Split Clearing Contactless Transit Transaction	The date the cardholder undertook travel that was included in this aggregation. If the aggregation spanned multiple days, the date used should be that which most clearly allows the cardholder to link the amount charged to the travel undertaken.

Subfield 2 (Time)

DE 12 (Date and Time, Local Transaction), subfield 2 (Time) describes the time at which a transaction takes place at the card acceptor location.

Attributes

Date Representation	n-6; hhmmss
Data Field	Contents of positions 7–12
Justification	N/A

Requirements

- This subfield must be in hhmmss format representing hours, minutes, and seconds. The hours portion (hh) must contain a value in the range 00–23, and the minutes (mm) and seconds (ss) portion must contain a value in the range 00–59.
- If the transaction time is unknown or unavailable, the time subfield should be populated with zeros.

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DE 14 (Date, Expiration)

DE 14 (Date, Expiration) specifies the year and month after which a card expires.

Attributes

Data Representation:	n-4; YYMM
Length Field:	None
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	N/A

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This data element may be used in messages to contain the date after which a card expires and is no longer valid for cardholder use.

Values

This data element must consist of a year (YY) and a month (MM).

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DE 22 (Point of Service [POS] Entry Mode)

DE 22 (Point of Service [POS] Entry Mode) is a series of codes that identify terminal capability, terminal environment, and point-of-interaction (POI) security data.

DE 22 indicates specific conditions that are (or were) present at the time a transaction occurred at the point of interaction.

Attributes

Data Representation:	an-12
Length Field:	None
Data Field:	Fixed length, 12 positions
Subfields:	12
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
s7 Card Data: Input Mode	M	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
s7 Card Data: Input Mode	M	X	M
Second Presentment/1240	M	•	M
s7 Card Data: Input Mode	M	X	M
Retrieval Request/1644	M	X	M
s7 Card Data: Input Mode	M	X	M
Retrieval Request Acknowledgment/1644	M	•	M
s7 Card Data: Input Mode	M	X	M

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This data element describes in First Presentment/1240 messages (and subsequent related life cycle messages) the POI environment at the time that a transaction occurred. Credit (Purchase Return) messages should submit point-of-interaction (POI) data based on the refund environment, not the environment of the original transaction.

If the acquirer fails to provide DE 22 (Point of Service Data Code) in the First Presentment of an electronic commerce transaction, regardless of the IRD submitted, the transaction will be rejected.

Requirements

This list describes the requirements for DE 22.

- DE 22 is required in First Presentment/1240, First Chargebacks/1442, Second Presentments/1240, and Arbitration Chargebacks/1442 transactions. If DE 22 is not present in the First Presentment/1240 message, GCMS rejects the transaction.
- DE 22 data sent in the First and Arbitration Chargeback/1442 and Second Presentment/1240 messages should be the same value as that which was sent in DE 22 in the First Presentment/1240 message.
- DE 22 is required in Retrieval Request/1644 and Retrieval Request Acknowledgment/1644 messages whenever it was included in the associated First Presentment/1240. GCMS and IPM Pre-edit and Utilities software currently have no edits to support this business requirement.
- DE 22 is required when DE 55 is present. In this situation, DE 22, subfield 7 must contain values F, M, R, S, or C.
- DE 22 is used in a clearing message to identify a message as a Clearing contactless magnetic stripe transaction. For this transaction type, DE 22, subfield 1 contains values A or M, and subfield 7 contains value A.
- DE 22 is used in a clearing message to identify a message as a Clearing contactless M/Chip transaction. For this transaction type, DE 22, subfields 1 and 7 contain value M.
- For offline chip transactions when DE 38 (Approval Code) is not available, DE 22, subfield 7 must contain value F to identify the transaction as offline chip.
- DE 22, subfield 4 must contain value 2 or 4 when DE 22, subfield 7 contains value R.
- DE 22, subfield 5 must contain values 4 or 5 when DE 22, subfield 7 contains value S.
- Transactions identified as contactless PAN-mapped or Mastercard Digital Enablement Service PAN-mapped, contactless transactions sent to the issuer, will have the value sent by the acquirer (A or M) in DE 22, subfield 7, changed by Mastercard to value M.
- Transactions identified as contactless PAN-mapped or Mastercard Digital Enablement Service PAN-mapped, contactless transactions sent to the acquirer,

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will have the DE 22, subfield 7 value sent by the issuer (M) changed by Mastercard to the original value sent in by the acquirer.

- Transactions identified as Mastercard Digital Enablement Service PAN-mapped Digital Secure Remote Payment transactions sent to the issuer will have value R sent by the acquirer in DE 22, subfield 7, changed by Mastercard to value O.
- Transactions identified as Mastercard Digital Enablement Service PAN-mapped Digital Secure Remote Payment transactions sent to the acquirer will have value O sent by the issuer and changed by Mastercard to the original value sent in by the acquirer.

Authorization to clearing data element mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. There are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

NOTE: Refer to the *Data Integrity Monitoring Program* manual for specific edit information.

This table details the mapping between the authorization and clearing data elements.

Authorization to clearing mapping for data elements

To map to IPM...	IPM Data Element Name	Use CIS Authorization...	
DE 22	Point of Service Data Code	DE 61, DE 22, DE 26, and DE 48 as follows:	
DE 22, subfield 1	Terminal Data: Card Data Input Capability	IF CIS DE 61, Subfield 11 =	Use...
0	0		
1	1		
2	2		
3	M		
4	A		
5	D		
6	6		
7	B		
8	C		
9	5		

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To map to IPM...	IPM Data Element Name	Use CIS Authorization...	
DE 22, subfield 2	Terminal Data: Cardholder Authentication Capability	IF CIS DE 22, Subfield 2 =	Use...
0	9		
1	1		
2	0		
8	5		
IF CIS DE 22, Subfield 1 =	Use...		
04	6		
DE 22, subfield 3	Terminal Data: Card Capture Capability	IF CIS DE 61, Subfield 6 =	Use...
0	0		
1	1		
DE 22, subfield 4	Terminal Operating Environment	IF CIS DE 61...	Use...
subfield 1 = 2 and subfield 3 = 3	0		
subfield 1 = 0 and subfield 3 = 0	1		
subfield 1 = 1 and subfield 3 = 0	2		
subfield 1 = 1 and subfield 3 = 4	2		
subfield 1 = 0 and subfield 3 = 1	3		
subfield 1 = 1 and subfield 3 = 1	4		
subfield 1 = 1 and subfield 3 = 2	4 or 5		
subfield 3 = 8	8		
subfield 1 = any other value or subfield 3 = any other value	9		

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To map to IPM...	IPM Data Element Name	Use CIS Authorization...	
DE 22, subfield 5	Cardholder Present Data	If CIS DE 61 subfield 4 =	Use...
0	0		
1	1		
2	2		
3	3		
4	4		
5	5		
DE 22, subfield 6	Card Present Data	IF CIS DE 61 subfield 5 =	Use...
0	1		
1	0		
DE 22, subfield 7	Card Data: Input Mode	IF CIS DE 22 subfield 1 =	Use...
00	0		
01	1		
02	2		
03	0		
04	0		
05	C		
07	M		
09	R		
10	7		
79	6		
80	B		
81	S		
82	T		
90	B		
91	A		
95	C		

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To map to IPM...	IPM Data Element Name	Use CIS Authorization...	
DE 22, subfield 8	Cardholder Authentication Method	IF CIS DE 48 subelement 80 =	Use...
PV or TV	1		
A value other than PV or TV	9		
DE 22, subfield 9	Cardholder Authentication Entity	No Authorization equivalent	Default=9
DE 22, subfield 10	Card Data Output Capability	No Authorization equivalent	Default=0
DE 22, subfield 11	Terminal Data Output Capability	No Authorization equivalent	Default=0
DE 22, subfield 12	PIN Capture Capability	IF CIS DE 26 =	Use...
04	4		
05	5		
06	6		
07	7		
08	8		
09	9		
10	A		
11	B		
12	C		
IF CIS DE 22 subfield 2 =	Use...		
0	1		
2	0		

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Subfield 1 (Terminal Data, Card Data Input Capability)

DE 22 (Point of Service [POS] Entry Mode), subfield 1 indicates the set of methods supported by the terminal for the input of account number, card, or mobile device data.

Attributes

Data Representation:	an-1
Data Field:	Contents of position 1
Justification:	N/A

Values	Description
0	Input capability unknown or unspecified.
1	No POS terminal used (for example, voice/ARU authorization or other transactions that originated from a data server).
2	Terminal supports magnetic stripe input only.
4	Optical character reader (OCR) capability
5	Terminal supports EMV contact chip input only.
6	Terminal supports key entry input only.
A	Contactless Magnetic Stripe (Proximity Chip) **NOTE: Terminal supports contactless magnetic stripe input but not contactless EMV input. The terminal may also support one or more other card input types, including EMV contact chip input, magnetic stripe input, and key entry input.**
B	Terminal supports magnetic stripe input, and key entry input.
C	Terminal supports EMV contact chip input, magnetic stripe input, and key entry input.
D	Terminal supports EMV contact chip input and magnetic stripe input.
E	EMV contact chip and key entry capability.

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Values	Description
M	Contactless EMV/Chip (Proximity Chip) **NOTE: Terminal supports contactless EMV input and contactless magnetic stripe input. The terminal also may support one or more other card input types, including EMV contact chip input, magnetic stripe input, and key entry input.**
V	Other capability

Subfield 2 (Terminal Data, Cardholder Authentication Capability)

DE 22 (Point of Service [POS] Entry Mode), subfield 2 describes the capability of the terminal device to support/accept authentication data.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 2
Justification:	N/A

Values	Description
0	Terminal does not have PIN entry capability
1	Terminal has PIN entry capability
2	Electronic signature analysis capability
3	POS software-based PIN entry capability
5	Terminal has PIN entry capability but PIN pad is not currently operative
6	Other
9	Unknown; data unavailable

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Subfield 3 (Terminal Data, Card Capture Capability)

DE 22 (Point of Service [POS] Entry Mode), subfield 3 indicates whether the terminal has card capture capabilities.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 3
Justification:	N/A

Values	Description
0	Terminal/operator does not have card capture capability
1	Terminal/operator has card capture capability
9	Unknown; data unavailable

Subfield 4 (Terminal Operating Environment)

DE 22 (Point of Service [POS] Entry Mode), subfield 4 indicates whether the card acceptor is attending the terminal and the location of the terminal.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 4
Justification:	N/A

Values	Description
0	No terminal used
1	On card acceptor premises; attended terminal
2	On card acceptor premises; unattended terminal
3	Off card acceptor premises; attended
4	Off card acceptor premises; unattended
5	On cardholder premises; unattended
6	Off cardholder premises; unattended

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Values	Description
7	Private use (Future use)
8	Additional Terminal Operating Environments
9	Unknown; data unavailable

Subfield 5 (Cardholder Present Data)

DE 22 (Point of Service [POS] Entry Mode), subfield 5 indicates whether the cardholder is present at the point of service and explains the condition if the cardholder is not present.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 5
Justification:	N/A

Values	Description
0	Cardholder present
1	Cardholder not present (unspecified)
2	Cardholder not present (mail/facsimile transaction)
3	Cardholder not present (phone order or from automated response unit [ARU])
4	Cardholder not present (standing order/recurring transactions)
5	Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA])
9	Unknown; data unavailable

Subfield 6 (Card Present Data)

DE 22 (Point of Service [POS] Entry Mode), subfield 6 indicates if the card is present at the point of service.

Attributes

Data Representation:	n-1

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Data Field:	Contents of position 6
Justification:	N/A

Values	Description
0	Card not present*
1	Card present*
9	Unknown; data unavailable
	*

NOTE: Due to different versions of ISO standards the CIS values are opposite of values for IPM DE 22, subfield 6.

Subfield 7 (Card Data, Input Mode)

DE 22 (Point of Service [POS] Entry Mode), subfield 7 indicates the method used for PAN entry to initiate a transaction.

Attributes

Data Representation:	an-1
Data Field:	Contents of position 7
Justification:	N/A

NOTE: Issuers are allowed to use values N, O, or V for Chargeback/1442 messages and Retrieval Request/1644 messages if the First Presentment/1240 message contained values N, O, or V.

Values	Description
0	PAN entry mode unknown
1	PAN manual entry; no terminal used
2	PAN auto-entry via magnetic strip: track data is not required within transaction
6	PAN manual entry using a terminal, or through voice transaction after chip card read error or chip fallback transaction failure
7	Credential on File (effective June 12, 2018)

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Values	Description
A	PAN auto-entry via contactless magnetic stripe: track data provided unaltered within transaction
B	PAN auto-entry via magnetic stripe: track data provided unaltered within transaction (magnetic stripe entry may also be chip fallback transaction).
C	PAN auto-entry via chip (online authorized transaction)
F	PAN auto-entry via chip (offline chip-approved transaction)
M	PAN auto-entry via contactless M/Chip
R	PAN entry via electronic commerce containing Digital Secure Remote Payment (DSRP) cryptogram within DE 55 (Integrated Circuit Card [ICC])
S	PAN entry via electronic commerce
T	PAN auto-entry via server (issuer, acquirer, or third party vendor system)

Subfield 8 (Cardholder Authentication Method)

DE 22 (Point of Service [POS] Entry Mode), subfield 8 indicates the method by which the cardholder's identity was verified at the point of service.

Attributes

Data Representation:	an-1
Data Field:	Contents of position 8
Justification:	N/A

Values	Description
0	Not authenticated
1	PIN
2	Electronic signature analysis
5	Manual signature verification
6	Other manual verification (such as a driver's license number)
9	Unknown; data unavailable

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Values	Description
S	Other systematic verification

Subfield 9 (Cardholder Authentication Entity)

DE 22 (Point of Service [POS] Entry Mode), subfield 9 indicates the entity through which the cardholder's identity was verified at the point of service.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 9
Justification:	N/A

Values	Description
0	Not authenticated
1	ICC, Offline PIN
2	Card acceptance device (CAD)
3	Authorizing agent, Online PIN
4	Merchant/card acceptor, signature
5	Other
9	Unknown; data unavailable

Application notes

For chip transactions, the Cardholder Verification Method (CVM) used for that transaction is specified via the combination of values for DE 22, subfields 8 (Cardholder Authentication Method) and 9 shown in this table.

CVM	Subfield 8 value	Subfield 9 value
Offline PIN	1	1
Online PIN	1	3
Signature	5	4
No CVM	0	0

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Subfield 10 (Card Data Output Capability)

DE 22 (Point of Service [POS] Entry Mode), subfield 10 indicates the ability of the terminal to write or output data to a card.

Attributes

Data Representation:	an-1
Data Field:	Contents of position 10
Justification:	N/A

Values	Description
0	Unknown; data unavailable
1	None
2	Write data to card at magnetic stripe level
3	Write data to card at ICC chip level
S	Other

Subfield 11 (Terminal Data Output Capability)

DE 22 (Point of Service [POS] Entry Mode), subfield 11 indicates the print and display capabilities of the terminal.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 11
Justification:	N/A

Values	Description
0	Unknown; data unavailable
1	None
2	Printing capability only
3	Display capability only

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Values	Description
4	Printing and display capability

Subfield 12 (PIN Capture Capability)

DE 22 (Point of Service [POS] Entry Mode), subfield 12 indicates the maximum number of PIN characters that the POS terminal can capture.

Attributes

Data Representation:	an-1
Data Field:	Contents of position 12
Justification:	N/A

Values	Description
0	No PIN capture capability
1	Unknown; data unavailable
2	Reserved
3	Reserved
4	PIN capture capability 4 characters maximum
5	PIN capture capability 5 characters maximum
6	PIN capture capability 6 characters maximum
7	PIN capture capability 7 characters maximum
8	PIN capture capability 8 characters maximum
9	PIN capture capability 9 characters maximum
A	PIN capture capability 10 characters maximum
B	PIN capture capability 11 characters maximum
C	PIN capture capability 12 characters maximum

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DE 23 (Card Sequence Number)

DE 23 (Card Sequence Number) distinguishes among separate cards that have the same DE 2 (Primary Account Number [PAN]).

Attributes

Data Representation:	n-3
Length Field:	None
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

DE 23 is used to identify one of several cards issued under a single PAN. Normally, when such cards are issued, the card sequence number is encoded on track 1 or track 2 of the card, and this information is automatically captured during a magnetic stripe-read operation at a POI terminal.

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For chip transactions that include EMV-compliant ICC system-related data (DE 55), DE 23 must be present and contain the Application PAN Sequence Number (tag 5F34) if provided by the IC card to the terminal.

If the account range is registered for the Authentication Indicator Type 1 Service, then DE 23 must be present.

Values

If present, DE 23 contains the Card Sequence Number in the range 000–099, right-justified and left-padded with zeros.

In the context of chip transactions, the Application PAN Sequence Number (EMV tag 5F34) is defined as a one-byte numeric value. The acquirer software shall therefore convert this one-byte numeric value to a three-byte value in DE 23, with leading zeros. For example, if the value of 5F34 is 2, the value of DE 23 will be 002.

Application notes

For Europe-acquired, Brazil-issued chip combination cards; acquirers in the Europe region may optionally recognize the Brazil-issued chip combination card acceptance brand selection that is determined by a unique PSN value in DE 23.

- 0x1 (Credit/Mastercard®), where x is the sequence number 0 to 9: the transaction is processed a credit transaction.
- 0x2 (Debit/Mastercard®), where x is the sequence number 0 to 9: the transaction is processed as a debit transaction.
- If neither 0x1 or 0x2 is present, the transaction is processed as a credit transaction.

DE 24 (Function Code)

DE 24 (Function Code) indicates the specific purpose for a message.

Attributes

Data Representation:	n-3
Length Field:	None
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Right

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Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	M
First Presentment/1240	M	•	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	•	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	•	M
Financial Detail Addendum (Lodging Summary)/1644	M	•	M
Financial Detail Addendum (Temporary Services)/1644	M	•	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	•	M
Financial Detail Addendum (Payment Transactions)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	•	M
Financial Detail Addendum (Travel Agency Detail)/1644	M	•	M
Financial Detail Addendum (Lodged Account Detail)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	•	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	•	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	•	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	•	M
Financial Detail Addendum (Generic Detail)/1644	M	•	M
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Common Data)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M

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DE 24 is mandatory in all Fee Collection/1740 clearing system messages. Together with the MTI, the function code uniquely identifies all Fee Collection/1740 transaction functions the clearing system performs.

Values

This table lists all Function Codes the clearing system supports. The associated MTIs are also provided.

Values

MTI	Function Code	Clearing System Transaction Function
1240	200	First Presentment
1240	205	Second Presentment (Full)
1240	282	Second Presentment (Partial)
1442	450	First Chargeback (Full)
1442	451	Arbitration Chargeback (Full)[13]
1442	453	First Chargeback (Partial)
1442	454	Arbitration Chargeback (Partial) [5]
1644	603	Retrieval Request [5]
1644	605	Retrieval Request Acknowledgment
1644	640	Currency Update
1644	680	File Currency Summary
1644	685	Financial Position Detail
1644	688	Settlement Position Detail
1644	691	Message Exception
1644	693	Text Message
1644	695	File Trailer
1644	696	Financial Detail Addendum
1644	697	File Header
1644	699	File Reject
1740	700	Fee Collection (Customer-generated)[14]

[13] Not supported for ATM transactions (DE 3 = 010000)
[14] Fee Collection (Customer-generated)/1740 messages includes manually submitted (non-MasterCom) retrieval fulfillments.

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MTI	Function Code	Clearing System Transaction Function
1740	780	Fee Collection Return
1740	781	Fee Collection Resubmission
1740	782	Fee Collection Arbitration Return
1740	783	Fee Collection (Clearing System-generated)
1740	790	Fee Collection (Funds Transfer)
1740	791	Fee Collection (Funds Transfer Backout)

DE 25 (Message Reason Code)

DE 25 (Message Reason Code) provides the message receiver with the reason for sending the message.

Attributes

Data Representation:	n-4
Length Field:	None
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
File Currency Summary/1644	•	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M
Text Message/1644	•	X	M

DE 25 identifies the specific reason that a transaction was initiated, such as the reason for a Retrieval Request/1644 message, Retrieval Request Acknowledgment/1644 message, First Chargeback/1442 message, or Second Presentment/1240 message.

DE 25 identifies the specific reason that a transaction was initiated, such as the reason for a Fee Collection/1740 message.

Values

These tables list Message Reason Codes the clearing system supports for Fee Collection/1740 messages. The associated MTIs and Function Codes are also provided to indicate the specific circumstances in which each Message Reason Code is used.

First Presentment/1240 (Function Code = 200)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
1400	Not previously authorized	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
1401	Previously approved authorization, amount same	Yes	Yes	Yes
1402	Previously approved authorization, amount differs	Yes	Yes	Yes
1403	Previously approved authorization, partial amount, multi-clearing	Yes	No	No
1404	Previously approved authorization, partial amount, final clearing	Yes	No	No
1500	Identifies a syntax error return	No	No	No

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Second Presentment (Full)/1240 (Function Code = 205) and Second Presentment (Partial)/1240 (Function Code = 282)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
1500	Identifies a syntax error return	No	No	No
2001	Invalid Acquirer Reference Data on chargeback; no documentation required or provided.	Yes	Yes	Yes
2002	Non-receipt of required documentation to support chargeback within maximum time frame.	Yes	Yes	Yes
2003	Correct transaction date provided.	Yes	Yes	Yes
2004	Invalid Acquirer Reference Data on chargeback; documentation was received.	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
2005	Correct card acceptor location/ description provided.	Yes	Yes	Yes
2008	Issuer authorized transaction.	Yes	Yes	Yes
2011	Credit previously issued.	Yes	Yes	Yes
2700	Chargeback remedied, see corresponding documentation.	Yes	Yes	Yes
2701	Duplicate chargeback	Yes	Yes	Yes
2702	Past chargeback time limit.	Yes	Yes	Yes
2703	Requested transaction document provided (requires hardship variance)	Yes	Yes	Yes
2704	Invalid member message text	Yes	Yes	Yes
2705	Correct MCC provided	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
2706	Authorization advised suspicious	Yes	Yes	Yes
2707	No authorization request required nor attempted	Yes	Yes	Yes
2708	Account was not listed on the applicable warning bulletin as of the transaction date.	Yes	Yes	Yes
2709	Documentation received was illegible.	Yes	Yes	Yes
2710	Scanning error–unrelated documents or partial scan	Yes	Yes	Yes
2713	Invalid Chargeback	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
2870	Chip Liability Shift* *Valid for all intraregional transactions except those involving U.S. region and all interregional transactions between the following: • AP region and MEA region • Europe region and participating countries in MEA region[15] • Europe region and participating countries in AP region[16]	Yes*	Yes	Yes

[15] MEA countries participating in the Interregional Chip Liability Shift program include: Bahrain, Kuwait, Mauritius, Morocco, Qatar, South Africa, Tunisia, United Arab Emirates

[16] AP countries participating in interregional chip liability shift include: Hong Kong, Indonesia, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
2871	Chip/PIN Liability Shift** ** Reserved for intra-Europe and intra-Canada	Yes*	Yes	Yes

First Chargeback (Full)/1442 (Function Code = 450) and First Chargeback (Partial)/1442 (Function Code = 453)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement and Cirrus messages
4515	Cardholder Denies Transaction Finalized		Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement and Cirrus messages
4804	Multiple Processing, Duplicate (used only by the Mastercard Network for European-acquired transactions)	Yes	Yes	Yes
4807	Warning bulletin	Yes		
4808	Requested/ required authorization not obtained	Yes	Yes	Yes
4809	Transaction Not Reconciled (Used only by the Mastercard Network for European-acquired transactions)	Yes	Yes	Yes
4811	Stale Transaction (Used by the Mastercard Network only for European-acquired transactions)	Yes	Yes	Yes
4812	Account number was not on file.	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement and Cirrus messages
4831	Transaction amount differs.	Yes	Yes	
4834	Duplicate processing	Yes	Yes	Yes
4837	Fraudulent transaction; no cardholder authorization	Yes	Yes	
4840	Fraudulent processing of transaction	Yes		
4841	Canceled recurring transaction	Yes	Yes	
4842	Late presentment	Yes	Yes	Yes
4846	Correct transaction currency code was not provided.	Yes	Yes	
4849	Questionable card acceptor activity	Yes		
4850	Installment Transaction Dispute[17]			

[17] Valid for Brazil domestic chargebacks only

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement and Cirrus messages
4853	Cardholder Dispute Defective/Not as Described	Yes		
4854	Cardholder dispute not elsewhere classified (U.S. only)	Yes		
4855	Non-receipt of merchandise	Yes	Yes	
4859	Services not rendered	Yes		Yes
4860	Credit not processed	Yes	Yes	
4863	Cardholder does not recognize, Potential fraud	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement and Cirrus messages
4870	Chip Liability Shift* *Valid for all intraregional transactions except those involving U.S. region and all interregional transactions between the following: • AP region and MEA region • Europe region and participating countries in MEA region[1] • Europe region and participating countries in AP region[2]	Yes*	Yes	Yes
4871	Chip/PIN Liability Shift** ** Reserved for intra-Europe and intra-Canada	Yes*	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement and Cirrus messages
4880	Maestro Late Presentment *Applies only to non-intra-European and non-inter-European Maestro chip-read and PIN-based POS transactions **Applies only to Maestro transactions	Yes*	Yes	Yes**
4890	Identifies a syntax error return	No	No	No
4999	Domestic Chargeback Dispute *Reserved for intra-European and inter-European use	Yes*	Yes*	Yes*

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Arbitration Chargeback (Full)/1442 (Function Code = 451) and Arbitration Chargeback (Partial)/1442 (Function Code = 454)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM Maestro manual cash disbursement and Cirrus messages
4807	Warning bulletin	Yes	N/A	N/A
4808	Requested/ required authorization not obtained	Yes	N/A	N/A
4812	Account number was not on file.	Yes	N/A	N/A
4831	Transaction amount differs.	Yes	N/A	N/A
4834	Duplicate processing.	Yes	N/A	N/A
4837	Fraudulent transaction; no cardholder authorization	Yes	N/A	N/A
4840	Fraudulent processing of transaction	Yes	N/A	N/A
4841	Canceled recurring transaction	Yes	Yes	N/A
4842	Late presentment	Yes	N/A	N/A

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM Maestro manual cash disbursement and Cirrus messages
4846	Correct transaction currency code was not provided.	Yes	N/A	N/A
4849	Questionable card acceptor activity	Yes	N/A	N/A
4850	Installment Transaction Dispute[18]	Yes	N/A	N/A
4853	Cardholder Dispute Defective/Not as Described	Yes	N/A	N/A
4854	Cardholder dispute not elsewhere classified (U.S. only)	Yes	N/A	N/A
4855	Non-receipt of merchandise	Yes	N/A	N/A
4859	Services not rendered	Yes	N/A	N/A
4860	Credit not processed	Yes	N/A	N/A

[18] Valid for Brazil domestic chargebacks only

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM Maestro manual cash disbursement and Cirrus messages
4863	Cardholder does not recognize, Potential fraud	Yes	N/A	N/A
4870	Chip Liability Shift* *Valid for all intraregional transactions except those involving U.S. region and all interregional transactions between the following: • AP region and MEA region • Europe region and participating countries in MEA region[1] • Europe region and participating countries in AP region[2]	Yes*	Yes	Yes
4871	Chip/PIN Liability Shift** ** Reserved for intra-Europe and intra-Canada	Yes*	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM Maestro manual cash disbursement and Cirrus messages
4890	Identifies a syntax error return	No	No	No
4900	General; invalid Second Presentment/ 1240; Second Presentment/ 1240 did not remedy First Chargeback/ 1442; this message reason code cannot be submitted in IPM format.	Yes	N/A	N/A
4901	Required documentation not received to support prior Second Presentment/ 1240.	Yes	N/A	N/A
4902	Documentation received was illegible.	Yes	N/A	N/A
4903	Scanning error–unrelated documents or partial scan	Yes	N/A	N/A

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM Maestro manual cash disbursement and Cirrus messages
4905	Invalid Acquirer Reference Data in Second Presentment/ 1240; no documentation required or provided	Yes	N/A	N/A
4908	Invalid Acquirer Reference Data in Second Presentment/ 1240; documentation was received.	Yes	N/A	N/A
4999	Domestic Chargeback Dispute Reserved for intra-European and inter-European use	Yes	N/A	N/A

Retrieval Request/1644 (Function Code = 603)

MTI	Function Code	Message Reason Code	Message Reason Code Description
1644	603	6305	Cardholder does not agree with amount billed.

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MTI	Function Code	Message Reason Code	Message Reason Code Description
		6321	Cardholder does not recognize transaction (for example, does not recognize card acceptor name, city, state, or date).
		6322	Request Transaction Certificate for a chip transaction
		6323	Cardholder needs information for personal records (such as tax records or business expense records).
		6341	Fraud investigation
		6342	Potential chargeback or compliance documentation is required.
		6343	Real-time Substantiation Audit Request
		6390	Identifies a syntax error return
	605	6305	Cardholder does not agree with amount billed.
		6321	Cardholder does not recognize transaction (for example, does not recognize card acceptor name, city, state, or date).
		6322	Request Transaction Certificate for a chip transaction

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MTI	Function Code	Message Reason Code	Message Reason Code Description
		6323	Cardholder needs information for personal records (such as tax records or business expense records).
		6341	Fraud investigation
		6342	Potential chargeback or compliance documentation is required.
		6343	Real-time Substantiation Audit Request
		6390	Identifies a syntax error return

Retrieval Request/1644 (Function Code = 603)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
6343	Real-time Substantiation Audit Request	No	No	No
6390	Identifies a syntax error return	No	No	No

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Retrieval Request Acknowledgment/1644 (Function Code = 605)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
6343	Real-time Substantiation Audit Request	No	No	No
6390	Identifies a syntax error return	No	No	No

Text Message/1644 (Function Code = 693)

MTI	Function Code	Message Reason Code	Message Reason Code Description
1644	693	6801	Official message from Mastercard to member
		6802	No data for this member and/or endpoint for this delivery cycle

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Reconciliation Messages: File Currency Summary/1644 (Function Code = 680), Financial Position Detail/1644 (Function Code = 685), and Settlement Position Detail (Function Code = 688)

MTI	Function Code	Message Reason Code	Message Reason Code Description
1644	680, 685	6861	File Acknowledgment, The clearing system generates after processing member outbound activity.
1644	680, 685	6862	File Notification, The clearing system generates to reconcile a member's incoming activity.
1644	685	6863, 6864	Reserved for Mastercard internal use
1644	688	6861	File Acknowledgment, The clearing system acknowledges settlement activity sent by the member.
1644	688	6862	File Notification, The clearing system notifies the member of settlement activity bound for the member.

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Fee Collection (Customer-generated)/1740 (Function Code = 700) and Fee Collection Resubmission/1740 (Function Code = 781)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7600	Lost/stolen telex/phone fee; for collection of lost/stolen report fee and phone or telex costs incurred for taking a lost or stolen card report DE 3, s1 = 19, credit to sender	Yes		
7601	Recovered card award fee; for collection of reward for a card acceptor or financial institution employee when a card has been recovered DE 3, s1 = 19, credit to sender	Yes	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7602	Emergency cash disbursement fee; for collection of fees associated with the handling of emergency cash disbursements to cardholders DE 3, s1 = 19, credit to sender	Yes		
7603	Compliance ruling settlement; for collection of a compliance ruling settlement amount DE 3, s1 = 19, credit to sender DE3, s1 = 29, debit to sender	Yes	Yes	
7604	Emergency card replacement fee; for collection of fees associated with the Emergency Card Replacement Service (ECR Service) DE 3, s1 = 19, credit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7605	Warning bulletin handling fee, issuer-originated; for settlement of warning bulletin handling fees in accordance with Mastercard operating rules DE 3, s1 = 19, credit to sender	Yes	Yes	
7606	Good faith acceptance settlement; for settlement of the amount of a good faith acceptance DE 3, s1 = 19, credit to sender DE3, s1 = 29, debit to sender	Yes	Yes	Yes
7607	Collection letter handling fee; for settlement of the amount of a collection letter acceptance DE 3, s1 = 19, credit to sender DE3, s1 = 29, debit to sender	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7608	Telex authorization fee; for collection of fees associated with an international telex authorization DE 3, s1 = 19, credit to sender	Yes		
7610	Investigation fee; for fee collection when an investigation report has been completed by an investigating member on behalf of the requesting member DE 3, s1 = 19, credit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7611	Retrieval fee reversal; issuer-originated; used to reverse a retrieval request fulfillment fee for documents never received or for invalid documents An issuer would use this code in response to receiving from an inquirer an invalid message containing code 7614. DE 3, s1 = 19, credit to sender	Yes	Yes	
7612	Retrieval handling fee; issuer-originator; used to penalize an acquirer for incorrect information verified by the retrieval request document DE 3, s1 = 19, credit to sender	Yes	Yes	
7613	IIAS Nonfulfillment	No	No	No

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7614	Settlement of fulfillment fees other than MasterCom; for settlement of retrieval request fulfillments not processed through the MasterCom system; credit to message originator (acquirer) DE 3, s1 = 19, credit to sender This reason code is valid only for Function Code 700 (acquirer to issuer). An issuer that wants to dispute these charges should submit a 1740-780 Fee Collection containing a DE 25 Message Reason Code of either 7611 or 7612.	Yes	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7616	Handling fee (acquirer-originated) for second presentment of reason codes 4812 and 4835 for chip transactions where transaction certificate and DE 55 are present in the clearing message	Yes	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7616	OR Handling fee (issuer-originated) for First Presentment chip transactions where DE 55 is either not present or is non-compliant in the clearing message. When submitting DE 25 with this message reason code, issuers can use the Retrieval Request ID (a unique ID generated by the MasterCom system for each record), found in PDS 0249 (MasterCom Record ID) in a Retrieval Request/ 1644-603, in the following manner, to indicate the purpose for submitting this reason code: RR			

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
	XXXXXXXXX MMDYY RR = retrieval request XXXXXXXXX = MasterCom Retrieval IR MMDDYY = retrieval request date DE 3, s1 = 19, credit to sender			
7617	Adjustment for promotional transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes		
7618	Reversal of previously reimbursed State Fuel Tax *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7619	Emergency card replacement center, cash advance lockbox fee DE 3, s1 = 19, credit to sender *Not valid for intra-European and inter-European transactions	Yes*		
7621	ATM Balance Inquiry Fee DE 3, s1 = 19, credit to sender *Reserved for intra-European and inter-European use	Yes*		Yes*

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7622	Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847); for issuer use in a Fee Collection (Handling Fee) message after sending First Chargeback/ 1442 for one of the specified authorization related chargebacks DE 3, s1 = 19, credit to sender *Not valid for Intra-European transactions	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7623	Handling Fee for Authorization-Related Chargebacks (4807, 4808, and 4847); for acquirer use in a Fee Collection (Handling Fee) message after sending Second Presentment/ 1240, which indicates that the transaction was authorized DE 3, s1 = 19, credit to sender *Not valid for intra-European and inter-European transactions	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7624	Handling Fee for Authorization-Related Chargebacks (4807, 4808, and 4847); for issuer use in a Fee Collection (Handling Fee) message after sending Arbitration Chargeback/ 1442 for one of the specified authorization related chargebacks DE 3, s1 = 19, credit to sender *Not valid for Intra-European transactions	Yes*		
7625	PIN Management Service at ATM DE 3, s1 = 19, credit to sender *Reserved for intra-European and inter-European use	Yes*		Yes*
7626	Private Label Merchant Fee	Yes	Yes	No

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7627	Failure to provide a merchant advice code in a Fee Collection (Handling Fee) message DE 3 = 19 credit to sender	Yes		
7628	Reclaim surcharge *This is restricted to intra-European and European transaction-related services. DE 3, s1 = 19, credit to sender	Yes*	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7700	Intracurrency agreement settlement; for settlement of amounts in accordance with an intracurrency agreement between transaction originator and transaction destination parties *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7701	Mastercard member settlement of fulfillment fees processed by MasterCom Intracountry Mexico fulfillment fees DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	
7702	Domestic ATM VAT Fees/ Services DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes* *Not valid for intra-European and inter-European transactions.	No	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7703	Domestic POS VAT Fees/ Services, Customer calculates VAT (Value Added Tax)* *Mexico Domestic *Not valid for intra-European and inter-European transactions. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	No
7704	Bank Card Interchange fee, reverse interchange for ATM transactions *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7705	Transactions below to threshold published, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	
7706	Difference in interchange amount between member calculated and Mastercard calculated, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7707	Interest for late settlements, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	Yes
7708	Non fulfilled documentation penalties, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7709	Penalties on code 102 miscellaneous, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	
7710	Miscellaneous *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	Yes
7711	Pre, fund amount, offset for others *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7712	Bank Card Interchange fee, balance inquiry interchange, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	
7750 to 7779	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7780 to 7781	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	
7782 to 7789	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7790 to 7799	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7800	Mastercard member settlement; for collection or payment of such things as member assessments, processed through the Mastercard Consolidated Billing System (MCBS) or case dispute amount or retrieval request fulfillment fees, processed by MasterCom. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7813	Bank Card Interchange fee, Mexico interchange fee for arbitration DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	

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Fee Collection Return/1740 (Function Code = 780) and Fee Collection Arbitration Return/1740 (Function Code = 782)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7600	Lost/stolen telex/phone fee; for collection of lost stolen report fee and phone or telex costs incurred for taking a lost or stolen card report DE 3, s1 = 19, credit to sender	Yes		
7601	Recovered card award fee; for collection of reward for a card acceptor or financial institution employee when a card has been recovered DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7602	Emergency cash disbursement fee; for collection of fees associated with the handling of emergency cash disbursements to cardholders DE 3, s1 = 19, credit to sender	Yes		
7603	Compliance ruling settlement; for collection of a compliance ruling settlement amount DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7604	Emergency card replacement fee; for collection of fees associated with the Emergency Card Replacement Service (ECR Service) DE 3, s1 = 19, credit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7605	Warning bulletin handling fee, issuer-originated; for settlement of warning bulletin handling fees in accordance with Mastercard operating rules DE 3, s1 = 19, credit to sender	Yes	Yes	
7606	Good faith acceptance settlement; for settlement of the amount of a good faith acceptance DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7607	Collection letter handling fee; for settlement of the amount of a collection letter acceptance DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7608	Telex authorization fee; for collection of fees associated with an international telex authorization DE 3, s1 = 19, credit to sender	Yes		
7610	Investigation fee; for fee collection when an investigation report has been completed by an investigating member on behalf of the requesting member DE 3, s1 = 19, credit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7611	Retrieval fee reversal; issuer-originated; acquirers may return; used to reverse a retrieval request fulfillment fee for documents never received or for invalid documents An issuer would use this code in response to receiving an invalid message from an acquirer containing code 7614. DE 3, s1 = 19, credit to sender	Yes	Yes	
7612	Retrieval handling fee; issuer-originated; acquirers may return; used to penalize an acquirer for incorrect information verified by the retrieval request document DE 3, s1 = 19, credit to sender	Yes	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7613	IIAS Nonfulfillment	No	No	No

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7616	Handling fee for second presentment of reason codes 4812 and 4835 for chip transactions where transaction certificate and DE 55 are present in the clearing message. Acquirer-originated OR Handling fee for First Presentment chip transactions where DE 55 is either not present or is non-compliant in the clearing message. Issuer-originated. DE 3, s1 = 19, credit to sender *Issuer-originated handling fee is not valid for non-intra-	Yes		Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
	European transactions			
7617	Adjustment for promotional transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes		
7618	Reversal of previously reimbursed State Fuel Tax *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender	Yes*		
7619	Emergency card replacement center, cash advance lockbox fee DE 3, s1 = 19, credit to sender *Not valid for intra-European and inter-European transactions.	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7621	ATM Balance Inquiry Fee DE 3, s1 = 19, credit to sender *Reserved for intra-European and inter-European use	Yes*		Yes*
7622	Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847), for issuer use in a Fee Collection (Handling Fee) message after sending First Chargeback/ 1442 for one of the specified authorization-related chargebacks DE 3, s1 = 19, credit to sender *Not valid for intra-European and inter-European transactions	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7623	Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847); for acquirer use in a Fee Collection (Handling Fee) message after sending Second Presentment/ 1240, which indicates that the transaction was authorized DE 3, s1 = 19, credit to sender *Not valid for intra-European and inter-European transactions	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7624	Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847); for issuer use in a Fee Collection (Handling Fee) message after sending Arbitration Chargeback / 1442 for one of the specified authorization-related chargebacks DE 3, s1 = 19, credit to sender *Not valid for intra-European and inter-European transactions.	Yes*		
7625	PIN Management Service at ATM DE 3, s1 = 19 credit to sender *Reserved for intra-European and inter-European use	Yes*		Yes*

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7626	Private Label Merchant Fee	Yes	Yes	No
7627	Failure to provide a merchant advice code in a Fee Collection (Handling Fee) message DE 3, s1 = 19 credit to sender	Yes		
7628	Reclaim surcharge. * This is restricted to intra-European and European transaction-related services. DE 3, s1 = 19, credit to sender	Yes*	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7700	Intracurrency agreement settlement; for settlement of amounts in accordance with an intracurrency agreement between transaction originator and transaction destination parties *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		
7701	Mastercard member settlement of fulfillment fees processed by MasterCom DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender			

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7702	Domestic ATM VAT Fees/ Services *Not valid for intra-European and inter-European transactions. - DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	No	Yes
7703	Domestic POS VAT Fees/ Services, Customer calculates VAT (Value Added Tax)* *Mexico Domestic *Not valid for intra-European and inter-European transactions. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	No

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7704	Bank Card Interchange fee, reverse interchange for ATM transactions *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		Yes
7705	Transactions below to threshold published, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7706	Difference in interchange amount between member calculated and Mastercard calculated, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	
7707	Interest for late settlements, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7708	Non fulfilled documentation penalties, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	
7709	Penalties on code 102 miscellaneous, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	
7710	Miscellaneous *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7711	Pre, fund amount, offset for others *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	
7712	Bank Card Interchange fee, balance inquiry interchange, Customer calculates VAT (Value Added Tax) *Mexico Domestic DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7750 to 7779	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7780 to 7781	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7782 to 7789	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7790 to 7799	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7800	Mastercard member settlement; for collection or payment of such things as member assessments, processed through the Mastercard Consolidated Billing System (MCBS) or case dispute amount or retrieval request fulfillment fees, processed by MasterCom. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7813	Bank Card Interchange fee, Mexico interchange fee for arbitration DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	

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Fee Collection (Clearing System-generated)/1740 (Function Code = 783)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7621	ATM Balance Inquiry Fee DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender *Reserved for intra-European and inter-European use	Yes*		Yes*
7625	PIN Management Service at ATM DE 3, s1 = 19 credit to sender DE 3, s1 = 29, debit to sender *Reserved for intra-European and inter-European use	Yes*		Yes*
7629	Non-financial ATM Service fee (declined transactions)	Yes*		Yes*

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7702	Domestic ATM VAT Fees/ Services *Not valid for intra-European and inter-European transactions. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	No	No
7703	Domestic POS VAT Fees/ Services *Not valid for intra-European and inter-European transactions. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*	No	No

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7800	Mastercard member settlement; for collection or payment of such things as member assessments, processed through the Mastercard Consolidated Billing System (MCBS) or case dispute amount or retrieval request fulfillment fees, processed by MasterCom. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7802	Interchange compliance adjustment; for settlement of financial amounts related to interchange compliance DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7803	Interchange compliance adjustment reversal; for settlement of financial amounts related to the reversal of a previous interchange compliance adjustment DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes		
7804	ATM transaction settlement; for settlement of daily ATM transaction amounts DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7805	ATM intracountry switch fee settlement; for settlement of daily ATM transaction intracountry switch fees *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender	Yes*		
7806	ATM NICS switch fee settlement; for settlement of Single Message System NICS Switch Fees *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7807	ATM intracountry first chargeback settlement; for settlement of daily ATM transaction intracountry first chargeback amounts *Not valid for intra-European and inter-European transactions DE 3, s1 = 29, debit to sender	Yes*		
7808	Miscellaneous Override Financial Adjustment DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7811	Reimbursement of State Fuel Tax *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		
7812	Collection or return of collateral for security arrangement *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7813	Mexico IVA fees * Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		
7820	Disaster Relief Fund *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7821	MCBS Emergency Borrowing Collection *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		
7822	Settlement Adjustment *Not valid for intra-European and inter-European transactions DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes*		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7823	Single Message System Offline Debit Settlement *Not valid for intra-European and inter-European transactions Single Message System feed via Settlement Account Management system (S.A.M.) DE 3, s1 = 19, credit to sender For Mastercard internal use only	Yes*		
7824	Collection of reward amount as agreed upon between the customers DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes
7825	Argentina Finance Fee	Yes		
7826	Argentina Finance Fee VAT	Yes		

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7827	EDP Adjustment Amount (Used only by the Mastercard Network for the EDP Service)	Yes	Yes	Yes

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Fee Collection Funds Transfer/1740 (Function Code = 790) and Fee Collection Funds Backout/1740 (Function Code = 791)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages
7777	Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties. DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes	Yes	Yes

DE 26 (Card Acceptor Business Code [MCC])

DE 26 (Card Acceptor Business Code [MCC]) classifies the type of business applicable to the card acceptor.

Attributes

Data Representation:	n-4

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Length Field:	None
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Financial Position Detail/1644	•	X	C
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

This data element contains a four-digit card acceptor business code (MCC) that identifies the card acceptor's primary business.

Card acceptor business codes are required in Mastercard Financial transactions to qualify transactions for specific interchange rates.

DE 26 is mandatory in Retrieval Request/1644 and Retrieval Request Acknowledgment/1644 messages.

If PDS 0358 (Reconciled, Business Activity), subfield 7 (Card Acceptor Business Code [MCC] Override Indicator) contains 0, DE 26 will also be present in the Financial Position Detail/1644 message, to provide totals based on the value in DE 26.

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The four-position valid Mastercard Card Acceptor Business Code (MCC) that most reasonably and fairly represents the card acceptor's primary business, must be presented in DE 26. For example, if a large Internet retailer sells an item on behalf of a toy store, DE 26 should contain the MCC associated with the toy store. All card acceptor business codes (MCCs) recognized by Mastercard are published in the *Quick Reference Booklet*. For some transactions, Mastercard requires the use of a specific MCC. For example, gambling transactions require the use of MCC 7995.

Values

Card Acceptor Business Codes comprise ISO standard business classification codes, augmented with additional classification codes.

The codes for all Mastercard programs and services are in the *Quick Reference Booklet*, which is periodically updated and made available to customer organizations.

Refer to *Publications* for additional information about Mastercard interchange programs and their requirements, including valid DE 26 values for each interchange program, if applicable.

DE 30 (Amounts, Original)

DE 30 (Amounts, Original) contains the amount data element values from the First Presentment/1240 or Fee Collection (Customer-generated)/1740 messages.

Attributes

Data Representation:	n-24
Length Field:	None
Data Field:	Fixed length, 24 positions
Subfields:	2
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handing Fees)/1740	O	•	C

DE 30 references the amount data elements (specifically, DE 4 [Amount, Transaction] and DE 5 [Amount, Reconciliation]) of the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

DE 30 is required in Retrieval Request/1644, Retrieval Request Acknowledgment/1644, Retrieval Fulfillment (presented as a Fee Collection message), First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages to provide DE 4 of the First Presentment/1240.

If present, DE 30 must be numeric.

In Fee Collection/1740 messages that are generated for reasons other than retrieval fee billing, the sender optionally may provide DE 30 in a Fee Collection Return/1740, Fee Collection Resubmission/1740, or Fee Collection Arbitration Return/1740. In this case, DE 30 contains the DE 4 value from the original Fee Collection (Customer-generated)/1740.

Related PDSs

Whenever DE 30 is included in a message, PDS 0148 (Currency Exponents) and PDS 0149 (Currency Codes, Amounts, Original) must be included to identify the currency codes and exponents of the original amount subfields.

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DE 30 subfields

This data element consists of two subfields.

DE 30 Subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Original Amount, Transaction	n-12	right
2	13–24	Original Amount, Reconciliation	n-12	right

Subfield 1 (Original Amount, Transaction)

Subfield 1 (Original Amount, Transaction) must contain DE 4 from the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

Subfield 2 (Original Amount, Reconciliation)

Subfield 2 (Original Amount, Reconciliation) must contain all zeros.

DE 31 (Acquirer Reference Data)

DE 31 (Acquirer Reference Data) is data an acquirer supplies in an acquirer-originated message that may be required for an issuer to return to the acquirer in a subsequent message.

Attributes

Data Representation:	n-23; LLVAR
Length Field:	2 positions, value = 23
Data Field:	Fixed length, 23 positions
Subfields:	5
Justification:	right

ISO defines DE 31 as a variable-length field. The data in DE 31 is preceded by a two-position length field. In the IPM format, customers must precede DE 31 data with a two-position length field. This length field always contains the value 23 and the data that follows must be exactly 23 positions long.

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Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

This data element contains the acquirer reference data, which is mandatory in all First Presentment/1240, Second Presentment/1240, First Chargeback/1442, and Arbitration Chargeback/1442 messages. The acquirer reference data in a Second Presentment/1240 message must be the same as the acquirer reference data in the First Presentment/1240 and Chargeback/1442 messages.

The issuer must return this data to the acquirer in subsequent related life cycle messages, including Retrieval Request/1644, Retrieval Request Acknowledgment/ 1644, First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages related to the First Presentment/1240.

GCMS requires the six-digit acquiring BIN in DE 31, positions 2–7, for all applicable transactions.

If DE 31 is not provided in the Fee Collection/1740 message for the collection of handling fees, the receiving customer has the right to return the message.

Values

DE 31 must be numeric.

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DE 31 subfields

DE 31 consists of five subfields.

DE 31 (Acquirer Reference Data) subfields

Number	Positions	Name	Attribute	Justification
1	1	Mixed Use; any numeric value	n-1	right
2	2–7	Acquirer's BIN must contain the six-digit acquirer's BIN	n-6	right
3	8–11	Julian Processing Date YDDD contains the Julian processing date the acquirer assigned to the First Presentment/1240.	n-4	right
4	12–22	Acquirer's Sequence Number contains the sequence number that the acquirer assigned to the First Presentment/1240; numeric.	n-11	right
5	23	Check Digit Numeric; Lühn Formula Modulus-10 algorithm determines value on the previous 22 positions.	n-1	right

DE 32 (Acquiring Institution ID Code)

DE 32 (Acquiring Institution ID Code) identifies the transaction acquirer.

Attributes

Data Representation:	n...11; LLVAR
Length Field:	2 positions value = 01–11
Data Field:	Variable length, 1–11
Subfields:	None
Justification:	Right

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Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Payment Transaction Detail)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Travel Agency Detail)/1644	O	•	C
Financial Detail Addendum (Lodged Account Detail)/1644	O	•	C
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	O	•	C
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Generic Detail)/1644	O	•	C
Financial Detail Addendum (Healthcare)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing and Handling Fees)/1740	O	•	C

For clearing system transactions, this data element may identify the financial institution that owns the merchant agreement.

DE 32 supplements the acquiring customer ID (located in either DE 94 [Transaction Originator Institution ID Code] or DE 93 [Transaction Destination Institution ID Code]) by providing additional information about the agent bank relationship. If the issuer returns DE 32 to the acquirer in subsequent chargebacks, the acquirer may more easily determine the institution responsible for the transaction.

Values

When present in clearing system messages, this data element contains a value the acquirer assigns.

This value may be any proprietary numeric value as the acquirer determines.

When present, DE 32 must be numeric and cannot contain all zeros.

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Additional information

Refer to Institution ID data elements and PDSs for more information about institution ID codes and PDSs in clearing system messages.

DE 33 (Forwarding Institution ID Code)

DE 33 (Forwarding Institution ID Code) identifies a message's forwarding institution.

A forwarding institution is the institution in a transaction flow that sends a message forward from the originating institution.

Attributes

Data Representation:	n...11; LLVAR
Length Field:	2 positions value = 06–11
Data Field:	Variable length, 6–11 positions
Subfields:	None
Justification:	Right

Current processing restrictions

The clearing system accepts a DE 33 length of 6–11 positions but expects this element to contain zeros in all but the last six positions. Only the last six positions are passed along to the receiver of the message.

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	•	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	•	M
Financial Detail Addendum (Lodging Summary)/1644	M	•	M
Financial Detail Addendum (Temporary Services)/1644	M	•	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	•	M
Financial Detail Addendum (Payment Transaction Detail)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	•	M
Financial Detail Addendum (Travel Agency Detail)/1644	M	•	M
Financial Detail Addendum (Lodged Account Detail)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	•	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	•	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	•	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	•	M
Financial Detail Addendum (Generic Detail)/1644	M	•	M
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Common Data)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	M	X	M
Second Presentment/1240	M	X	M
Retrieval Request/1644	M	X	M
Retrieval Request Acknowledgment/1644	M	X	M
Fee Collection (Retrieval Fee Billing)/1740	M	X	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M

DE 33 contains the clearing system customer ID or Processor ID of the processing facility that transmits a message.

Values

This data element must contain a valid customer ID or Processor ID number.

Additional information

Refer to Institution ID data elements and PDSs for more information about institution ID codes and PDSs in clearing system messages.

DE 37 (Retrieval Reference Number)

DE 37 (Retrieval Reference Number) is a transaction information document reference number the card acceptor's or designated agent's system supplies. DE 37 retains the transaction's original source information. This reference number assists in locating that source information (or a copy).

Attributes

Data Representation:	ans-12
Length Field:	None
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	None

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Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This data element is for the exclusive use of card acceptor systems that retain the original transaction source documentation such as electronic receipts, paper receipts, imprinted tickets, and cardholder signature documents.

This data element's primary purpose is to aid in retrieving original transaction documentation if it is needed for some future action such as a retrieval request or adjustment. For ATM or electronic POI terminal usage, DE 37 may contain the transaction sequence number the terminal assigns.

Acquirer systems may assign a unique receipt or sales document identifier to satisfy regulatory or legal requirements when the merchant performs source document capture and truncation.

DE 37 should be supplied on European-acquired debit activity. The Single Message System uses this field and some additional fields for matching the clearing message to information provided in the authorization response message. An unsuccessful match may result in Mastercard Network-generated chargebacks to the acquirer.

Values

If present, this element cannot contain all spaces or zeros.

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DE 38 (Approval Code)

DE 38 (Approval Code) is a code the authorizing institution assigns indicating approval.

Attributes

Data Representation:	ans-6
Length Field:	None
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

This data element transmits a card issuer's authorization code for approved transactions. The card acceptor may retain this code to verify that proper authorization was received.

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In First Presentment/1240 messages and related cardholder life cycle transactions, this data element contains the actual approval response code the issuer or its agent sends in response to an authorization request.

For each transaction authorized via the Mastercard Network ("online-authorized transactions"), DE 38 of the First Presentment/1240 message must be populated with the same value contained in DE 38 of the related Authorization Request Response/0110 message, or for automated fuel dispenser (MCC 5542 and CAT level 2) transactions occurring in the U.S. or Canada regions, the related Authorization Advice Response/0130 message.

This requirement does not apply to transactions where online authorization is not requested or required, such as offline-authorized chip-read transactions, credit (purchase return) transactions, and Collection Only transactions.

DE 38 must be present for all Mastercard Account Level Management transactions. DE 38 should be retained and returned through all subsequent messages in the lifecycle. Transactions that qualify for Account Level Management processing (Enhanced Value, Product Graduation, High Value, Small Business Spend Processing, Consumer Product Monitoring Service, or a combination of Account Level Management Services) require this data element for correct processing. Spend Shortfall clearing processing follows the same logic as Account Level Management. For more information about Account Level Management services refer to the *GCMS Reference Manual*.

Transactions for the accounts participating in the Co-Brand Proprietary Transaction Management require this data element for correct processing.

DE 38 must be present for all Mastercard® MoneySend™ transactions where (a) PDS 0043 (Transaction Type Identifier) equals C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65 and (b) DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) equals 28 (Payment Transaction).

Values

This data element must contain an issuer's authorization response code formatted according to Corporation operating rules.

If present, this data element must be left-justified and cannot contain all spaces, all low values, or all high values. In addition, it cannot contain embedded spaces.

DE 38 must not be present if DE 22 (Point of Service Data Code) is present and DE 22, subfield 7 = F, indicating an offline chip transaction. (This does not apply to intracountry business service arrangements.)

DE 38 is required for all U.S., Canada, Moldova, and Ukraine First Presentment/1240 messages being submitted for incentive interchange. (This excludes transactions submitted for standard IRD, credits, and reversals.)

If DE 38 is present in a First Presentment/1240 message, DE 38 should be provided on all subsequent cycles (First Chargeback, Second Presentment, and so on).

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For transactions authorized via the network, the sixth position of DE 38 could contain an identifier indicating that the cardholder is a participant in Account Level Management, World Elite Spend Shortfall, or World Mastercard Spend Shortfall. Please refer to the *Account Level Management Manual* for more information.

DE 38, position 6 may contain any of the account category codes when the account range is participating in an account level management service. This table describes the code values.

Account category codes and descriptions

Value	Description
B	Enhanced Value
M	Enhanced Value and Product Graduation Plus
B	High Spend
S	Premium High Spend
P	Product Graduation Plus
E	Consumer Product Monitoring Service: World Qualified
G	Consumer Product Monitoring Service: Name for GCMS Product ID MPE Qualified
J	Consumer Product Monitoring Service: World Elite Qualified
Q	Consumer Product Monitoring Service: Muse Mastercard Qualified
A	Consumer Product Monitoring Service: Muse Mastercard Requalified
X	Consumer Product Monitoring Service: World Elite Requalified
Y	Affluent Shortfall World Mastercard and Product Graduation Plus
W	Affluent Shortfall World Mastercard
W	Affluent Shortfall World Elite Mastercard
Y	Affluent Shortfall World Elite Mastercard and Product Graduation Plus
C	Small Business Spend Level 1
E	Small Business Spend Level 2
G	Small Business Spend Level 3
J	Small Business Spend Level 4

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Value	Description
Q	Small Business Spend Level 5
H	Small Business Spend Level 3 and Product Graduation Plus
K	Small Business Spend Level 4 and Product Graduation Plus
D	Small Business Spend Level 1 and Product Graduation Plus
F	Small Business Spend Level 2 and Product Graduation Plus
R	Small Business Spend Level 5 and Product Graduation Plus
S	World High Value
T	World High Value and Product Graduation Plus
Z	No Service: PAN not registered for ALM Activate Account Range

Spend shortfall identifiers are described in this table.

Spend shortfall identifiers

Value	Description
W	Spend Shortfall
Y	Spend Shortfall and Product Graduation

DE 40 (Service Code)

DE 40 (Service Code) provides codes that increase flexibility in issuer-defined card acceptance parameters.

These codes also provide acquirers with the ability to interpret card acceptance preferences for all point-of-interaction (POI) conditions.

The service code is an issuer-defined, three-digit value on the magnetic stripe (tracks 1 and 2) and on the chip of a bankcard. The service code instructs the POI terminal about conditions under which the card may be used.

The service code first-digit value of 2 or 6 can only be defined on chip cards:

- That comply with both Mastercard and Visa (EMV chip).
- In which the application on the magnetic stripe matches the application on the chip.

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Attributes

Data Representation:	n-3
Length Field:	None
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Values

DE 40 is required to validate eligibility for some interchange programs. In such cases, acquirers must populate DE 40 with the service code value available on the card. Refer to the *Interchange Manual* for details.

Issuers may find more information about the physical and magnetic characteristics of chip cards in *International Organization for Standardization (ISO) 7813*.

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DE 41 (Card Acceptor Terminal ID)

DE 41 (Card Acceptor Terminal ID) is a unique code identifying a terminal at the card acceptor location.

Attributes

Data Representation:	ans-8
Length Field:	None
Data Field:	Fixed length, 8 positions
Subfields:	None
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

DE 41 must contain a valid terminal ID, if present. This data element contains the terminal ID that the card acceptor assigns to a terminal device. Terminal IDs must be unique within each card acceptor.

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The terminal ID should be printed on all transaction receipts in ATM and POI transactions in which the terminal is capable of generating customer receipts.

DE 41 is required in intra-European and inter-European ATM First Presentment/ 1240 messages.

DE 41 should be supplied on European-acquired debit activity. This field and some additional fields are used for matching the clearing message to information provided in the authorization response message. An unsuccessful match may result in issuer-generated chargebacks to the acquirer.

Values

Individual card acceptor, merchant, or acquirer clearing system organizations assign terminal ID values.

If present, DE 41 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

DE 42 (Card Acceptor ID Code)

DE 42 (Card Acceptor ID Code) identifies the card acceptor ID assigned by the acquirer.

This ID must represent a unique identifier for each merchant name/location (DE 43) within the acquiring BIN (DE 31, subfield 2).

Attributes

Data Representation:	ans-15
Length Field:	None
Data Field:	Fixed length, 15 positions
Subfields:	None
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	•	C

This data element uniquely identifies the card acceptor (merchant) for an individual transaction.

DE 42 is required for all First Presentment/1240 transactions except ATM transactions.

DE 42 is required in First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 transactions submitted for the following U.S.-to-U.S. interchange programs when DE 26 is equal to 5542 (Automated Fuel Dispenser).

DE 42 is required for all Fee Collection (Other than Retrieval Fee Billing/handling Fees)/1740-790 and 791 Funds Transfer messages generated by Mastercard on behalf of the customer. This requirement does not apply to U.K. Domestic Maestro activity. Please refer to the *Interchange Manual* for specific IRD details.

This table lists the IRD codes and descriptions.

IRD and description

IRD	Description
02	World Merit 1
27	Petroleum CAT/AFD
45	World Petroleum Base
61	Petroleum Base

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IRD	Description
78/88/98	Merit 1
HB	World High Value Merit
HX	World High Value Petroleum Base
RP	Enhanced Merit II
RW	- Enhanced Petroleum Base
WB	World Elite Merit I
WX	World Elite Petroleum Base

Values

The acquirer assigns DE 42 values. The values assigned must be unique for each card acceptor name/location identified in DE 43 (Card Acceptor Name/Location) within the acquiring BIN. Mastercard recommends that DE 42 values not be reassigned to a different Card Acceptor Name/Location until the values have been inactive for a minimum of three years. This practice helps to avoid ambiguity and erroneous tracking in fraud data analysis and reporting.

If present, DE 42 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

DE 43 (Card Acceptor Name/Location)

DE 43 (Card Acceptor Name/Location) contains the card acceptor's name and location as known to the cardholder.

Attributes

Data Representation:	ans...99; LLVAR
Length Field:	2 positions, value = 20–99
Data Field:	Variable length, 20–99 positions
Subfields:	6
Justification:	Left

Current processing restrictions

DE 43, subfield 1 must have a minimum length of 1 and a maximum length of 22, excluding the backslash delimiter.

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DE 43, subfield 3 must have a maximum length of 13, excluding the backslash delimiter.

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240			
s1 Card Acceptor Name	M	•	M
s2 Card Acceptor Street Address	C	•	C
s3 Card Acceptor City	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442			
s1 Card Acceptor Name	M	•	M
s2 Card Acceptor Street Address	O	•	C
s3 Card Acceptor City	C	•	C
Second Presentment/1240			
s1 Card Acceptor Name	M	•	M
s2 Card Acceptor Street Address	O	•	C
s3 Card Acceptor City	C	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

This data element provides the business name, street address, and other location information about the card acceptor.

For DE 43, Mastercard will support only the International Organization for Standardization (ISO)/IEC 8859-1:1998 (Latin Alphabet No. 1) character set usage in all subfields. This character set can be identified in several ways:

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- In COBOL compiler options, the term would be Code Page 1140.
- In MVS Operating System information, the term CCSID 37 (EBCDIC Latin + 1, USA) is used.
- In ISO, it is identified as ISO8859-1.

All other standards must not be submitted in DE 43 but instead may be submitted in PDS 0171 (Alternate Card Acceptor Description Data) or PDS 0178 (Alternate Card Acceptor Description Data 2).

For airline transactions (identified by a value of 3000 through 3299 or 4511 in DE 26 (Card Acceptor Business Code [MCC]), the information in DE 43 (Card Acceptor Name/Location), subfield 1 (Card Acceptor Name) should reflect the airline name and not that of an intermediate processor or travel agent. Please refer to the Airline Transaction Requirements documented in subfield 1 (Card Acceptor Name) for more information.

For airlines with a uniquely assigned card acceptor business code (MCC) (values 3000–3299), the card acceptor address fields (street address, city, state, postal code, and country) may reflect either the airline's headquarters information or the location of where the ticket was purchased but not a combination of the two.

For all other airline transactions using card acceptor business code (MCC) value 4511, the card acceptor address fields (street address, city, state, postal code, and country) must contain the address of the airline's headquarters, unless prior arrangement has been made with Mastercard. Acquirers requesting an exemption to this requirement may do so by sending an email to ps_data_integrity@mastercard.com.

All U.S.-acquired transactions submitted with a value of 4511 in DE 26 (Card Acceptor Business Code [MCC], from a travel agent for travel agency fees should provide the value of AGNT FEE, followed by the travel agency name, in DE 43, subfield 1 (Card Acceptor Name). The address information in DE 43 should reflect the travel agency address and location, and not a combination of other information.

Subfield 1 (Card Acceptor Name)

DE 43 (Card Acceptor Name/Location), subfield 1 contains the card acceptor name, DBA name, or ATM owning institution name. This subfield may also contain payment facilitator and sub-merchant information, if applicable.

Subfield attributes and values

	Attribute	Value
Subfield ID	n-2	01
Subfield Length	n-2	22
Data Representation	ans...22	

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	Attribute	Value
Justification	Left	

Rules for subfield 1 (Card Acceptor Name)

- The acquirer must ensure that the name of the payment facilitator appears in DE 43, subfield 1 in conjunction with the name of the sub-merchant. The payment facilitator name, in full or in abbreviated form, must be three, seven, or 12 characters in length, followed by an asterisk and the sub-merchant name.
- If the card acceptor is a Staged Digital Wallet Operator (DWO) that obtained authorization for the transaction from the issuer at the time of the consumer's purchase of products or services from a retailer, then the Staged DWO name must appear in conjunction with the retailer's name. Positions 1–7 must contain the full or abbreviated Staged DWO name, followed by the "*" symbol and the retailer name, unless the retailer is identified with a card acceptor business code (MCC) in the 3xxx series. If the retailer is an airline identified with an MCC in the 3000 to 3299 range, then only the abbreviated airline name must appear. If the retailer is a car rental agency identified with an MCC in the 3351 to 3441 range or a lodging establishment identified with an MCC in the 3501 to 3999 range, then only the car rental agency or lodging establishment retailer name must appear.
- Mexico only: The special character ampersand (&) is a valid value. These characters are prohibited:
  - Lowercase letters
  - Accents
  - The letter enye (Ñ)
  - More than one space between words, and
  - Space as a first character.
- The Card Acceptor Name should contain the same name as imprinted or printed on the transaction information document (TID), the name most recognizable to the cardholder. Refer to section 5.7.3, "Merchant and Sub-merchant Name Information" in Chapter 5 of the *Mastercard Rules* manual for more information.
- Acquirers must identify a merchant chain/franchise by providing either PDS 0176 (Mastercard Assigned ID) with the ID assigned to the chain/franchise, or by providing the chain/franchise name in DE 43, subfield 1 (Card Acceptor Name). If the merchant is part of a chain/franchise and the cardholder would not recognize the chain/franchise name, acquirers must provide the recognizable name in DE 43, subfield 1 and must provide PDS 0176 to reflect the chain or franchise identification. Whenever an acquirer has been provided a Mastercard Assigned ID for a merchant customer, they must identify that merchant by providing PDS 0176.
- The Card Acceptor Name must contain the chain/franchise merchant name at the beginning of this subfield. If a chain is listed in the 3000–3999 range of card

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acceptor business codes (MCCs), use the exact chain name. If the merchant is part of a chain/franchise and the cardholder would not recognize the chain/franchise name, populate the recognizable name in DE 43, subfield 1, and provide PDS 0176 (Mastercard Assigned ID). (A chain/franchise merchant is one of multiple merchant outlets selling the same line of goods or services, or authorized to sell a company's goods or services in a particular place.) This mandate will not be associated with any edits in GCMS; instead, it will be monitored and edited in the Clearing Data Integrity Monitoring Program.

- The Card Acceptor Name should contain a unique identifier at the end of this subfield following the Card Acceptor Name/DBA Name if the merchant has more than one property in a city.
- If a unique TID reference number is provided in this subfield, it must follow the Card Acceptor Name/DBA Name.
- For lodging transactions, "No show" may be used at the end of the Card Acceptor Name if appropriate.
- For in-flight commerce transactions, the service provider's name followed by the flight identification must be provided in Card Acceptor Name. The flight identification must be a recognizable identification of the airline. It is not required to contain the airline's alphabetic indicator as defined by the International Air Transport Association (IATA).
- For telephone service transactions that are card-activated, the telephone number dialed and duration of the telephone call must be provided in Card Acceptor Name.
- For Internet transactions, DE 43, subfield 1 should contain the Web site name that the cardholder would most recognize. For example, if a cardholder accesses a shopping site from a home page such as Yahoo!, and makes a purchase, the transactions's DE 43 subfield 1 should contain the actual merchant's name instead of Yahoo!. In addition, DE 26 (Card Acceptor Business Code [MCC]) should reflect the primary line of business for the site of purchase.
- For Payment transactions which contain a value of 28 in DE 3 (Processing code), subfield 1 (Cardholder Transaction Type), DE 43, subfield 1 should contain the name of the payment provider instead of the individual payee's name.
- For transactions from catalog companies, DE 43, subfield 1 should contain the catalog name most recognized by the cardholder instead of the parent company name.
- For processing intracountry recurring payment transactions relating to a bill invoiced to the cardholder in the Europe region, Mastercard recommends that in the First Presentment/1240 message, the merchant name in DE 43 (Card Acceptor Name/Location), subfield 1 (Card Acceptor Name) be followed by a space, the word "BILL" (or the local language equivalent), a space, and the bill reference number.

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Subfield requirements

This subfield is mandatory and must contain data in First Presentments/1240, Second Presentments/1240, First Chargebacks/1442, and Arbitration Chargebacks/1442 messages. It must end with a backslash (\) delimiter and be left-justified. It is variable length, 1–22 positions. It cannot contain all low values, all high values, or all spaces. It cannot contain backslashes other than at the end of the subfield.

Airline transaction requirements

For airline transactions acquired in the U.S. region, the abbreviated airline name, not to exceed nine positions, must be provided in the Card Acceptor Name for all messages. If more than nine positions are provided, anything after position 9 must be a space up to the backslash delimiter. The ticket number and complete itinerary data must be provided in the Financial Detail Addendum (Passenger Transport Detail)/1644 messages. The airline ticket number must not be provided in the Card Acceptor Name.

For airline transactions acquired outside the U.S. region, the abbreviated carrier name must be provided in positions 1–9, followed by the ticket number in the Card Acceptor Name subfield, if the customer is provided with the airline/railway ticket identifier.

Subfield 2 (Card Acceptor Street Address)

DE 43 (Card Acceptor Name/Location), subfield 2 contains the card acceptor street address of the merchant. If a payment facilitator is involved in the transaction, this subfield should contain the street address of the sub-merchant.

Subfield attributes and values

	Attribute	Value
Subfield ID:	n-2	02
Subfield Length:	n-2	48
Data Representation:	ans...48	
Justification	Left	

Subfield requirements

- DE 43, subfield 2 should contain the specific merchant location address where the transaction occurred. In some instances such as mobile lines of businesses (for example, trains and taxis) or non-face-to-face transactions, this field may reflect the merchant headquarters address in lieu of the point-of-sale location.

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For all other instances, including hotels, the point-of-sale street address should be provided.

- DE 43, subfield 2 should not contain the address of the acquirer processor or the payment facilitator.
- For non-face-to-face or Internet transactions, DE 43, subfield 2 should match the card acceptor's billing or physical street address or contain the card acceptor's headquarters address.
- Acquirers should populate DE 43, subfield 2 with "UNKNOWN" if the street address is required but not reasonably available, when not reported by the card acceptor.

NOTE: Reasonably available means the street address needs to be populated for at least 98 percent of all card accepter locations submitted by an acquirer. Acquirers are expected to make a good faith effort to successfully supply the street address except in small (2 percent or less) unusual situations. Street addresses will be validated in the data integrity program against publicly available address sources to determine the validity of the address supplied, in conjunction with the city and postal codes provided.

- The Card Acceptor Street Address provided must correspond to the other card acceptor location information provided in DE 43.
- For First Presentment/1240 messages, a card acceptor street address is mandatory for all non-ATM transactions. Please refer to the appropriate regional *Interchange Manual* to determine the IRDs which require the presence of this subfield.
- A valid card acceptor street address is required for First Presentment/1240, Second Presentment/1240, and First and Arbitration Chargeback/1442 transactions submitted for the appropriate Canada region interchange rate programs. For more information, refer to the *Interchange Manual: Canada Region*.
- For First Presentment/1240 messages, DE 43, subfield 2 must be present for Commercial Card transactions in and between participating countries where value-added tax (VAT) applies. The edit validates that DE 43, subfield 6 (Card Acceptor Country Code) and the country code associated with the issuer account range in DE 2 (Primary Account Number) are on the list of participating countries. Participating VAT countries will be announced via the Operations Bulletin and identified via the VAT Indicator in Table IP0028T1 (Country Codes) of the Mastercard Parameter Extract (MPE).
- If present, DE 43, subfield 2 must be left-justified and cannot contain all spaces, zeros, low values, or high values.
- For all other transaction types, this subfield is optional.
- This subfield cannot contain backslashes other than at the end of the subfield.
- Whether populated or not, this subfield must end with a backslash (\) delimiter.

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Subfield 3 (Card Acceptor City)

DE 43 (Card Acceptor Name/Location), subfield 3 contains the card acceptor city of the merchant or, if a payment facilitator is involved in the transaction, the sub-merchant.

Subfield attributes and values

	Attribute	Value
Subfield ID:	n-2	03
Subfield Length:	n-2	13
Data Representation:	ans...13	
Justification	Left	

Subfield requirements

- DE 43, subfield 3 must contain the location information of the sub-merchant, not the payment facilitator.
- For vehicle rental transactions, Card Acceptor City should contain the vehicle rental return location.
- For a card acceptor location that is not fixed (for example, aboard a train, taxi, or ship), the most appropriate location of primary business (for example, train station or taxi station) should be provided and must correspond to the other card acceptor location information provided in DE 43. For example, each train or taxi that accepts credit cards is not considered a separate location, but instead a separate merchant terminal based from a primary location.
- For non-face-to-face or Internet transactions, DE 43, subfield 3 should match the city of the card acceptor's billing or physical address.
- For U.S. and Canada acquired First Presentment/1240 transactions, PDS 0170, subfield 1 (Customer Service Phone Number) must be present when DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data) is equal to 2 (cardholder not present, mail transaction), 3 (cardholder not present, phone transaction), or 4 (cardholder not present, standing [recurring] transaction). If a toll-free customer service phone number is provided in PDS 0170, the most appropriate location should be provided in the Card Acceptor City subfield and should correspond to the other card acceptor location information provided in DE 43.
- For in-flight commerce, mailed purchases, and gaming transactions, the service provider's customer service telephone number must be provided in Card Acceptor City or PDS 0170 (Card Acceptor Inquiry Information). It is not required to be a toll-free number. If a customer service phone number is provided in PDS 0170, the most appropriate location must be provided in the

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Card Acceptor City subfield and must correspond to the other card acceptor location information provided in DE 43.

- For electronic commerce transactions, either the card acceptor's customer service telephone number or Web site URL address must be provided. If a Web site URL address is provided, it should be placed in PDS 0175 (Card Acceptor URL). If a card acceptor's customer service telephone number is provided, it may be placed in either DE 43, subfield 3 (Card Acceptor City) or in PDS 0170 (Card Acceptor Inquiry Information). If a customer service phone number is provided in PDS 0170, the most appropriate location must be provided in the Card Acceptor City subfield and must correspond to the other card acceptor location information provided in DE 43.
- For Payment transactions, processing code 28, the payment service provider's customer service telephone number or Web site URL address should no longer be provided in either DE 43, subfield 3 (Card Acceptor City) or in PDS 0170 Card Acceptor Inquiry Information. If Web site URL address information is provided, it should be submitted using PDS 0175 (Card Acceptor URL). If a card acceptor's customer service telephone number is provided, it should be placed in PDS 0170 (Card Acceptor Inquiry Information) and should not be submitted in DE 43, subfield 3 (Card Acceptor City).
- DE 43, subfield 3 must use local spelling. For example, in Italy, use the city name Firenze, instead of Florence.
- For cities located in the U.S., DE 43, subfield 3 must match the U.S. Postal Service list of acceptable cities and spellings for the postal code submitted in DE 43, subfield 4 (Card Acceptor Postal [ZIP] Code).
- The Card Acceptor City is mandatory on all transaction types except Payment Transactions and ATM Transactions.
- The telephone number for these transactions should be provided in PDS 0189 (Point-of-Interaction [POI] Phone Data) and also optionally may be provided in DE 43, subfields 1 or 3. If the telephone number is provided in PDS 0189, the most appropriate merchant location must be provided in the Card Acceptor City subfield and must correspond to the other card acceptor location information provided in DE 43.
- For First Presentment/1240 messages, the Card Acceptor City cannot be blank or space-filled unless the transaction is a Payment Transaction. For Second Presentment/1240 and Chargeback/1442 messages, the Card Acceptor City cannot be space-filled unless the transaction is a non–face-to-face or in-flight commerce transaction, in which case PDS 0170 (Card Acceptor Inquiry Information) must be present. If the transaction is a Payment Transaction, the Card Acceptor City can be space-filled.
- This subfield cannot contain backslashes other than at the end of the subfield.
- Whether populated or not, this subfield must end with a backslash (\) delimiter. It cannot contain all low values or all high values.
- Mastercard will allow and populate in DE 43, subfield 3 text other than space or valid city (for example: "easysavings") when PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) contains value EZ for a U.S.

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intraregional or Canada intracountry Easy Savings transaction. Mastercard initiates these rebate transactions, which do not impact acquiring transactions.

Subfield 4 (Card Acceptor Postal [ZIP] Code)

DE 43 (Card Acceptor Name/Location), subfield 4 should contain the postal code where the transaction occurred.

Attributes

Data Representation:	ans-10
Data Field:	Contents of positions 84–93
Justification:	Left

Subfield rules

- DE 43, subfield 4 must contain the location information of the merchant, not the payment facilitator.
- For non-face-to-face or Internet transactions, DE 43, subfield 4 should match the postal code of the card acceptor's physical or billing address.
- The Postal (ZIP) Code provided must be consistent with the Card Acceptor City provided, or the Card Acceptor State/Province or Region Code, if applicable.
- Acquirers in the countries for which DE 43, subfield 4 are required, except for the U.S., may populate this field with a value of "UNKNOWN" if not reasonably available, when not reported by the card acceptor.

  NOTE: Reasonably available means the postal code needs to be populated with an actual valid postal code for the address supplied for at least 98 percent of all card acceptor locations submitted by an acquirer. Acquirers are expected to make a good faith effort to successfully supply the postal code except in small (2 percent or less) unusual situations. Postal Codes will be validated in the data integrity program against publicly available address sources to determine the validity of the address supplied, in conjunction with the city and street address provided.

Subfield requirements

- For First Presentment/1240 messages, a valid Postal (ZIP) code is mandatory and cannot contain all spaces, zeros, nines, or non-printable characters for non-ATM transactions.
- The Postal (ZIP) Code must correspond to the other card acceptor location provided in DE 43.
- For U.S. region card acceptors, acquirers should provide a five-digit or nine-digit ZIP Code.

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- This subfield must be present and must contain a postal code or all spaces. This subfield cannot contain all low values or all high values.
- This subfield must contain all spaces or postal code and cannot contain all low or all high values.

Subfield 5 (Card Acceptor State, Province, or Region Code)

DE 43 (Card Acceptor Name/Location), subfield 5 should match the state, province, or region code of the card acceptor's billing or physical address for non-face-to-face or internet transactions.

Attributes

Data Representation:	ans-3
Data Field:	Contents of positions 94–96
Justification:	Left

Subfield requirements

- DE 43, subfield 5 must contain the location information of the merchant, not the payment facilitator.
- For Presentments/1240, Chargebacks/1442, Retrievals/1644, and Fee Collections/1740, if DE 43, subfield 6 contains USA or CAN, subfield 5 must contain a valid state or province code for the country identified.
- When submitted for a First Presentment/1240 transaction, subfield 5 cannot contain all low values or high values.
- Mastercard will allow and populate DE 43, subfield 5 to contain text other than valid state code (for example: "com") when PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) contains value EZ for a U.S. Intra-regional or Canada intra-country Easy Savings transaction. Mastercard initiates these rebate transactions, which do not impact acquiring transactions.
- The U.S. Postal Service has established three state codes that, when combined with a five-digit ZIP Code from a specific range, will identify the Air/Army Post Office (APO) or Fleet Post Office (FPO) of a U.S. military unit. The U.S. military state codes are available for use in all authorization and clearing messages. The U.S. military state codes are listed in this table.

U.S. military states and state codes

U.S. military state	State code
Armed Forces Africa	AE
Armed Forces Americas	AA

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U.S. military state	State code
Armed Forces Canada	AE
Armed Forces Europe	AE
Armed Forces Middle East	AE
Armed Forces Pacific	AP

Subfield 6 (Card Acceptor Country Code)

DE 43 (Card Acceptor Name/Location), subfield 6 contains the card acceptor country of the merchant or, if a payment facilitator is involved in the transaction, the sub-merchant.

Attributes

Data Representation:	ans-3
Data Field:	Contents of positions 97–99
Justification:	Left

Subfield requirements

- DE 43, subfield 6 must contain the location information of the merchant, not the payment facilitator.
- This subfield must contain a valid three-character ISO alphabetic country code in these messages:
  - First Presentment/1240
  - First Chargebacks/1442 and Arbitration Chargebacks/1442
  - Second Presentments/1240
  - Retrieval Request/1644
  - Retrieval Request Acknowledgment/1644
  - Fee Collection (Retrieval Fee Billing)/1740
  - Fee Collection (Handling Fees)/1740
  - Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740
- When DE 43 is provided in these messages, this subfield must contain a valid three-character ISO alphabetic country code:
  - Retrieval Request/1644
  - Retrieval Request Acknowledgment/1644
  - Fee Collection (Retrieval Fee Billing)/1740
  - Fee Collection (Handling Fees)/1740
  - Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740

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- If the transaction took place within the United States, this subfield must contain the value USA.
- For all other messages, this subfield is required unless exempted by Corporation rules.
- If the transaction occurred in the U.S. territories of Guam, Virgin Islands, or Puerto Rico, this subfield must contain the appropriate three-position country code of GUM, VIR, or PRI. It must not contain the value USA.

DE 48 (Additional Data)

DE 48 (Additional Data) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service data for which a specific ISO data element is unavailable.

Attributes

Data Representation:	an...999; LLLVAR
Length Field:	3 positions, value = 008–999
Data Field:	Variable length, 8–999 positions
Subelements:	See "Values"
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	M
First Presentment/1240	M	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	X	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	X	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	X	M
Financial Detail Addendum (Lodging Summary)/1644	M	X	M
Financial Detail Addendum (Temporary Services)/1644	M	X	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	X	M
Financial Detail Addendum (Payment Transaction Detail)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	X	M
Financial Detail Addendum (Travel Agency Detail)/1644	M	X	M
Financial Detail Addendum (Lodged Account Detail)/1644	M	X	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	X	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	X	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	X	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	X	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	X	M
Financial Detail Addendum (Generic Detail)/1644	M	X	M
Financial Detail Addendum (Healthcare)/1644	M	X	M
Financial Detail Addendum (Private Label Common Data)/1644	M	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	X	M
Second Presentment/1240	M	X	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	M	X	M
Retrieval Request Acknowledgment/1644	M	X	M
Fee Collection (Retrieval Fee Billing)/1740	M	X	M
Fee Collection (Handling Fees)/1740	M	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	X	M
Message Exception/1644 and File Reject/1644	•	X	M
Currency Update/1644	•	X	M

This data element is a carrier data field for private data subelements (PDSs) that supplement the original ISO 8583–1993 specification. These PDSs are annotated with the prefix PDS (for example, PDS 0001 and PDS 0158) for documentation purposes throughout this publication to distinguish them from the ISO-standard data elements, which are simply numbered DE 1–DE 128.

Encoding of PDSs is always initiated in DE 48. If the resulting data space required to contain all PDSs for a message exceeds the maximum length of DE 48 (999 positions), these data elements are employed, in sequential order, to contain PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 each may contain a maximum of 999 positions, each of encoded PDS information.

Values

This data element contains one or more PDSs in PDS-encoded format.

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PDSs are formatted using a tag-length-data encoding procedure, shown in this table.

Values

Number	Positions	Description
1	1–4	First PDS tag (ID)
2	5–7	First PDS data length
3	8–999	First PDS data

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 48 to exceed 999 positions.

DE 49 (Currency Code, Transaction)

DE 49 (Currency Code, Transaction) defines the DE 4 (Amount, Transaction) currency.

Attributes

Data Representation:	n-3
Length Field:	None
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M

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Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M

DE 49 is required in messages whenever DE 4 is present. It also may be used in Reconciliation or Administrative messages to identify currencies referenced in those messages.

ISO standard currency codes define the currency type, the country of origin, and the implied decimal point location for the related amount data as defined in the ISO 4217 specification.

First Chargeback, Second Presentment, and Arbitration Chargeback messages must adhere to the currency rules outlined in the *Chargeback Guide*. In some cases currency conversion is required based on these guidelines:

- Transactions that qualify for intracurrency settlement may use the intracurrency settlement currency.
- Intra-European and inter-European transactions (transactions exchanged between two European customers) allow for:
  - Original presentment transaction currency (DE49 from the First Presentment)
  - Reconciliation currency (DE50 from the previous message [DE50 from First Presentment when submitting First Chargeback]).
- All other conditions require the Chargeback, Second Presentment, and/or Arbitration Chargeback to be submitted in U.S. Dollars.

NOTE: For more information on currency conversion, refer to the *GCMS Reference Manual*.

Values

ISO standard numeric currency codes must be used.

This data element may contain the global base currency code in an acknowledgment 1644–680 or 1644–685 reconciliation message if the processed

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file contained only non-financial messages, depending on customer-reconciliation category options.

Related required data element and PDS

DE 4 (Amount, Transaction) and PDS 0148 (Currency Exponents) are required whenever DE 49 is present.

DE 50 (Currency Code, Reconciliation)

DE 50 (Currency Code, Reconciliation) defines the DE 5 (Amount, Reconciliation) currency.

Attributes

Data Representation:	n-3
Length Field:	None
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	M
Second Presentment/1240	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
Fee Collection (Handling Fees)/1740	•	X	M

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	•	X	M
Currency Update/1644	•	X	M

DE 50 is required in messages whenever DE 5 is present. If the transaction originator provides DE 5, it also must provide DE 50. The transaction originator should provide this only for a bilateral transaction, otherwise GCMS will override. If the clearing system provides DE 5, it will provide DE 50. It also may be used in Reconciliation or Administrative messages to identify currencies referenced in those messages.

ISO standard currency codes define the currency type, the country of origin, and the implied decimal point location for the related amount data as defined in the ISO 4217 specification.

Values

ISO standard numeric currency codes must be used.

This data element may contain the global base currency code in an acknowledgment 1644–685 reconciliation message if the processed file contained only non-financial messages.

Related required data element and PDS

The following data element and PDS are required whenever DE 50 is present:

- DE 5 (Amount, Reconciliation)
- PDS 0148 (Currency Exponents)

DE 51 (Currency Code, Cardholder Billing)

DE 51 (Currency Code, Cardholder Billing) defines the DE 6 (Amount, Cardholder Billing) currency, and DE 111 (Amount, Currency Conversion Assessment) currency.

Attributes

Data Representation:	n-3
Length Field:	None
Data Field:	Fixed length, 3 positions
Subfields:	None

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Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Presentment, Addendum, and Chargeback Messages

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
Second Presentment/1240	C	X	C

DE 51 is required in messages whenever DE 6 is present. If the transaction originator provides DE 6, it also must provide DE 51. The transaction originator should provide this only for a bilateral transaction; otherwise, GCMS will override. If the clearing system provides DE 6, it will provide DE 51.

ISO standard currency codes define the currency type, the country of origin, and the implied decimal point location for the related amount data as defined in the ISO 4217 specification.

Values

ISO standard numeric currency codes must be used.

Related required data element and PDS

DE 6 (Amount, Cardholder Billing) and PDS 0148 (Currency Exponents) are required whenever DE 51 is present.

DE 54 (Amounts, Additional)

DE 54 (Amounts, Additional) are additional amounts and related account data for which specific data elements have not been defined.

Attributes

Data Representation:	ans-20; LLLVAR
Length Field:	3 positions, value = 020–240 in increments of 20

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Data Field:	Variable length, 20–240 positions
Subfields:	5 subfields for each additional amount occurrence
Occurrences:	1–12
Justification:	N/A or right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Transactions with surcharges (DE 54, subfield 2 = 42) are systemically permitted for all processing codes in DE 3 (Processing Code). However, customers should refer to the *Mastercard Rules* for standards pertaining to the areas in which they process.

DE 54 is required in Purchase with Cash Back transactions (Cardholder Transaction Type, DE 3, subfield 1 = 09) to indicate the cash back amount of the transaction.

The following describes usage expectations for transactions containing one or more of the following Amount Types: cash back amount, surcharge amount, or POI Amount.

- If DE 54 is present in a First Presentment/1240 message and indicates surcharging, customers:
  - Should not provide DE 54 in First Chargeback (Partial)/1442 or subsequent life cycle messages;
  - Should provide DE 54 in First Chargeback (Full)/1442 and subsequent life cycle messages;
  - Must provide the total amount of the Brand-Level Surcharge or Product-Level Surcharge amount in DE 54 in the First Chargeback/1442 message regardless of whether the chargeback is for the partial or full amount of the transaction and subsequent life cycle messages.

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  - The first DE 54 occurrence will represent either the cash back amount information (DE 54, subfield 2 = 40) or the surcharging information (DE 54, subfield 2 = 42).
  - The second DE 54 occurrence will represent the original transaction amount and transaction currency, including either cash back amount or the surcharge amount.
- If DE 54 is present in a First Presentment/1240 message and indicates that a POI currency conversion service (also known as dynamic currency conversion [DCC]) was used by the cardholder, then the updated amount and currency are located in DE 4 (Amount, Transaction) and DE 49 (Currency Code, Transaction), respectively. DE 54 contains the original transaction amount and currency information.
- DE 54 will occur multiple times if Purchase with Cash Back (DE 3, subfield 1 [Cardholder Transaction Type] = 09) or surcharging occurs, and the POI currency conversion service (DCC) updated DE 4 (Amount, Transaction) and DE 49 (Currency Code, Transaction).
- Occurrences are described as follows:
  - The first DE 54 occurrence will represent either the cash back amount information (DE 54, subfield 2 = 40) or the surcharging information (DE 54, subfield 2 = 42).
  - The second DE 54 occurrence will represent the original transaction amount and transaction currency, including either cash back amount or the surcharge amount.

    NOTE: For information about the Brand-Level Surcharge or Product-Level Surcharge, refer to the *Mastercard Rules* manual, Chapter 10, "Asia/Pacific Region Rules," Rule 5.11.2, "Charges to Cardholders,"; Chapter 13, "Latin America and the Caribbean Region Rules," Rule 5.11.2, "Charges to Cardholders,"; and Chapter 15, "United States Region Rules," Rule 5.11.2, "Charges to Cardholders."

  - Each DE 54 occurrence within a transaction must have a unique DE 54, subfield 2 (Additional Amount, Amount Type) value.
  - The sum of all DE 54, subfield 5 occurrences should be equal to or less than DE 4 (Amount, Transaction). Occurrences with Amount, Surcharge (DE 54, subfield 2 = 42) and POI Amount (DE 54, subfield 2 = 58) are excluded from the sum.

In support of local government regulations, the Clearing system will determine whether interchange should be applied to transactions containing a surcharge. Interchange may be applied to surcharged transactions when:

- The combination of Card Program Identifier, Business Service Level and Business Service ID permits interchange with surcharging OR
- The Card Acceptor Country Code (DE 43, subfield 6) and the issuing account range (derived from PAN [DE 2]) country code are the same and the country permits interchange in combination with surcharging.

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NOTE: Although this edit will not produce an error, it will identify transactions qualifying for ATM surcharging.

Related required data elements and PDSs

For First Presentment/1240 messages in which a healthcare eligibility amount is included:

- DE 54, subfield 2 must be 10 (Healthcare Eligibility Amount)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)
- DE 54, subfield 4 must be C (Credit) or D (Debit)
- DE 54, subfield 5 must contain the healthcare eligibility amount

For First Presentment/1240 messages in which a prescription eligibility amount is included:

- DE 54, subfield 2 must be 11 (Prescription Eligibility Amount)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)
- DE 54, subfield 4 must be C (Credit) or D (Debit)
- DE 54, subfield 5 must contain the prescription eligibility amount

When DE 54 is present in First Presentment/1240 messages in which DE 3, subfield 1 (Cardholder Transaction Type) is 09 (Purchase with Cash Back):

- DE 54, subfield 2 must be 40 (Amount, Cash Back)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)
- DE 54, subfield 4 must be D (Debit)
- DE 54, subfield 5 must contain the cash back amount. This subfield may contain all zeros if the issuer has declined the cash back portion of the transaction. This amount must be less than the DE 4 (Amount, Transaction) amount.[19]

For First Presentment/1240 messages in which a surcharge is included:

- DE 54, subfield 2 must be 42 (Amount, Surcharge)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)
- DE 54, subfield 4 must be D (Debit).
- DE 54, subfield 5 must contain the surcharge amount.
- For processing codes 30, 91, or 92, this amount must be equal to the DE 4 (Amount, Transaction) amount.
- For processing codes other than 30, 91 or 92, this amount must be less than the DE 4 (Amount, Transaction) amount.

[19] For intracountry India activity, the cash back amount can be equal to the DE 4 (Amount, Transaction) amount.

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For First Presentment/1240 messages when POI currency conversion (also known as dynamic currency conversion [DCC]) is performed, DE 54 must be present and:

- DE 54, subfield 2 must be 58 (Amount, POI Amount)
- DE 54, subfield 3 must contain the pre-conversion currency of the purchase or withdrawal, which must be a different currency from DE 49 (Currency Code, Transaction).

  NOTE: For First Presentment/1240 messages only.

- DE 54, subfield 4 must be C (Credit) or D (Debit)
- DE 54, subfield 5 must contain the pre-conversion transaction amount. The cash back portion of a Purchase with Cash Back transaction, or a surcharge, will be included in this amount.

DE 54 subfields

DE 54 may contain one to 12 occurrences of additional amounts.

Each additional amount consists of five subfields as defined in this table. Each field requires 20 positions; the length of this data element must be a multiple of 20, with a maximum length of 240 positions.

DE 54 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Additional Amount, Account Type	n-2	N/A
2	3–4	Additional Amount, Amount Type	n-2	N/A
3	5–7	Additional Amount, Currency Code	n-3	N/A
4	8	Additional Amount, Amount Sign	a-1, value of D or C	N/A
5	9–20	Additional Amount, Amount	n-12	Right

All subfields must be present whenever DE 54 is present.

All subfields are present for each amount occurrence.

Subfield 1 (Additional Amount, Account Type)

The account type is a two-digit code as defined for digits 3 and 4 or digits 5 and 6 of DE 3 (Processing Code). The account type must be 00 (default account).

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Subfield 2 (Additional Amount, Amount Type)

The Amount Type that the clearing system supports for transactions is in this table.

Subfield 2 (Additional Amount, Amount Type)

Value	Description
10	Healthcare Eligibility Amount
11	Prescription Eligibility Amount
12	Vision Rx Eligibility Amount
17	Prepaid Online Bill Pay Fee Amount
40	Amount, Cash Back
42	Amount, Surcharge
44	Amount Gratuity
58	Amount, POI Amount

Subfield 3 (Additional Amount, Currency Code)

Subfield 3 identifies the currency of the Additional Amount.

This subfield must contain a valid ISO numeric currency code.

Subfield 4 (Additional Amount, Amount Sign)

The amount sign indicates whether the Additional Amount must be debited (D) or credited (C). For all messages with a purchase with cash back, a surcharge amount type, or both, the sign must be D. For all other amount types, the sign is from the issuer's perspective on the First Presentment/1240 message and will not change in subsequent life cycle or reversal messages.

Subfield 5 (Additional Amount, Amount)

Subfield 5 is the amount value for the Additional Amount Type in the Additional Amount Currency.

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, a transaction amount of GHP 212.50 is expressed as 000000021250.

The clearing system will verify that when the First Presentment/1240 message contains an Amount with Cash Back (DE 54, subfield 2 = 40) or an Amount, Surcharge (DE 54, subfield 2 = 42), these amounts must be equal to or less than

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the total transaction amount (DE 4). For processing codes 30, 91, or 92, this amount must be equal to the total transaction amount (DE 4). For processing codes other than 30, 91, or 92, this amount must be less than the total transaction amount (DE 4).

The Additional Amount, Amount must contain the amount in the same currency as DE 49 on life cycle messages.

DE 55 (Integrated Circuit Card [ICC] System-Related Data)

DE 55 (Integrated Circuit Card [ICC] System-Related Data) contains data related to ICC systems.

Attributes

Data Representation:	b...255; LLLVAR
Length Field:	3 positions, value = 001–255
Data Field:	Variable length, 1–255 positions
Subelements:	See "Values"
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C

DE 55 must be provided for all chip transactions except for refund transactions.

If present, DE 55 cannot contain all spaces, all zeros, all low values, or all high values.

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If present and maximum length (255), DE 55 must be left justified and zero (low value hex 00) filled.

If DE 55 is present and is greater than 255 characters in length, then the Clearing Platform will reject the transaction with a format error:

- DE 39 (Response Code) value of 30 (Format Error)
- DE 44 (Additional Response Data) includes DE 55 as a data element with a format error.

Values

DE 55 contains chip data formatted in accordance with the Europay, Mastercard, and Visa (EMV) chip specification.

If present, DE 55 cannot contain all spaces, zeros, low values, or high values.

DE 55 data is presented in binary format and contains the data used locally by a card's chip at a chip-capable terminal. In a First Presentment/1240, the acquirer should not modify this data but instead pass it unaltered to the issuer.

Chip data in DE 55 consists of a series of components in a "tag-length-data" format, similar to the presentation of PDSs in DE 48 (Additional Data). This table shows the layout.

DE 55 layout

Number	Positions	Description
1	1 or 1–2	First chip subelement tag (ID)
2	2 or 3	First chip subelement data length
3	3-xxx or 4–xxx	First chip subelement data (variable length)

Components 1–3 must be repeated as needed until all chip subelements are presented. The length of the tag component is either 1 or 2, depending on the definition of the tag in EMV chip. The length of the data length component is always one in DE 55.

Mandatory and conditional subelements

When customers send DE 55 in clearing messages related to a chip transaction, the data elements in this table must be present.

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Mandatory and conditional subelements

Subelement Description	Tag Value[20]	Format	Component	Each Component Length[21]	Total Subelement Length[22]
Application Cryptogram (AC)	9F26	b8	tag	2	11
		length	1		
		data	8		
Cryptogram Information Data	9F27	b1	tag	2	4
		length	1		
		data	1		
Issuer Application Data (IAD) (Must be provided by the acquirer if the corresponding data object is provided by the ICC to the terminal)	9F10	b1..32, VAR	tag	2	4–35
		length	1		
		data	1–32		
Unpredictable Number	9F37	b4	tag	2	7
		length	1		
		data	4		
Application Transaction Counter	9F36	b2	tag	2	5
		length	1		
		data	2		
Terminal Verification Result	95	b5	tag	1	7
		length	1		
		data	5		
Transaction Date	9A	b3 (n6)	tag	1	5

[20] **The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.**
[21] **Lengths are in binary format.**
[22] **"Total Subelement Length" is the sum of that subelement's tag, length, and data components.**

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Subelement Description	Tag Value[20]	Format	Component	Each Component Length[21]	Total Subelement Length[22]
		length	1		
		data	3		
Transaction Type	9C	b1 (n2)	tag	1	3
		length	1		
		data	1		
Amount Authorized (numeric)	9F02	b6 (n12)	tag	2	9
		length	1		
		data	6		
Transaction Currency Code	5F2A	b2 (n3)	tag	2	5
		length	1		
		data	2		
Application Interchange Profile	82	b2	tag	1	4
		length	1		
		data	2		
Terminal Country Code	9F1A	b2 (n3)	tag	2	5
		length	1		
		data	2		
Amount, Other (numeric)	9F03	b6 (n12)	tag	2	9
		length	1		

[20] The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.
[21] Lengths are in binary format.
[22] "Total Subelement Length" is the sum of that subelement's tag, length, and data components.

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Subelement Description	Tag Value[20]	Format	Component	Each Component Length[21]	Total Subelement Length[22]
		data	6		
When cash back is not allowed by product rules, 9F03 can only either be absent or present with a zero value. If cash back is allowed by product rules, • If there is a cash back amount, 9F03 carries the cashback amount, and this data element is mandatory. • If there is no cash back amount, the value of 9F03 will be zero, in which case 9F03 can either be absent or present with a zero value.					

Optional subelements

Customers may send the optional subelements listed in this table.

Optional subelements

Subelement Description	Tag Value[23]	Format	Component	Each Component Length[24]	Total Subelement Length[25]
Cardholder Verification Method (CVM) Results	9F34	b3	tag	2	6

[20] **The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.**
[21] **Lengths are in binary format.**
[22] **"Total Subelement Length" is the sum of that subelement's tag, length, and data components.**
[23] **The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.**
[24] **Lengths are in binary format.**
[25] **"Total Subelement Length" is the sum of that subelement's tag, length, and data components.**

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Subelement Description	Tag Value[23]	Format	Component	Each Component Length[24]	Total Subelement Length[25]
		length	1		
		data	3		
Terminal Capabilities	9F33	b3	tag	2	6
		length	1		
		data	3		
Terminal Type	9F35	b1 (n2)	tag	2	4
		length	1		
		data	1		
Interface Device Serial Number	9F1E	b8 (an 8)	tag	2	11
		length	1		
		data	8		
Transaction Category Code	9F53	b1 (an 1)	tag	2	4
		length	1		
		data	1		
Dedicated File Name	84	b5...16	tag	1	
		length	1		
		data	5–16		
Terminal Application version Number	9F09	b2	tag	2	5
		length	1		
		data	2		
Transaction Sequence Counter	9F41	b2 (n..8)	tag	2	5–7
		length	1		
		data	2–4		

[23] The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.
[24] Lengths are in binary format.
[25] "Total Subelement Length" is the sum of that subelement's tag, length, and data components.

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This subelement may be present in the clearing message if it was present in the Authorization Request Response/0110 message.

Data from Authorization Request Response/0110

Subelement description	Tag Value	Format	Component	Each Component Length	Total Subelement Length
Issuer Authentication Data (Provides data to be transmitted to the card for issuer authentication)	91	b8..16	tag	1	10–18
		length	1		
		data	8–16		

DE 62 (Additional Data 2)

DE 62 (Additional Data 2) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is unavailable.

Attributes

Data Representation:	ans...999; LLLVAR
Length Field:	3 positions, value = 008–999
Data Field:	Variable length, 8–999 positions
Subelements:	See "Values"
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	X	C
Financial Detail Addendum (Lodging Summary)/1644	C	X	C
Financial Detail Addendum (Temporary Services)/1644	C	X	C
Financial Detail Addendum (Shipping/Courier Services)/1644	C	X	C
Financial Detail Addendum (Payment Transaction Detail)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	C	X	C
Financial Detail Addendum (Travel Agency Detail)/1644	C	X	C
Financial Detail Addendum (Lodged Account Detail)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	C	X	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	X	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	X	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	X	C
Financial Detail Addendum (Generic Detail)/1644	C	X	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Healthcare)/1644	C	X	C
Financial Detail Addendum (Private Label Common Data)/1644	C	X	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
File Currency Summary/1644	•	X	C
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C
Retrieval Request/1644	C	X	C
Retrieval Request Acknowledgment/1644	C	X	C
Fee Collection (Retrieval Fee Billing)/1740	C	X	C
Fee Collection (Handling Fees)/1740	C	X	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	X	C

This data element is a carrier data field for PDSs that supplement the ISO 8583–1993 specification.

Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), these ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62
- Additional Data 3 (DE 123)
- Additional Data 4 (DE 124), and
- Additional Data 5 (DE 125).

DE 62, DE 123, DE 124, or DE 125 each may contain a maximum of 999 positions of encoded PDS information.

DE 62 is present in an IPM message only if DE 48 cannot contain the full length of encoded PDSs.

If both DE 48 and DE 62 are present in the message, DE 48 should contain as many complete PDSs (tag+length+data) as fits into 999 bytes. The remaining complete PDSs should be presented in DE 62, and then DE 123, DE 124, and finally DE 125, as needed.

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Customers must not split a PDS between DE 48 and DE 62. If an entire PDS coding scheme (tag-length-data) causes DE 48 to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in DE 62 instead. Therefore, the total length of DE 48 may be less than 999 positions, with DE 62 containing additional PDS data.

Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDS data is formatted using a tag-length-data encoding procedure, shown in this table.

Values

Number	Positions	Description
1	1–4	First PDS tag (ID)
2	5–7	First PDS data length
3	8–999	First PDS data

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 62 to exceed 999 positions.

DE 63 (Transaction Life Cycle ID)

DE 63 (Transaction Life Cycle ID) contains subfields that allow for transaction life cycle control.

All life cycle messages such as authorizations, financials, reversals, retrievals, fulfillments, and chargebacks are linked with the Life Cycle Support Indicator and Trace ID subfields.

Attributes

Data Representation:	ans-16; LLLVAR
Length Field:	3 positions, value = 016
Data Field:	Fixed length, 16 positions
Subfields:	2

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Justification:	See "Subfields"

ISO defines DE 63 as a variable-length field. Therefore, the DE 63 data is preceded by a three-position length field. In the IPM format, customers still must precede the DE 63 data with a three-position length field. This length field always will contain the value 016, and the data that follows always must be exactly 16 positions long.

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	C	•	C
Financial Detail Addendum (Lodging Summary)/1644	C	•	C
Financial Detail Addendum (Temporary Services)/1644	C	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Payment Transaction Detail)/1644	C	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	C	•	C
Financial Detail Addendum (Travel Agency Detail)/1644	C	•	C
Financial Detail Addendum (Lodged Account Detail)/1644	C	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	C	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C
Financial Detail Addendum (Generic Detail)/1644	C	•	C
Financial Detail Addendum (Healthcare)/1644	C	•	C
Financial Detail Addendum (Private Label Common Data)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C
Retrieval Request/1644	C	•	C
Retrieval Request Acknowledgment/1644	C	•	C
Fee Collection (Retrieval Fee Billing)/1740	C	•	C
Fee Collection (Handling Fees)/1740	C	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	•	C

DE 63 data may be assigned at the time that the first message in the transaction life cycle is presented, usually at authorization. This data element consists of two subfields:

- Life Cycle Support Indicator
- Trace ID

DE 63 must be present in the First Presentment/1240 message for all transactions authorized via the Mastercard Network ("online-authorized transactions"). This requirement does not apply to transactions where online authorization is not requested or required, such as offline-authorized chip-read transactions, credit (purchase return) transactions, and Collection Only transactions.

Life cycle messages such as Authorization Request/0100, First Presentment/1240, Retrieval Request/1644, Retrieval Request Acknowledgment/1644, First

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Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages are linked with this data element.

DE 63 should always be retained and returned throughout all subsequent messages in the life cycle.

DE 63 is required for European acquired activity destined for processing through the network unless DE 22 (Point of Service Data Code), subfield 7 (Card Data: Input Mode) = F (Offline Chip). This activity can be identified via one of the these situations:

- First presentment interregional ATM transactions
- First presentment PIN-based Maestro or Cirrus manual cash disbursement transactions
- First presentment interregional Maestro retail transactions
- First presentment European intraregional ATM or retail Enhanced Gateway transactions

Credit (Purchase Return) transactions are exempt from this requirement.

NOTE: Enhanced Gateway transactions are defined as those from a Europe region acquirer for which the ATM Indicator is equal to 5 and for which the ATM Indicator of the issuer is equal to 4.

Alternate Automated Fuel Dispenser Clearing Processing: Mastercard recommends that the Trace ID (DE 15 [Settlement Date] and DE 63 [Network Data]) of the Automated Fuel Dispenser (AFD) completion advice response be used within the clearing presentment. The Trace ID of the original preauthorization may be used for clearing presentment if that same Trace ID is included in the AFD completion advice message within DE 48, subelement 63 (Additional Data, Trace ID).

Values

If present, DE 63 cannot contain all low values or all high values.

DE 63 subfields

DE 63 includes two subfields.

DE 63 subfields

Number	Positions	Name	Attribute	Justification
1	1	Life Cycle Support Indicator	ans-1	left
2	2–16	Trace ID	ans-15	left

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Subfield 1 (Life Cycle Support Indicator)

Currently, the Life Cycle Support Indicator subfield always contains a space.

Subfield 1 is required whenever subfield 2 is present. The valid Life Cycle Support Indicator is described in this table.

Subfield 1 (Life Cycle Support Indicator)

Value	Description
space	Trace ID assigned to Authorization message.

Subfield 2 (Trace ID)

The Trace ID is intended to identify uniquely a transaction through its full life cycle. Currently Mastercard assigns a Trace ID to any transaction authorized via the Mastercard Network.

The Trace ID consists of the Network Reference Number (nine positions) followed by the Network Date (four positions–MMDD), followed by two spaces. For each transaction authorized via the network ("online-authorized transactions"), IPM DE 63 subfield 2 (Trace ID) of the First Presentment/1240 message must be populated with the same values contained in the related authorization message.

This requirement does not apply to transactions where online authorization is not requested or required, such as offline-authorized chip-read transactions, credit (purchase return) transactions, and Collection Only transactions.

For each Authorization Request Response/0110 message transmitted via the network ("online-authorized transactions"), subfield 2 of the First Presentment/1240 message must be populated with the values contained in DE 15, DE 63 subfield 1, and DE 63 subfield 2. For automated fuel dispenser (MCC 5542) transactions where an Authorization Request/0100 message is followed by an Authorization Advice/0120 message containing the final transaction amount, these values should come from the same fields of the related Authorization Advice Response/0130 message.

Subfield 2 is required if the associated First Presentment/1240 is submitted for any U.S. region consumer or corporate credit or consumer debit incentive interchange rate programs, unless the transaction is a credit, ATM cash disbursement, manual cash disbursement, reversal, Collection Only, or bilaterally settled transaction.

Mastercard recommends that the Trace ID (DE 15 [Date, Settlement] and DE 63 [Network Data]) of the completion advice response be used within the clearing presentment. (Refer to the Alternate AFD Clearing Processing in the following section.)

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The Trace ID of the original pre-authorization may be used for Clearing presentment if that same Trace ID is included in the Automated Fuel Dispenser (AFD) completion advice message within CIS DE 48 (Additional Data, Private Use), subelement 63 (Trace ID).

GCMS requires the presence of DE 63 for all U.S. acquired transactions submitted for incentive interchange programs. For transactions containing 14-digit Enabled International Cards beginning with the digits 36, U.S. acquirers should populate Trace ID (DE 63, subfield 2) with the correct Network Reference Number and Network Date.

GCMS requires the presence of DE 63 for all Canada acquired transactions submitted for incentive interchange programs.

When Trace ID (DE 63) is present, edits will be applied against the network Reference Number (DE 63, subfield 2) to confirm the format of the information.

The edit checks are:

- Position 1–3: Must contain a valid Mastercard product code
- Position 4–9: Must contain six alphanumeric characters, no embedded spaces, low values, or high values.

This table represents mapping of values from DE 63 in the Authorization CIS message to the Clearing IPM message.

Mapping of values from DE 63 (Authorization CIS) to Clearing IPM

Position	Value	Description
1–3	DE 63, subfield 1 of Authorization CIS message	First three positions of authorization response message.
4–9	DE 63, subfield 2 of Authorization CIS message	First six positions of authorization response message.
10–13	DE 15 of Authorization CIS message	
14–15	spaces	

DE 71 (Message Number)

The transaction originator assigns the DE 71 (Message Number) to data messages in a file.

DE 71 monitors the integrity and continuity of the files being exchanged.

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Attributes

Data Representation:	n-8
Length Field:	None
Data Field:	Fixed length, 8 positions
Subfields:	None
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	M
First Presentment/1240	M	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	X	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	X	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	X	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	X	M
Financial Detail Addendum (Lodging Summary)/1644	M	X	M
Financial Detail Addendum (Temporary Services)/1644	M	X	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Payment Transaction Detail)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	X	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	X	M
Financial Detail Addendum (Travel Agency Detail)/1644	M	X	M
Financial Detail Addendum (Lodged Account Detail)/1644	M	X	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	X	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	X	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	X	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	X	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	X	M
Financial Detail Addendum (Generic Detail)/1644	M	X	M
Financial Detail Addendum (Healthcare)/1644	M	X	M
Financial Detail Addendum (Private Label Common Data)/1644	M	X	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	X	M
Second Presentment/1240	M	X	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	M	X	M
Retrieval Request Acknowledgment/1644	M	X	M
Fee Collection (Retrieval Fee Billing)/1740	M	X	M
Fee Collection (Handling Fees)/1740	M	X	M

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	X	M
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M

This data element provides the recipient of a file with a readily available means to verify that it receives all data messages in the file.

Values

The first message in a data file (the File Header/1644) must have the message number initialized to 00000001. For each subsequent message in the file, this data element value must be greater than the value in the previously accepted message.

When the clearing system returns a message because it was rejected, the rejected message will immediately follow its related Message Exception/1644 or File Reject Message. If the IPM Pre-edit application rejects the message, it modifies the DE 71 value of the rejected message so that it is in sequence with the other messages in the file. If GCMS rejects the message, it retains the DE 71 value that the sender originally provided.

DE 72 (Data Record)

DE 72 (Data Record) contains message text data, file update data, or other information as specified in individual IPM messages.

Attributes

Data Representation:	ans...999; LLLVAR
Length Field:	3 positions, value = 001–999
Data Field:	Variable length, 1–999 positions
Subfields:	None
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	•	C
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M

This data element is a variable-length data field that may be used for transmitting file message data or character string data in various message types.

DE 72 must be a maximum of 100 positions in First Chargeback/1442, Second Presentment/1240, Arbitration Chargeback/1442, and Fee Collection/1740 messages.

DE 72 may be up to 999 positions in Administrative messages that the clearing system generates.

Values

For First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1422 messages, refer to the *Chargeback Guide* for specific DE 72 requirements based on the value in DE 25 (Message Reason Code). The clearing system does not edit to require DE 72. However, if it is not provided for a given message reason code (DE 25) as specified in the *Chargeback Guide*, the receiving customer has the right to return the message. For Fee Collection Other/1740 messages, refer to the *GCMS Reference Manual* for specific DE 72 requirements based on DE 25. The clearing system does not edit for specific values in DE 72. However, if it is not provided for a given message reason code as specified in the *GCMS Reference Manual*, the receiving customer has the right to return the message.

If present, DE 72 cannot contain all zeros, all spaces, all low values, or all high values.

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DE 73 (Date, Action)

DE 73 (Date, Action) specifies a future action date or a specific date such as a transaction date.

Attributes

Data Representation:	n-6; YYMMDD
Length Field:	None
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Retrieval and Fee Collection messages			
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	•	C

In Fee Collection messages, this data element identifies a reference date related to the Fee Collection Message Reason Code.

For Fee Collection Other/1740 messages, refer to the *GCMS Reference Manual* for specific DE 73 requirements based on DE 25 (Message Reason Code). The clearing system does not edit to require DE 73. However, if it is not provided for a given Message Reason Code as specified in the *GCMS Reference Manual*, the receiving customer has the right to return the message.

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Values

The data in DE 73 must consist of all zeros or a valid year (YY), month (MM), and day (DD). For Fee Collection (Retrieval Fee Billing)/1740 messages, the DD portion may be zeros.

DE 93 (Transaction Destination Institution ID Code)

DE 93 (Transaction Destination Institution ID Code) identifies the transaction destination institution.

Attributes

Data Representation:	n...11; LLVAR
Length Field:	2 positions, value 06–11
Data Field:	Variable length, 6–11 positions
Subfields:	None
Justification:	Right

Current processing restrictions

The clearing system accepts a DE 93 length of 6 to 11 positions but expects this element to contain zeros in all but the last six positions. Only the last six positions are passed along to the receiver of the message.

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	•	X	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	•	X	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	•	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/1644	•	X	M
Financial Detail Addendum (Lodging Summary)/1644	•	X	M
Financial Detail Addendum (Temporary Services)/1644	•	X	M
Financial Detail Addendum (Shipping/Courier Services)/1644	•	X	M
Financial Detail Addendum (Payment Transaction Detail)/1644	•	X	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	•	X	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	•	X	M
Financial Detail Addendum (Travel Agency Detail)/1644	•	X	M
Financial Detail Addendum (Lodged Account Detail)/1644	•	X	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	•	X	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	•	X	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	•	X	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	•	X	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	•	X	M
Financial Detail Addendum (Generic Detail)/1644	•	X	M
Financial Detail Addendum (Healthcare)/1644	•	X	M
Financial Detail Addendum (Private Label Common Data)/1644	•	X	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	•	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	M
Second Presentment/1240	•	X	M

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Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	•	X	M
Retrieval Request Acknowledgment/1644	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
Fee Collection (Handling Fees)/1740	M	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	X	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M

This data element identifies the transaction destination institution that has financial responsibility and liability for the transaction.

For Mastercard transactions, this is the institution that has an agreement with Mastercard as being a principal member and has the financial authority to process Mastercard transactions as an acquirer or issuer.

This data element is required in all Fee Collection (Other) and Fee Collection (Handling Fees) transactions.

If the clearing system does not receive this data element from a customer in an originating message, it may perform automated routing services (based on other data elements such as DE 2 (Primary Account Number [PAN]) and inserts and passes to the receiving institution the proper value for DE 93.

Values

When present in a message, this data element must contain a valid customer ID.

For lifecycle transactions initiated by issuers, DE 93 may contain the ICA number as provided in DE 94 (Transaction Originator Institution ID Code) from the First Presentment/1240 message. If the ICA number present in DE 93 represents a Single Message System acquirer, the ICA number may not be present in the IPM MPE data as supplied by Mastercard. If the DE 93 value is provided, Mastercard recommends that it be the ICA number related to the bank identification number (BIN) in DE 31 (Acquirer Reference Data), subfield 2 (Acquirer's BIN must contain the six-digit acquirer's BIN).

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Additional information

Refer to Institution ID data elements and PDSs for more information about institution ID codes and PDSs in clearing system messages.

DE 94 (Transaction Originator Institution ID Code)

DE 94 (Transaction Originator Institution ID Code) identifies the transaction originator institution.

Attributes

Data Representation:	n...11; LLVAR
Length Field:	2 positions, value 06–11
Data Field:	Variable length, 6–11 positions
Subfields:	None
Justification:	Right

Current processing restrictions

The clearing system accepts a DE 94 length of 6 to 11 positions but expects this element to contain zeros in all but the last six positions. Only the last six positions are passed along to the receiver of the message.

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/1644	M	•	M
Financial Detail Addendum (Lodging Summary)/1644	M	•	M
Financial Detail Addendum (Temporary Services)/1644	M	•	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	•	M
Financial Detail Addendum (Payment Transaction Detail)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	•	M
Financial Detail Addendum (Travel Agency Detail)/1644	M	•	M
Financial Detail Addendum (Lodged Account Detail)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	•	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	•	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	•	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	•	M
Financial Detail Addendum (Generic Detail)/1644	M	•	M
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Common Data)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	•	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	X	M
Second Presentment/1240	M	X	M

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Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	M	X	M
Retrieval Request Acknowledgment/1644	M	X	M
Fee Collection (Retrieval Fee Billing)/1740	M	X	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M

This data element identifies the transaction originator institution that has financial responsibility and liability for the transaction.

For Mastercard transactions, this is the institution that has an agreement with Mastercard as being a principal member and that has the financial authority to process Mastercard transactions as an acquirer or issuer.

If the clearing system does not receive this data element from a customer in an originating message, it rejects the message.

In First Presentment/1240, Second Presentment/1240, Financial Detail Addendum/1644, and Fee Collection (Retrieval Fee Billing)/1740 messages, the customer ID cannot be designated as an issuer-only customer ID.

In First Chargeback/1442 and Arbitration Chargeback/1442 messages, the customer ID cannot be designated as an acquirer-only customer ID.

Values

When present in a message, this data element must contain a valid customer ID. The customer ID must either be equal to the customer processor ID in subfield 3 of PDS 0105 File ID in the File Header/1644-697 message or be processed by that customer/processor ID.

For collection only activity, DE 94 must be compatible with the Acquirer Reference ID in DE 31 (Acquirer Reference Data), subfield 2 (Acquirer's BIN).

For outbound files to customers, DE 94 may contain an ICA number associated with a Single Message System customer. In such cases, the ICA number may not be included in the IPM MPE data provided by Mastercard and is intended for informational purposes.

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Application notes

For bridged transactions, issuers will now receive the ICA number that identifies the transaction originator institution having financial responsibility for the transaction in DE 94 of the First and Second Presentment/1240 messages, instead of a Mastercard-assigned internal ICA.

NOTE: Transactions that have passed between platforms (Single Message System to Dual Message System, Dual Message System to Single Message System) are referred to as bridged transactions.

Additional information

Refer to Institution ID data elements and PDSs for more information about institution ID codes in clearing system messages.

DE 95 (Card Issuer Reference Data)

The issuer provides DE 95 (Card Issuer Reference Data) when processing retrieval or chargeback messages.

The acquirer is required to include the same data in a subsequent fulfillment of the retrieval request. In the case of a chargeback, this applies to both Second Presentment/1240 and Arbitration Chargeback/1442 case filings.

Attributes

Data Representation:	n-10; LLVAR
Length Field:	2 positions, value = 10
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This data element contains an "issuer's reference number" for a specific cardholder transaction. The acquirer may be required to retain and return DE 95 in subsequent Retrieval Fulfillment (presented via a Fee Collection message) or Second Presentment/1240 messages sent to the issuer.

The issuer may then use DE 95 as a common reference number to link related Retrieval Request/1644, Retrieval Request Acknowledgment/1644, and Retrieval Fulfillment (presented via a Fee Collection message) messages, or to link First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages to the original cardholder transaction.

Values

Issuers are responsible for assigning values for this data element.

For Retrieval Request/1644, Retrieval Request Acknowledgment/1644, and Retrieval Fulfillment messages (presented via Fee Collection messages), DE 95, if present, should contain the issuer's control number.

For First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages, DE 95 must contain the Chargeback Reference Number. The issuer assigns the Chargeback Reference Number when the First Chargeback/1442 is created, and this number must be unique within BIN. It is used to track the chargeback throughout its life cycle.

If present, DE 95 must be numeric.

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DE 100 (Receiving Institution ID Code)

DE 100 (Receiving Institution ID Code) identifies the receiving institution.

Attributes

Data Representation:	n...11; LLVAR
Length Field:	2 positions, value = 06–11
Data Field:	Variable length, 6–11 positions
Subfields:	None
Justification:	Right

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	•	X	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	•	X	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	•	X	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	•	X	M
Financial Detail Addendum (Lodging Summary)/1644	•	X	M
Financial Detail Addendum (Temporary Services)/1644	•	X	M
Financial Detail Addendum (Shipping/Courier Services)/1644	•	X	M
Financial Detail Addendum (Payment Transaction Detail)/1644	•	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing, Summary)/1644	•	X	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	•	X	M
Financial Detail Addendum (Travel Agency Detail)/1644	•	X	M
Financial Detail Addendum (Lodged Account Detail)/1644	•	X	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	•	X	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	•	X	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	•	X	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	•	X	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	•	X	M
Financial Detail Addendum (Generic Detail)/1644	•	X	M
Financial Detail Addendum (Healthcare)/1644	•	X	M
Financial Detail Addendum (Private Label Common Data)/1644	•	X	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	•	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	M
Second Presentment/1240	•	X	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	•	X	M
Retrieval Request Acknowledgment/1644	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
Fee Collection (Handling Fees)/1740	•	X	M
Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740	•	X	M

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Message Type Identifier	Org	Sys	Dst
Message Exception/1644 and File Reject/1644	•	X	M
Text Message/1644	•	X	M
Currency Update/1644	•	X	M

DE 100 contains the customer ID or Processor ID of the physically connected processing facility that receives a message.

Values

This data element must contain a valid customer ID or Processor ID number.

Additional information

Refer to Institution ID data elements and PDSs for more information regarding the use of institution ID codes and PDSs in clearing system messages.

DE 111 (Amount, Currency Conversion Assessment)

DE 111 (Amount, Currency Conversion Assessment) is the amount based on the result of applying the multi-currency conversion rate (Currency Conversion Assessment) adjustment to the currency conversion rate used to convert DE 4 (Amount, Transaction) to DE 6 (Amount, Cardholder Billing) for qualified transactions.

The currency of this amount is the same as DE 51 (Currency Code, Cardholder Billing).

Attributes

Data Representation:	n-12; LLLVAR
Length Field:	3 positions, value = 012
Data Field:	12 positions
Subfields:	None
Justification:	Right

ISO defines DE 111 as a variable-length field. Therefore, the DE 111 data is preceded by a three-position length field. In the IPM format, customers still must precede the DE 111 data with a three-position length field. This length field always

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will contain the value 012, and the data that follows always must be exactly 12 positions long.

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C

This data element contains the calculated Currency Conversion Assessment adjustment amount. The clearing system provides DE 111 when the transaction qualifies for a Currency Conversion Assessment conversion adjustment.

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a cardholder billing amount of USD 212.50 is expressed as 000000021250.

DE 123 (Additional Data 3)

DE 123 (Additional Data 3) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is not available.

Attributes

Data Representation:	ans...999; LLLVAR
Length Field:	3 positions, value = 008–999
Data Field:	Variable length, 8–999 positions
Subelements:	See "Values"
Justification:	Left

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Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	X	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	C	X	C
Financial Detail Addendum (Lodging Summary)/1644	C	X	C
Financial Detail Addendum (Temporary Services)/1644	C	X	C
Financial Detail Addendum (Shipping/Courier Services)/1644	C	X	C
Financial Detail Addendum (Payment Transaction Detail)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	C	X	C
Financial Detail Addendum (Travel Agency Detail)/1644	C	X	C
Financial Detail Addendum (Lodged Account Detail)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	C	X	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	X	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	X	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	X	C
Financial Detail Addendum (Generic Detail)/1644	C	X	C
Financial Detail Addendum (Healthcare)/1644	C	X	C
Financial Detail Addendum (Private Label Common Data)/1644	C	X	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Retrieval Request/1644	C	X	C
Retrieval Request Acknowledgment/1644	C	X	C
Fee Collection (Retrieval Fee Billing)/1740	C	X	C
Fee Collection (Handling Fees)/1740	C	X	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	X	C
File Currency Summary/1644	•	X	C
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This data element is a "carrier" data field for PDSs that supplement the ISO 8583–1993 specification.

Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), these ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 may contain a maximum of 999 positions, each, of encoded PDS information.

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DE 123 is present in an IPM message only if DE 48 and DE 62 cannot together contain the full length of encoded PDSs.

If a significant amount of PDS data is in a message, DE 48 should contain as many complete PDSs as will fit into 999 bytes. Then DE 62 should contain as many complete PDSs (tag+length+data) as will fit into 999 bytes. The remaining complete PDSs must be presented in DE 123, DE 124, and DE 125, as needed.

Customers must not split a PDS between DE 48 and DE 62, or between DE 62 and DE 123. If an entire PDS coding scheme (tag-length-data) causes DE 48 or DE 62 to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in the next PDS carrier (DE 62 or DE 123) instead. Therefore, the total length of DE 48 and DE 62 may be less than 999 positions each, with DE 123 containing additional PDS data.

Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDS data is formatted using a "tag-length-data" encoding procedure, shown in this table.

Values

Number	Positions	Description
1	1–4	First PDS tag (ID)
2	5–7	First PDS data length
3	8–999	First PDS data

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 123 to exceed 999 positions.

Refer to the beginning of Chapter 8 of this manual for additional information about PDS definitions and an example.

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DE 124 (Additional Data 4)

DE 124 (Additional Data 4) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is not available.

Attributes

Data Representation:	ans...999; LLLVAR
Length Field:	3 positions, value = 008–999
Data Field:	Variable length 8–999 positions
Subelements:	3
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	X	C
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	X	C
Financial Detail Addendum (Lodging Summary)/ 1644	C	X	C
Financial Detail Addendum (Temporary Services)/ 1644	C	X	C
Financial Detail Addendum (Shipping/Courier Services)/1644	C	X	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Payment Transaction Detail)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	C	X	C
Financial Detail Addendum (Travel Agency Detail)/1644	C	X	C
Financial Detail Addendum (Lodged Account Detail)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	C	X	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	X	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	X	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	X	C
Financial Detail Addendum (Generic Detail)/1644	C	X	C
Financial Detail Addendum (Healthcare)/1644	C	X	C
Financial Detail Addendum (Private Label Common Data)/1644	C	X	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Retrieval Request/1644	C	X	C
Retrieval Request Acknowledgment/1644	C	X	C
Fee Collection (Retrieval Fee Billing)/1740	C	X	C
Fee Collection (Handling Fees)/1740	C	X	C
Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740	C	X	C
File Currency Summary/1644	•	X	C

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Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This data element is a "carrier" data field for PDSs that supplement the ISO 8583–1993 specification.

Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), the following ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 may contain a maximum of 999 positions, each, of encoded PDS information.

DE 124 is present in an IPM message only if DE 48, DE 62, and DE 123 cannot together contain the full length of encoded PDSs.

If a significant amount of PDS data is in a message, DE 48 should contain as many complete PDSs as will fit into 999 bytes. Then DE 62 should contain as many complete PDSs (tag+length+data) as will fit into 999 bytes. The remaining complete PDSs must be presented in DE 123, DE 124, and DE 125, as needed.

Customers must not split a PDS between DE 48 and DE 62, between DE 62 and DE 123, or between DE 123 and DE 124. If an entire PDS coding scheme (tag-length-data) causes DE 48 or DE 62 to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in the next PDS carrier (DE 62 or DE 123) instead. Therefore, the total length of DE 48 and DE 62 may be less than 999 positions each, with DE 123 and DE 124 containing additional PDS data.

Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDSs are formatted using a "tag-length-data" encoding procedure, shown in this table.

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Values

Number	Positions	Description
1	1–4	First PDS tag (ID)
2	5–7	First PDS data length
3	8–999	First PDS data

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 124 to exceed 999 positions.

Refer to the beginning of Chapter 8 for additional information about PDS definitions and an example.

DE 125 (Additional Data 5)

DE 125 (Additional Data 5) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is not available.

Attributes

Data Representation:	ans...999; LLLVAR
Length Field:	3 positions, value = 008–999
Data Field:	Variable length, 8–999 positions
Subelements:	3
Justification:	Left

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	X	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	X	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	C	X	C
Financial Detail Addendum (Lodging Summary)/1644	C	X	C
Financial Detail Addendum (Temporary Services)/1644	C	X	C
Financial Detail Addendum (Shipping/Courier Services)/1644	C	X	C
Financial Detail Addendum (Payment Transaction Detail)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	C	X	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	C	X	C
Financial Detail Addendum (Travel Agency Detail)/1644	C	X	C
Financial Detail Addendum (Lodged Account Detail)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	C	X	C
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	C	X	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	X	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	X	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	X	C
Financial Detail Addendum (Generic Detail)/1644	C	X	C
Financial Detail Addendum (Healthcare)/1644	C	X	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)/1644	C	X	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Retrieval Request/1644	C	X	C
Retrieval Request Acknowledgment/1644	C	X	C
Fee Collection (Retrieval Fee Billing)/1740	C	X	C
Fee Collection (Handling Fees)/1740	C	X	C
Fee Collection (Other than Retrieval Fee Billing/ handling Fees)/1740	C	X	C
File Currency Summary/1644	•	X	C
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This data element is a "carrier" data field for PDSs that supplement the ISO 8583–1993 specification.

Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), these ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 may contain a maximum of 999 positions, each, of encoded PDS information.

DE 125 is present in an IPM message only if DE 48, DE 62, DE 123, and DE 124 cannot together contain the full length of encoded PDSs.

If a significant amount of PDS data is in a message, DE 48, DE 62, DE 123, and DE 124 should contain as many complete PDSs (tag+length+data) as will fit into 999 bytes each. The remaining complete PDSs must be presented in DE 125 if needed.

Customers must not split a PDS between DE 48 and DE 62, between DE 62 and DE 123, between DE 123 and DE 124, or between DE 124 and DE 125. If an entire

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PDS coding scheme (tag-length-data) causes a PDS carrier to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in the next PDS carrier (DE 62, DE 123, DE 124, or DE 125) instead. Therefore, the total length of DE 48, DE 62, DE 123, and DE 124 may be less than 999 positions each, with DE 125 containing the remaining PDS data.

Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDS data is formatted using a "tag-length-data" encoding procedure, shown in this table.

Values

Number	Positions	Description
1	1–4	First PDS tag (ID)
2	5–7	First PDS data length
3	8–999	First PDS data

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 125 to exceed 999 positions.

Refer to the beginning of Chapter 8 in this manual for additional information about PDS definitions and an example.

DE 127 (Network Data)

DE 127 (Network Data) is reserved for internal clearing system use.

Attributes

Data Representation:	ans...999; LLLVAR
Length Field:	3 positions, value = 008–999
Data Field:	Variable length, 8–999 positions
Subfields:	None
Justification:	Left

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Usage

This data element is a "carrier" data field for internal clearing system PDSs that supplement the ISO 8583-1993 specification. The transaction originator does not provide this element. The clearing system populates DE 127 as needed with temporary data and does not forward this element to the message destination.

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Chapter 8 Private data subelement definitions

This section provides a detailed definition of private data subelements (PDSs) used in IPM format offline clearing messages.

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PDS construction and use

This section defines private data subelements (PDSs) 0001–0500 used in this specification.

These subelements are defined for situations in which the International Organization for Standardization (ISO) did not define standard data elements in the ISO 8583-1993 specification or in situations in which the ISO data elements are insufficient for operational requirements.

All PDSs are designed to be incorporated as subelements in ISO "private-use" data elements. Private-use data elements are specifically designated in the ISO 8583-1993 specification for "private" organization use. As such, defined PDSs enhance the overall functionality of the implementation of ISO 8583 entirely within the ISO specification framework.

Several ISO standard private-use data elements are designated to be formatted using a common PDS encoding procedure (described later in this chapter). When present in a message, these ISO data elements are always formatted to contain one or more PDSs in the ISO data element.

These ISO private-use data elements are designated to contain PDS-encoded data:

- DE 48 (Additional Data)
- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

PDSs in DE 48, DE 62, DE 123, DE 124, and DE 125 primarily support individual program and service requirements. PDSs placed in these data elements are considered a permanent part of this specification.

Originators must populate DE 48 first, then DE 62, then DE 123, then DE 124, and finally DE 125.

If a significant amount of PDS data is in a message, DE 48 must contain as many complete PDSs as will fit into 999 bytes. Then DE 62 must contain as many complete PDSs as will fit into 999 bytes. The remaining complete PDSs must be in DE 123, DE 124, and DE 125, as needed.

Customers must not split a PDS between DE 48 and DE 62. If an entire PDS coding scheme (tag+length+data) causes DE 48 to exceed 999 positions, the entire PDS coding scheme (tag+length+data) must be placed into the next PDS carrier (DE 62) instead. Therefore, the total length of DE 48 may be less than 999 positions, with DE 62 containing additional PDS data. Similarly, customers must not split a PDS between DE 62 and DE 123, between DE 123 and DE 124, or between DE 124 and DE 125.

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The PDS encoding scheme

Each PDS consists of three components:

- Tag field (tag)
- Length field (length)
- Data field (data)

The first four bytes of each PDS must contain the subelement tag ID, a numeric value in the range 0001–9999, to identify uniquely the subelement.

The next three bytes of each PDS must contain the subelement length, a numeric value in the range 001–992, to specify the total length (in bytes) of the PDS data portion.

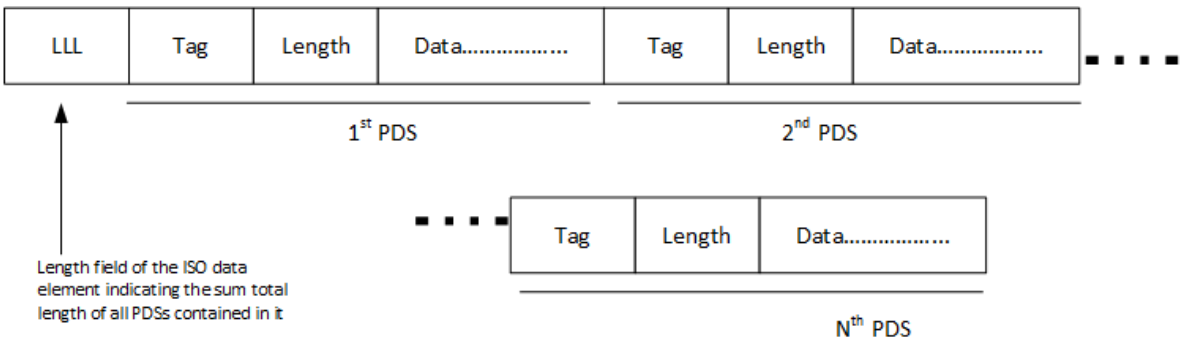
The remainder of the PDS consists of the actual data.

Because all PDSs have a common tag-length-data encoding format, new PDSs may be added to messages at any time without affecting message processing software resident on any customer processing system. If a processor does not recognize a PDS tag, it may simply use the length field to count past the PDS data portion and continue parsing for any additional PDSs.

NOTE: PDSs cannot be duplicated within an IPM message. The clearing system rejects any message containing duplicate occurrences of a PDS tag field.

This diagram illustrates the PDS encoding scheme in an ISO standard data element.

Figure 7: PDS encoding scheme



Annotation of PDS attributes

This table describes the notation conventions that are employed throughout this manual to describe the attributes of all PDSs.

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Data representation attributes

Notation	Description
a	alphabetic characters A–Z and a–z
n	numeric digits 0–9
as	alphabetic characters (A–Z and a–z) and space character
ns	numeric digits 0–9 and special characters (including space)
an	alphabetic (A–Z and a–z) and numeric characters
ans	alphabetic (A–Z and a–z), numeric, and special characters (including space)
b	binary representation of data in eight-bit bytes

Date and time attributes

Notation	Description
MM	month (two digits; 01–12)
DD	day (two digits; 01–31)
YY	year (last two digits of calendar year; 00–99)
hh	hour (two digits; 00–23)
mm	minute (two digits; 00–59)
ss	second (two digits; 00–59)

Data length attributes

Notation	Description
-digits	Fixed length in number of positions Example: "n-3" indicates a three-position numeric PDS. Example: "an-10" indicates a 10-position alphanumeric PDS.
...digits	Variable length, with maximum number of positions specified. Example: "n...11" indicates a variable-length numeric PDS of 1–11 digits. Example: "an...25" indicates a variable-length alphanumeric PDS of 1–25 positions.

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Notation	Description
LLLVAR	Present with a variable-length data element attribute, indicates that the data element contains two fields: "LLL" is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 001–992. "VAR" is the variable-length data field. Example: "an..500; LLLVAR" indicates a variable-length alphanumeric data element having a length of 1–500 positions.

Conventions for PDS data representation

This specification is independent of the specific data-encoding format (such as EBCDIC or ASCII).

These data encoding conventions are standard for all messages.

- All message data elements are aligned on byte boundaries. For example, a data element cannot begin with the low order "nibble" or any bit other than the high order bit of any byte.
- All binary (attribute "b") data elements are constructed of bit-strings that have lengths that are an integral number of eight-bit bytes. No binary data element has a length of less than eight bits (one byte).
- All length fields are encoded as numeric, right-justified with leading zeros. PDS length fields have values in the range 001–992.

NOTE: The notation"b-8" indicates a fixed-length binary field of eight characters (eight bytes, 64 bits).

PDS and subfield justification

The specific justification of data elements and subfields are given within each PDS topic.

Right-justified data fields and subfields that do not contain a value that fills the entire field must contain leading zeros. Most numeric (attribute "n") data elements are right-justified; for example, amounts always have this right justification with leading zeros.

Left-justified fields and subfields that do not use the entire field with a value must have trailing spaces.

A justification of not applicable (N/A) indicates that the values contained within those fields or subfields take up all positions allowed.

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NOTE: Customers can send clearing files with PDSs in any sequence. In all clearing files that customers receive, the clearing system formats the PDS data in ascending sequence by PDS tag number.

For example, assume a customer wants to present the PDS data in this table.

PDS data example

PDS Number	Description	Length	Value
0165	Settlement Indicator	1	M
0012	Cardholder Transaction Date and Time	14	19960930000000
0023	Terminal Type	3	CT2
0170	Card Acceptor Inquiry Information	14	1-800-555-1212

The customer may construct DE 48 (Additional Data) as shown in this table.

DE 48 example

Positions	Value	Description
1–4	0165	First PDS tag
5–7	001	First PDS length
8	M	First PDS data
9–12	0012	Second PDS tag
13–15	014	Second PDS length
16–29	19960930000000	Second PDS data
30–33	0023	Third PDS tag
34–36	003	Third PDS length
37–39	CT2	Third PDS data
40–43	0170	Fourth PDS tag
44–46	014	Fourth PDS length
47–60	1-800-555-1212	Fourth PDS data

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Subelement tag assignment

Each PDS is assigned a unique numeric tag number used for identification.

PDSs that one or more programs or services define for use are assigned tags in ascending numeric order in the ranges 0001–0799 and 1000–9999. These PDSs are considered a permanent part of this specification.

PDSs that the clearing system reserves for internal use are assigned tags in ascending numeric order in the range 0800–0899. These subelements are not defined for customer systems' use and are not documented as part of this general specification. The clearing system operations staff may use them for special functions, such as unique interface requirements to external networks (gateways) and other network support functions. These PDSs are never sent to customers.

PDSs used to support temporary program or service conversion and enhancement activities are assigned identifiers in ascending numeric order in the range 0900–0999. These PDSs are not considered a permanent part of this specification but will be used as necessary until the related conversion/enhancement activity is completed. These PDS tags may then be reused to support other conversion efforts or unique program and service requirements. These PDSs are never sent to customers.

The PDSs that are reserved for customer proprietary use are in the range 1000–1099. Customers can use these PDSs to exchange data related to special programs. The clearing system passes these PDSs unedited to the receivers. These PDSs may be placed in any of the "Additional Data" data elements (DE 48, DE 62, DE 123, DE 124, or DE 125). The total length of the tags, lengths, and data for PDSs 1000–1099 in a single IPM message cannot exceed 992 bytes.

Additional information about the use of PDSs

PDSs are not restricted for use in a particular PDS carrier.

PDS 0001–PDS 0099, or PDS 1000–1099, are not required to be in DE 48 as opposed to DE 62, DE 123, DE 124, or DE 125.

Customers/processors can present PDS data in any sequence, in any carrier, if the PDS data is placed first in DE 48, then DE 62, then DE 123, then DE 124, and finally DE 125.

Subfield presence requirements

Data elements and PDSs may contain subfields.

Some PDS subfields are mandatory and some are optional. For all fixed-length data elements and PDSs, all subfields must be populated. For variable-length data elements and PDSs, these rules must be followed:

- All subfields that comprise the minimum length for the data element or PDS must be populated. Subfields that are beyond the minimum length of the element are optional and should not be populated unless the sender has valid

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data to present. In other words, optional subfields must not be populated with filler characters such as all spaces or all zeros.

- If any optional subfield is presented with valid data, all subfields preceding that subfield must be populated. In this case, filler characters such as spaces are acceptable. For example, if a PDS contains four subfields and the sender has valid data to present for subfields 1, 2, and 4, it must fill subfield 3 with all spaces or all zeros so that all four subfields are presented in the correct positions for the PDS.

Intra-European and Inter-European transactions

Some data elements and PDSs are specified for intra-European and inter-European use only.

Intra-European and inter-European messages are those in which both the issuer and acquirer are in the Europe region.

PDS listing

This table is a listing of PDSs 0001–1099 in numerical order.

PDS Listing

Number	Length	Name	Attribute
0001	Var...	Mastercard® Mapping Service Account Number	ans...21; TAGLLLVAR
0002	003	GCMS Product Identifier	ans-3; TAGLLL
0003	003	Licensed Product Identifier	ans-3; TAGLLL
0004	036	Funding Account Information	an...36; TAGLLLVAR
0005	Var...	Message Error Indicator	ans...140; TAGLLLVAR
0006	010	Applied Business Service Arrangement	ans–10; TAGLLL
0017	002	Transaction Integrity Class	an–2; TAGLLL
0023	003	Terminal Type	ans-3; TAGLLL
0025	Var...	Message Reversal Indicator	an...7; TAGLLLVAR
0026	Var...	File Reversal Indicator	an...7; TAGLLLVAR
0042	001	Merchant Capability	ans-1; TAGLLL
0043	003	Transaction Type Identifier	ans-3; TAGLLL

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Number	Length	Name	Attribute
0044	Var...	Program Participation Indicator	ans...20: TAGLLLVAR
0045	001	Mastercard Generated Installment Identifier	a-1; TAGLLL
0046	004	Japan Common Merchant Code	ans-4; TAGLLL
0052	003	Electronic Commerce Security Level Indicator	n-3; TAGLLL
0056	001	Mastercard Electronic Card Indicator	a-1; TAGLLL
0057	002	Transaction Category Indicator	n-2.; TAGLLL
0071	003	Chip to Magnetic Stripe Conversion Service Indicator	ans-4; TAGLLL
0072	001	Authentication Indicator	n-1; TAGLLL
0080	060	Amount, Tax	ans...060; TAGLLLVAR
0105	025	File ID	n-25; TAGLLL
0110	025	Transmission ID	n-25; TAGLLL
0122	001	Processing Mode	ans-1; TAGLLL
0137	Var...	Fee Collection Control Number	n...20; TAGLLLVAR
0138	008	Source Message Number ID	n-8; TAGLLL
0140	008	Amount, Cardholder Billing Amounts USD	n-8; TAGLLL
0141	Var...	Customer Currency Conversion Revenue Data	n-25; TAGLLLVAR
0146	Var...	Amounts, Transaction Fee	n...432; TAGLLLVAR
0147	Var...	Extended Precision Amounts	n...576; TAGLLLVAR
0148	Var...	Currency Exponents	ans...60; TAGLLLVAR
0149	006	Currency Codes, Amounts, Original	n-6; TAGLLL
0157	004	Alternate Processor Indicator	ans...4, TAGLLL
0158	Var...	Business Activity	ans...30; TAGLLLVAR
0159	Var...	Settlement Data	ans...67; TAGLLLVAR
0160	Var...	Settlement Data, Multiple	n-108; TAGLLL
0164	Var...	Currency Cross Rates	ans...230; TAGLLLVAR
0165	Var...	Settlement Indicator	ans...30; TAGLLLVAR
0170	Var...	Card Acceptor Inquiry Information	ans...57; TAGLLLVAR

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Number	Length	Name	Attribute
0171	Var...	Alternate Card Acceptor Description Data	ans...201; TAGLLLVAR
0172	Var...	Sole Proprietor Name	ans...30; TAGLLLVAR
0173	Var...	Legal Corporate Name	ans...30; TAGLLLVAR
0174	015	Dun & Bradstreet Number	n-15; TAGLLL
0175	Var...	Card Acceptor URL	ans...255; TAGLLLVAR
0176	006	Mastercard Assigned ID	ans-6; TAGLLL
0177	002	Cross-border	a-2; TAGLLL
0178	Var...	Alternate Card Acceptor Description Data 2	ans...201; TAGLLLVAR
0179	002	Long Running Transaction (LRT) Indicator	n-2; TAGLLL
0180	Var...	Domestic Card Acceptor Tax ID	ans–020; TAGLLLVAR
0181	Var...	Installment Payment Data	an...50; TAGLLLVAR
0182	087	Installment Payment Cardholder Statement Data	ans-87; TAGLLL
0183	039	Brazil Post-Dated Transaction Data	an-39; TAGLLL
0188	Var...	Private Data, Proprietary In Control Data	ans...99; TAGLLLVAR
0189	041	Point-of-Interaction (POI) Phone Data	ans-41; TAGLLL
0190	Var...	Partner ID Code	ans...6; TAGLLLVAR
0191	001	Originating Message Format	n-1; TAGLLL
0192	003	Payment Transaction Initiator	ans-3; TAGLLL
0194	001	Remote Payments Program Data	n...1; TAGLLL
0195	Var...	Installment Data	an...27; TAGLLLVAR
0196	Var...	Mobile Phone Reload Data	ans...47; TAGLLLVAR
0197	053	National Use Tax Data	n-53; TAGLLL
0198	002	Device Type	an-2; TAGLLL
0199	0199	Funding Transaction Information	ans...199; TAGLLLVAR
0200	006	Device Type	n-2; TAGLLL
0207	001	Wallet Identifier	an–3; TAGLLLVAR
0208	Var...	Additional Merchant Data	ans...26; TAGLLLVAR

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Number	Length	Name	Attribute
0209	011	Independent Sales Organization ID	n-11; TAGLLL
0210	004	Transit Program	n...4; TAGLLL
0211	002	Terminal Compliant Indicator	n-2; TAGLLL
0215	106	Mastercard Merchant Data Advance	ans–106; TAGLLLVAR
0228	001	Retrieval Document Code	n-1; TAGLLL
0230	001	Fulfillment Document Code	n-1; TAGLLL
0241	Var...	MasterCom Control Number	ans...7; TAGLLLVAR
0243	Var...	MasterCom Retrieval Response Data	ans...38; TAGLLLVAR
0244	Var...	MasterCom Chargeback Support Documentation Dates	ans...12; TAGLLLVAR
0245	006	MasterCom Arbitration Chargeback Sender Processing Date	n-6; TAGLLL
0246	Var...	MasterCom Sender Memo	ans...100; TAGLLLVAR
0247	Var...	MasterCom Receiver Memo	ans...100; TAGLLLVAR
0248	Var...	MasterCom Image Review Memo	ans...100: TAGLLLVAR
0249	Var...	MasterCom Record ID	n...10: TAGLLLVAR
0250	014	MasterCom Endpoints	n-14: TAGLLL
0251	001	MasterCom Fulfillment Document Code	n-1: TAGLLL
0252	Var...	MasterCom Image Metadata	ans...124: TAGLLVAR
0253	Var...	MasterCom System Enhanced Data	ans...992: TAGLLLVAR
0254	Var...	MasterCom Member Enhanced Data	ans...992: TAGLLLVAR
0255	Var...	MasterCom Message Type	ans...7, TAGLLLVAR
0260	Var...	Edit Exclusion Indicator	ans...4; TAGLLLVAR
0261	011	Risk Management Approval Code	n-11; TAGLLL
0262	001	Documentation Indicator	n-1; TAGLLL
0264	004	Original Retrieval Reason for Request	n-4; TAGLLL
0265	Var...	Initial Presentment/Fee Collection Data	ans...110; TAGLLLVAR
0266	Var...	First Chargeback/Fee Collection Return Data	ans...127; TAGLLLVAR
0267	Var...	Second Presentment/Fee Collection Resubmission Data	ans...127; TAGLLLVAR

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Number	Length	Name	Attribute
0268	015	Amount, Partial Transaction	n-15; TAGLLL
0280	025	Source File ID	n-25; TAGLLL
0300	025	Reconciled, File	n-25; TAGLLL
0301	016	File Amount, Checksum	n-16; TAGLLL
0302	001	Reconciled, Member Activity	a-1; TAGLLL
0306	008	File Message Counts	n-8; TAGLLL
0358	Var...	Reconciled, Business Activity	ans....30; TAGLLLVAR
0359	Var...	Reconciled, Settlement Activity	ans...67; TAGLLLVAR
0367	003	Reconciled, Card Program Identifier	ans-3; TAGLLL
0368	002	Reconciled, Transaction Function Group Code	ans-2; TAGLLL
0369	006	Reconciled, Acquirer's BIN	n-6; TAGLLL
0370	Var...	Reconciled, Account Range	n...38; TAGLLLVAR
0372	007	Reconciled, Transaction Function	n-7; TAGLLL
0374	002	Reconciled, Processing Code	n-2; TAGLLL
0375	Var...	Member Reconciliation Indicator 1	ans...50; TAGLLLVAR
0378	001	Original/Reversal/Totals Indicator	a-1; TAGLLL
0380	017	Debits, Transaction Amount in Transaction Currency	an-17; TAGLLL
0381	017	Credits, Transaction Amount in Transaction Currency	an-17; TAGLLL
0384	017	Amount, Net Transaction in Transaction Currency	an-17; TAGLLL
0390	017	Debits, Transaction Amount in Reconciliation Currency	an-17; TAGLLL
0391	017	Credits, Transaction Amount in Reconciliation Currency	an-17; TAGLLL
0392	Var...	Debits, Fee Amounts in Reconciliation Currency	an...216; TAGLLLVAR
0393	Var...	Credits, Fee Amounts in Reconciliation Currency	an...216; TAGLLLVAR
0394	017	Amount, Net Transaction in Reconciliation Currency	an-17; TAGLLL

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Number	Length	Name	Attribute
0395	016	Amount, Net Fee in Reconciliation Currency	an-16; TAGLLL
0396	017	Amount, Net Total in Reconciliation Currency	an-17; TAGLLL
0397	Var...	Debits, Extended Precision Amount in Reconciliation Currency	ans...252; TAGLLLVAR
0398	Var...	Credits, Extended Precision Amount in Reconciliation Currency	an...252; TAGLLLVAR
0399	019	Amount, Net Extended Precision in Reconciliation Currency	an-19;TAGLLL
0400	010	Debits, Transaction Number	n-10; TAGLLL
0401	010	Credits, Transaction Number	n-10; TAGLLL
0402	010	Total, Transaction Number	n-10; TAGLLL
0501	016	Transaction Description	n-16; TAGLLL
0502	Var...	Custom Identifier	ans...82; TAGLLLVAR
0503	004	Travel Agency Sequence Number	ans-4; TAGLLL
0504	Var...	Travel Agency Fee	ans...42; TAGLLLVAR
0505	Var...	Passenger Name	ans...29; TAGLLLVAR
0506	015	Ticket Number	ans-15; TAGLLL
0507	004	Issuing Carrier	ans-4; TAGLLL
0508	Var...	Customer Code	ans...25; TAGLLLVAR
0509	006	Issue Date	n-6; TAGLLL
0510	008	Travel Agency Code	ans-8; TAGLLL
0511	Var...	Travel Agency Name	ans...25; TAGLLLVAR
0512	012	Total Fare	n-12; TAGLLL
0513	012	Total Fees	n-12; TAGLLL
0514	012	Total Taxes	n-12; TAGLLL
0515	Var...	Additional Card Acceptor Information	ans...40; TAGLLLVAR
0516	015	Austin–Tetra Number	ans-15; TAGLLL
0517	015	NAICS Code	ans-15; TAGLLL
0518	006	Line Item Date	n-6; TAGLLL
0519	014	Additional Fuel Location Information	an-14; TAGLLL
0520	006	Travel Date	n-6; TAGLLL

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Number	Length	Name	Attribute
0521	002	Carrier Code	ans-2; TAGLLL
0522	002	Service Class Code	ans-2; TAGLLL
0523	005	City of Origin/Airport Code	ans-5; TAGLLL
0524	005	City of Destination/Airport Code	ans-5; TAGLLL
0525	001	Stop Over Code	ans-1; TAGLLL
0526	015	Conjunction Ticket	ans-15; TAGLLL
0527	015	Exchange Ticket	ans-15; TAGLLL
0528	001	Coupon Number	ans-1; TAGLLL
0529	Var...	Fare Basis Code	ans...15; TAGLLLVAR
0530	005	Flight Number	ans-5; TAGLLL
0531	005	Departure Time	ans-5; TAGLLL
0532	014	Total Charges	ans-14; TAGLLL
0533	005	Arrival Time	ans-5; TAGLLL
0534	014	Total Non-Room Charges	ans-14; TAGLLL
0535	012	Fare	n-12; TAGLLL
0536	012	Fee	n-12; TAGLLL
0537	012	Taxes	n-12; TAGLLL
0538	Var...	Endorsements/Restrictions	ans...20; TAGLLLVAR
0539	014	Total Amount Charged on Card	ans-14; TAGLLL
0540	014	Room Service Charges	ans-14; TAGLLL
0541	014	Lounge/Bar Charges	ans-14; TAGLLL
0542	014	Transportation Charges	ans-14; TAGLLL
0543	014	Gratuity Charges	ans-14; TAGLLL
0544	009	Rental Agreement Number	ans-9; TAGLLL
0545	Var...	Renter Name	ans...40; TAGLLLVAR
0546	Var...	Rental Return City	ans...25; TAGLLLVAR
0547	003	Rental Return State/Province	ans-3; TAGLLL
0548	003	Rental Return Country	ans-3; TAGLLL
0549	010	Rental Return Location ID	ans-10; TAGLLL
0550	006	Rental Return Date	n-6; TAGLLL
0551	006	Rental Check-out Date	n-6; TAGLLL

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Number	Length	Name	Attribute
0552	017	Customer Service Toll-Free (800) Number	ans-17; TAGLLL
0553	013	Rental Rate	ans-13; TAGLLL
0554	014	Conference Room Charges	ans-14; TAGLLL
0555	012	Rate per Mile (or per Kilometer)	n-12; TAGLLL
0556	004	Total Miles (or Kilometers)	n-4; TAGLLL
0557	004	Maximum Free Miles (or Kilometers)	n-4; TAGLLL
0558	001	Miles/Kilometers Indicator	as-1; TAGLLL
0559	013	Vehicle Insurance	ans-13; TAGLLL
0560	014	Audio Visual Charges	ans-14; TAGLLL
0561	013	Adjusted Amount	ans-13; TAGLLL
0562	014	Banquet Charges	ans-14; TAGLLL
0563	002	Program Code	ans-2; TAGLLL
0564	Var...	Rental Location City	ans...25; TAGLLLVAR
0565	003	Rental Location State/Province	ans-3; TAGLLL
0566	003	Rental Location Country	as-3; TAGLLL
0567	010	Rental Location ID	ans-10; TAGLLL
0568	004	Rental Class ID	ans-4; TAGLLL
0569	014	Internet Access Charges	ans-14; TAGLLL
0570	014	Early Departure Charges	ans-14; TAGLLL
0571	Var...	Guest Name	ans...40; TAGLLLVAR
0572	025	Guest Number	ans-25; TAGLLL
0573	Var...	Invoice Number	ans...25; TAGLLLVAR
0574	006	Arrival Date	n-6; TAGLLL
0575	006	Departure Date	n-6; TAGLLL
0576	Var...	Folio Number	ans...25; TAGLLLVAR
0577	017	Property Phone Number	ans-17; TAGLLL
0578	015	Billing Adjustment	ans-15; TAGLLL
0579	006	Invoice Date	n-6; TAGLLL
0580	013	Room Rate	n-13; TAGLLL
0581	014	Total Room Tax	ans-14; TAGLLL

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Number	Length	Name	Attribute
0582	002	Program Code	ans-2; TAGLLL
0583	014	Phone Charges	ans-14; TAGLLL
0584	014	Restaurant Charges	ans-14; TAGLLL
0585	014	Mini-Bar Charges	ans-14; TAGLLL
0586	014	Gift Shop Charges	ans-14; TAGLLL
0587	014	Laundry and Dry Cleaning Charges	ans-14; TAGLLL
0588	Var...	Other Services	ans-102; TAGLLL
0589	012	Invoice Creation Date/Time	n-12; TAGLLL
0590	002	Party Identification	an-2; TAGLLL
0591	Var...	Party Name	ans...120; TAGLLLVAR
0592	Var...	Party Address	ans...240; TAGLLLVAR
0593	Var...	Party Postal Information	ans...46; TAGLLLVAR
0594	Var...	Party Contact	ans...305; TAGLLLVAR
0595	008	Card Acceptor Type	ans-8; TAGLLL
0596	021	Card Acceptor Tax ID	ans...21; TAGLLLVAR
0597	014	Total Tax Amount	ans-14; TAGLLL
0598	001	Total Tax Collected Indicator	ans-1; TAGLLL
0599	Var...	Corporation VAT Number	ans-20; TAGLLLVAR
0600	Var...	Card Acceptor Reference Number	ans...25; TAGLLLVAR
0601	001	Party Nature of Filing	a-1; TAGLLL
0602	Var...	Party Supplemental Data 1	ans...672; TAGLLLVAR
0603	Var...	Party Supplemental Data 2	ans...672; TAGLLLVAR
0604	Var...	Transaction Supplemental Data 1	ans...672; TAGLLLVAR
0605	Var...	Transaction Supplemental Data 2	ans...672; TAGLLLVAR
0606	014	Freight Amount	ans-14; TAGLLL
0607	014	Duty Amount	ans-14; TAGLLL
0608	010	Destination Postal Code	ans-10; TAGLLL
0609	003	Destination State/Province Code	ans-3; TAGLLL
0610	003	Destination Country Code	ans-3; TAGLLL
0611	003	Sequence Number	ans-3; TAGLLL
0612	006	Ship Date	n-6; TAGLLL

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Number	Length	Name	Attribute
0613	010	Ship-From Postal Code	ans-10; TAGLLL
0614	006	Order Date	n-6; TAGLLL
0615	Var...	Medical Services Ship to Health Industry Number	ans...40; TAGLLLVAR
0616	Var...	Contract Number	ans...40; TAGLLLVAR
0617	001	Medical Services Price Adjustment	a-1; TAGLLL
0618	002	Medical Services Product Number Qualifier	an-2; TAGLLL
0619	Var...	User Name	ans...40; TAGLLLVAR
0620	004	Oil Company Brand Name	n-4; TAGLLL
0621	004	Purchase Time	n-4; TAGLLL
0622	001	Motor Fuel Service Type	ans-1; TAGLLL
0623	035	Motor Fuel Information	ans-35; TAGLLL
0624	Var...	User Account Number	ans...40; TAGLLLVAR
0625	Var...	User Telephone Number	ans...25; TAGLLLVAR
0626	012	Billing Statement Period	n-12; TAGLLL
0627	Var...	Billing Event 1	ans...540; TAGLLLVAR
0628	Var...	Billing Event 2	ans...540; TAGLLLVAR
0629	Var...	Odometer Reading	ans...7; TAGLLLVAR
0630	Var...	Vehicle Number	ans...17; TAGLLLVAR
0631	Var...	Driver Number/ID Number	ans...17; TAGLLLVAR
0632	001	Product Type Code	n-1; TAGLLL
0633	012	Coupon/Discount Amount	n-12; TAGLLL
0634	006	Tax Amount 1	n-6; TAGLLL
0635	006	Tax Amount 2	n-6; TAGLLL
0636	006	Call Date	n-6; TAGLLL
0637	006	Call Time	n-6; TAGLLL
0638	146	Call To Information	ans-146; TAGLLL
0639	006	Call Duration	n-6; TAGLLL
0640	002	Call Time Period	an-2; TAGLLL
0641	Var...	Product Code	ans...15; TAGLLLVAR

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Number	Length	Name	Attribute
0642	Var...	Item Description	ans...35; TAGLLLVAR
0643	013	Item Quantity	n-13; TAGLLL
0644	145	Call From Information	ans-145; TAGLLL
0645	Var...	Item Unit of Measure	ans...12; TAGLLLVAR
0646	013	Unit Price	n-13; TAGLLL
0647	014	Extended Item Amount	ans-14; TAGLLL
0648	020	Item Discount	ans-20; TAGLLL
0649	014	Call Usage Amount	ans-14; TAGLLL
0650	001	Zero Cost to Customer Indicator	a-1; TAGLLL
0651	009	Procedure ID	ans-9; TAGLLL
0652	004	Service Type	ans-4; TAGLLL
0653	014	Service Amount	ans-14; TAGLLL
0654	001	Debit or Credit Indicator	an-1; TAGLLL
0655	014	Call Long Distance Amount	ans-14; TAGLLL
0656	Var...	Full VAT Amounts	ans-28; TAGLLLVAR
0657	Var...	Half VAT Amounts	ans-28; TAGLLLVAR
0658	014	Call Connect Amount	ans-14; TAGLLL
0659	Var...	Other Description	ans...60; TAGLLLVAR
0660	Var...	Customer Reference	ans-190; TAGLLLVAR
0661	003	Traffic Code	n-3; TAGLLL
0662	004	Sample Number	n-4; TAGLLL
0663	Var...	Free-Form Description	ans...992; TAGLLLVAR
0664	Var...	Start Station	ans...30; TAGLLLVAR
0665	Var...	Destination Station	ans...30; TAGLLLVAR
0667	046	Generic Data	ans-46; TAGLLL
0668	026	Reduction Data	ans-26; TAGLLL
0669	003	Transportation Other Code	n-3; TAGLLL
0670	Var...	Payer/User Information	ans...104; TAGLLLVAR
0671	006	Date of Funds Requested	n–6; TAGLLL
0673	006	Date of Anticipated Receipt of Funds	n-6; TAGLLL

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Number	Length	Name	Attribute
0674	Var...	Additional Trace/Reference Number Used by Card Acceptor	ans...15; TAGLLLVAR
0675	Var...	Additional Transaction Description Data	ans...15; TAGLLLVAR
0676	Var...	Card Acceptor VAT Number	ans...20; TAGLLLVAR
0677	Var...	Customer VAT Number	ans...20; TAGLLLVAR
0678	Var...	Unique Invoice Number	ans...17; TAGLLLVAR
0679	Var...	Commodity Code	ans...15; TAGLLLVAR
0680	Var...	Authorized Contact Name	ans...36; TAGLLLVAR
0681	Var...	Authorized Contact Phone	ans...17; TAGLLLVAR
0682	Var...	Detail Tax Amount 1	ans...46; TAGLLLVAR
0683	Var...	Detail Tax Amount 2	ans...46; TAGLLLVAR
0684	Var...	Detail Tax Amount 3	ans...46; TAGLLLVAR
0685	002	Type of Supply	an-2; TAGLLL
0686	001	Tax Exempt Indicator	an-1; TAGLLL
0687	Var...	Unique VAT Invoice Reference Number	ans...17; TAGLLLVAR
0688	Var...	Card Acceptor Contact E-mail Address	ans...60; TAGLLLVAR
0689	Var...	Corporate Identifier	ans...12; TAGLLLVAR
0690	001	No Show Indicator	an-1; TAGLLL
0691	004	Days Rented	n-4; TAGLLL
0692	012	Weekly Rental Amount	n-12; TAGLLL
0693	014	Total Authorized Amount	ans-14; TAGLLL
0694	012	One Way Drop Off Charge	n-12; TAGLLL
0695	012	Regular Mileage Charge	n-12; TAGLLL
0696	012	Extra Mileage Charge	n-12; TAGLLL
0697	012	Late Charge	n-12; TAGLLL
0698	012	Fuel Charge	n-12; TAGLLL
0699	014	Lodging Total Tax Amount	ans-14; TAGLLL
0700	012	Towing Charges	n-12; TAGLLL
0701	012	Extra Charges	n-12; TAGLLL

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Number	Length	Name	Attribute
0702	012	Other Charges	n-12; TAGLLL
0703	004	Total Room Nights	n-4; TAGLLL
0704	014	Prepaid Expenses	n-14; TAGLLL
0705	014	Total Non-Room Tax Amount	ans-14; TAGLLL
0706	014	Cash Advances	ans-14; TAGLLL
0707	014	Valet Charges	ans-14; TAGLLL
0708	014	Movie Charges	n-14; TAGLLL
0709	014	Business Center Charges	n-14; TAGLLL
0710	014	Health Club Charges	n-14; TAGLLL
0711	001	Fire Safety Act Indicator	an-1; TAGLLL
0712	013	Net Fuel Price	n-13; TAGLLL
0713	001	Restricted Ticket Indicator	an-1; TAGLLL
0714	012	Exchange Ticket Amount	n-12; TAGLLL
0715	012	Exchange Fee Amount	n-12; TAGLLL
0716	Var...	Travel Authorization Code	ans...64; TAGLLLVAR
0717	Var...	IATA Client Code	ans...17; TAGLLLVAR
0718	Var...	Employee/Temp Name/ID	ans...40; TAGLLLVAR
0719	Var...	Employee Social Security Number or ID	ans...30; TAGLLLVAR
0720	Var...	Job Description	ans...40; TAGLLLVAR
0721	Var...	Job Code	ans...20; TAGLLLVAR
0722	001	Flat Rate Indicator	an-1; TAGLLL
0723	007	Regular Hours Worked	n-7; TAGLLL
0724	007	Regular Hours Rate	n-7; TAGLLL
0725	007	Overtime Hours Worked	n-7; TAGLLL
0726	007	Overtime Hours Rate	n-7; TAGLLL
0727	006	Temp Start Date	n-6; TAGLLL
0728	006	Temp Week Ending	n-6; TAGLLL
0729	Var...	Requestor Name or ID	ans...40; TAGLLLVAR
0730	Var...	Supervisor/Reports To	ans...40; TAGLLLVAR
0731	Var...	Time Sheet Number	ans...20; TAGLLLVAR

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Number	Length	Name	Attribute
0732	018	Discount Amount	ans-18; TAGLLL
0733	014	Subtotal Amount	ans-14; TAGLLL
0734	Var...	Miscellaneous Expenses	ans...216; TAGLLLVAR
0735	Var...	Service Descriptor Code	ans...40; TAGLLLVAR
0736	Var...	Tracking Number or Pickup Number	ans...40; TAGLLLVAR
0737	014	Shipping Net Amount	ans-14; TAGLLL
0738	014	Incentive Amount	ans-14; TAGLLL
0739	006	Pickup Date	n-6; TAGLLL
0740	006	Delivery Date	n-6; TAGLLL
0741	006	Number of Packages	n-6; TAGLLL
0742	012	Package Weight	n-12; TAGLLL
0743	Var...	Unit of Measure	ans...3; TAGLLLVAR
0744	Var...	Shipping Party Information	ans...150; TAGLLLVAR
0745	Var...	Shipping Party Address	ans...300; TAGLLLVAR
0746	Var...	Shipping Party Postal Information	ans...41; TAGLLLVAR
0747	Var...	Shipping Party Contact	ans...305; TAGLLLVAR
0748	Var...	Delivery Party Information	ans...150; TAGLLLVAR
0749	Var...	Delivery Party Address Information	ans...300; TAGLLLVAR
0750	Var...	Delivery Party Postal Information	ans...41; TAGLLLVAR
0751	Var...	Detail Tax Amount 4	ans...46; TAGLLLVAR
0752	Var...	Detail Tax Amount 5	ans...46; TAGLLLVAR
0753	Var...	Detail Tax Amount 6	ans...46; TAGLLLVAR
0754	Var...	Delivery Party Contact	ans...305; TAGLLLVAR
0755	014	Line Item Total Amount	ans-14; TAGLLL
0756	005	Passenger Description	ans-5; TAGLLL
0757	Var...	Transportation Service Provider	ans...40; TAGLLLVAR
0758	Var...	Transportation Services Offered	ans...40; TAGLLLVAR
0759	Var...	Delivery Order Number	ans...15; TAGLLLVAR
0760	Var...	Credit Card Slip Number	ans...8; TAGLLLVAR
0761	Var...	Travel Agency ID	ans...15; TAGLLLVAR
0762	002	Data Source	n-2; TAGLLL

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Number	Length	Name	Attribute
0763	003	VAT Suppression Indicator	ans-2; TAGLLL
0764	001	Healthcare Eligible Status Indicator	n–1; TAGLLL
0770	Var...	Additional Card Acceptor Inquiry Information	ans...73; TAGLLLVAR
0771	Var...	Cost Center Information	ans...36; TAGLLLVAR
0772	Var...	Driver License/State Issued ID Information	ans...18; TAGLLLVAR
0773	Var...	Payment Method Information	an...140; TAGLLLVAR
0774	Var...	Stock Keeping Unit (SKU) Description	ans...200; TAGLLLVAR
0775	Var...	Department Code	ans...8; TAGLLLVAR
0776	Var...	Alternate Custom Identifier	ans...410; TAGLLLVAR
0777	Var...	Promotion Code	ans...6; TAGLLLVAR
0799	Var...	Test Case Traceability Identifiers	and...165; TAGLLLVAR
1000–1099	Var...	Member-to-Member Proprietary Data	ans...992; TAGLLLVAR

PDS 0001 (Mastercard Mapping Service Account Number)

PDS 0001 (Mastercard Mapping Service Account Number) provides either the virtual account number/token or the primary account number in a transaction for which Mastercard® performed the mapping service.

Attributes

Data Representation:	ans...21; TAGLLLVAR
Tag Field:	0001
Length Field:	3 positions, value = 008–021
Data Field:	Variable length, 8–21 positions
Subfields:	2 subfields
Justification:	N/A

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C
Retrieval Request/1644	•	X	C
Retrieval Request Acknowledgment/1644	•	X	C
Fee Collection (Retrieval Fee Billing)/1740	•	X	C

The clearing system provides PDS 0001 to the issuer whenever it performs the mapping service. This service maps a virtual card number or token to a real card number or a real card number to a virtual card number or token. PDS 0001 is provided to the acquirer only when a PAN Mapping Service has been performed.

Subfield 1 (Account Number Type)

PDS 0001 (Mastercard Mapping Service Account Number), subfield 1 describes the type of account number contained in PDS 0001, subfield 2 (Account Number).

	Attribute	Value
Subfield ID:	n-2	01
Subfield Length:	n-2	02
Data Representation:	ans-2	
Justification:	Left	

Position 1 of this subfield may contain these values.

- Values 1–6 if the number in subfield 2 is a contactless account number
- Values 8 or 9 if the number in subfield 2 is a Mastercard In Control™ virtual account number
- Value C if the number in subfield 2 is a Mastercard Digital Enablement Service secure element token

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- Value H if the number in subfield 2 is a Mastercard Digital Enablement Service Cloud-Based Payments token
- Value O if the number in subfield 2 is a Mastercard Digital Enablement Service Card on File token
- Value T if the number in subfield 2 is a real card number

Within Retrieval Request/1644-603, Retrieval Request Acknowledgment/1644-605, and Chargeback/1442 dispute messages for Mastercard In Control transactions, PDS 0001, subfield 1, position 1 will contain value T, indicating that PDS 0001, subfield 2 contains the masked real account number. The real account number is masked according to these PCI guidelines.

- Display the first six digits.
- Fill the remaining digits of the real card number with zeros
- Display the final four digits (for example: 1234560000001234 for a 16-digit PANs or 1234560000000001234 for a 19-digit PAN).

Position 2 of this subfield contains a space if GCMS performed the mapping service using Mastercard authorization logs. Position 2 will contain value C if GCMS performed the mapping service using a source other than the Mastercard authorization logs. (This position will contain a C in all retrieval and chargeback messages.)

Values for this subfield are listed in this table.

Values	Description
C Space	Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.
CC	Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.
H space	Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.
HC	Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.
O Space	Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on the authorization log.

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Values	Description
OC	Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on a source other than the authorization log.
TC	Subfield 2 contains a primary account number. Mapping was based on a source other than the authorization logs.
1	Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the PayPass™ Mapping Service. Every transaction containing this account range is to be mapped. Mapping was based on the authorization logs.
1C	Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the PayPass™ Mapping Service. Every transaction containing this account range is to be mapped. Mapping was based on a source other than the authorization logs.
2	Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the PayPass™ Mapping Service. Not all transactions in this issuer account range are mapped, because the issuer is phasing in the PayPass™ Mapping Service. Mapping was based on the authorization logs.
2C	Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the PayPass™ Mapping Service. Not all transactions in this issuer account range are mapped, because the issuer is phasing in the PayPass™ Mapping Service. Mapping was based on a source other than the authorization logs.
3	Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is actively participating in the PayPass™ Mapping Service. Mapping was based on the authorizations logs.
3C	Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is actively participating in the PayPass™ Mapping Service. Mapping was based on a source other than the authorization logs.
4	Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is passively participating in the PayPass™ Mapping Service by permitting its cardholders to request a contactless card or device via that website. Mapping was based on the authorization logs.
4C	Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is passively participating in the PayPass™ Mapping Service by permitting its cardholders to request a contactless card or device via the website. Mapping was based on a source other than the authorization logs.

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Values	Description
5	Subfield 2 contains a contactless account number provided by Mastercard and is assigned to a merchant that sponsors the contactless card or device. The issuer is passively participating in the PayPass™ Mapping Service. Mapping was based on the authorization logs.
5C	Subfield 2 contains a contactless account number provided by Mastercard and is assigned to a merchant that sponsors the contactless card or device. The issuer is passively participating in the PayPass™ Mapping Service. Mapping was based on a source other than the authorization logs.
6	Subfield 2 contains a contactless account number provided by Mastercard, and Mastercard sponsors the contactless card or device. The issuer is passively participating in the PayPass™ Mapping Service. Mapping was based on the authorization logs.
6C	Subfield 2 contains a contactless account number provided by Mastercard, and Mastercard sponsors the contactless card or device. The issuer is passively participating in the PayPass™ Mapping Service. Mapping was based on a source other than the authorization logs.
8	Subfield 2 contains a Mastercard In Control account number. Mapping was based on the authorization logs.
8C	Subfield 2 contains a Mastercard In Control account number. Mapping was based on a source other than the authorization logs.
9	Subfield 2 contains the VCN used at the point of sale. Mapping was based on the authorization log.
9C	Subfield 2 contains the VCN used at the point of sale. Mapping was based on a source other than the authorization log.

Subfield 2 (Account Number)

PDS 0001 (Mastercard Mapping Service Account Number), subfield 2 contains a virtual/token or real account number or a primary account number.

	Attribute	Value
Subfield ID	n-2	02
Subfield Length	n-2	06–19
Data Representation	n...19	
Justification	Left	

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- When issuers receive PDS 0001, this subfield always contains a virtual account number/token.
- When acquirers receive PDS 0001, this subfield always contains a real card number.

PDS 0002 (GCMS Product Identifier)

PDS 0002 (GCMS Product Identifier) identifies the product recognized by GCMS for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0002
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	M
Second Presentment/1240	•	X	M
Retrieval Request/1644	•	X	M
Retrieval Request Acknowledgment/1644	•	X	C
Fee Collection (Retrieval Fee Billing)/1740	•	X	M

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Licensed Product Identifier is provided in Fee Collection (Other)/1740 and Fee Collection (Handling Fees)/1740 if DE 2 (Primary Account Number [PAN]) is present and the issuer account range associated with the PAN contains a brand/product assignment that is compatible with the brand and business service arrangement assigned to the transaction by clearing.

The product codes in this table are representative of the credit and debit product codes recognized by the clearing system. This table identifies the product identifier used by GCMS (PDS 0002) as well as the Licensed Product Identifier (PDS 0003). Each Licensed Product Identifier has a different description, although multiple Licensed Product Identifier values may be associated with a common GCMS Product Identifier.

The Product Class Override Indicator is populated by GCMS in PDS 0158 Subfield 8. The clearing system populates subfield 8 (Product Class Override Indicator) with a Product Class value indicating whether product class override interchange rates were used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees).

NOTE: Immediate Debit products begin with "T" in the GCMS Product Identifier and have "immediate" in the description.

GCMS product identifier

GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
ACS	ACS	Digital Debit	ACS, Digital Debit
BPC	BPC	Bill Pay Commercial	BPC, Bill Pay Commercial
BPD	BPD	Business Premium Debit	BPD, Business Premium Debit
CIR	CIR	Cirrus®	N/A
DWF	DWF	Debit Mastercard® Humanitarian Prepaid	DWF, Debit Mastercard® Humanitarian Prepaid
ETA	ETA	Mastercard Installment Payments A	ETA: Mastercard Installment Payments A
ETB	ETB	Mastercard Installment Payments B	ETB: Mastercard Installment Payments B
ETC	ETC	Mastercard Installment Payments C	ETC: Mastercard Installment Payments C
ETD	ETD	Mastercard Installment Payments D	ETD: Mastercard Installment Payments D

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
ETE	ETE	Mastercard Installment Payments E	ETE: Mastercard Installment Payments E
ETF	ETF	Mastercard Installment Payments F	ETF: Mastercard Installment Payments F
ETG	ETG	Mastercard Installment Payments G	ETG: Mastercard Installment Payments G
FIA	FIA	Mastercard® B2B VIP 27	FIA: Mastercard ®B2B VIP 27
FIB	FIB	Mastercard® B2B VIP 28	FIB: Mastercard ®B2B VIP 28
FIC	FIC	Mastercard® B2B VIP 29	FIC: Mastercard ®B2B VIP 29
FID	FID	Mastercard® B2B VIP 30	FID: Mastercard ®B2B VIP 30
FIE	FIE	Mastercard® B2B VIP 31	FIE: Mastercard ®B2B VIP 31
FIF	FIF	Mastercard® B2B VIP 32	FIF: Mastercard ®B2B VIP 32
FIG	FIG	Mastercard® B2B VIP 33	FIG: Mastercard ®B2B VIP 33
FIH	FIH	Mastercard® B2B VIP 34	FIH: Mastercard ®B2B VIP 34
GCP	GCP	Mastercard Shop & Split Premium	GCP, Mastercard Shop & Split Premium
GCS	GCS	Mastercard Shop & Split Standard	GCS, Mastercard Shop & Split Standard
MAB	MAB	World Elite™ Mastercard® for Business Card	MAB, Business World Elite
MAC	MAC	Mastercard® World Elite™ Corporate Card	MAC, Corporate World Elite
MAP	MAP	MAP, Mastercard Commercial Payments Account	MAP, Mastercard Commercial Payments Account
MAQ	MAQ	Mastercard® Prepaid Commercial Payments Account	MAQ, Mastercard® Prepaid Commercial Payments Account
MBA	MBA	Mastercard® B2B Product 2	MBA, Mastercard® B2B Product 2
MBB	MBB	Mastercard Prepaid Consumer	MBB, Mastercard Prepaid Consumer
MBC	MBC	Mastercard Prepaid Voucher	MBC, Mastercard Prepaid Voucher

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MBD	MBD	Mastercard® Professional Debit BusinessCard Card	MDB, Commercial Debit
MBE	MBE	Mastercard® Electronic™ Business Card	MCB, Corporate
MBE	MRB	Mastercard® Prepaid Electronic™ Business Card (Non-U.S.)	MCB, Corporate
MBG	MBG	Mastercard® B2B Product 3	MBG, Mastercard® B2B Product 3
MBH	MBH	Mastercard® B2B Product 4	MBH, Mastercard® B2B Product 4
MBI	MBI	Mastercard® B2B Product 5	MBI, Mastercard® B2B Product 5
MBJ	MBJ	Mastercard® B2B Product 6	MBJ, Mastercard® B2B Product 6
MBK	MBK	Mastercard Black® Card	MBK, Mastercard Black
MBP	MBP	Mastercard Corporate Prepaid	MBP, Mastercard Corporate Prepaid
MBS	MBS	Mastercard® B2B Product 1	MBS, Mastercard® B2B Product 1
MBW	MBW	World Mastercard® Black Edition, Debit	MBW, World Mastercard® Black Edition, Debit
MCB	MCB	Mastercard® BusinessCard Card	MCB, Corporate
MCB	MLC	Mastercard® Micro-Business Card	MCB, Corporate
MCB	MPC	Mastercard® Professional Card	MCB, Corporate
MCB	MXB	Debit Card X Code	MCB, Corporate
MCC	MCC	Mastercard® Credit Card (mixed BIN)	MCC, Consumer
MCC	MHC	Mastercard® Healthcare Credit Non-Substantiated	MCC, Consumer
MCC	MNS	Mastercard® Non Standard	MCC, Consumer

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MCE	MCE	Mastercard® Electronic™ Card	MCC, Consumer
MCE	MED	Debit Mastercard® Electronic Card (Non-U.S.)	MCC, Consumer
MCE	MIB	Mastercard® Electronic™ Student Card	MCC, Consumer
MCE	MIH	Debit Mastercard® Electronic™ Student Card	MCC, Consumer
MCE	MRL	Prepaid Mastercard Electronic Commercial Card (Non-U.S.)	MCC, Consumer
MCF	MCF	Mastercard® Fleet Card	MCF, Fleet
MCF	MDM	Middle Market Fleet Card	MCF, Fleet
MCG	MCG	Gold Mastercard® Card	MCG, Consumer
MCI	MCI	MCI, Mastercard Select Debit	MCI, Mastercard Select Debit
MCO	MCO	Mastercard® Corporate Card	MCO, Global Certified Corporate
MCO	MDQ	Middle Market Corporate Card	MCO, Global Certified Corporate
MCP	MCP	Mastercard® Purchasing Card®	MCP, Mastercard Purchasing Card
MCP	MDN	Middle Market Purchasing Card	MCP, Mastercard Purchasing Card
MCS	MCS	Standard Mastercard® Card	MCC, Consumer
MCS	MCU	Unembossed Mastercard® Card	MCC, Consumer
MCS	MIC	Mastercard® Student Card	MCC, Consumer
MCS	MIG	Unembossed Mastercard® Student Card	MCC, Consumer
MCS	MIJ	Debit Mastercard® Unembossed Non-U.S. Student Card	MCC, Consumer
MCS	MIU	Debit Mastercard® Unembossed (Non-U.S.)	MCC, Consumer

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MCS	MSD	Mastercard Deferred Debit Consumer	MCC, Consumer
MCT	MCT	Titanium Mastercard® Card	MCT, Titanium
MCW	MCW	World Mastercard® Card	MCW, World
MCW	MWP	Mastercard® World Prepaid	MCW, Mastercard® World
MCW	WMR	World Mastercard® Rewards	MCW, World
MDB	MDB	Debit Mastercard® BusinessCard Card	MDB, Commercial Debit
MDG	MDG	Gold Debit Mastercard® Card	MDG, Debit Mastercard Gold
MDG	MXG	Gold Debit Mastercard® Card	MDG, Debit Mastercard Gold
MDH	MDH	Debit Other Embossed Mastercard® Card	MDH, Debit World
MDH	WDR	World Debit Mastercard® Rewards	MDH, World Debit
MDJ	MDJ	Debit Mastercard® (Enhanced)	MDJ, Debit Mastercard® (Enhanced)
MDO	MDO	Debit Other	DMC, Debit Mastercard
MDO	MXO	Debit Card Other	DMC, Debit Mastercard
MDP	MDP	Platinum Debit Mastercard® Card	MDP, Debit Mastercard Platinum
MDP	MEP	Premium Debit Mastercard® Card	MDP, Debit Mastercard Platinum
MDP	MUP	Premium Debit Unembossed Mastercard® Card	MDP, Debit Mastercard Platinum
MDP	MXP	Platinum Debit Mastercard® Card	MDP, Debit Mastercard Platinum
MDR	MXR	Debit Card Brokerage	DMC, Debit Mastercard
MDS	MDS	Debit Mastercard® Card	DMC, Debit Mastercard
MDS	MDU	Debit Unembossed Mastercard® Card	DMC, Debit Mastercard
MDS	MID	Debit Unembossed Mastercard® Student Card	DMC, Debit Mastercard

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MDS	MIS	Debit Mastercard® Student Card	DMC, Debit Mastercard
MDS	MPQ	Mastercard® Prepaid Debit Standard, Government Disaster Relief	DMC, Debit Mastercard
MDS	MXS	Standard Debit Mastercard® Card	DMC, Debit Mastercard
MDT	MDT	Commercial Debit Mastercard® Card	MDT, Business Debit
MDW	MDW	MDW, (World Elite™ Debit Mastercard®)	MDW, (World Elite™ Debit Mastercard®)
MDW	MDW	MDW, (World Black™ Debit [LAC region excluding Mexico])	MDW, (World Black™ Debit [LAC region excluding Mexico])
MEB	MEB	Mastercard® Executive BusinessCard Card	MEB, Corporate
MEO	MEO	Mastercard® Corporate Executive Card	MEO, Corporate
MES	MES	Mastercard Enterprise Solution	MES, Mastercard Enterprise Solution
MET	MET	Titanium Debit Mastercard® Card	MET, Titanium Debit Mastercard® Card
MGF	MGF	Mastercard® Government Commercial Card	MCF, Fleet
MGP	MGP	Mastercard® Prepaid Gold Payroll	MGP, Mastercard®Prepaid Gold Payroll
MGS	MGS	Platinum Mastercard®Prepaid General Spend	MGS, Platinum Mastercard Prepaid General Spend
MHA	MHA	Mastercard® Healthcare Prepaid Non-Tax	MPM, Prepaid Mastercard Consumer
MHB	MHB	Mastercard® HSA Substantiated	MPM, Prepaid Mastercard Consumer
MHH	MHH	Mastercard® HSA Non-Substantiated	MPM, Prepaid Mastercard Consumer
MIO	MIO	Mastercard Pay & Split	MIO, Mastercard Pay & Split

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MIP	MIP	Mastercard® Prepaid Student Card	MPG, Debit Mastercard Prepaid
MIU	MIU	Debit Mastercard® Unembossed (Non-U.S.)	MIU, Debit Mastercard Unembossed (Non-U.S.)
MKA	MKA	Digital Gold Debit	MKA, Digital Gold Debit
MKB	MKB	Digital Platinum Debit	MKB, Digital Platinum Debit
MKC	MKC	Digital World Debit	MKC, Digital World Debit
MKD	MKD	Digital World Elite Debit	MKD, Digital World Elite Debit
MKE	MKE	Digital Platinum	MKE, Digital Platinum
MKF	MKF	Digital World	MKF, Digital World
MKG	MKG	Digital World Elite	MKG, Digital World Elite
MKH	MKH	Digital World Elite Exclusive	MKH, Digital World Elite Exclusive
MLA	MLA	Mastercard® Central Travel Solutions Air Card	MLA, Mastercard® Central Travel Solutions Air Card
MLB	MLB	MLB, Mastercard Brazil Benefit for Home Improvement	MLB, Mastercard Brazil Benefit for Home Improvement
MLD	MLD	Mastercard Distribution Card	MLD, Mastercard Distribution Card
MLE	MLE	MLE, Mastercard Brazil General Benefits	MLE, Mastercard Brazil General Benefits
MLF	MLF	MLF, (Mastercard Agro)	MLF, Mastercard Agro
MLL	MLL	Mastercard® Central Travel Solutions Land Card	MLL, Mastercard® Central Travel Solutions Land Card
MNF	MNF	Mastercard® Public Sector Commercial Card	MCF, Fleet
MNW	MNW	Mastercard® World Card	MNW, new World
MOC	MOC	Standard Maestro® Social	MOC, Standard Maestro® Social
MPA	MPA	Mastercard® Prepaid Debit Standard, Payroll	MPM, Prepaid Mastercard Consumer

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MPB	MPB	Mastercard® Preferred Business Card	MCO, Global Certified Corporate
MPD	MPD	Mastercard® Flex Prepaid	MPD, Mastercard Flex Prepaid
MPE	MPE	Name for GCMS Product ID MPE	MPE, Name for GCMS Product ID MPE
MPF	MPF	Mastercard® Prepaid Debit Standard, Gift	MPM, Prepaid Mastercard Consumer
MPG	MPG	Debit Mastercard® Standard Prepaid, General Spend	MPG, Debit Mastercard Prepaid
MPG	MUS	Prepaid Unembossed Mastercard® Card	MPG, Debit Mastercard Prepaid
MPJ	MPJ	Mastercard Debit Prepaid Meal Vouchers	MPJ, Mastercard Debit Prepaid Meal Vouchers
MPL	MPL	Platinum Mastercard® Card	MPL, Consumer
MPM	MPM	Mastercard® Prepaid Debit Standard, Consumer Incentive	MPM, Prepaid Mastercard Consumer
MPN	MPN	Mastercard® Prepaid Debit Standard, Insurance	MPM, Prepaid Mastercard Consumer
MPO	MPO	Mastercard® Prepaid Debit Standard, Other	MPM, Prepaid Mastercard Consumer
MPP	MFR	Mastercard® Commercial Reward Funding	MPG, Debit Mastercard Prepaid
MPP	MPP	Mastercard® Prepaid Card	MPG, Debit Mastercard Prepaid
MPR	MPR	Mastercard® Prepaid Debit Standard, Travel	MPM, Prepaid Mastercard Consumer
MPT	MPT	Mastercard® Prepaid Debit Standard, Teen	MPM, Prepaid Mastercard Consumer
MPV	MPV	Mastercard® Prepaid Debit Standard, Government	MPM, Prepaid Mastercard Consumer
MPW	MPW	Debit Mastercard® BusinessCard Prepaid Workplace Business to Business	MPW, Mastercard Prepaid Commercial

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MPX	MPX	Mastercard® Prepaid Debit Standard, Flex Benefit	MPM, Prepaid Mastercard Consumer
MPY	MPY	Mastercard® Prepaid Debit Standard, Employee Incentive	MPM, Prepaid Mastercard Consumer
MRC	MIK	Mastercard® Electronic™ Prepaid Student Card	MRG, Mastercard Prepaid, Consumer
MRC	MRC	Prepaid Mastercard® Electronic™ Card (Non-U.S.)	MRG, Mastercard Prepaid, Consumer
MRD	MRD	Platinum Debit Mastercard® Prepaid General Spend	MRD, Platinum Debit Mastercard Prepaid General Spend
MRF	MRF	European Regulated Individual Pay	MRF, European Regulated Individual Pay
MRG	MIL	Prepaid Unembossed Mastercard® Student Card (Non-U.S.)	MRG, Mastercard Prepaid, Consumer
MRG	MRG	Mastercard® Prepaid Card (Non-U.S.)	MRG, Mastercard Prepaid, Consumer
MRG	MRS	Prepaid Mastercard® Student Card	MRG, Mastercard Prepaid, Consumer
MRH	MRH	Mastercard® Platinum Prepaid Travel Card	MRH, Mastercard Platinum Prepaid Travel Card
MRJ	MRJ	Mastercard Prepaid Meal Vouchers	MRJ, Mastercard Prepaid Meal Vouchers
MRK	MRK	Prepaid Mastercard® Public Sector Commercial Card	MRW, Mastercard Prepaid, Commercial
MRL	MRL	Mastercard Prepaid Business Preferred	MRL, Mastercard Prepaid Business Preferred
MRO	MRO	Mastercard® Rewards Only	MRO, Mastercard Rewards Only
MRW	MRW	Prepaid Mastercard® Business Card (Non-U.S.)	MRW, Mastercard Prepaid, Commercial
MSB	MSB	Maestro® Small Business Card	MSB, Maestro Small Business

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MSG	MSG	Prepaid Maestro® Consumer Reloadable Card	MSO, Maestro Prepaid, Consumer
MSG	OLR	Prepaid Maestro® Consumer Reloadable Card	MSG, Prepaid Maestro® Consumer Reloadable Card
MSI	MSI	Maestro® Card	MSI, Maestro
MSI	MSS	Maestro® Student Card	MSI, Maestro
MSJ	MSJ	Maestro Prepaid Meal Vouchers	MSJ, Maestro Prepaid Meal Vouchers
MSM	MSM	Maestro® Prepaid Consumer Promotion Card	MSO, Maestro Prepaid, Consumer
MSO	MSO	Maestro® Prepaid Other Card	MSO, Maestro Prepaid, Consumer
MSP	MSP	Muse Mastercard™	MSP, Muse Mastercard™
MSW	MSW	Prepaid Maestro® Corporate Card	MSW, Maestro Prepaid, Commercial
MTP	MTP	Mastercard® Platinum Prepaid Travel Card	MTP, Mastercard Platinum Prepaid Travel Card
MVA	MVA	Mastercard® B2B VIP 1	MVA, Mastercard® B2B VIP 1
MVB	MVB	Mastercard® B2B VIP 2	MVB, Mastercard® B2B VIP 2
MVC	MVC	Mastercard® B2B VIP 3	MVC, Mastercard® B2B VIP 3
MVD	MVD	Mastercard® B2B VIP 4	MVD, Mastercard® B2B VIP 4
MVE	MVE	Mastercard® B2B VIP 5	MVE, Mastercard® B2B VIP 5
MVF	MVF	Mastercard® B2B VIP 6	MVF, Mastercard® B2B VIP 6
MVG	MVG	Mastercard® B2B VIP 7	MVG, Mastercard® B2B VIP 7
MVH	MVH	Mastercard® B2B VIP 8	MVH, Mastercard® B2B VIP 8
MVI	MVI	Mastercard® B2B VIP 9	MVI, Mastercard® B2B VIP 9
MVJ	MVJ	Mastercard® B2B VIP 10	MVJ, Mastercard® B2B VIP 10
MVK	MVK	Mastercard® B2B VIP 11	MVK, Mastercard® B2B VIP 11
MVL	MVL	Mastercard® B2B VIP 12	MVL, Mastercard® B2B VIP 12

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MVM	MVM	Mastercard® B2B VIP 13	MVM, Mastercard® B2B VIP 13
MVN	MVN	Mastercard® B2B VIP 14	MVN, Mastercard® B2B VIP 14
MVO	MVO	Mastercard® B2B VIP 15	MVO: Mastercard ®B2B VIP 15
MVP	MVP	Mastercard® B2B VIP 16	MVP: Mastercard ®B2B VIP 16
MVQ	MVQ	Mastercard® B2B VIP 17	MVQ: Mastercard ®B2B VIP 17
MVR	MVR	Mastercard® B2B VIP 18	MVR: Mastercard ®B2B VIP 18
MVS	MVS	Mastercard® B2B VIP 19	MVS: Mastercard ®B2B VIP 19
MVT	MVT	Mastercard® B2B VIP 20	MVT: Mastercard ®B2B VIP 20
MVU	MVU	Mastercard® B2B VIP 21	MVU: Mastercard ®B2B VIP 21
MVV	MVV	Mastercard® B2B VIP 22	MVV: Mastercard ®B2B VIP 22
MVW	MVW	Mastercard® B2B VIP 23	MVW: Mastercard ®B2B VIP 23
MVX	MVX	Mastercard® B2B VIP 24	MVX: Mastercard ®B2B VIP 24
MVY	MVY	Mastercard® B2B VIP 25	MVY: Mastercard ®B2B VIP 25
MVZ	MVZ	Mastercard® B2B VIP 26	MVZ: Mastercard ®B2B VIP 26
MWB	MWB	World Mastercard® for Business Card	MWB, Business World
MWE	MWE	World Elite Mastercard® Card	MWE, World Elite Mastercard®Card
MWF	MWF	Mastercard® Humanitarian Prepaid	MWF, Mastercard® Humanitarian Prepaid

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MWO	MWO	Mastercard® Corporate World Card	MWO, Corporate World
MWP	MWP	Mastercard World Prepaid	MWP, Mastercard World Prepaid
OLB	OLB	Maestro® Small Business, Delayed Debit	OLB, Maestro Small Business, Delayed Debit
OLS	OLS	Maestro®, Delayed Debit	OLS, Maestro Delayed Debit
PMC	PMC	Proprietary Credit Card (Sweden domestic)	PMC, Proprietary Credit
PMD	PMD	Proprietary Debit Card (Sweden domestic)	PMD, Proprietary Card Debit
PSC	PSC	Common Proprietary Swedish Credit Card	PSC, Common Proprietary Credit
PSD	PSD	Common Proprietary Swedish Debit Card	PSD, Common Proprietary Debit
PVA	PVA	Private Label A	PVA, Private Label A
PVB	PVB	Private Label B	PVB, Private Label B
PVC	PVC	Private Label C	PVC, Private Label C
PVD	PVD	Private Label D	PVD, Private Label D
PVE	PVE	Private Label E	PVE, Private Label E
PVF	PVF	Private Label F	PVF, Private Label F
PVG	PVG	Private Label G	PVG, Private Label G
PVH	PVH	Private Label H	PVH, Private Label H
PVI	PVI	Private Label I	PVI, Private Label I
PVJ	PVJ	Private Label J	PVJ, Private Label J
PVL	PVL	Private Label L	PVL, Private Label L
SAP	SAP	Platinum Mastercard® Salary–Immediate Debit	SAP, Platinum Mastercard® Salary: Immediate Debit
SAS	SAS	Standard Mastercard® Salary–Immediate Debit	SAS, Standard Mastercard® Salary: Immediate Debit
SBP	SBP	Small Business Prepaid	SBP, Small Business Prepaid
SPP	SPP	Mastercard Installment Payments P	SPP: Mastercard Installment Payments P

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
SPS	SPS	Mastercard Installment Payments S	SPS: Mastercard Installment Payments S
SUR	SUR	Prepaid Unembossed Mastercard® Card (Non-U.S.)	MRG, Mastercard Prepaid, Consumer
TCB	TCB	Mastercard® Executive Business Card, Immediate Debit	TCB, Mastercard Corporate, Immediate Debit
TCB	TPC	Mastercard® Professional Card, Immediate Debit	TCB, Mastercard Corporate, Immediate Debit
TCC	TCC	Mastercard® (mixed BIN), Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TCE	TCE	Mastercard® Electronic™, Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TCE	TIB	Mastercard® Electronic™ Student Card, Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TCG	TCG	Gold Mastercard® Card, Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TCO	TCO	Mastercard® Corporate, Immediate Debit	TCO, Global Certified Corporate, Immediate Debit
TCO	TLA	Mastercard® Central Travel Solutions Air, Immediate Debit	TCO, Global Certified Corporate, Immediate Debit
TCS	TCS	Mastercard® Standard Card, Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TCS	TIC	Mastercard® Student Card, Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TCS	TIU	Mastercard® Unembossed, Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TCW	TCW	World Signia Mastercard® Card, Immediate Debit	TCW, Mastercard World Signia, Immediate Debit
TEB	TEB	Mastercard® Executive BusinessCard Card	TEB, Mastercard Corporate, Immediate Debit
TNW	TNW	Mastercard® New World, Immediate Debit	TNW, Mastercard New World, Immediate Debit

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GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
TPB	TPB	Mastercard® Preferred Business Card, Immediate Debit	TCO, Global Certified Corporate, Immediate Debit
TPL	TPL	Platinum Mastercard®, Immediate Debit	TCC, Mastercard Consumer, Immediate Debit
TWB	TWB	World Mastercard® Black Edition, Immediate Debit	TWB, World Mastercard® Black Edition, Immediate Debit
WBE	WBE	World Mastercard® Black Edition	WBE, World Mastercard® Black Edition
WPD	WPD	Mastercard® World Prepaid Debit	WPD, World Prepaid Debit

PDS 0003 (Licensed Product Identifier)

Licensed Product Identifier (PDS 0003) identifies the actual product code assigned by Mastercard when licensing the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0003
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	M
Second Presentment/1240	•	X	M
Retrieval Request/1644	•	X	M
Retrieval Request Acknowledgment/1644	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M

For issuers that participate in the Mastercard Product Graduation program, PDS 0003 will be populated on the basis of whether the transactions are qualified or non-qualified, as follows.

For qualified transactions authorized via the Mastercard Network, this field will reflect the product identifier associated with the graduated account number. For a transaction to qualify, all the conditions in this list must be met:

- Transaction qualifies for the U.S. intraregional business service arrangement (2/010001).
- Transaction type must be equal to:
  - DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) = 00 (Purchase [Goods and Services])
  - DE 3, subfield 1 = 09 (Purchase [Goods and Services] with Cash Back)
  - DE 3, subfield 1 = 18 (Unique Transaction)

For non-qualified transactions, this field identifies the Licensed Product Identifier according to the licensed product associated with the issuer account range. Non-qualified transactions are defined as follows:

- Transactions not authorized through the Mastercard Network
- Transactions that do not meet all of the conditions defined for qualified transactions

For issuers that participate in the Canada Consumer Product Monitoring service, PDS 0003 is populated as follows:

- For qualified transactions authorized using the Mastercard Network, this field reflects the product code of the registered PAN.
- For non-qualified transactions, this field identifies the Licensed Product Identifier according to the licensed product associated with the issuer account range. Non-qualified transactions are listed as follows:

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  - Transactions not authorized through the Mastercard Network.
  - Transactions that do not meet all of the conditions defined for ALM Canada Consumer Product Monitoring qualified transactions.
- For Canada Consumer Product Monitoring transactions, the Clearing Platform will populate PDS 0003 (Licensed Product Identifier) with the product code registered in ALM for the PAN. This is dependent upon the acquirers providing DE 63 in the clearing message based on what was received in the authorization message. If the clearing message from the acquirer does not contain DE 63, then ALM processes will not be applied and PDS 0003 will be populated based upon the product code associated with the account range in IP0040T1 (Issuer Account Range).

PDS 0004 (Funding Account Information)

PDS 0004 (Funding Account Information) identifies the Funding Source and Account Number of the funding source.

Attributes

Data Representation:	an...36; TAGLLLVAR
Tag Field:	0004
Length Field:	3 positions, value = 003–036
Data Field:	Variable length, 3–36 positions
Subfields:	2 subfields
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

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Requirements

PDS 0004 must be present on Payment Transactions (Processing code = 28) when Transaction Type Identifier (PDS 0043) has a value C67 and the Interchange Rate Designator is a Mastercard Merchant Presented (MPQR) (PDS 0158, subfield 4 is value QR).

Subfield 1 (Funding Source)

PDS 0004 (Funding Account Information), subfield 1 contains the information representing the transaction funding source.

Attributes

Subfield ID	n-2	01
Subfield Length	n-2	02
Data Representation	n-2	
Justification	N/A	

Subfield 1 must be present and contain one of the valid values listed in this table.

Values

Values	Description
01	Credit
02	Debit
03	Prepaid
04	Deposit Account
05	Mobile Money Account
06	Cash
07	Other

In the Asia/Pacific region, funding sources are limited to Mastercard® cards. In subfield 1, values 04, 05, 06, and 07 are not applicable.

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Subfield 2 (Sender Account Number)

PDS 0004 (Funding Account Information), subfield 2 indicates the account number of the sender.

	Attribute	Value
Subfield ID	n-2	02
Subfield Length		34
Data Representation	an...34	
Justification	Left	

Subfield 2 must be present, numeric, cannot contain all zeros, and cannot exceed a length of 20. Subfield 2 is a variable length field with a length value 01 - 34, however, the maximum length will be restricted to 20.

PDS 0005 (Message Error Indicator)

PDS 0005 (Message Error Indicator) identifies the location, severity, and general description of data element errors in a message.

Attributes

Data Representation:	ans...140; TAGLLLVAR
Tag Field:	0005
Length Field:	3 positions, value = 014–140
Data Field:	Variable length, 14–140 positions in increments of 14
Subfields:	4 fixed-length subfields for each error occurrence
Occurrences:	1–10
Justification:	Left or N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	•	X	C
Retrieval Request Acknowledgment/1644	•	X	C
Message Exception/1644 and File Reject/1644	•	X	M

The clearing system provides PDS 0005 in Message Exception/1644 and File Reject/1644 messages to indicate the location of fatal or non-fatal errors in messages that it processed.

The clearing system may report up to a maximum of 10 exception conditions detected in a message.

PDS 0005 subfields

The clearing system reports each exception condition using four subfields.

Number	Positions	Name	Attribute	Justification
1	1–5	Data Element ID	an-5	left
2	6–7	Error Severity Code	n-2	N/A
3	8–11	Error Message Code	an-4	N/A
4	12–14	Subfield ID	n-3	N/A

The clearing system repeats the subfield format from 1 to 10 times in PDS 0005 to report a maximum of 10 error conditions in a single message.

Subfield 1 (Data Element ID)

Subfield 1 (Data Element ID) identifies the ISO data element or PDS where the error occurred. ISO data elements are identified with the prefix D. This is followed by the data element number right-justified with leading zeros so that the number fills four positions. For example, D0003 indicates DE 3, D0100 indicates DE 100, and so on.

PDSs are identified with the prefix P followed by the four-digit tag ID. For example, P0002 indicates PDS 0002, P0146 indicates PDS 0146, and so on.

This subfield may contain spaces if the error is a general error not related to a specific data element or PDS.

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Subfield 2 (Error Severity Code)

Subfield 2 (Error Severity Code) indicates the severity of the error the clearing system detects. Errors may affect the clearing system or destination processor's ability to process a message successfully (fatal error).

Subfield 2 (Error Severity Code)

Value	Description
00	Fatal Error; invalid or incomplete data was encountered that prevented the clearing system from processing the transaction.
01–25	Local domestic reason codes

Subfield 3 (Error Message Code)

Subfield 3 (Error Message Code) is a four-digit value that refers to a specific edit error message to identify the error condition.

Subfield 4 (Subfield ID)

Subfield 4 (Subfield ID) holds the three-position subfield ID of the element in error. This subfield will contain zeros if the element in error is not defined with subfields.

PDS 0006 (Applied Business Service Arrangement)

PDS 0006 (Applied Business Service Arrangement) identifies, for a rejected message, the card program identifier, and business service arrangement for which the transaction was being evaluated at the time of the rejection.

This PDS is included in a Message Exception/1644 message when a message fails an edit not related to the selection of the acceptance brand and business service arrangement information.

Attributes

Data Representation:	ans-10; TAGLLL
Tag Field:	0006
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 010 positions
Subfields:	3

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Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Message Exception/1644	•	X	C

PDS 0006 subfields

This PDS consists of three subfields.

Number	Positions	Name	Attribute	Justification
1	1–3	Card Program Identifier	ans-3	left
2	4	Business Service Arrangement Type Code	ans-1	left
3	5–10	Business Service ID Code	ans-6	left

Subfield 1 (Card Program Identifier)

Subfield 1 (Card Program Identifier) is a three-character code that identifies the card program or financial network to which a transaction belongs.

Refer to PDS 0158 (Business Activity) in this chapter for a list of valid values for subfield 1.

Subfield 2 (Business Service Arrangement Type Code)

Subfield 2 (Business Service Arrangement Type Code) is a one-position numeric value that identifies the interchange relationship between the transaction's participants. These business service arrangement type codes are supported by the clearing system.

Value	Description
1	Interregional

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Value	Description
2	Intraregional
3	Intercountry
4	Intracountry
8	Member-to-member

Subfield 3 (Business Service ID Code)

Subfield 3 (Business Service ID Code) is a six-position value that identifies the business service assigned to the transaction for rulings and reconciliation. See PDS 0158 (Business Activity), subfield 3 for the Business Service ID code format.

PDS 0014 (Digital Account Reference Number)

PDS 0014 (Digital Account Reference Number) is provided in a Mastercard Merchant Presented QR (MPQR) payment transaction to allow receiving institutions the ability to initiate a refund to the consumer via the originating institution.

Attributes

Data Representation:	n...19; TAGLLVAR
Tag Field:	0014
Length Field:	3 positions, value = 006–019
Data Field:	Variable length, 6–19 positions
Subfields:	None
Justification:	None

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	X	C

PDS 0015 (Clearing Currency Conversion Identifier)

PDS 0015 (Clearing Currency Conversion Identifier) provides the information of the effective date of the Currency Conversion Rate File T057 used for currency conversion by the Mastercard Clearing System.

Attributes

Data Representation:	an-7; TAGLLL
Tag Field:	0015
Length Field:	3 positions, value = 007
Data Field:	Fixed length, 7 positions
Subfields:	2
Justification:	See subfields

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	M
s1 Currency Conversion Date	•	X	M
s2 Currency Conversion Indicator	•	X	M
First Chargeback/1442	•	X	M
Arbitration Chargeback/1442	•	X	M
s1 Currency Conversion Date	•	X	M

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Message Type Identifier	Org	Sys	Dst
s2 Currency Conversion Indicator	•	X	M
Second Presentment/1240	•	X	M
s1 Currency Conversion Date	•	X	M
s2 Currency Conversion Indicator	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	•	X	M
s1 Currency Conversion Date	•	X	M
s2 Currency Conversion Indicator	•	X	M
Fee Collection (Handling Fees)/1740	•	X	M
s1 Currency Conversion Date	•	X	M
s2 Currency Conversion Indicator	•	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)1740	•	X	M
s1 Currency Conversion Date	•	X	M
s2 Currency Conversion Indicator	•	X	M

Subfield 1 (Currency Conversion Date)

PDS 0015 (Clearing Currency Conversion Indicator), subfield 1 (Currency Conversion Date) contains the effective date of the Currency Conversion Rate File T057 applied for processing. The value in this subfield is in YYMMDD format.

Attributes

Field	Attribute	Value
Subfield ID	n-2	01
Subfield Length	n-2	06
Data Representation	n-6; YYMMDD	
Jusitification	Right	

Subfield 2 (Currency Conversion Indicator)

PDS 0015 (Clearing Currency Conversion Identifier), subfield 2 (Currency Conversion Indicator) indicates whether the Currency Conversion Rate File T057

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applicable to the clearing record was effective at the time of authorization or at the time of business processing.

Attributes

	Attribute	Value
Subfield ID	n-2	02
Subfield Length	n-2	01
Data Representation	an-1	
Justification	N/A	

Values

Value	Description
0	Not Applicable (for example, transaction not eligible for use of the currency conversion rate effective at the time of authorization) and GCMS Central site processing date rates applied for currency conversion.
1	Matched with authorization information and authorization date rates applied for currency conversion.
2	No matching authorization information and GCMS Central site processing date rates applied for currency conversion.

PDS 0017 (Transaction Integrity Class)

PDS 0017 (Transaction Integrity Class) may optionally be provided when the transaction integrity class value is received from the authorization platform.

Attributes

Data Representation:	an–2; TAGLLL
Tag Field:	0017
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	N/A

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Justification:	Left

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	O
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	O
Second Presentment/1240	O	•	O

Values

This table describes the classification descriptions and values.

Values

Classification	Description	Value
Card and Cardholder Present	EMV/Token in a Secure, Trusted Environment	A1
Card and Cardholder Present	EMV/Chip Equivalent	B1
Card and Cardholder Present	Mag Stripe	C1
Card and Cardholder Present	Key Entered	E1
Card and Cardholder Present	Unclassified	U0
Card and/or Cardholder Not Present	Digital Transactions	A2
Card and/or Cardholder Not Present	Authenticated Checkout	B2
Card and/or Cardholder Not Present	Transaction Validation	C2
Card and/or Cardholder Not Present	Enhanced Data	D2

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Classification	Description	Value
Card and/or Cardholder Not Present	Generic Messaging	E2
Card and/or Cardholder Not Present	Unclassified	U0

Application notes

The transaction integrity classification is provided to all issuers in the U.S. Region of Mastercard® credit and Debit Mastercard® cards.

PDS 0018 (Acceptance Data)

PDS 0018 (Acceptance Data) provides information about the form factor of the terminal device used to initiate a transaction.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0018
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 001 position
Subfields:	1
Justification:	None

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C

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Subfield 1 (mPOS Acceptance Device Type)

PDS 0018, subfield 01 (mPOS Acceptance Device Type) identifies the type of device used by the merchant as the terminal for accepting mPOS.

Attributes

Data Representation:	n-1
Data Field:	Contents of subfield 1
Justification:	N/A

Values

Values	Description
0	Dedicated mPOS Terminal with PCI complaint Dongle (with or without keypad)
1	Off the Shelf Mobile Device
2-9	Reserved for Future Use

PDS 0021 (Transaction Type Indicator)

PDS 0021 (Transaction Type Indicator) provides information about the form factor of the terminal device used to initiate a transaction.

Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0021
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

PDS 0022 (Additional Terminal Operating Environments)

PDS 0022 (Additional Terminal Operating Environments) identifies a card-less ATM transaction.

Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0022
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

Values

Additional terminal operating environment values are listed in this table.

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Values

Value	Description
A	Transaction has been initiated remotely and completed at a physical terminal on premises of the card acceptor facility.
B	Transaction has been initiated remotely and completed at a physical terminal off premises of the card acceptor facility.

PDS 0023 (Terminal Type)

PDS 0023 (Terminal Type) identifies the type of terminal used at the point of interaction.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0023
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

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PDS 0023 is required in non-reversal First Presentment/1240, First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages.

Transactions submitted in the U.S. region with the following terminal types may not have an Interchange Rate Designator (subfield 4 of PDS 0158 [Business Activity]) value of 60 (Commercial Face-to-Face) or 92 (Key-Entered):

- CT1, Automated Dispensing Machine, (Cardholder Activated Terminal [CAT] Level 1)
- CT2, Self-Service Terminal (CAT Level 2)
- CT3, Limited Amount Terminal (CAT Level 3)
- CT4, In-Flight Commerce Terminal (CAT Level 4)

Transactions submitted with a PDS 0023 value of CT1 (Automated Dispensing Machine) or CT2 (Self-Service Terminal) and a DE 26 (Card Acceptor Business Code [MCC]) value of 5542, qualify for the U.S. region Convenience Purchases Interchange Program (IRD 23).

First Presentment/1240 transactions submitted for the International Merchant Universal Card Authentication Field (UCAF) Interchange Program (IRD 24) or the International Full UCAF Interchange Program (IRD 79) must have a value of CT6 (electronic commerce transaction) in PDS 0023.

Values

Terminal Type codes for point-of-interaction (POI) terminal devices are listed in this table.

Values

Value	Description
ATM	ATM terminal
CT1	CAT level 1 (automated dispensing machine)
CT2	CAT level 2 (self-service terminal)
CT3	CAT level 3 (limited amount terminal)
CT4	CAT level 4 (in-flight commerce terminal)
CT6	CAT level 6 (electronic commerce transaction)
CT7	CAT level 7 (transponders)
CT8	Reserved for Future Use
CT9	MPOS Acceptance Device
MAN	Manual, no terminal

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Value	Description
NA	Terminal type data unknown or not available (The third position of this value is a space.)
POI	POI terminal

If present, PDS 0023 must be left-justified and cannot contain all low values, all high values, or all spaces.

PDS 0023 must contain a value of CT6 when DE 22, Subfield 7 is populated with a value of S.

In-flight commerce gaming transactions

Transactions submitted with a PDS 0023 value of CT4 (In-flight Commerce Terminal) that contain a Cardholder Transaction Type (subfield 1 of DE 3 [Processing Code]) of 18 (Unique Transaction) or 20 (Credit) are considered in-flight commerce gaming transactions. If DE 3 subfield 1= 18, they are gaming losses. If DE 3 subfield 1= 20, they are gaming wins.

Gaming wins and gaming losses must contain one of the following values in subfield 4 of PDS 0158:

- 61, Interregional Commercial Standard
- 63, Interregional Commercial Purchase Standard
- 65, U.S. Commercial Standard
- 68, U.S. Commercial Data Rate I
- 75, 85, and 95, U.S. Consumer Standard and Interregional Standard Interchange
- 78, 88, and 98, Merit I

Gaming wins and gaming losses must contain a DE 2 (PAN) that is not blocked from participating in in-flight gaming.

The DE 4 (Amount, Transaction) transaction amount for gaming wins is limited to USD 3500. The transaction amount for gaming losses is limited to USD 350.

Authorization to clearing data element mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

This table details the mapping between the authorization and clearing data elements.

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Authorization to clearing data element mapping

To map to PDS 0023, Terminal Type value	Description	Use CIS DE 61, Point of Service (POS) Data, subfield 10 (Cardholder-Activated Terminal Level)	Description
N/A	Not a CAT transaction	0	Not a CAT transaction
CT1	CAT Level 1: Automated dispensing machine	1	Authorized Level 1 CAT: Automated dispensing machine with PIN
CT2	CAT Level 2: Self-service terminal	2	Authorized Level 2 CAT: Self-service terminal
CT3	CAT Level 3: Limited amount terminal	3	Authorized Level 3 CAT: Limited-amount terminal
CT4	CAT Level 4: In-flight commerce terminal	4	Authorized Level 4 CAT: In-flight commerce
N/A	N/A	5	Reserved
CT6	CAT Level 6: Electronic commerce transaction	6	Authorized Level 6 CAT: Electronic commerce
CT7	CAT Level 7: Transponders	7	Authorized Level 7 CAT: Transponder transaction
CT8	CAT Level 8: Reserved for future use	8	Authorized Level 8CAT: Reserved for future use
CT9	MPOS Acceptance Device	9	MPOS Acceptance Device
ATM	ATM terminal	NA	mapping could not be identified
MAN	Manual, no terminal	NA	mapping could not be identified
NA	Terminal type data unknown or not available (the third position of this value is a space)	NA	mapping could not be identified
POI	POI terminal	NA	mapping could not be identified

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PDS 0025 (Message Reversal Indicator)

PDS 0025 (Message Reversal Indicator) identifies a message as a reversal of a previous message.

Attributes

Data Representation:	an...7; TAGLLLVAR
Tag Field:	0025
Length Field:	3 positions, value = 001–007
Data Field:	Variable length, 1–7 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
s2 Central Site Processing Date of Original Message	O	X	C
Second Presentment/1240	C	X	C
s2 Central Site Processing Date of Original Message	O	X	C
Retrieval Request/1644	C	X	C
s2 Central Site Processing Date of Original Message	O	•	C
Retrieval Request Acknowledgment/1644	C	X	C
s2 Central Site Processing Date of Original Message	O	•	C

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Retrieval Fee Billing)/1740	C	X	C
s2 Central Site Processing Date of Original Message	O	X	C
Fee Collection (Handling Fees)/1740	C	X	C
s2 Central Site Processing Date of Original Message	O	X	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	X	C
s2 Central Site Processing Date of Original Message	O	X	C
Message Exception/1644 and File Reject/1644	•	X	C

PDS 0025 in an advice or notification message indicates that a previously transmitted message was transmitted in error and should be ignored or reversed.

The value in PDS 0025 in a Message Exception/1644 message is taken from the actual rejected message. This PDS is not provided in a File Reject/1644 message. PDS 0026 is provided in File Reject/1644 message if it was present in the File Header/1644 message of the rejected file.

All other data elements in the message remain unchanged from the original message to provide sufficient information for that message to be nullified or reversed.

NOTE: An R in subfield 1 reverses the original funds flow.

PDS 0025 subfields

PDS 0025 contains two subfields.

This PDS should not be present unless a message is to be reversed.

PDS 0025 subfields

Number	Positions	Name	Attribute	Justification
1	1	Message Reversal Indicator	a-1; R or space	N/A
2	2–7	Central Site Processing Date of Original Message	n-6; YYMMDD	N/A

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NOTE: Chargeback reversals cannot be processed in the same file as the original chargeback.

Subfield 1 (Message Reversal Indicator)

If a message is not a reversal, customers/processors should not provide PDS 0025.

If a customer/processor does provide PDS 0025 in a clearing message, subfield 1 (Message Reversal Indicator) is always required and must contain an R or space.

The clearing system may provide PDS 0025 in a message if it is part of a "full file reversal" that the original message sender requested. If this is the case, subfield 1 of PDS 0025 contains an R if this message is a reversal of a previous message in which PDS 0025 was not present. Subfield 1 contains a space if this message is a reversal of a previous message in which PDS 0025 subfield 1 contained an R. Refer to PDS 0026 (File Reversal Indicator) for additional information on full file reversals.

Subfield 2 (Central Site Processing Date of Original Message)

Subfield 2 (Central Site Processing Date of Original Message) is required only when PDS 0025 is present in First Presentment/1240 messages. Subfield 2 must contain a valid date in the format YYMMDD.

Subfield 2, if present, must contain a date that is less than or equal to the clearing system processing date.

When PDS 0025 is present in First Presentment/1240 messages, the clearing system compares that to original first presentment message and if it is within 7 days from the date of original first presentment processing, it applies the foreign exchange rate of original first presentment transaction. In all other instances, the clearing system uses current business processing date for currency conversion.

When PDS 0025 is present in First Chargeback/1442, Second Presentment/1240, or Arbitration Chargeback/1442 messages, the clearing system uses the current business processing date for currency conversion.

PDS 0026 (File Reversal Indicator)

PDS 0026 (File Reversal Indicator) identifies the entire file as a reversal of a previous file.

Attributes

Data Representation:	an...7; TAGLLLVAR
Tag Field:	0026

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Length Field:	3 positions, value = 001–007
Data Field:	Variable length, 1–7 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	C	•	•
Message Exception and File Reject/1644	•	X	C

The presence of PDS 0026 in a File Header (Customer-generated)/1644 indicates that the clearing system should reverse all messages contained in the logical file. The clearing system manages this process by inserting or revising PDS 0025 (Message Reversal Indicator) in each message.

NOTE: An R in subfield 1 reverses the original funds flow.

When PDS 0026 is present in the File Header (Customer-generated)/1644 and the individual transaction message:

- Does not contain PDS 0025, the clearing system builds PDS 0025 using the values submitted in PDS 0026 in the File Header (Customer-generated)/1644.
- Already contains PDS 0025, the value of subfield 1 is changed from R to a space or a space to R.

The value in subfield 2 of PDS 0025 remains unchanged.

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Example 1

IF...	THEN the clearing system...
• PDS 0026 subfield 1 is R and subfield 2 is 991013 in the File Header (Customer-generated)/1644, and • One of the First Presentment/1240 messages within the file contains PDS 0025 with an R in subfield 1 and a date of 991012 in subfield 2	• Changes R to space in PDS 0025 subfield 1 of the First Presentment/1240, and • Retains the value of 991012 in PDS 0025 subfield applies the FX rate of original first presentment when matched. Else apply current business processing date FX rate.

Example 2

IF...	THEN the clearing system...
• PDS 0026 subfield 1 is R and subfield 2 is 991013 in the File Header (Customer-generated)/1644, and • One of the First Presentment/1240 messages within the file contains PDS 0025 with a space in subfield 1 and a date of 991011 in subfield 2	• Changes space to an R in PDS 0025, subfield 1 of the First Presentment/1240, and • Retains the value of 991011 in PDS 0025 subfield 2 applies the FX rate of original first presentment when matched. Else apply current business processing date FX rate.

PDS 0026 subfields

PDS 0026 consists of two subfields.

This PDS should not be present unless the entire file is to be reversed.

PDS 0026 subfields

Number	Positions	Name	Attribute	Justification
1	1	File Reversal Indicator	a-1; R	N/A
2	2–7	Central Site Processing Date of Original File	n-6; YYMMDD	N/A

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Subfield 1 (File Reversal Indicator)

If PDS 0026 is present, subfield 1 (File Reversal Indicator) is always required and must contain a value of R.

Subfield 2 (Central Site Processing Date of Original File)

If PDS 0026 is present, subfield 2 (Central Site Processing Date of Original File) is always required and must contain a valid date equal to or less than the current business processing date.

PDS 0028 (Mastercard Merchant Presented QR [MPQR] Receiving Account Number)

PDS 0028 (Mastercard Merchant Presented QR [MPQR] Receiving Account Number) provided in a Masterpass QR Funding Transaction contains the receiving account number.

Attributes

Data Representation:	ans...34; TAGLLLVAR
Tag Field:	0028
Length Field:	3 positions, value = 001–034
Data Field:	Variable length, 001–034
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C

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Message Type Identifier	Org	Sys	Dst
Second Presentment/1240	O	•	C

Mastercard Merchant Presented QR (MPQR) Transactions requirements

Payment transaction usage:

- First Presentment/1240: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.
- Second Presentment/1240: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.

Refund payment transaction usage:

- First Presentment/1240: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.
- Second Presentment/1240: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.

Funding transaction usage:

- First Presentment/1240: Optional. If present, edit must validate. Forward message to destination if edit validates.
- Second Presentment/1240: Optional. If present, edit must validate. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442: Optional. If present, edit must validate. Forward message to destination if edit validates.

PDS 0029 (QR Dynamic Code Data)

PDS 0029 (QR Dynamic Code Data) is a placeholder for regional data with limited Mastercard® editing or data validation.

Attributes

Data Representation:	ans...237; TAGLLLVAR
Tag Field:	0029

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Length Field:	3 positions, value = 001–237
Data Field:	Variable length, 001–237
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C

Mastercard Merchant Presented QR (MPQR) Transactions requirements

Payment transaction usage:

- First Presentment/1240: Optional. If present, edit must validate. Forward message to destination if edit validates.
- Second Presentment/1240: Optional. If present, edit must validate. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442: Optional. If present, edit must validate. Forward message to destination if edit validates.

Refund payment transaction usage:

- First Presentment/1240: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.
- Second Presentment/1240: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442: Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates.

Funding transaction usage:

- First Presentment/1240: Optional. If present, edit must validate. Forward message to destination if edit validates.

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- Second Presentment/1240: Optional. If present, edit must validate. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442: Optional. If present, edit must validate. Forward message to destination if edit validates.

PDS 0042 (Merchant Capability)

PDS 0042 (Merchant Capability) identifies transactions submitted by a registered MasterPass™ by Mastercard® merchant.

Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0042
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442	C	•	C
Arbitration Chargeback	C	•	C
Second Presentment	C	•	C

The acquirer populates PDS 0042 to identify e-commerce transactions that are initiated at a Masterpass merchant, but the cardholder did not use Masterpass to facilitate the transaction.

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Values

This table lists the valid values.

Values

Value	Description
A	Masterpass Enabled Merchant

Requirements

These are requirements for PDS 0042.

- When PDS 0042 is provided, value A is the only character permitted; a space is not allowed.
- PDS 0042 is required for e-commerce transactions submitted for the Masterpass enabled merchant incentive. If the acquirer fails to provide PDS 0042 in the First Presentment message, the transaction will not qualify for the incentive.

PDS 0043 (Transaction Type Identifier)

PDS 0043 (Transaction Type Identifier) monitors and tracks a participant's activity in special promotion programs.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0043
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	C	•	C
Retrieval Request Acknowledgment/1644	C	•	C

The transaction originator (the merchant or the acquirer) supplies the information in this PDS. The value in PDS 0043 indicates that the acquirer or merchant is certified to participate in a program such as Gaming. It contains the Transaction Type Identifier.

PDS 0043 must be present in First Presentment/1240 transactions submitted for the U.S. region interchange programs, as defined in the *Interchange Manual*, unless the transaction is a credit, reversal, or Collection Only transaction.

PDS 0043 is required for all Payment Transactions (DE 3 [Processing Code] subfield 1 = 28).

PDS 0043 is required for all MoneySend™ Funding Transactions (DE 3, subfield 1 = 00 and DE 26 [Card Acceptor Business Code (MCC)] = 6538, 4829 or 6540).

PDS 0043 is required for all MoneySend Payment Transactions (DE 3, subfield 1 = 28 and DE 26 = 6536 or 6537).

PDS 0043 is required for all MoneySend payment transactions (DE 3, subfield 1 = 28 [Payment Transaction]). PDS 0043 will contain one of the following values.

Values

PDS 0043 values are established and administered under the authority of brand-specific program and service management and marketing personnel. The values are listed in this table.

Values

Value	Description
C02	Mastercard rebate
C03	*rePower* Load Value

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Value	Description
C04	Gaming Re-pay
C06	Payment of a credit card balance with cash or check
C07	General Person-to-Person Transfer
C51	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C52	General Transfer to Own Account
C53	Agent Cash Out
C54	Payment of Own Credit Card Bill
C55	Business Disbursement
C56	Government/Non-profit Disbursement
C57	Rapid Merchant Settlement
C58	Cash in at ATM
C59	Cash in at Point of Sale
C60	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C61	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C62	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C63	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C64	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C65	General Business to Business Transfer
C66	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C67	Mastercard Merchant Presented (MPQR)
C68	Mastercard Merchant Presented (MPQR) Refund
C91	Utility Payments, Brazil domestic transactions
C92	Government Services, Brazil domestic transactions
C93	Mobile phone top-ups, Brazil domestic transactions
C94	Coupon Booklet Payments (CARNE), Brazil domestic transactions
F07	General Person-to-Person Transfer

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Value	Description
F08	Person-to-Person Transfer to Card Account
F52	General Transfer to Own Account
F53	Agent Cash Out
F54	Payment of Own Credit Card Bill
F55	Business Disbursement
F61	Transfer to Own Staged Digital Wallet Account
F64	Transfer to Own Debit or Prepaid Card Account
F65	General Business-to-Business Transfer
P01	Mastercard ATM Cash Pick-Up Transaction
P10	Installment-based repayment

PDS 0043 (Transaction Type Identifier) cannot contain all spaces or all zeros.

The Payment Transaction Types of C03–C07, C52–C59, and C92–C94 are valid for Clearing, via specific business service arrangements.

For payment transactions: transactions submitted with a Cardholder Transaction Type of 28 (Payment Transaction) require a value of C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65.

For funding transactions: transactions submitted with a Cardholder Transaction Type of 00 (Purchase Goods and Services) require a value of C07, C52, C53, C54, C55, C56, C57, C65 for MCC 6538 (MoneySend Funding) and F07, F08, F52, F53, F54, F55, F61, F64, and F65 for MCC 4829 (Money Transfer) or MCC 6540 (POI Funding Transactions).

For funding Refund transactions: transactions submitted with a Cardholder Transaction Type of 20 (Purchase Return) require a value of C07, C52, C53, C54, C55, C56, C57, C65 for MCC 6538 (MoneySend Funding) and F07, F08 F52, F53, F54, F55, F61, F64, and F65 for MCC 4829 (Money Transfer) or MCC 6540 (Funding Transactions).

Values C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65 indicate that the payment transaction is associated with Mastercard® MoneySend and MCC 6536 (MoneySend Intracountry) or MCC 6537 (MoneySend Intercountry). MoneySend payment transactions require the submission of the Financial Detail Addendum, Payment Transaction Detail/1644.

Values C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65 indicate that the Payment Transaction is associated with Mastercard® MoneySend and MCC 6536 or 6537. In the MEA region, the value C04 indicates that the Gaming Payment Transaction is associated with MCC 7995. Values C07, C52, C53, C54, C55, C56,

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C57, C58, C59, and C65 indicate that the Payment Transaction is associated with Mastercard® MoneySend and MCC 6536 or 6537.

MoneySend payment transactions require the submission of the Financial Detail Addendum, Payment Transaction Detail/1644.

The value C04 indicates that the Gaming Payment Transaction is associated with:

- In the Europe region, Intra-European and inter-European IRDs 20 and 23, and MCC 7995; or
- In the U.S. region
  - MCC 7800 (Government Owned Lottery [U.S. Region Only])
  - MCC 7801 (Internet Gambling [U.S. Region Only])
  - MCC 7802 (Government Licensed Horse/Dog Racing [U.S. Region Only])
  - MCC 7994 (Video Game Arcades/Establishments)

Authorization to clearing data element mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

This table details the mapping between the authorization and clearing data elements.

Clearing to authorization mapping

To map to PDS 0043, Transaction Type Identifier value	Description	Use CIS DE 48, Additional Data, subelement 77 (Payment Transaction Type Indicator)	Description
C02	Mastercard rebate	C02	Mastercard rebate
C03	*rePower* Load Value	C03	*rePower* Load value
C04	Gaming Re-pay	C04	Gaming Re-pay
C06	Payment of a credit card balance with cash or check	C06	Payment of a credit card balance with cash or check
C07	General Person-to-Person Transfer	C07	General Person-to-Person Transfer

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To map to PDS 0043, Transaction Type Identifier value	Description	Use CIS DE 48, Additional Data, subelement 77 (Payment Transaction Type Indicator)	Description
C51	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)	C51	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C52	General Transfer to Own Account	C52	General Transfer to Own Account
C53	Agent Cash Out	C53	Agent Cash Out
C54	Payment of Own Credit Card Bill	C54	Payment of Own Credit Card Bill
C55	Business Disbursement	C55	Business Disbursement
C56	Government/Non-profit Disbursement	C56	Government/Non-profit Disbursement
C57	Rapid Merchant Settlement	C57	Rapid Merchant Settlement
C58	Cash in at ATM	C58	Cash in at ATM
C59	Cash in at Point of Sale	C59	Cash in at Point of Sale
C60	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)	C60	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C61	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)	C61	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C62	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)	C62	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C63	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)	C63	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C64	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)	C64	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C65	General Business-to-Business Transfer	C65	General Business-to-Business Transfer

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To map to PDS 0043, Transaction Type Identifier value	Description	Use CIS DE 48, Additional Data, subelement 77 (Payment Transaction Type Indicator)	Description
C66	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)	C66	MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)
C67	Masterpass QR	C67	Masterpass QR
C68	Masterpass QR Refund	C68	Masteroass QR Refund
C91	Utility Payments, Brazil domestic transactions	C91	Utility Payments, Brazil
C92	Government Services, Brazil domestic transactions	C92	Government Services, Brazil
C93	Mobile phone top-ups, Brazil domestic transactions	C93	Mobile phone top-ups, Brazil
C94	Coupon Booklet Payments (CARNE), Brazil domestic transactions	C94	Coupon Booklet Payments (CARNE), Brazil
P01	Mastercard ATM Cash Pick-Up Transaction	P01	Mastercard ATM Cash Pick-Up Transaction
F07	General Person-to-Person Transfer	F07	General Person-to-Person Transfer
F08	Person-to-Person Transfer to Card Account	F08	Person-to-Person Transfer to Card Account
F52	General Transfer to Own Account	F52	General Transfer to Own Account
F53	Agent Cash Out	F53	Agent Cash Out
F54	Payment of Own Credit Card Bill	F54	Payment of Own Credit Card Bill
F55	Business Disbursement	F55	Business Disbursement
F61	Transfer to Own Staged Digita Wallet Account	F61	Transfer to Own Staged Digita Wallet Account
F64	Transfer to Own Debit or Prepaid Account	F64	Transfer to Own Debit or Prepaid Account

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To map to PDS 0043, Transaction Type Identifier value	Description	Use CIS DE 48, Additional Data, subelement 77 (Payment Transaction Type Indicator)	Description
F65	General Business-to-Business Transfer	F65	General Business-to-Business Transfer

PDS 0044 (Program Participation Indicator)

PDS 0044 (Program Participation Indicator) identifies participation in a program.

Attributes

Data Representation:	ans...20: TAGLLLVAR
Tag Field:	0044
Length Field:	3 positions, value=001–020 positions
Data Field:	Variable length, 1–20 positions
Subfields:	20[26]
Justification:	See "Subfields"

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
Second Presentment/1240	•	X	C

[26] Subfields 3–20 are reserved for future use.

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Subfield 1 (CVC 2 Validation Program Indicator)

PDS 0044 (Program Participation Indicator), subfield 1 indicates whether or not the transaction qualifies for the Mastercard® Card Validation Code 2 (CVC 2) Validation Program.

Attributes

Data Representation:	ans-1
Data Field:	Contents of position 1
Justification:	Left

Values

This table lists the valid values.

Values

Values	Description
C	The transaction qualifies for the CVC 2 Validation Program. GCMS populates this PDS.

Subfield 2 (QPS/PayPass Chargeback Eligibility Indicator)

PDS 0044 (Program Participation Indicator), subfield 2 indicates whether or not the Quick Payment Service (QPS) or PayPass™ transaction qualifies for chargeback protection.

Attributes

Data Representation:	ans-1
Data Field:	Contents of position 2
Justification:	Left

Values

This table lists the valid values.

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Values

Values	Description
I	Value for QPS or PayPass transaction is ineligible for chargeback for reason code 4837 based upon the Cardholder Verification Method (CVM) limit in effect on the day of the transaction. This field is populated by GCMS on Presentment/1240 messages. The value I indicates that chargeback is not allowed for above mentioned chargeback reason codes if the transaction amount is less than or equal to the CVM limit as defined on IPM MPE IP0058T1. Refer to the *Chargeback Guide* for details about processing QPS and PayPass transactions.
(space)	Transaction is eligible for chargeback.

PDS 0045 (Mastercard Generated Installment Identifier)

PDS 0045 (Mastercard Generated Installment Identifier) provides information about Mastercard® identified and processed installment transactions.

Attributes

Data Representation:	a-1; TAGLLL
Tag Field:	0045
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	C	C

Mastercard will populate PDS 0045 to identify and process installment transactions.

Values

This table lists the valid values.

Values

Value	Description
A	Transaction approved for installment processing.
C	Credit transaction to reverse the purchase transaction
E	Transaction eligible for Installment Processing
M	Approved for installment processing and Mastercard generated installment payment data
P	Purchase transaction of each split installment transaction
Y	Transaction qualifies for the installment processing

PDS 0046 (Japan Common Merchant Code)

PDS 0046 (Japan Common Merchant Code) identifies the merchant's category in Japan referred to as the Common Merchant Category Code (CMC). Mastercard® uses this value to identify a link to a corresponding Mastercard Assigned ID.

Attributes

Data Representation:	ans-4; TAGLLL
Tag Field:	0046
Length Field:	4 positions, value = 004
Data Field:	Fixed length, 4 positions

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Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

If PDS 0046 is submitted in a First Presentment/1240 message, acquirers must also submit it in the Second Presentment/1240 message. Similarly, issuers that receive the PDS 0046 in first presentment must retain it and provide it in the subsequent First Chargeback/1442 and Arbitration Chargeback/1442 messages.

PDS 0046 is only available for Japan intracountry transactions.

If present, Mastercard will remove PDS 0046 from any Presentment message submitted by a non-Japan acquirer. The transaction will not be rejected.

PDS 0052 (Electronic Commerce Security Level Indicator)

PDS 0052 (Electronic Commerce Security Level Indicator) provides information about the Universal Cardholder Authentication Field™ (UCAF) security protocol for international Mastercard® card internet transactions.

Attributes

Data Representation:	n–3; TAGLLL
Tag Field:	0052
Length Field:	3 positions
Data Field:	Fixed length, 3 positions
Subfields:	3

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Justification:	See "Subfields"

Usage

PDS 0052 must be present in First Presentment/1240 transactions related to transactions authorized with a static accountholder authentication value assigned by Mastercard®.

All Mastercard® e-commerce/Identity Check acquirers and acquirers supporting MDES transactions are expected to send the Mastercard validated/modified Electronic Commerce Security Level indicator value from the Authorization Request Response/0110 message in the first presentment for clearing.

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

If the acquirer fails to provide PDS 0052 in the First Presentment of a UCAF transaction, regardless of the IRD submitted, the authorization will not qualify for liability shift.

Mastercard® considers the inclusion of PDS 0052 in these messages to be an electronic commerce (e-commerce) clearing requirement associated with UCAF processing. Adherence to e-commerce clearing requirements is an eligibility requirement for transactions processed under UCAF liability shift rules.

PDS 0052 is required in all e-commerce First Presentment/1240 messages. An e-commerce transaction can be identified by the presence of DE 22, subfield 7, value of S (Electronic Commerce). If PDS 0052 is not present in an e-commerce Presentment message, regardless of the IRD, GCMS will reject the transaction.

Additionally, when the acquirer includes PDS 0052 in a First Presentment/1240 message, DE 22, subfield 7 must contain value S and PDS 0023 (Terminal Type) must contain value CT6 (CAT level 6 [electronic commerce transaction]). If both criteria are not met, then the clearing system will remove PDS 0052 from the message before sending it to the issuer.

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Values

A value of 0 in PDS 0052, subfield 3 (UCAF Collection Indicator) is not edited in the clearing system.

First Presentment/1240 transactions submitted with a value of 24 (Merchant UCAF) in Business Activity/Interchange Rate Designator (PDS 0158 [Business Activity], subfield 4), must include PDS 0052. The value in PDS 0052, subfield 3 (UCAF Collection Indicator) must be a 1.

First Presentment/1240 transactions submitted with a value of PF (Premium Full UCAF) in PDS 0158 subfield 4 (Business Activity/Interchange Rate Designator) must include Electronic Commerce Security Level Indicator (PDS 0052). The value in PDS 0052, subfield 3 (UCAF Collection Indicator) must be a 2 or 3. If PDS 0052 subfield 3 contains a value 3 (indicating MARP transaction) then PDS 0176 must be submitted.

For details about the Maestro® Utility Payment Program (MUPP), intracountry recurring payment programs (Europe Region), and static Accountholder Authentication Values (AAVs), refer to these documents:

- *Transaction Processing Rules*
- "Modifications to e-Commerce Authentication Programs," *Europe Region Operations Bulletin* No. 2, 3 February 2014

PDS 0052, if present must be numeric and a fixed length of 3.

Authorization to clearing data element mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

This table details the mapping between the authorization and clearing data elements.

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Mapping from clearing to authorization

To map to PDS 0052, Electronic Commerce Security Level Indicator, subfield 1 (Security Protocol) value	Description	Use CIS DE 48, Additional Data, subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) value	Description
0	Reserved for existing Mastercard® Europe/Visa definitions	0	Reserved for existing Mastercard® Europe/Visa definitions
1	Reserved for future use	1	Reserved for future use
2	Channel	2	Channel
3–8	Reserved for future use	3–8	Reserved for future use; chip cryptogram used, cardholder certificate not used
9	None (no security protocol)	9	None (no security protocol)
To map to PDS 0052, subfield 2 (Cardholder Authentication) value	**Description**	**Use CIS DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) value**	**Description**
0	Reserved for future use	0	Reserved for future use; chip cryptogram used, cardholder certificate not used
1	e-commerce/Identity Check Program	1	Cardholder certificate not used

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2	Processed through MasterPass™	2	Processed through MasterPass™
3	Reserved for future use	3	Reserved for future use
4	Digital Secure Remote Payment (DSRP) with UCAF data	4	Merchant has chosen to share authentication data within authorization; UCAF data collection not supported
5–9	Reserved for future use	5–9	Reserved for future use
To map to PDS 0052, subfield 3 (UCAF Collection Indicator) value	**Description**	**Use CIS DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) value**	**Description**
0	Not supported at the merchant's Web site	0	Non e-commerce/Identity Check
1	UCAF data collection is supported by the merchant, and UCAF data must be present	1	UCAF data collection is supported by the merchant, and UCAF data must be present (DE 48, subelement 43 must be present and contain an attempt AAV for Mastercard e-commerce/ Identity Check)
2	Both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 message.	2	Issuer Fully Authenticated
3	Merchant is UCAF-enabled and the transaction was processed under the Maestro® Utility Payment Program (MUPP) and intracountry recurring payment programs (Europe Region) as indicated in the Authorization Request/0100 message.	3	UCAF data collection is supported by the merchant, and UCAF (Mastercard assigned Static Accountholder Authentication Value) data must be present.

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4	Merchant Authentication Data Share	4	Merchant has chosen to share authentication data within authorization; UCAF data collection not supported.
5	Issuer risk based decisioning	5	Issuer Risk Based Decisioning
6	Merchant risk based decisioning	6	Merchant Risk Based Decisioning
7	Partial shipment or recurring payment (DE 48, subelement 43 not required). Liability will depend on the original UCAF values provided and matching with the initial transaction.	7	Partial shipment or recurring payment (DE 48, subelement 43 not required). Liability will depend on the original UCAF values provided and matching with the initial transaction.
8–9	Reserved for future use	8–9	Reserved for future use

Subfield 1 (Security Protocol)

PDS 0052 (Electronic Commerce Security Level Indicator), subfield 1 indicates the presence and type of security protocol present in the authorization process. Acquirers must populate subfield 1 with the same value received in DE 48, subelement 42, subfield 1, position 1 of the corresponding Authorization Request/0100 message.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 1
Justification:	N/A

Values

This table lists the valid values.

Values

Values	Description
0	Reserved for existing Mastercard Europe/Visa definitions
1	Reserved for future use

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Values	Description
2	Channel
3–8	Reserved for future use
9	None (no security protocol)

Subfield 2 (Cardholder Authentication)

PDS 0052 (Electronic Commerce Security Level Indicator), subfield 2 indicates the type of cardholder authentication used in the authorization process. Acquirers must populate subfield 2 with the same value received in DE 48, subelement 42, subfield 1, position 2 of the corresponding Authorization Request/0100 message.

Attributes

Data Representation	n-1
Data Field	Contents of position 2
Justification	N/A

Values

This table lists the valid values.

Values

Values	Description
0	Reserved for future use
1	E-commerce/Identity Check Program
2	Processed through MasterPass™
3	Reserved for future use
4	Digital Secure Remote Payment transaction
5–9	Reserved for future use

Subfield 3 (UCAF Collection Indicator)

PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 identifies the level of UCAF supported in the authorization process. Acquirers must populate

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subfield 3 with the same value received in DE 48, subelement 42, subfield 1, position 3 of the corresponding Authorization Request/0100 message.

Attributes

Data Representation	n-1
Data Field	Contents of position 3
Justification	N/A

Values

This table lists the valid values.

Values

Values	Description
0	UCAF data collection is not supported by the merchant or a Identity Check merchant has chosen not to undertake Identity Check on this transaction.
1	UCAF data collection is supported by the merchant, and UCAF data must be present (DE 48, subelement 43 must be present and contain an attempt AAV for Mastercard® e-commerce/Identity Check).
2	Both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 message.
3	Merchant is UCAF-enabled and the transaction was processed under the Maestro® Utility Payment Program (MUPP) and intracountry recurring payment programs (Europe Region) as indicated in the Authorization Request/0100 message.
4	Merchant Authentication Data Share
5	Issuer risk based decisioning
6	Merchant risk based decisioning
7	Partial shipment or recurring payment (DE 48, subelement 43 not required), as indicated in the Authorization Request/0100 message. Liability will depend on the original UCAF values provided and matching with the initial transaction.

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PDS 0056 (Mastercard Electronic Card Indicator)

PDS 0056 (Mastercard Electronic Card Indicator) is a series of codes that indicate whether the acquirer and merchant participate in the Mastercard Electronic™ program.

Attributes

Data Representation:	a–1; TAGLLL
Tag Field:	0056
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C

The clearing system populates values in PDS 0056 in First Presentment/1240 messages for all Mastercard Electronic™ products. This value indicates to the issuer whether the acquirer and their merchant participate in the Mastercard Electronic™ program.

Values

The Mastercard Electronic™ indicator values are listed in this table.

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Values

Value	Description
C	Participant in Mastercard® only (considered not a Mastercard Electronic™ participant)
E	Acquirer and its merchants both participate in Mastercard Electronic™ (considered a Mastercard Electronic™ participant).
U	Unidentified acquirer. It is unknown whether the acquirer is a Mastercard Electronic™ participant.

PDS 0057 (Transaction Category Indicator)

PDS 0057 (Transaction Category Indicator) provides information about the transaction that cannot be determined from other transaction information, such as DE 2 (Primary Account Number) or DE 22 (Point of Service Data Code).

Attributes

Data Representation:	n–2; TAGLLL
Tag Field:	0057
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C

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Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Values

If present, PDS 0057 must contain a valid value. The values are shown in this table.

Values

Value	Description
01	The transaction is a Mastercard® commercial card transaction initiated via the Payment Gateway (a Payable Account transaction). This value was introduced with GCMS Release 06.2 to support future business opportunities.
02	This transaction is from a card acceptor terminal that is exempt from having an IIAS because it has met the IRSs 90 percent qualification rule.
03	The transaction is from a card acceptor terminal that verified qualified healthcare expenses against an Inventory Information Approval System (IIAS) during the authorization process.
04	The transaction is submitted as a healthcare transaction but from a non–IIAS-certified merchant.

Customers may only submit values of 1, 2, or 3. The value of 4 may only be populated by GCMS.

GCMS updates the value of PDS 0057 from a value of 03 to a value of 04 if one of these occurs:

- A transaction is submitted with PDS 0057 value of 03, but PDS 0176 (Mastercard Assigned ID) is not present.
- GCMS was unable to validate that PDS 0176 was inventory information approval system (IIAS)-certified.

Authorization to clearing data element mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the

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authorization and clearing messages that customers should consider when mapping between them.

This table details the mapping between the authorization and clearing data elements.

Clearing to authorization mapping

To map to PDS 0057 (Transaction Category Indicator), value	Description	Use CIS DE 48 (Additional Data), subelement 61 (POS Data, Extended Condition Codes), subfield 3 (Real-time Substantiation Indicator), value	Description
01	Transaction is a Mastercard® commercial card transaction initiated via the Payment Gateway (a Payable Account transaction).	00	Merchant terminal did not verify the purchased items against the IIAS.
03	Transaction is from a card acceptor terminal that verified qualified healthcare expenses against an Inventory Information Approval System (IIAS) during the authorization process.	01	Merchant terminal verified the purchased items against an IIAS.
02	Transaction is from a card acceptor terminal that is exempt from having an IIAS because it has met the IRSs 90 percent qualification rule.	02	Merchant claims exemption from using an IIAS, based on the IRS 90 percent rule.

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To map to PDS 0057 (Transaction Category Indicator), value	Description	Use CIS DE 48 (Additional Data), subelement 61 (POS Data, Extended Condition Codes), subfield 3 (Real-time Substantiation Indicator), value	Description
04	Transaction is submitted as a Healthcare transaction but from a non–IIAS certified merchant.	04	Transaction was submitted as real-time substantiated but from a non-IIAS certified merchant. Mastercard® uses this value to notify the issuer that the merchant could not be substantiated. Acquirers may not use this value.

PDS 0058 (Token Assurance Level)

PDS 0058 (Token Assurance Level) contains a value that indicates the confidence level of the token to PAN/cardholder binding.

Attributes

Data Representation:	n-2; TAGLLL
Tag Field:	0058
Length Field:	3 positions, value=002
Data Field:	Fixed length, 002 positions
Subfields:	None
Justification:	N/A

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	X	C
Second Presentment/1240	O	X	C

PDS 0059 (Token Requestor ID)

PDS 0059 (Token Requestor ID) contains the ID assigned by the token service provider to the token requestor.

Attributes

Data Representation:	n-11; TAGLLL
Tag Field:	0059
Length Field:	3 positions, value = 011
Data Field:	Fixed length, 011 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C

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Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Retrieval Request/1644	C	X	C
Retrieval Request Acknowledgment/1644	C	X	C
Fee Collection (Retrieval Fee Billing)/1740	C	X	C

PDS 0068 (Financial Account Information)

PDS 0068 (Financial Account Information) contains the financial account information associated with the Mastercard® Pay by Account token.

Attributes

Data Representation:	ans...064; TAGLLLVAR
Tag Field:	0068
Length Field:	3 positions, value = 009–064
Data Field:	Variable length, 09–064 positions
Subfields:	1
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
Second Presentment/1240	•	X	C
Retrieval Request Acknowledgment/1644	•	X	C
Fee Collection (Retrieval Fee Billing)/1740	•	X	C

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Handling Fees)/1740	•	X	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	•	X	C

Subfield 1 (Financial Account Identifier)

PDS 0068 (Financial Account Information), subfield 1 (Financial Account Identifier) contains the bank account information or other financial account information associated with the Mastercard® Pay by Account token at the time the transaction occurred.

Attributes

	Attribute	Value
Subfield ID:	n-2	01
Data Representation:	ans...064; LLLVAR	
Subfield Length:	n-2	02
Data Field:	n-2	
Justification	N/A	

Values

The financial account identifier value is a minimum of 9 characters and a maximum of 64 characters.

PDS 0071 (Chip to Magnetic Stripe Conversion Service Indicator)

PDS 0071 (Chip to Magnetic Stripe Conversion Service Indicator) is used to notify the issuer of the conversion.

Attributes

Data Representation:	ans-4; TAGLLL
Tag Field:	0071
Length Field:	3 positions, value = 4
Data Field:	Fixed length, 4 positions

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Subfields:	3
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentments/1240	•	X	C

PDS 0071 subfields

PDS 0071 contains three subfields.

PDS 0071 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	On-behalf (OB) Service	an-2	left
2	3	On-behalf (OB) Result 1	an-1	N/A
3	4	On-behalf (OB) Result 2	ans-1	N/A

Subfield 1 (On-behalf [OB] Service)

Subfield 1 identifies the service performed on the transaction.

Subfield 1 (On-behalf [OB] Service)

Attributes	
Data Representation:	an–2
Data Field:	Contents of positions 1–2
Justification:	Left-justified
Values:	01 = Chip to Magnetic Stripe Conversion Service

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Subfield 2 (On-behalf [OB] Result 1)

Subfield 2 indicates the results of the service processing.

Subfield 2 (On-behalf [OB] Result 1)

Attributes	
Data Representation:	an–1
Data Field:	Contents of positions 3
Justification:	N/A
Values:	C= Conversion of the M/Chip transaction to a magnetic stripe transaction was complete

Subfield 3 (On-behalf [OB] Result 2)

Subfield 3 is for Mastercard® internal use only.

Subfield 3 (On-behalf [OB] Result 2)

Attributes	
Data Representation:	ans–1
Data Field:	Contents of positions 4
Justification:	N/A
Values:	Space

PDS 0072 (Authentication Indicator)

PDS 0072 (Authentication indicator) is populated when a transaction qualifies for an Authentication service.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0072
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position

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Subfields:	N/A
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C

The transaction is rejected when PDS 0072 is sent by the acquirer.

Mastercard® populates the authentication indicator in PDS 0072 based on the validation of biometric authentication result values in DE 55, subelement 9F10, CVR byte1, bit1 and byte2, bit2.

Values

This table lists the valid values.

Values

Value	Description
1	Transaction qualified for Authentication Service Type 1
2	Transaction qualified for Authentication Service Type 2

PDS 0080 (Amount, Tax)

PDS 0080 (Amount, Tax) contains the tax associated with a transaction.

Attributes

Data Representation:	ans...060: TAGLLLVAR
Tag Field:	0080

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Length Field:	3 positions, value = 020–060 in increments of 20
Data Field:	Variable length, 020–060 positions
Subfields:	5 subfields for each value added tax occurrence
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentments/1240	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	X	C

Values

If present, PDS 0080 must be alphanumeric and represents the tax amount calculated from the Amount, Transaction (DE 4) or the Amount, Transaction Fee (PDS 0146) on Presentment/1240 and Chargeback/1442 messages, and from the Amount, Transaction (DE 4) on Fee Collection/1740 messages.

For applicable intracountry Mexico transactions, the clearing system supplies the tax amount, except on ATM activity.

For applicable intracountry Mexico 1740 transactions, PDS 0080 should be submitted by customers where the Fee Processing Impact Switch is set to N on IP0097T1 for the message reason code.

The Mastercard® Network supplies the tax amount in PDS 0080, when applicable.

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PDS 0080 subfields

This PDS consists of five subfields.

Subfields

PDS 0080 subfields

Number	Position(s)	Name	Attribute	Justification
1	1–3	Rate Type Code	n-3	N/A
2	4–15	Amount, Value Added Tax	n-12	N/A
3	16–18	Currency Code	n-3	N/A
4	19	Currency Exponent	n-1	N/A
5	20	Debit/Credit Indicator	a–1	N/A

Subfield 1 (Rate Type Code)

Customer processing systems must be able to accommodate new rate types that may be added at any time.

The rate type codes that the clearing system assigns are listed in this table.

Subfield 1 (Rate Type Code)

Value	Description
010	Value Added Tax (VAT)

Subfield 2 (Amount, Tax)

Subfield 2 (Amount, Tax) indicates the tax amount that applies to the purchased goods and services or fees accrued from the purchased goods and services. This subfield must be numeric.

Subfield 3 (Currency Code)

Subfield 3 (Currency Code) is an ISO-standard currency code that identifies the currency type.

Subfield 4 (Currency Exponent)

Subfield 4 (Currency Exponent) explicitly identifies the implied decimal position applicable to the ISO standard currency code.

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A zero indicates that the decimal point immediately follows the least significant digit of the related amount data.

Values in the range 1–5 indicate that the decimal point is located 1–5 positions to the left of the least significant digit of the related amount data.

Values in the range A–E indicate that the decimal point is located 1–5 positions to the right of the least significant digit of the related amount data. (Values A–E are not currently supported.)

Currently, only numeric currency exponents (values 1–5) are supported. ISO defined values A–E are for future use. Refer to the *Quick Reference Booklet* for a complete list of currency codes and related implied currency exponent values.

Subfield 5 (Debit/Credit Indicator)

Subfield 5 (Debit/Credit Indicator) identifies if the subfield 2 (Amount, Tax) is a debit or credit position for the message receiver.

PDS 0105 (File ID)

PDS 0105 (File ID) uniquely identifies a logical data file to be exchanged between a customer or processor and the clearing system.

Attributes

Data Representation:	n-25; TAGLLL
Tag Field:	0105
Length Field:	3 positions, value = 025
Data Field:	Fixed length, 25 positions
Subfields:	4
Justification:	N/A or right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	M

This PDS comprises four subfields that indicate the file type, the file processing date, the ID of the customer or processor associated with the file, and a file sequence number to uniquely identify the file and delivery cycle (1–6). The combination of these four subfields must together form a value that uniquely identifies all logical files to or from a customer processing center.

For customer-generated files, the clearing system retains 180 days of file ID history for each customer or processor and uses this information to edit duplicate file IDs. A clearing file rejects in its entirety if it contains a duplicate File ID. A file ID is considered a duplicate if subfields 2, 3, and 4 of PDS 0105 plus subfield 1 of PDS 0026 (File Reversal Indicator) match an entry in the file ID history file.

PDS 0105 subfields

This PDS consists of four subfields.

PDS 0105 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	File Type	n-3	N/A
2	4–9	File Reference Date	n-6	N/A
3	10–20	Processor ID	n-11	right
4	21–25	File Sequence Number	n-5	right

Subfield 1 (File Type)

Subfield 1 (File Type) is a three-digit code that indicates the type of logical data file being transmitted. Values are listed in this table.

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Subfield 1 (File Type)

Value	Description
001	Clearing file: Generated by Mastercard®
002	Clearing file: Member-generated
003	Early Reconciliation file: Generated by Mastercard®
011	Clearing file: Generated by LPRUS
013	Early Reconciliation file: Generated by LPRUS
021	Clearing file: Generated by NSPK
023	Early Reconciliation file: Generated by NSPK
031	Clearing file: Generated by LPIDN
033	Early Reconciliation file: Generated by LPIDN
901	Generated by Mastercard®, MasterCom System
902	Generated by Mastercard®, Rewards System
903	Generated by Mastercard®, EPSNet System
904	Generated by Mastercard® Network
905	Clearing file: Generated by Mastercard® SEND
906	Clearing file: Generated by Mastercard® CBK
907–999	Clearing file: Generated by Mastercard® on behalf of member

Subfield 2 (File Reference Date)

For customer-generated logical files, subfield 2 (File Reference Date) is the date that the transmitting customer or processor processed or submitted the file. It must be less than or equal to the clearing system's business processing date. The required date format is YYMMDD.

For logical files that are generated by Mastercard®, this subfield will contain the clearing system's business processing date.

Subfield 3 (Processor ID)

For customer-generated logical files, subfield 3 (Processor ID) contains the customer ID of the customer or processor submitting the file.

For logical files that Mastercard® generates on behalf of the customer, this subfield contains an internal Mastercard® ID.

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Subfield 4 (File Sequence Number)

Subfield 4 (File Sequence Number) is a five-digit value that the customer or processor submitting the file assigns. It must be unique for each Processor ID and File Reference Date combination.

For customer-generated logical files, this subfield must be numeric. Customers that submit clearing files from multiple locations each day may choose to assign specific ranges of sequence numbers to each location to ensure that file IDs are not duplicated.

For logical files that are generated by Mastercard®, this subfield contains the two-position clearing cycle indicator, followed by a one-position delivery cycle and two-position sequential number that is incremented for each processing file, and clearing cycle, throughout a clearing processing day.

The data in this subfield must be right-justified with leading zeros.

PDS 0105, subfield 4 in files generated by Mastercard®

Positions	Name	Attribute	Justification
1–2	Clearing Cycle	n-2 **NOTE: This value will be 99 if the customer receives clearing files containing data from two or more clearings.**	right
3	Delivery Cycle	(Values = 1–6)	
4–5	Sequence Number		right

PDS 0106 (Clearing Optimizer Information)

PDS 0106 (Clearing Optimizer Information) contains information from the clearing optimizer software.

This information is included in PDS 0106:

- The release number and release version of the clearing optimizer software used to validate the IPM clearing file
- The version of the IPM Mastercard Parameter Extract (MPE) file used by the software at the time the IPM clearing file was validated, and
- The platform version of the clearing optimizer software used to validate the IPM clearing file.

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Attributes

Data Representation:	n-13; TAGLLL
Tag Field:	0106
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	3
Justification:	N/A or right

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	C	•	•

PDS 0106 is created exclusively by the Mastercard® clearing optimizer software.

Originators of IPM clearing files must not create or include PDS 0106 in any messages they generate. PDS 0106 will automatically be added to the File Header/1644 message of all IPM clearing files processed and accepted by the clearing optimizer software using information generated by the software. PDS 0106 will be present in the accepted IPM clearing files produced by the software and subsequently sent to Mastercard® by the file originator.

Originators of IPM clearing files must not modify or remove PDS 0106 when present in a production clearing file processed by the clearing optimizer software and subsequently sent to Mastercard® for clearing processing; when PDS 0106 is created by the software, it must be sent to Mastercard®.

Mastercard® does not include PDS 0106 in any clearing message within any clearing file sent to a clearing file receiver. File receivers never receive PDS 0106.

PDS 0106 applies only to IPM clearing files processed by the clearing optimizer software. If the software is not used by the file originator, PDS 0106 is not present. Mastercard® accepts clearing files with or without PDS 0106.

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PDS 0106 subfields

This PDS consists of three subfields.

Subfields

Number	Positions	Name	Attribute	Justification
1	1–4	Clearing Optimizer Package	n-4	N/A
2	5–12	MPE Version	n-8	right
3	13	Clearing Optimizer Version	n-1	N/A

Subfield 1 (Clearing Optimizer Package)

PDS 0106 (Clearing Optimizer Information), subfield 1 (Clearing Optimizer Package) identifies the release number and release version of the clearing optimizer software used to validate the IPM clearing message. The first three positions specify the release number, and the fourth position specifies the release version.

Subfield 2 (MPE Version)

This subfield identifies the version of the IPM MPE file used by the software at the time the IPM clearing file was validated.

Subfield 3 (Clearing Optimizer Version)

This subfield identifies the platform version of the clearing optimizer software used to validate the IPM clearing file.

Values

Values	Description
1	Mainframe
2	Auto-Edit
3	Workstation Plus

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PDS 0110 (Transmission ID)

PDS 0110 (Transmission ID) uniquely identifies a physical transmission or grouping of logical files to be exchanged between a customer or processor and the clearing system.

Each transmission may contain multiple logical files that PDS 0105 (File ID) identifies.

Attributes

Data Representation:	n-25; TAGLLL
Tag Field:	0110
Length Field:	3 positions, value = 025
Data Field:	Fixed length, 25 positions
Subfields:	4
Justification:	N/A or right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	O	•	•

Customers that stack multiple logical files in a physical transmission may use this optional PDS. Customers may provide it in File Header/1644 messages to tie together all logical files in the physical transmission.

If present, the same PDS 0110 value may be placed into PDS 0110 in each File Header/1644 in the physical transmission.

The clearing system generates reconciliation information that accumulates data at the individual logical file level. Transmission-level totals are not provided.

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PDS 0110 subfields

This PDS consists of four subfields.

Subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Transmission Type	n-3	N/A
2	4–9	Transmission Reference Date	n-6	N/A
3	10–20	Processor ID	n-11	right
4	21–25	Transmission Sequence Number	n-5	right

The combination of these four subfields must together form a value that uniquely identifies each transmission or grouping of logical files within a business day from a customer processing center.

Subfield 1 (Transmission Type)

Subfield 1 (Transmission Type) is a three-digit code that indicates the transmission type shown in this table.

Subfield 1 (Transmission Type)

Value	Description
002	Clearing transmission: member-generated

Subfield 2 (Transmission Reference Date)

Subfield 2 (Transmission Reference Date) is the date that the originating customer or processor processed or submitted the transmission. It must be less than or equal to the clearing system's business processing date. The required date format is YYMMDD.

Subfield 3 (Processor ID)

For customer-generated transmissions, subfield 3 (Processor ID) contains the customer ID of the customer or processor submitting the transmission.

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Subfield 4 (Transmission Sequence Number)

Subfield 4 (Transmission Sequence Number) is a five-digit number the transmission originator assigns. It should be unique for each combination of transmission type, transmission reference date, and processor ID. GCMS does not edit for duplicate transmission IDs.

PDS 0122 (Processing Mode)

PDS 0122 (Processing Mode) indicates the type of processing to be performed on transaction messages.

Attributes

Data Representation:	ans-1;TAGLLL
Tag Field:	0122
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	M	•	•
File Header (Clearing System-generated)/1644	•	X	M

PDS 0122 indicates the type of processing (such as production or test) to be applied to an entire data file of transaction messages.

Values

Processing mode values are listed in this table.

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Values

Value	Description
P	Production
T	Test

PDS 0137 (Fee Collection Control Number)

PDS 0137 (Fee Collection Control Number) contains a financial control number (reference number) that a fee collection message originator assigns.

Attributes

Data Representation:	n...20; TAGLLLVAR
Tag Field:	0137
Length Field:	3 positions, value = 017–020
Data Field:	Variable length, 17–20 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Retrieval and Fee Collection messages			
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	M	•	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M

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This PDS assists customers in referencing and reconciling various posted miscellaneous fees and billings using the fee collection message.

A customer may assign PDS 0137 as a documentation reference for customer-generated fee collection messages sent to another customer.

Customers must submit a minimum of 17 positions and a maximum of 20 positions for PDS 0137. The information must be numeric and right-justified.

The clearing system also uses this PDS to provide control numbers on Fee Collection (Clearing System-generated)/1740 messages.

In all Fee Collection/1740 messages, PDS 0137 is required and must be the same on the initial fee collection and all subsequent returns.

PDS 0138 (Source Message Number ID)

PDS 0138 (Source Message Number ID) contains the message sequence number from a previously submitted file's message.

Attributes

Data Representation:	n-8; TAGLLL
Tag Field:	0138
Length Field:	3 positions, value = 008
Data Field:	Fixed length, 8 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Message Exception/1644 and File Reject/1644	•	X	C

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This PDS identifies in Message Exception/1644 messages the message sequence number of a rejected message from a previously transmitted data file. It contains the value from DE 71 (Message Number) from the rejected message.

This PDS is present if the clearing system can parse the rejected message.

PDS 0140 (Amount, Cardholder Billing Amounts USD)

This PDS is provided only for customers that participate in Settlement Service Level 1 (Regional), where the Currency Code is 392 (Yen).

PDS 0140 (Amount, Cardholder Billing Amounts USD) identifies Amount, Cardholder Billing in USD and Amount, Cardholder Currency Conversion Assessment USD on the outbound message to customers for First and Second Presentments/1240, when PDS 0159, subfield 3 (Settlement Service Level Code) is equal to 1 (Regional) and DE 50 (Currency Code, Reconciliation) is equal to 392 (Yen).

NOTE: Both subfields of PDS 0140 are always USD, Currency Code 840, with a currency exponent of two.

Attributes

Data Representation:	n–24; TAGLLLVAR
Tag Field:	0140
Length Field:	3 positions, value = 012–024
Data Field:	variable length, 012–024 positions
Subfields:	2
Justification:	Right

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
s1 Amount, Cardholder Billing USD	•	X	C

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Message Type Identifier	Org	Sys	Dst
s2 Amount, Currency Conversion Assessment USD	•	X	C
Second Presentment/1240	•	X	C
s1 Amount, Cardholder Billing USD	•	X	C
s2 Amount, Currency Conversion Assessment USD	•	X	C

PDS 0140 subfields

This PDS consists of two subfields.

PDS 0140 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Amount, Cardholder Billing USD	n-12	right
2	13–24	Amount, Currency Conversion Assessment USD	n-12	right

Subfield 1 (Amount, Cardholder Billing USD)

This subfield contains the amount in the cardholder billing in USD.

Subfield 2 (Amount, Currency Conversion Assessment USD)

This subfield contains the calculated currency conversion assessment adjustment amount in USD.

PDS 0141 (Customer Currency Conversion Revenue Data)

PDS 0141 (Customer Currency Conversion Revenue Data) contains the Customer Currency Conversion Revenue (CCCR) amount and the rate that was used for the calculation.

Mastercard® sends this data in First Presentment/1240 messages to issuers in Brazil participating in the CCCR service.

Attributes

Data Representation:	n-25; TAGLLLVAR

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Tag Field:	0141
Length Field:	3 positions, value = 025
Data Field:	Fixed length, 25 positions
Subfields:	2
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C

Subfield 1 (Customer Currency Conversion Revenue Rate)

PDS 0141 (Customer Currency Conversion Revenue Data), subfield 1 indicates the customer currency conversion rate applied to transactions processed for cards issued in Brazil in which the transaction currency is reflected in neither Brazilian Reals nor U.S. Dollars.

Attributes

Data Representation:	n-13
Data Field:	Contents of positions 1–13
Justification:	Right-justified

Values

The seven left-most digits denote the values that appear to the left of the decimal of the customer currency conversion rate, and the six right-most digits denote the values that appear after the decimal of the customer currency conversion rate. For example, a data value of 0000002350000 indicates a conversion rate of 0000002.350000.

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Subfield 2 (Customer Currency Conversion Revenue Amount)

PDS 0141 (Customer Currency Conversion Revenue Data), subfield 2 indicates the calculated customer currency conversion amount in the reconciliation currency.

This amount is added to the amount in DE 5 (Amount, Reconciliation) for transactions processed for cards issued in Brazil in which the transaction currency is reflected in neither Brazilian Reals nor U.S. Dollars.

Attributes

Data Representation:	n-12
Data Field:	Contents of positions 14–25
Justification:	Right-justified

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a customer currency conversion amount of BRL 212.50 is expressed as 000000021250.

PDS 0142 (Additional Service Data For Issuers)

PDS 0142 (Additional Service Data For Issuers) contains the ECB Foreign Exchange reference rates and the percentage difference in comparison to the Mastercard Foreign Exchange rate.

Attributes

Attribute	Description
Data Representation:	ans-15; TAGLLL
Tag Field:	0142
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 15 positions
Subfields:	3
Justification:	See subfields

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Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Presentment, Addendum, and Chargeback Messages			
First Presentment/1240	•	X	C

Values

Issuers will receive these subfields if they have opted in for any of the supported services and if those services were performed on the given transaction.

If present, PDS 0142 must be a fixed length of 15 and will represent European Issuer Foreign exchange reference rate and any percentage difference between the Mastercard Foreign Exchange rate.

PDS 0142 Subfields

Number	Position(s)	Name	Attribute	Justification
01	1-8	Reference Conversion Rate	n-8	N/A
02	9	Reference Conversion Rate Differential Sign Indicator	a-1	N/A
03	10-15	Reference Conversion Rate Percent Differential	n-6	N/A

Subfield 01 (Reference Conversion Rate)

Subfield 01 (Reference Conversion Rate) is numeric and contains the processing day's European Central Bank reference rate and may be all zeros.

PDS 0142 subfield 01 provides the "currency conversion cross-rate" from DE 4 (Amount, Transaction) to DE 6 (Amount, Cardholder Billing).

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The first position or the leftmost digit is populated with the number of decimal places and denotes the number of positions that the decimal separator shall be moved from the right.

The left-most digit is in the range 0–9. For example, a data value of 91234567 indicates a conversion rate of 0.001234567 percent.

Subfield 02 (Reference Conversion Rate Differential Sign Indicator)

Subfield 02 (Reference Conversion Rate Differential Sign Indicator) identifies if the subfield 03 (Reference Conversion Rate Differential) is a debit or credit position for the message receiver.

Subfield 02 has a value of C (for Credit) or value of D (for Debit).

A value of C indicates that DE 10 (Conversion Rate, Cardholder Billing) is larger than or equal to PDS 0142, subfield 01 (Reference Conversion Rate).

A value of D indicates that DE 10 (Conversion Rate, Cardholder Billing) is less than PDS 0142, subfield 01 (Reference Conversion Rate).

Subfield 03 (Reference Conversion Rate Percent Differential)

Subfield 03 (Reference Conversion Rate Percent Differential) is numeric and contains the percentage difference of DE 10 (Cardholder Billing Conversion Rate) and PDS 0142 subfield 01 (Reference Conversion Rate).

Subfield 03 carries a percentage value with an implied two-position decimal.

For Example:

- A differential of +123.45% is represented with PDS 0142 subfield 02 = C and PDS 0142 subfield 03 = 012345
- A differential of 0.00% is represented with PDS 0142 subfield 02 = C and PDS 0142 subfield 03 = 000000
- A differential of -1.23% is represented with PDS 0142 subfield 02 = D and PDS 0142 subfield 03 = 000123

PDS 0145 (Amount, Alternate Transaction Fee)

PDS 0145 (Amount, Alternate Transaction Fee) presents an alternative fee amount associated with a transaction.

Attributes

Data Representation:	n-15; TAGLLL

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Tag Field:	0145
Length Field:	3 positions, value 015
Data Field:	Fixed length, 15 positions
Subfields:	2
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
First Chargeback/1442	O	X	C
Arbitration Chargeback/1442	O	X	C

Fees are assessed in an appropriate currency according to card program identifier, program, or service rules. For example, a fee assessed to the customer, such as a variable transaction interchange fee, may be assessed in the transaction currency; a regional clearing system processing fee might be assessed in the preferred currency of the country in which the clearing system is operated. This field is used by Mexico Domestic Business Service 4/484001.

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

Notes

PDS 0148 (Currency Exponents) must be present with PDS 0145 to identify the transaction's exponent.

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PDS 0145 subfields

PDS 0145 may contain one occurrence of the transaction fee.

Subfield 1 (Currency Code, Fee)

PDS 0145 (Amount, Alternate Transaction Fee), subfield 1 (Currency Code, Fee) identifies the currency of the fee amount. The fee is defined in the calculated fee currency and may include a fixed amount, a percentage of the transaction amount, or both. This subfield must contain a valid ISO numeric currency code.

Subfield 2 (Amount, Fee)

PDS 0145 (Amount, Alternate Transaction Fee), subfield 2 (Amount, Fee) identifies the fee amount in the currency in which the fee is calculated.

PDS 0146 (Amounts, Transaction Fee)

PDS 0146 (Amounts, Transaction Fee) presents all fee amounts associated with a transaction.

This PDS may accommodate 1 to 12 different fee types.

Attributes

Data Representation:	n...432; TAGLLLVAR
Tag Field:	0146
Length Field:	3 positions, value = 036–432 in increments of 36
Data Field:	Variable length, 36–432 positions
Subfields:	7 subfields for each transaction fee occurrence
Occurrences:	1–12
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	X	C
Second Presentment/1240	O	X	C

For ATM transactions submitted by the Mastercard® Network, this element is mandatory.

For bilaterally settled and collection only transactions, this element is optional.

Fees are assessed in an appropriate currency according to card program identifier, program, or service rules. For example, a fee assessed to the acquirer, such as a variable transaction interchange fee, may be assessed in the transaction currency; a regional clearing system processing fee might be assessed in the preferred currency of the country in which the clearing system is operated.

If the transaction is classified as bilateral settlement (indicated by B in subfield 1 of PDS 0165 [Settlement Indicator]), and the business service assigned to the transaction does not specify that fees should be calculated:

- If the message originator populates PDS 0146 with expected fees, the clearing system passes them to the receiving customer.
- If the message originator does not provide PDS 0146, PDS 0146 will not be present at all in the message sent to the receiving customer.

In all other conditions, the clearing system calculates the fees and provides them to the receiving customer in PDS 0146.

Related required PDS

PDS 0148 (Currency Exponents) must be present with PDS 0146 to identify the transaction's exponent.

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

NOTE: This field remains unchanged from the original message when processing a reversal of a previous message.

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PDS 0146 subfields

This PDS may contain 1 to 12 occurrences of transaction fees.

Subfields

Each transaction fee consists of seven subfields as defined in this table. Each fee requires 36 positions; the length of this PDS must be a multiple of 36, with a maximum length of 432 positions.

PDS 0146 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Fee Type Code A, code in the range 00–99 to indicate the fee type.	n-2	N/A
2	3–4	Fee Processing Code A, code that indicates the entity to be debited and the entity to be credited for this fee amount.	n-2	N/A
3	5–6	Fee Settlement Indicator identifies the PDS location of the settlement service information applicable to this fee.	n-2	N/A
4	7–9	Currency Code, Fee The ISO numeric currency code for the Amount, Fee (subfield 5).	n-3	N/A
5	10–21	Amount, Fee The transaction fee amount in the calculated currency of the fee.	n-12	N/A
6	22–24	Currency Code, Fee, Reconciliation. The ISO numeric currency code for the Amount, Fee, Reconciliation (subfield 7).	n-3	N/A
7	25–36	Amount, Fee, Reconciliation. Fee amount in the reconciliation currency (payment currency).	n-12	N/A

All subfields are present for each fee occurrence. If the fee reconciliation (payment) currency is the same as the fee calculation currency, fee subfields 6 and 7 contain

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the same values as subfields 4 and 5. When the transaction originator provides PDS 0146, subfield 3 may contain zeros.

Subfield 1 (Fee Type Code)

Customer processing systems must be able to accommodate new fee types that may be added at any time. The codes assigned by the clearing system are listed in this table.

Subfield 1 (Fee Type Code)

Value	Description
00	Transaction interchange fee (fixed plus variable fee amount)

Subfield 2 (Fee Processing Code)

This subfield identifies the entity to be debited and the entity to be credited for the fee amount. The valid values are listed in this table.

Subfield 2: Fee Processing Code

Value	Description
19	Debit transaction destination
29	Credit transaction destination
00	Not applicable: May be used if member provides PDS 0146

Subfield 3 (Fee Settlement Indicator)

This subfield identifies the settlement service PDS to which the fee is associated for the purpose of financial reconciliation and settlement. The values are listed in this table.

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Subfield 3 (Fee Settlement Indicator)

Value	Description
00	Settlement services do not apply to this fee. Fee settlement or fee billing occurs as a separate activity and is not included in this transaction's reconciliation and settlement (usually applies when bilateral settlement occurs).
01	This settlement service is identified in PDS 0159 (Settlement Data).

Subfield 4 (Currency Code, Fee)

Subfield 4 (Currency Code, Fee) identifies the currency of the fee amount. This is the currency in which the clearing system calculates the fee. For example, if the fee is listed in Mastercard® publications as a U.S. Dollar fee, subfields 4 and 5 will contain the fee in U.S. Dollars. The fee is defined in the calculated fee currency and may include a fixed amount, a percentage of the transaction amount, or both. This subfield must contain a valid ISO numeric currency code.

Subfield 5 (Amount, Fee)

Subfield 5 (Amount, Fee) is the fee amount in the currency in which the fee is calculated by the clearing system. In First Presentment/1240 messages, the total interchange fees assessed must not be greater than the transaction amount.

Subfield 6 (Currency Code, Fee, Reconciliation)

Subfield 6 (Currency Code, Fee, Reconciliation) identifies this fee's reconciliation (payment) currency. Standard ISO numeric currency codes are used.

Subfield 7 (Amount, Fee, Reconciliation)

Subfield 7 (Amount, Fee, Reconciliation) is the fee amount converted to the reconciliation (payment) currency for the message recipient.

PDS 0147 (Extended Precision Amounts)

PDS 0147 (Extended Precision Amounts) is for business service arrangements that are enabled for the extended decimal precision service.

This PDS represents the fee amount associated with a transaction extended to six decimal positions. PDS 0147 may accommodate a total of one to 12 different fee

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types. Table IP1100T1 will be modified by adding elements to prevent customers from sending in PDS 0147 (Extended Precision Amounts).

Attributes

Data Representation:	n...576; TAGLLLVAR
Tag Field:	0147
Length Field:	3 positions, value = 048-576 in increments of 48
Data Field:	Variable length, 048-576 positions
Subfields:	7 subfields for each transaction fee occurrence
Occurrences:	1–12
Justification:	N/A

Usage

For all transactions where extended decimal precision is active, the clearing system provides this field. This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
Second Presentment/1240	•	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	C

Values

All currency amounts are expressed to 6 decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an Interchange Fee amount of USD .000123 is expressed as 000000000000000123.

NOTE: This field remains unchanged from the original message when processing a reversal of a previous message.

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PDS 0147 subfields

This PDS may contain one to 12 occurrences of transaction fees.

Each transaction fee consists of seven subfields as defined in this table. Each fee requires 48 positions; the length of this PDS must be a multiple of 48, with a maximum length of 576 positions.

PDS 0147 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Fee Type Code: A code in the range 00–99 to indicate the fee type.	n-2	N/A
2	3–4	Fee Processing Code: A code that indicates the entity to be debited and the entity to be credited for this fee amount.	n-2	N/A
3	5–6	Fee Settlement Indicator: Identifies the PDS location of the settlement service information applicable to this fee.	n-2	N/A
4	7–9	Currency Code, Fee: The ISO numeric currency code for the Interchange Amount, Fee (subfield 5).	n-3	N/A
5	10–27	Interchange Amount, Fee: The transaction fee amount to 6 decimals in the calculated currency of the fee.	n-18	N/A
6	28–30	Currency Code, Fee, Reconciliation: The ISO numeric currency code for the Interchange Amount, Fee, Reconciliation (subfield 7).	n-3	N/A
7	31–48	Interchange Amount, Fee, Reconciliation: Fee amount calculated to 6 decimals in the reconciliation currency (payment currency).	n-18	N/A

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All subfields are present for each fee occurrence. If the fee reconciliation (payment) currency is the same as the fee calculation currency, fee subfields 6 and 7 contain the same values as subfields 4 and 5.

Subfield 1 (Fee Type Code)

The code that the clearing system assigns are in this table. Customer processing systems must be able to accommodate new fee types that may be added at any time.

Subfield 1 (Fee Type Code)

Value	Description
00	Transaction interchange fee (fixed plus variable fee amount).

Subfield 2 (Fee Processing Code)

This subfield identifies the entity to be debited and the entity to be credited for the fee amount. The values are listed in this table.

Subfield 2 (Fee Processing Code)

Value	Description
19	Debit transaction destination.
29	Credit transaction destination.

Subfield 3 (Fee Settlement Indicator)

This subfield identifies the settlement service PDS to which the fee is associated for the purpose of financial reconciliation and settlement. The values are listed in this table.

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Subfield 3 (Fee Settlement Indicator)

Value	Description
00	Settlement services do not apply to this fee; fee settlement, or fee billing occurs as a separate activity and is not included in this transaction's reconciliation and settlement (usually applies when bilateral settlement occurs).
01	Settlement Data; this settlement service is identified as PDS 0159 (Settlement Data).

Subfield 4 (Currency Code, Fee)

Subfield 4 (Currency Code, Fee) identifies the currency of the interchange amount fee. This is the currency in which the fee is calculated by the clearing system. For example, if the fee is listed in Mastercard® publications as a U.S. Dollar fee, then subfields 4 and 5 will contain the fee in U.S. Dollars. The fee is defined in the calculated fee currency, and may include a fixed amount, a percentage of the transaction amount, or both. This subfield must contain a valid ISO numeric currency code.

Subfield 5 (Interchange Amount, Fee)

Subfield 5 (Interchange Amount, Fee) is the interchange fee amount calculated to six decimals in the currency in which the fee is calculated with extended precision by the clearing system. For example, if the fee is listed in Mastercard® publications as a U.S. Dollar fee, then subfields 4 and 5 will contain the fee in U.S. Dollars.

Subfield 6 (Currency Code, Fee, Reconciliation)

Subfield 6 (Currency Code, Fee, Reconciliation) identifies this fee's reconciliation (payment) currency. Standard ISO numeric currency codes are used.

Subfield 7 (Interchange Amount, Fee, Reconciliation)

Subfield 7 (Interchange Amount, Fee, Reconciliation) is the Interchange Amount, Fee calculated to six decimals converted to the reconciliation (payment) currency for the message recipient.

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PDS 0148 (Currency Exponents)

PDS 0148 (Currency Exponents) explicitly identifies the implicit decimal point locations associated with each ISO standard currency code used in a message.

Attributes

Data Representation:	ans...60; TAGLLLVAR
Tag Field:	0148
Length Field:	3 positions, value = 004–060 in increments of 4
Data Field:	Variable length, 4–60 positions
Subfields:	2 subfields for each currency exponent data occurrence
Occurrences:	1–15
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	M	X	M
Second Presentment/1240	M	X	M
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	X	M

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Handling Fees)/1740	M	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	X	M

This PDS identifies the decimal point location for all currency amounts in a message.

Message originators must populate PDS 0148 with the currency exponents that apply to any amount and currency code data elements, such as DE 4 (Amount, Transaction), DE 49 (Currency Code, Transaction), and DE 30 (Amounts, Original) that they provide in a message.

The clearing system populates PDS 0148 with the currency exponents that apply to any clearing system-provided amount and currency code data elements, such as DE 5 (Amount Reconciliation) and DE 50 (Currency Code, Reconciliation); DE 6 (Amount, Cardholder Billing) and DE 51 (Currency Code, Cardholder Billing); or PDS 0146 (Amounts, Transaction Fee).

Each currency code in the message should be presented only once in PDS 0148, along with the corresponding currency exponent.

The clearing system validates the currency exponents in subfield 2 of PDS 0148 to ensure they are valid for the currency codes in subfield 1. If they are not valid, the clearing system rejects the transaction.

For example, assume that a transaction occurs between Canada region customers in U.S. Dollars (currency code 840, exponent 2). The clearing system assesses fees in Canadian Dollars (currency code 124, exponent 2):

- The acquirer submits a First Presentment/1240 in which DE 49 contains 840. PDS 0148 also must be present and must contain a single value of 8402, representing currency code 840 and currency exponent 2.
- The clearing system then calculates fees and presents them in PDS 0146. Because the fees are in a currency that is not yet present in PDS 0148, the clearing system adds a second occurrence to PDS 0148, containing a value of 1242 to indicate currency code 124 and currency exponent 2.
- The clearing system then calculates DE 5 and DE 6 in Canadian dollars (currency code 124) and adds them to the message, along with their related currency codes of DE 50 and DE 51. Because currency code 124 is already present in PDS 0148, the clearing system does not add any more values to PDS 0148.
- The issuer receives the First Presentment/1240 containing all of the amount and currency data elements and PDSs previously described (DE 4 and DE 49; DE 5 and DE 50; DE 6 and DE 51; PDS 0146; and PDS 0148). PDS 0148 contains two data occurrences with values of 8402 and 1242, respectively.

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Values

If present, PDS 0148 cannot contain all low values or all high values.

PDS 0148 subfields

This PDS may contain from 1 to 15 occurrences of currency exponent information.

Each occurrence consists of two subfields as defined in this table. Each occurrence requires four positions; the length of this PDS must be a multiple of four, with a maximum length of 60 positions.

PDS 0148 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Currency Code	n-3	N/A
2	4	Currency Exponent	an-1	N/A

Subfield 1 (Currency Code)

Subfield 1 (Currency Code) is an ISO-standard currency code that identifies the currency type.

Subfield 2 (Currency Exponent)

Subfield 2 (Currency Exponent) explicitly identifies the implied decimal position applicable to the ISO standard currency code.

A zero indicates that the decimal point immediately follows the least significant digit of the related amount data.

Values in the range 1–5 indicate that the decimal point is located 1–5 positions to the left of the least significant digit of the related amount data.

Values in the range A–E indicate that the decimal point is located 1–5 positions to the right of the least significant digit of the related amount data. (Values A–E are not currently supported.)

Currently, only numeric currency exponents (values 1–5) are supported. ISO defined values A–E are for future use.

Refer to the *Quick Reference Booklet* for a complete list of currency codes and related implied currency exponent values.

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PDS 0149 (Currency Codes, Amounts, Original)

PDS 0149 (Currency Codes, Amounts, Original) defines the DE 30 (Amounts, Original) currencies.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0149
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	2
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
Fee Collection (Handling Fees)/1740	C	•	C
Fee Collection (Other than Retrieval Fee Billing/ handling Fees)/1740	C	•	C

This PDS is required when DE 30 is in the message.

PDS 0148 (Currency Exponents) must also be present in a message when PDS 0149 is present.

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Values

Subfield 1 (Currency Code, Original Transaction Amount) must contain valid ISO numeric currency codes. There must be an occurrence of PDS 0149, subfield 1 (Currency Code, Original Transaction Amount) along with its corresponding currency exponent in PDS 0148.

Subfield 2 (Currency Code, Original Reconciliation Amount) must contain all zeros.

PDS 0149 subfields

This PDS contains two subfields.

PDS 0149 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Currency Code, Original Transaction Amount	n-3	N/A
2	4–6	Currency Code, Original Reconciliation Amount	n-3	N/A

PDS 0157 (Alternate Processor Indicator)

PDS 0157 (Alternate Processor Indicator) distinctly identifies a transaction as an alternate processor transaction.

Attributes

Data Representation:	ans–4; TAGLLL
Tag Field:	0157
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 4 positions
Subfields:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

PDS 0157 is allowed only on collection-only transactions.

GCMS will apply the Cross-border Assessment (CBA) transaction qualification process on alternate processor transactions.

Values

If present, PDS 0157 must contain a valid value of ALTC to indicate Alternate Processor Cross-border transaction.

If PDS 0157 Alternate Processor Indicator is present, PDS 0165 subfield 1 (Settlement Indicator) must contain a value of C.

PDS 0158 (Business Activity)

PDS 0158 (Business Activity) identifies the business arrangement applied to this transaction.

This PDS includes information about the applicable card program identifier for a transaction, the business relationship between the acquirer and issuer (or the transaction originator and destination customers), the interchange rules governing all participants in the transaction, and the clearing system business date and processing cycle for reconciliation purposes.

Attributes

Data Representation:	ans...31; TAGLLLVAR
Tag Field:	0158
Length Field:	3 positions, value = 003–031
Data Field:	Variable length, 3–31 positions
Subfields:	15

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Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	M
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Class Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M
s14 MasterPass™ Incentive Indicator	•	X	M
s15 Digital Wallet Interchange Override Indicator	•	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	M
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M

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Message Type Identifier	Org	Sys	Dst
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Class Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M
s14 MasterPass™ Incentive Indicator	•	X	M
Second Presentment/1240	C	X	M
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Class Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M
s14 MasterPass™ Incentive Indicator	•	X	M
s15 Digital Wallet Interchange Override Indicator	•	X	M
Retrieval Request/1644	O	X	M
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M

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Message Type Identifier	Org	Sys	Dst
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Class Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M
s14 MasterPass™ Incentive Indicator	•	X	M
s15 Digital Wallet Interchange Override Indicator	•	X	M
Retrieval Request Acknowledgment/1644	O	X	M
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M
s14 MasterPass™ Incentive Indicator	•	X	M
s15 Digital Wallet Interchange Override Indicator	•	X	M
Fee Collection (Retrieval Fee Billing)/1740	O	X	M

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Message Type Identifier	Org	Sys	Dst
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Class Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M
s14 MasterPass™ Incentive Indicator	•	X	M
s15 Digital Wallet Interchange Override Indicator	•	X	M
Fee Collection (Handling Fees)/1740	O	X	M
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Class Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M

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Message Type Identifier	Org	Sys	Dst
s14 MasterPass™ Incentive Indicator	•	X	M
s15 Digital Wallet Interchange Override Indicator	•	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	X	M
s1 Card Program Identifier	C	X	M
s2 Business Service Arrangement Type Code	C	X	M
s3 Business Service ID Code	C	X	M
s4 Interchange Rate Designator	C	X	M
s5 Central Site Business Date	•	X	M
s6 Business Cycle	•	X	M
s7 Card Acceptor Classification Override Indicator	•	X	M
s8 Product Class Override Indicator	•	X	M
s9 Corporate Incentive Rates Apply Indicator	•	X	M
s10 Special Conditions Indicator	•	X	M
s11 Mastercard® Assigned ID Override Indicator	•	X	M
s12 Account Level Management Account Category Code	•	X	M
s13 Rate Indicator	•	X	M
s14 MasterPass™ Incentive Indicator	•	X	M
s15 Digital Wallet Interchange Override Indicator	•	X	M

PDS 0158 must be a length of 003 to 031.

The clearing system determines and/or validates PDS 0158. If the business service requires an interchange rate designator (IRD) for a given message type, the message originator must submit all spaces or valid values in subfields 1, 2, and 3, and a valid interchange rate designator in subfield 4. For example, PDS 0158 is required to be present for all U.S. region transactions that are of Mastercard® brand, except for the following.

- ATM (DE 3, subfield 1 = 01)
- Cash Disbursement (DE 3, subfield 1 = 12)
- Retrieval Requests and Fee Collections

Customers may choose to submit only the IRD and provide spaces in subfields 1–3. In this situation, GCMS derives the corresponding card program identifier and business service information and populates the message with these values. If the

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system cannot determine the appropriate values for the submitted IRD, the transaction is rejected.

If the customer provides values other than spaces and if the submitted information in subfields 1–3 does not match the information the clearing system assigns, the clearing system rejects the transaction. The clearing system will also reject the transaction if the (non-space) values in subfields 1–3 are invalid for the interchange rate designator provided in subfield 4.

PDS 0158 is important to reconciliation processing because it identifies the card program identifier, the business service, the interchange rate designator, and the business date and processing cycle to which the transaction is assigned for reconciliation purposes.

Refer to the *Technical Resource Center* on Mastercard Connect™ for a complete listing of domestic, regional, and interregional interchange programs.

Business service selection general information

The transaction business relationship (referred to as the business service) is described collectively by the Card Program Identifier, the Business Service Type Code, and the Business Service ID Code subfields. The business service defines the transaction interchange rule basis together with the interchange rate designator submitted by the originator of the message.

A business service is an arrangement among a defined group of customers (such as acquirers and issuers) that share a common level of interchange participation for a specific card program identifier such as the Mastercard® brand. Business services may involve but are not limited to:

- Two or more customers (member-to-member)
- Customers in a single country (intracountry)
- Customers in two or more countries or regions (intercountry)
- Customers within a business region (intraregional), and
- Customers between business regions (interregional).

Each business service may have its own criteria, interchange rates, transaction life cycle procedures, business date calendar, and other features.

When the clearing system receives a business transaction for processing, it evaluates these types of information to determine the applicable card program and business service:

- The country of the acquirer
- The country to which the issuing account range is assigned
- The card programs associated with the acquirer
- The card programs associated with the issuing account range
- DE 3 (Processing Code)

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- The business services in which the transaction originator participates, and for which the message qualifies
- The business services in which the transaction receiver participates and for which the message qualifies, and
- The interchange rate designator submitted in the message.

Both the origination and destination customers of a transaction (such as the acquirer and issuer) must be licensed for a selected card program and must participate in a common business service; otherwise, the clearing system rejects the transaction because no business rules govern its completion.

The clearing system selects the appropriate business service from those in common between the issuer and acquirer in this order of priority:

- Member-to-member
- Intracountry
- Intercountry
- Intraregional
- Interregional.

After the business service is determined, the clearing system evaluates financial transactions with respect to the interchange criteria defined for the business service and submitted interchange rate designator to determine the correct interchange rate. The clearing system validates any data the message originator submits in PDS 0158, calculates interchange fees, and forwards the transaction to the receiver. This information is made available to the transaction originating processor through reconciliation processing options.

Values

If present, PDS 0158 must be a length of three positions and cannot contain all low values or all high values.

Subfield 1 (Card Program Identifier)

PDS 0158 (Business Activity), subfield 1 (Card Program Identifier) is a three-character code that identifies the card program or financial network to which a transaction belongs.

Subfield 1 (Card Program Identifier)

	Attribute	Value
Subfield ID	n-2	01
Subfield Length	n-2	03
Data Representation	ans-3	

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	Attribute	Value
Justification	Left	

Values

Valid card program identifiers for programs and services the clearing system supports are listed in this table.

Values

Values	Description
CIR	Cirrus®
DMC	Debit Mastercard®
MCC	Mastercard® Credit
MSI	Maestro®
PRO	Sweden domestic brand
PVL	Private label
spaces	Customers must submit all spaces in this subfield unless specifically directed otherwise by Mastercard®. The clearing system will then determine the correct value and populate this subfield before sending the message to the receiver.

Subfield 2 (Business Service Arrangement Type Code)

PDS 0158 (Business Activity), subfield 2 (Business Service Arrangement Type Code) is a one-position numeric value that identifies the business relationship between the transaction's participants.

Subfield 2 (Business Service Arrangement Type Code)

	Attribute	Value
Subfield ID	n-2	02
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	Left	

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Values

When a business service arrangement ID code is submitted in subfield 3, this subfield must contain the business service arrangement type code and cannot contain all spaces. The values are shown in this table.

Values

Values	Description
1	Interregional
2	Intraregional
3	Intercountry
4	Intracountry
8	Member-to-member
spaces	Customers must submit all spaces in this subfield unless specifically directed otherwise by Mastercard®. The clearing system will then determine the correct value and populate this subfield before sending the message to the receiver.

Subfield 3 (Business Service ID Code)

PDS 0158 (Business Activity), subfield 3 (Business Service ID Code) is a six-position value that identifies the business service to which the transaction is assigned for reconciliation and rules basis.

When a business service arrangement type code is submitted in subfield 2, this subfield must contain a valid business service ID code and cannot contain all spaces.

Subfield 3 (Business Service ID Code)

	Attribute	Value
Subfield ID	n-2	03
Subfield Length	n-2	06
Data Representation	ans-6	
Justification	Left	

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Type and ID Codes and Descriptions

Type code	Type description	ID code	ID code description
1	Interregional	FFTTnn	FF = "from" acquiring region TT = to issuing region nn = unique number assigned to each interregional business service
2	Intraregional	RRnnnn	RR = business region nnnn = unique number assigned to each intraregional business service
3	Intercountry	nnnnnn	nnnnnn = unique ID assigned to each intercountry business service
4	Intracountry	CCCnnn	CCC = ISO numeric country code nnn = unique number assigned to each intracountry business service
8	Member-to-member	Nnnnnn	Nnnnnn = unique number assigned to each member-to-member business service
spaces			Customers must submit all spaces in this subfield unless specifically directed otherwise by Mastercard. The clearing system will then determine the correct value and populate this subfield before sending the message to the receiver.

The Mastercard® billing and clearing codes, Account Management System (AMS) region codes, and corresponding descriptions are listed in this table. The two-digit billing and clearing codes are used in subfield 3, denoted with FF, TT, and RR.

Billing and clearing codes

Billing or clearing code	AMS region code	Description
01	1	United States
02	A	Canada
03	B	Latin America and the Caribbean

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Billing or clearing code	AMS region code	Description
04	C	Asia/Pacific
05	D	Europe
06	E	Middle East/Africa

Subfield 4 (Interchange Rate Designator)

PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) is a two-position code that indicates the interchange rate and editing rules applied to the transaction.

A valid two-position IRD is required for all U.S. region and international First Presentment/1240 messages and chargeback cycle messages with the Mastercard® brand. It also is required in messages submitted for a business service that requires an IRD to be present in the given message type.

If business need dictates, Mastercard® may introduce new business service arrangements, interchange rate designators, or both outside of the typical release schedule.

Subfield 4 (Interchange Rate Designator)

	Attribute	Value
Subfield ID	n-2	04
Subfield Length	n-2	02
Data Representation	ans-2	
Justification	Left	

Subfield 5 (Central Site Business Date)

PDS 0158 (Business Activity), subfield 5 (Central Site Business Date) identifies the official business processing date when the business service reconciles a transaction.

The central site business date format is YYMMDD. For all business transactions, the clearing system determines the central site business date and inserts it into the transaction.

The central site business date is the clearing system's processing date expressed in the local time zone of the clearing system's processing center.

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Subfield 5 (Central Site Business Date)

	Attribute	Value
Subfield ID	n-2	05
Subfield Length	n-2	06
Data Representation	n-6; YYMMDD	
Justification	Right	

Subfield 6 (Business Cycle)

PDS 0158 (Business Activity), subfield 6 (Business Cycle) is a two-digit numeric subfield (such as 01, 02, or 03) that identifies a reconciliation period in a business date.

The business cycle is adjusted at each business service's processing cycle cutover. At cycle cutover time, the business cycle is incremented by one unless the business date is also being cut over to the next period. In this case, the business date is incremented to the next available business day for the business service, and the business cycle is reset to 01.

For all business transactions, the clearing system determines the business cycle and inserts it into the transaction.

Subfield 6 (Business Cycle)

	Attribute	Value
Subfield ID	n-2	06
Subfield Length	n-2	02
Data Representation	n-2	
Justification	Right	

Subfield 7 (Card Acceptor Classification Override Indicator)

The clearing platform populates PDS 0158 (Business Activity), subfield 7 (Card Acceptor Classification Override Indicator) with appropriate values to indicate whether Card Acceptor Business Code (MCC) override rates, Card Acceptor Business (CAB) Type override rates, or neither, were used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees).

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Subfield 7 (Card Acceptor Classification Override Indicator)

	Attribute	Value
Subfield ID	n-2	07
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	N/A	

Values

This table lists the values.

Values

Value	Description
Space	No card acceptor classification override was applied.
0	Card Acceptor Business Code (MCC) Override was applied.
1	CAB Type "Other" Override was applied.
A	CAB Type "Passenger Transport: Airline" Override was applied.
B	CAB Type "Cruise Line/Steamship" Override was applied.
C	CAB Type "Cash Disbursement" Override was applied.
D	CAB Type "Payment Transaction" Override was applied.
F	CAB Type "Restaurant" Override was applied.
H	CAB Type "Lodging" Override was applied.
M	CAB Type "Mail Order/Telephone Order" Override was applied.
P	CAB Type "Beauty Salon" Override was applied.
R	CAB Type "Passenger Transport: Railway" Override was applied.
S	CAB Type "Supermarket" Override was applied.
T	CAB Type "Telephone" Override was applied.
U	CAB Type "Unique" Override was applied.

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Value	Description
V	CAB Type "Automobile/Vehicle Rental" Override was applied.
W	CAB Type "Warehouse Club" Override was applied.
Z	CAB Type "ATM" Override was applied.

Subfield 8 (Product Class Override Indicator)

The clearing platform populates PDS 0158 (Business Activity), subfield 8 (Product Class Override Indicator) with a product class value to indicate whether product class override interchange rates were used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees).

Subfield 8 (Product Class Override Indicator)

	Attribute	Value
Subfield ID	n-2	08
Subfield Length	n-2	03
Data Representation	ans-3	
Justification	N/A	

Values

NOTE: Refer to PDS 0002 (GCMS Product Identifier) for the full value list.

This table shows the values.

Values

Value	Description	GCMS Product Identifier (PDS 0002)
Space	No Product Class override was applied.	

Subfield 9 (Corporate Incentive Rates Apply Indicator)

The clearing platform populates PDS 0158 (Business Activity), subfield 9 (Corporate Incentive Rates Apply Indicator) with a value that indicates if corporate

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incentive rates were used in the interchange fee amount designated in PDS 0146 (Amounts, Transaction Fee).

Subfield 9 (Corporate Incentive Rates Apply Indicator)

	Attribute	Value
Subfield ID	n-2	09
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	N/A	

Values

This table lists the values.

Values

Value	Description
N	No corporate incentive interchange was applied.
V	UK summary VAT level corporate incentive rates were applied, meaning that the UK acquirer: • Met all non-addendum business requirements for the specified interchange program, and • Did not provide addendum data required by first-level incentive interchange conditions, but instead • Provided the data mandated for UK VAT summary in the relevant Financial Detail Addendum/1644 messages.
1	First-level corporate card incentive interchange was applied, meaning that the acquirer: • Met all non-addendum business requirements for the specified interchange program, and • Provided the mandated data in the relevant Financial Detail Addendum/1644 messages.

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Value	Description
2	Second-level corporate card incentive interchange was applied, meaning that the acquirer: • Met all non-addendum business requirements for the specified interchange program, and • Did not provide addendum data required by first-level incentive interchange conditions OR was a UK acquirer that did not provide the information needed to qualify for the UK summary VAT Level incentive interchange, but instead • Provided PDS 0502 (Custom Identifier) in the First Presentment/1240 message with a value that allows Mastercard® to match the First Presentment/1240 with addendum data obtained from third-party T&E vendors.

Subfield 10 (Special Conditions Indicator)

The clearing platform populates PDS 0158 (Business Activity), subfield 10 (Special Conditions Indicator) with a value to indicate whether an adjustment was included in the fee amount designated in PDS 0146.

Subfield 10 (Special Conditions Indicator)

	Attribute	Value
Subfield ID	n-2	10
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	N/A	

Values

This table lists the values

Values

Value	Description
N	Neither Late Presentment nor ATM Surcharge adjustment
Y	Late Presentment adjustment only
2	ATM Surcharge adjustment only

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Value	Description
3	Both Late Presentment and ATM Surcharge adjustment

Subfield 11 (Mastercard Assigned ID Override Indicator)

The clearing platform populates PDS 0158 (Business Activity), subfield 11 (Mastercard Assigned ID Override Indicator) with a value of Y or N to indicate whether override rates were used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees) based on PDS 0176 (Mastercard Assigned ID).

Subfield 11 (Mastercard Assigned ID Override Indicator)

	Attribute	Value
Subfield ID	n-2	11
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	N/A	

Subfield 12 (Account Level Management Account Category Code)

PDS 0158 (Business Activity), subfield 12 (Account Level Management Account Category Code) contains a one-position code that indicates whether the account associated with the transaction (stored on DE 2 [Primary Account Number]) is participating in one or several account level management programs where an incremental interchange is included in the transaction's interchange amount when using rate type 020 for enhanced value or interchange is calculated based on the graduated product.

Subfield 12 (Account Level Management Account Category Code)

	Attribute	Value
Subfield ID	n-2	12
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	N/A	

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Values

PDS 0158, subfield 12 contains a value for account level management when unique IRDs are not defined. Customers in the Europe Region use this subfield. Customers in the U.S. and Canada Regions do not use subfield 12 to identify the transaction processed as account level management.

GCMS populates PDS 0158, subfield 12 when:

- An account in the Europe region associated with the transaction is participating in Enhanced Value where an incremental incentive is included in the transaction's interchange amount.
- An account in the Europe region associated with the transaction is participating in Product Graduation.
- An account in the Europe region associated with the transaction is participating in a both Enhanced Value and Product Graduation where an incremental incentive is included in the transaction's interchange amount.

This subfield will be populated by GCMS as part of the qualification process for account level management transactions.

Values

Value	Description
N (default)	For markets that use a rate adjustment for incentive interchange and unique IRDs are not defined for account level management, such as Europe, value N indicates a rate adjustment was not applied. For markets that use unique IRDs for account level management incentive interchange or markets that do not participate in account level management services, value N represents the default value.
B	Enhanced Value
M	Product Graduation and Enhanced Value
P	Product Graduation

Subfield 13 (Rate Indicator)

PDS 0158 (Business Activity), subfield 13 (Rate Indicator) indicates the rate applied by GCMS to the transaction.

Subfield 13 (Rate Indicator)

	Attribute	Value
Subfield ID	n-2	13

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	Attribute	Value
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	N/A	

Values

This table lists the values.

Values

Value	Description
B	Base
C	MPP Regulated Rate 1
E	The transaction qualified for the Europe Cross Border Acquiring Regulated Rate. The clearing system adjusted the interchange fee since the original interchange fee was greater than the maximum allowed interchange fee.
F	The transaction qualified for Europe Cross Border Acquiring Regulated Rate. The clearing system did not adjust the interchange fee since the original interchange fee was less than or equal to the maximum allowed interchange fee.
P	MPP Regulated Rate 2
1	Base plus Fraud Adjustment
N	Non-regulated
S	Regulated Small Ticket Base
T	Regulated Small Ticket Tier 1

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Subfield 14 (Masterpass Incentive Indicator)

PDS 0158 (Business Activity), subfield 14 (Masterpass Incentive Indicator) is populated by GCMS and identifies the transaction as having received the merchant incentive from MasterPass™.

Attributes

	Attribute	Value
Subfield ID	n-2	14
Subfield Length	n-2	01
Data Representation	an-1	
Justification	N/A	

Values

This table lists the values.

Values

Value	Description
Y	The transaction did receive the incentive interchange.
N	The transaction did not receive the incentive interchange.

Subfield 15 (Digital Wallet Interchange Override Indicator)

PDS 0158 (Business Activity), subfield 15 (Digital Wallet Interchange Override Indicator) is populated by Global Clearing Management System (GCMS) and indicates whether or not the digital wallet interchange override was applied.

Attributes

	Attribute	Value
Subfield ID	n-2	15
Subfield Length	n-2	01
Data Representation	an-1	
Justification	N/A	

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Values

This table lists the values.

Values

Value	Description
Y	Digital wallet interchange override was applied.
N	Digital wallet interchange override was not applied.

PDS 0159 (Settlement Data)

PDS 0159 (Settlement Data) provides reconciliation and settlement information for each clearing system transaction that has settlement impact.

Attributes

Data Representation:	ans...67; TAGLLLVAR
Tag Field:	0159
Length Field:	3 positions, value = 001–067
Data Field:	Variable length, 1–67 positions
Subfields:	9
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Retrieval Fee Billing)/1740	C	X	C
Fee Collection (Handling Fees)/1740	C	X	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	C	X	C

The clearing system inserts PDS 0159 into all transactions with settlement impact for which the clearing system is responsible for managing funds settlement.

A transaction has settlement impact if it causes funds to be moved between customers or between the customer and Mastercard when the transaction is successfully completed.

Amount, Reconciliation (DE 5) always is assigned to PDS 0159 for reconciliation.

In PDS 0146 (Amounts, Transaction Fee), each occurrence of a transaction fee (subfield 7 [Amount, Fee, Reconciliation]) is assigned to PDS 0159 for reconciliation, as indicated by the Fee Settlement Indicator subfield associated with each fee.

PDS 0159 subfields

PDS 0159 (Settlement Data) consists of nine subfields.

The subfields are defined in this table.

PDS 0159 subfields

Number	Positions	Name	Attribute	Justification
1	1–11	Settlement Service Transfer Agent ID Code	ans-11	right
2	12–39	Settlement Service Transfer Agent Account	ans-28	left
3	40	Settlement Service Level Code	n-1	N/A
4	41–50	Settlement Service ID Code	ans-10	left
5	51	Settlement Foreign Exchange Rate Class Code	an-1	N/A
6	52–57	Reconciliation Date	n-6; YYMMDD	N/A
7	58–59	Reconciliation Cycle	n-2	N/A

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Number	Positions	Name	Attribute	Justification
8	60–65	Settlement Date	n-6; YYMMDD	N/A
9	66–67	Settlement Cycle	n-2	N/A

Subfield 1 (Settlement Service Transfer Agent ID Code)

Currently, subfield 1 (Settlement Service Transfer Agent ID Code) is space-filled.

The Settlement Service Transfer Agent ID Code identifies the transfer agent ID selected for the receiving customer. The agent established one or more accounts with at least one bank approved to effect settlement with Mastercard®. The agent's accounts are used for settling activity with Mastercard® for itself, a customer or group of customers, or both.

The clearing system always determines this subfield's data value.

Subfield 2 (Settlement Service Transfer Agent Account)

Subfield 2 (Settlement Service Transfer Agent Account) contains the agent's bank account number for the receiving customer associated with the settlement service identified in subfield 4.

The clearing system always determines this subfield's value.

Subfield 3 (Settlement Service Level Code) is a one-digit code that identifies the settlement level of the settlement service.

The clearing system always determines this subfield's data value. Supported values are listed in this table.

Subfield 3 (Settlement Service Level Code)

Value	Description
1	Regional
3	Intracurrency

Subfield 4 (Settlement Service ID Code)

Subfield 4 (Settlement Service ID Code) contains a 10-position value that uniquely identifies the settlement service. This subfield is populated according to the settlement service ID selected for the receiving customer.

The clearing system always determines this subfield's data value.

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Subfield 5 (Settlement Foreign Exchange Rate Class Code)

Subfield 5 (Settlement Foreign Exchange Rate Class Code) identifies the classification of foreign exchange rates used to compute payment amounts for this settlement service.

The clearing system always determines this subfield's data value. Supported values are listed in this table.

Subfield 5 (Settlement Foreign Exchange Rate Class Code)

Value	Description
F	Fixed; indicates that a fixed rate class was used to convert from transaction currency to receiver's payment currency.
M	Market; indicates that a market rate was used to convert from base currency to the receiver's payment currency.
N	Not applicable; no conversion occurred.

Subfield 6 (Reconciliation Date)

Subfield 6 (Reconciliation Date) is a six-digit subfield in the format YYMMDD that identifies the clearing system's processing date expressed in the local time zone of the clearing system's processing center. Clearing reconciliation cutoffs may occur every day.

The clearing system may process a transaction on a Sunday, but the transaction may not be settled until Monday if the settlement bank is not open on Sundays. If this occurs, the clearing system assigns the Sunday date to subfield 6 and assigns the Monday date to subfield 8 (Settlement Date).

The clearing system always determines this subfield's data value. The clearing system inserts Reconciliation Date into any transaction to which it has assigned a Settlement Service Level Code and Settlement Service ID Code.

This subfield contains the same value as Central Site Business Date (PDS 0158, subfield 5).

Subfield 7 (Reconciliation Cycle)

Subfield 7 (Reconciliation Cycle) is a two-digit subfield that identifies a reconciliation period in a reconciliation date. The reconciliation cycle is adjusted at each clearing reconciliation cutoff. At cutoff, the reconciliation cycle is incremented by one unless the last cycle in the reconciliation date is being cutoff. In this case, the reconciliation date is incremented to the next available business day for the settlement service, and the reconciliation cycle is 01. The reconciliation cycles in this table are assigned.

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Subfield 7 (Reconciliation Cycle)

Value	Description
01	Cycle 1
02	Cycle 2
03	Cycle 3
04	Cycle 4
05	Cycle 5
06	Cycle 6

The clearing system always determines this subfield's data value. The clearing system inserts reconciliation cycle into any transaction to which it assigned a settlement service level code and settlement service ID code.

This subfield contains the same value as PDS 0158, subfield 6 (Business Cycle).

Subfield 8 (Settlement Date)

Subfield 8 (Settlement Date) is a six-digit subfield in the format YYMMDD that identifies the date that the settlement service initiates settlement for the message, such as the settlement advisement date, which is based on the clearing date, settlement service cutoff cycle, and calendar for the settlement service. Settlement service settlement cutoffs occur only on banking business days the settlement service specifically identifies.

The clearing system may process a transaction on a Sunday but may not settle it until Monday if the settlement bank is not open on Sundays. If this occurs, the clearing system assigns the Sunday date to subfield 6 (Reconciliation Date) and assigns the Monday date to subfield 8 (Settlement Date).

The clearing system always determines this subfield's data value. The clearing system inserts the settlement date in any transaction to which it assigned a settlement service level code and settlement service ID code.

The settlement date is adjusted for each settlement service level and settlement service ID.

The clearing system populates this field with all nines to indicate that a specific installment payment option has been indicated in PDS 0195 (Installment Data), subfield 2 (Payment Option Code) and that the settlement dates and settlement amounts will be assigned in PDS 0160 (Settlement Data, Multiple).

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Subfield 9 (Settlement Cycle)

Subfield 9 (Settlement Cycle) is a two-digit subfield that identifies a settlement period in a settlement date. The settlement cycle is adjusted at each settlement service reconciliation cutoff. The settlement cycle in this table is assigned.

Subfield 9 (Settlement Cycle)

Value	Description
01	Cycle 1

Clearing file activity senders and receivers should anticipate that additional settlement cycle cutoffs will be added over time to support regional and local needs. All customers and processors should be prepared to receive and reconcile against multiple settlement cycles.

PDS 0160 (Settlement Data, Multiple)

PDS 0160 (Settlement Data, Multiple) provides the settlement date and respective settlement amount for each clearing transaction with an installment payment option.

Attributes

Data Representation:	n-108; TAGLLL
Tag Field:	0160
Length Field:	3 positions, value = 018–108
Data Field:	Variable length, 108 positions
Subfields:	2
Occurrences:	1–6
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C

The clearing system inserts PDS 0160 into all First Presentment messages and subsequent cardholder life cycle transactions with settlement impact for which the clearing system is responsible for managing installment payment funds settlement.

A transaction with a payment option is identified by the presence of PDS 0195 (Installment Data).

If PDS 0195, subfield 2 (Payment Option Code) is present and indicates a specific payment option, PDS 0159 (Settlement Data), subfield 8 (Settlement Date) will contain all nines to alert the customer to look at PDS 0160 for the settlement dates and settlement amounts.

If PDS 0195, subfield 2 contains value 61 (Installments [Twice Pay/Three or More]), and subfield 1 (Total Number of Installments) is value 2, and it is a First Presentment, PDS 0160 will contain two sets of settlement dates as the twice pay payments of a First Presentment will be settled in two parts.

For Japan domestic transactions, if PDS 0195, subfield 2 contains value 61, and subfield 1 is 2 in First Presentment/1240, the clearing system inserts PDS 0160 into the message. However, the clearing system does not insert PDS 0160 into First Chargeback/1442, Arbitration Chargeback/1442, or Second Presentment/1240 even when PDS 0195, subfield 2 contains value 61, and subfield 1 is value 2.

PDS 0160 subfields

This PDS consists of two subfields.

PDS 0160 Subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Settlement Date	n-6; YYMMDD	N/A
2	7–18	Settlement Amount	n-12	Right

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Subfield 1 (Settlement Date)

Subfield 1 (Settlement Date) is a six-digit subfield in the format YYMMDD that identifies the date that the settlement service initiates settlement for the message. An example is the settlement advisement date, which is based on the clearing date, settlement service cutoff cycle, and calendar for the settlement service. Settlement service settlement cutoffs occur only on the banking business days that the settlement service specifically identifies.

The clearing system always determines this subfield's data value if the transaction is identified as having a specific installment payment option in PDS 0195 (Installment Data), subfield 2 (Payment Option Code).

The settlement date is adjusted for each settlement service level and settlement service ID.

Subfield 2 (Settlement Amount)

Subfield 2 (Settlement Amount) is the amount to be settled with the customer on the date specified in subfield 1 (Settlement Date).

GCMS calculates this amount according to the installment payment option identified in PDS 0195.

PDS 0164 (Currency Cross Rates)

PDS 0164 (Currency Cross Rates) in Currency Update/1644 messages provides customers with cross-rates between global base currency (currently U.S. Dollars) and other standard currencies.

These rates are expressed as indirect rates. That is, they contain the inverted rates of conversion between a given currency and global base currency (currently U.S. Dollars).

Attributes

Data Representation:	ans...230; TAGLLLVAR
Tag Field:	0164
Length Field:	3 positions, value = 023–230 in increments of 23
Data Field:	Variable length, 23–230 positions
Subfields:	5 subfields for each currency data occurrence
Occurrences	1–10

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Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Currency Update/1644	•	X	M

This PDS contains one to 10 occurrences of currency conversion data. The clearing system may provide multiple Currency Update/1644 messages to customers (each with up to 10 rates per message) to provide information on currency conversion rates used in processing Financial messages.

PDS 0164 subfields

The subfields of PDS 0164 may contain one to 10 occurrences of currency cross rate data.

Each occurrence of currency update information consists of five subfields as defined in this table.

PDS 0164 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Currency Code	n-3	N/A
2	4–14	Currency Conversion Rate	n-11	right
3	15	Currency Conversion Type	a-1	N/A
4	16–21	Business Date	n-6; YYMMDD	N/A
5	22–23	Delivery Cycle	n-2	right

Subfield 1 (Currency Code)

Subfield 1 (Currency Code) is the ISO numeric currency code of the currency for which conversion rate information is being provided.

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Subfield 2 (Currency Conversion Rate)

Subfield 2 (Currency Conversion Rate) is the conversion rate between DE 50) Currency Code, Reconciliation) and the Currency Code in subfield 1.

This subfield's first position indicates the decimal point position of the conversion rate data.

For example, a subfield value of 90001234567 indicates a conversion rate of 0.001234567.

Example

Assume that currency XYZ has a direct ratio to U.S. dollars (USD) of 3:1. The indirect rate is 1/3, or 0.33333. The clearing system inserts a 9 in the first position of subfield 2 to indicate the location of the decimal and the resulting value in PDS 0164 subfield 2 is 90333333333. The receiver interprets this as 0.333333333.

The receiver multiplies this rate by the non-U.S. dollar amount to determine the U.S. dollar equivalent or divides the U.S. dollar amount by this rate to determine the non-U.S. dollar amount.

To illustrate this example:

- 100 XYZ * (multiplied by) 0.333333333 = 33.33 USD
- 100 USD / (divided by) 0.333333333 = 300 XYZ

Subfield 3 (Currency Conversion Type)

Subfield 3 (Currency Conversion Type) indicates the type of rate represented in subfields 1 and 2. The customer uses three rate types to calculate settlement (buy, mid, or sell). The values for subfield are in this table.

Subfield 3: Currency Conversion Type

Value	Description
B	Buy rate
M	Mid rate
S	Sell rate

Subfield 4 (Business Date)

Subfield 4 (Business Date) indicates the business date that the currency conversion rates are effective. The format is YYMMDD.

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Subfield 5 (Delivery Cycle)

Subfield 5 (Delivery Cycle) contains the delivery cycle in which the currency conversion rates are being distributed.

PDS 0165 (Settlement Indicator)

PDS 0165 (Settlement Indicator) indicates the settlement impact of amounts in an IPM message.

Attributes

Data Representation:	ans...30; TAGLLLVAR
Tag Field:	0165
Length Field:	3 positions, value = 001–030
Data Field:	Variable length, 1–30 positions
Subfields:	2; subfield 1 is mandatory; subfield 2 is optional
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	M	•	M
s2 Settlement Agreement Information	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
s2 Settlement Agreement Information	O	•	C
Second Presentment/1240	M	•	M
s2 Settlement Agreement Information	O	•	C
Financial Position Detail/1644	•	X	C
Retrieval Request/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
s2 Settlement Agreement Information	O	•	C
Retrieval Request Acknowledgment/1644	M	•	M
s2 Settlement Agreement Information	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	M	•	M
s2 Settlement Agreement Information	O	•	C
Fee Collection (Handling Fees)/1740	M	•	M
s2 Settlement Agreement Information	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	M	•	M
s2 Settlement Agreement Information	O	•	C
Message Exception/1644 and File Reject/1644	•	X	C

The transaction originator must provide this PDS. It must indicate normal, bilateral, or collection only processing.

Values

If present, PDS 0165 cannot contain all low values or all high values.

Application note

Europe region issuers that participate in a meal voucher program must ensure that PDS 0165, subfield 1, contains value B for any transaction the issuer will settle directly with the participating merchant. Issuers that act as meal voucher service providers indicate their intention to settle a transaction directly with a merchant by using the Prepaid Voucher format of Authorization System DE 124 in the Authorization Request Response/0110 message for such transactions. The requirements for this format are defined in the *Customer Interface Specification* manual.

PDS 0165 subfields

This PDS consists of two subfields

PDS 0165 Subfields

Number	Positions	Name	Attribute	Justification
1	1	Settlement Indicator	an-1	N/A

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Number	Positions	Name	Attribute	Justification
2	2–30	Settlement Agreement Information	ans...29	left

Subfield 1 (Settlement Indicator)

Subfield 1 (Settlement Indicator) identifies the type of clearing and settlement processing to be performed for a transaction. Values are listed in this table.

Subfield 1 (Settlement Indicator)

Value	Description
B	Bilateral settlement agreement applies; the clearing system clears the transaction but does not settle it.
C	Collection Only; the transaction is On-Us or intraprocessor and was cleared and settled outside the clearing system; it is submitted to the clearing system according to rules governing "collection-only" transactions.
M	Mastercard® clearing and net settlement; the clearing system should clear and settle the transaction.

Subfield 2 (Settlement Information)

The message originator may provide Settlement Information. This optional variable-length subfield (up to 29 characters long) may contain additional information related to a bilateral settlement agreement.

The information conveyed is assumed to have proprietary meaning between the participants; therefore, the clearing system does not perform any editing on this subfield.

If a bilateral settlement agreement does not require additional information, this subfield should be omitted, and PDS 0165 should be truncated at the end of the first subfield.

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Subfield 2 (Settlement Information)

Value	Description
X followed by a 25 byte Input Source Reference ID	Single Message System has settled the transaction; for the clearing system to clear the message and settle the transaction the 25 byte Input Source Reference ID indicates a unique value to assist with reconciliation.

NOTE: When PDS 0165 has the value X in subfield 2, position 1, the Input Source Reference IDs in position 2 through position 26 will be used as the identifier assigned to PDS 0300 (Reconciled, File) to create a new logical file for 1644/688 Settlement Reconciliation Notification Messages.

PDS 0170 (Card Acceptor Inquiry Information)

PDS 0170 (Card Acceptor Inquiry Information) provides card acceptor contact data for cardholder, acquirer, or issuer use if there are questions or disputes concerning a transaction.

Attributes

Data Representation:	ans...57; TAGLLLVAR
Tag Field:	0170
Length Field:	3 positions, value = 016–057
Data Field:	Variable length, 16–57 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

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Message Type Identifier	Org	Sys	Dst
s1 Customer Service Phone Number	O	•	C
s2 Card Acceptor Phone Number	O	•	C
s3 Additional Contact Information	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
s3 Additional Contact Information	O	•	C
Second Presentment/1240	O	•	C
s1 Customer Service Phone Number	O	•	C
s2 Card Acceptor Phone Number	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	C	•	C
s1 Customer Service Phone Number	O	•	C
s2 Card Acceptor Phone Number	O	•	C
s3 Additional Contact Information	O	•	C

This PDS is available for use in First Presentment/1240 messages and subsequent cardholder life cycle transactions.

Issuers may print the contents of PDS 0170, subfield 1 (Customer Service Phone Number) on cardholder statements in addition to any card acceptor data in DE 43 (Card Acceptor Name/Location).

This information may be especially valuable to cardholders for transactions initiated through non–face-to-face procedures or for those transactions that are part of a pre-approved billing program (such as monthly or annual dues or monthly payment programs).

PDS 0170 subfield 1 should be provided for in-flight commerce transactions (PDS 0023 [Terminal Type] contains a value of CT4) and should also be provided in any other transaction in which a phone number would be submitted instead of a card acceptor city.

For non–face-to-face, in-flight commerce, mailed purchases, gaming, and electronic commerce transactions, an acquirer can choose to put the customer service phone number either in DE 43, subfield 3, or in PDS 0170 (or in both).

For a telephone transaction, the acquirer can choose to put the telephone detail either in DE 43, subfields 1 and 3, or in PDS 0189 (Point of Interaction [POI] Phone Data) (or in both).

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For U.S. and Canada-acquired First Presentment/1240 transactions, PDS 0170 subfield 1 (Customer Service Phone Number) must be present when DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data) is equal to 2 (cardholder not present, mail transaction), 3 (cardholder not present, phone transaction), or 4 (cardholder not present, standing [recurring] transaction).

Values

If present, PDS 0170 cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0170 subfields

This PDS consists of three subfields

PDS 0170 subfields

Number	Positions	Name	Attribute	Justification
1	1–16	Customer Service Phone Number (Optional subfield for this PDS.)	ans-16	left
2	17–32	Card Acceptor Phone Number (Optional subfield for this PDS.)	ans-16	left
3	33–57	Additional Contact Information (Optional subfield for this PDS)	ans...25	left

Subfield 1 (Customer Service Phone Number)

Subfield 1 (Customer Service Phone Number) contains the primary card acceptor organization customer service phone number that the cardholder may use for inquiries on the transaction. Where applicable, this subfield should contain the card acceptor's customer service or accounting department's toll-free (800) phone number.

The Customer Service Phone Number is required for mail order, telephone order, and recurring payment transactions acquired in Canada.

If present, subfield 1 cannot contain all zeros or any of these values:

- 000-000-0000
- (000) 000-0000, or
- 000 000 0000.

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For these transactions acquired in the U.S. or Canada regions, the Customer Service Phone Number (PDS 0170, subfield 1), if present, must contain a 10-position phone number and must be left-justified with trailing spaces.

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargebacks/1442
- Retrieval Requests/1644
- Fee Collection (Retrieval Fee Billing)/1740

The first three positions must be numeric.

For First Presentment/1240 transactions acquired in the U.S. or Canada region, PDS 0170, subfield 1 must be present for mail order transactions, telephone order transactions, or standing (recurring) transactions, unless the transaction is collection-only or a reversal.

Subfield 2 (Card Acceptor Phone Number)

Subfield 2 (Card Acceptor Phone Number) contains the card acceptor's business phone number if it is different from the value in Customer Service Phone Number (subfield 1).

If present, subfield 2 cannot contain all zeros or any of these values:

- 000-000-0000
- (000) 000-0000, or
- 000 000 0000.

For these original, non-credit transactions acquired in the U.S. or Canada regions, subfield 2, if present, must contain a 10-position phone number and must be left-justified with trailing spaces.

The first three positions must be numeric.

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargebacks/1442
- Retrieval Requests/1644
- Fee Collection (Retrieval Fee Billing)/1740

Subfield 3 (Additional Contact Information)

Subfield 3 (Additional Contact Information) may contain additional card acceptor contact information, such as secondary phone numbers, customer service operation hours, and contact name.

If present, subfield 3 cannot contain all zeros.

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Issuers may print this information on cardholder statements in addition to any card acceptor data that is in DE 43.

PDS 0171 (Alternate Card Acceptor Description Data)

PDS 0171 (Alternate Card Acceptor Description Data) may provide a local language version of the data in DE 43 (Card Acceptor Name/Location) using a non-standard character set.

Attributes

Data Representation:	ans...201; TAGLLLVAR
Tag Field:	0171
Length Field:	3 positions, value = 004–201
Data Field:	Variable length, 4–201 positions
Subfields:	2
Justification:	See "Subfields"

NOTE: Subfield 2 includes binary data. Converting this data to other formats may cause data loss.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

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This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions.

Values

If present, PDS 0171 cannot contain all low values or all high values.

PDS 0171 subfields

This PDS consists of two subfields.

Number	Positions	Name	Attribute	Justification
1	1–3	Character Set Indicator	an-3	N/A
2	4–201	Card Acceptor Description Data	b...198	left

Subfield 1 (Character Set Indicator)

Subfield 1 (Character Set Indicator) identifies the character set in which the alternate card acceptor description is provided. The values are listed in this table.

Subfield 1 (Character Set Indicator)

Value	Description
ARA	Arabic
CHS	Chinese (simplified)
CHT	Chinese (traditional)
CYR	Cyrillic
GRK	Greek
HEB	Hebrew
HIR	Hiragana
HAN	Hangul
KAN	Kanji
KAT	Katakana
ROM	Roman
THI	Thai
VIE	Vietnamese

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Subfield 2 (Card Acceptor Description Data)

NOTE: Subfield 2 includes binary data. Converting this data to other formats may cause data loss.

Subfield 2 (Card Acceptor Description Data) consists of a free-format text describing the card acceptor name or location (or both), provided in the character set as indicated in subfield 1.

This data is variable length, with a maximum length of 198 positions. This subfield is not edited.

PDS 0172 (Sole Proprietor Name)

PDS 0172 (Sole Proprietor Name) provides the card acceptor's proprietor name.

Attributes

Data Representation:	ans...30; TAGLLLVAR
Tag Field:	0172
Length Field:	3 positions, value = 001–030
Data Field:	Variable length, 1–30 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

Values

This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. If present, it must be left-justified and cannot contain all spaces.

PDS 0173 (Legal Corporate Name)

PDS 0173 (Legal Corporate Name) provides the card acceptor's legal corporation name.

Attributes

Data Representation:	ans...30; TAGLLLVAR
Tag Field:	0173
Length Field:	3 positions, value = 001–030
Data Field:	Variable length, 1–30 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This PDS is conditional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. If present, it must be left-justified and cannot contain all spaces.

Values

This PDS must be present in the associated First Presentment/1240 messages submitted with this criteria:

- DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) equals USA.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) equals 00 Purchase (Goods and services) or 18 Unique.
- The transaction must be processed with a Mastercard® commercial card.
- The transaction is submitted for a U.S.-acquired Commercial Interchange Rate program.

Transactions submitted for U.S. Commercial Standard, International Commercial Standard, and International Commercial Purchasing Standard interchange are excluded from submitting PDS 0173 in the associated First Presentment/1240 messages, unless PDS 0596 (Card Acceptor Tax ID), subfield 2 (Card Acceptor Tax ID Provided Code) equals Y.

PDS 0174 (Dun & Bradstreet Number)

PDS 0174 (Dun & Bradstreet Number) provides the card acceptor's Dun & Bradstreet assigned number.

Attributes

Data Representation:	n-15; TAGLLL
Tag Field:	0174
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 15 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

Values

This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. If present, it must be numeric and cannot contain all zeros.

PDS 0175 (Card Acceptor URL)

PDS 0175 (Card Acceptor URL) is used to capture the URL (Uniform Resource Locator) website address.

Attributes

Data Representation:	ans...255; TAGLLLVAR
Tag Field:	0175
Length Field:	3 positions, value = 001–255
Data Field:	Variable length, 1–255 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

Values

This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. It should be provided for all electronic commerce transactions. If present, PDS 0175 must be left-justified and cannot contain all spaces or all zeros.

PDS 0176 (Mastercard Assigned ID)

PDS 0176 (Mastercard Assigned ID) is assigned by Mastercard® for interchange and transaction data integrity purposes. Once an ID is assigned, all transactions that are submitted should contain this ID.

Attributes

Data Representation:	ans–6; TAGLLL
Tag Field:	0176
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions

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Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

If PDS 0176 is present and valid in a First Presentment/1240 message, GCMS will forward it to the issuer. The issuer must retain PDS 0176 and provide it in subsequent First Chargeback/1442 and Arbitration Chargeback/1442 messages. Similarly, acquirers that receive PDS 0176 in a First Chargeback/1442 message must retain it and provide it in subsequent Second Presentment/1240 messages. This is needed for GCMS to apply the same interchange rate to the life cycle transaction it applied to the First Presentment/1240 transaction.

Editing rules

PDS 0176 is not a required field for IIAS transactions. It may be sent with IIAS transactions; however, if it is sent, it will be checked for validity. If the ID is not valid, the transaction will be rejected.

If present, PDS 0176 (Mastercard Assigned ID) must be valid and must be used only for transactions that are authorized to use this ID. If received in First Presentments, it must be returned in First Chargebacks, Second Presentments, and Arbitration Chargebacks.

If PDS 0057 (Transaction Category Indicator) has the value 3 (The transaction is from a card acceptor terminal that verified qualified healthcare expenses against an inventory information approval system [IIAS] during the authorization process), the Mastercard Assigned ID is required.

For the following interchange programs defined in the U.S. region intracountry BSA 2/010001, GCMS will require and validate PDS 0176 if these conditions have been met:

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- The acquirer has submitted PDS 0176 for the transaction
- DE 3 (Processing Code), subfield 1 is Purchase: Goods and Services (00), Unique Transaction: Requires Unique MCC (18), or Credit: Purchase Return (20).

Interchange programs

IRD	Description
05	World Merit III Tier 1
08	World Supermarket Tier 1
09	Warehouse Base
10	Merit III Tier I
11	Merit III Tier 2
12	Merit III Tier 3
13	Supermarket Tier 1
14	Supermarket Tier 2
15	Supermarket Tier 3
16	Warehouse Tier 1
17	Warehouse Tier 2
18	Warehouse Tier 3
19	World Merit III Tier 2
30	World Merit III Tier 3
54	World Warehouse Tier 1
77	World Supermarket Tier 2
91	Warehouse Base
BP	Mastercard® Prepaid Online Bill Pay
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RF	Enhanced Supermarket Tier I
RG	Enhanced Supermarket Tier II
RH	Enhanced Supermarket Tier III
RI	Enhanced Warehouse Base
RJ	Enhanced Warehouse Club I

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IRD	Description
ST	Small Ticket Tier 1
WM	World Elite Warehouse Base

If the transaction meets this mentioned criteria, the Mastercard Assigned ID and IRD combination is edited against the valid Mastercard Assigned ID and IRD list maintained at Mastercard®.

For the interchange programs defined in the intracountry Business Service Arrangement 4/124001, GCMS will require and validate PDS 0176 (Mastercard Assigned ID) if these conditions have been met:

- The acquirer has submitted PDS 0176 for the transaction.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) is 00 (Purchase [Goods and Services]), 09 (Purchase [Goods and Services] with Cash Back [only for use with Debit Mastercard® card products]), or 20 (Credit [Purchase Return]).
- The acquirer has submitted the transaction for a tiered interchange program and the IRD is listed in this table.

Interchange programs

IRD	Description
61	Canada Intracountry Consumer Rate A
62	Canada Intracountry Consumer Rate B
63	Canada Intracountry Consumer High Spend Rate A
64	Canada Intracountry Consumer High Spend Rate B
65	Canada Intracountry Consumer Premium High Spend Rate A
66	Canada Intracountry Consumer Premium High Spend Rate B
74	Canada Intracountry Consumer Supermarket [High Volume]
75	Canada Intracountry Consumer Petroleum [High Volume]
84	Canada Intracountry Consumer High Spend Supermarket [High Volume]
85	Canada Intracountry Consumer High Spend Petroleum [High Volume]

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IRD	Description
94	Canada Intracountry Consumer Premium High Spend Supermarket [High Volume]
95	Canada Intracountry Consumer Premium High Spend Petroleum [High Volume]

For the interchange programs defined in the Canada intracountry BSA 4/124001, GCMS will require and validate PDS 0176 if these conditions have been met:

- The acquirer has submitted PDS 0176 for the transaction.
- DE 3 (Processing Code), subfield 1 is Purchase: Goods and Services (00), Unique Transaction: Requires Unique MCC (18), or Credit: Purchase Return (20).

The IRD codes are listed in this table.

Interchange programs

IRD	Description
42	Supermarket Tier 1
43	Supermarket Tier 2
45	Big Box Stores Tier 1
46	Big Box Stores Tier 2
48	Petroleum Tier 1
49	Petroleum Tier 2
51	Specialty Clothing Tier 1
52	Specialty Clothing Tier 2
56	Other Tier 1
58	Other Tier 2

If the transaction meets this criteria, the Mastercard Assigned ID and IRD combination is edited against the valid Mastercard Assigned ID and IRD list maintained at Mastercard®.

For the interchange programs defined in intracountry BSAs of Eurozone countries, GCMS will require and validate PDS 0176 if these conditions have been met:

- The acquirer has submitted PDS 0176 for the transaction.
- For IRDs S3 and T2, DE 3 (Processing Code), subfield 1 is 00 (Purchase), 09 (Purchase with Cash Back), or 20 (Credit).
- For IRD P3, DE 3 (Processing Code), subfield 1 is 00 (Purchase).

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The IRD codes are listed in this table.

Interchange programs

IRD	Description
S3	Maestro® POS Large Merchant
P3	Maestro® PayPass™ Large Merchant
T2	Debit Mastercard POS Large Merchant

If the transaction meets the above criteria, the Mastercard Assigned ID and IRD combination is edited against the valid Mastercard Assigned ID and IRD list maintained at Mastercard®.

Acquirers impact

Acquirers should note the following:

- For First Presentment/1240 non-collection messages, if the IRD submitted is a specified U.S.-to-U.S. IRD listed above, then PDS 0176 must be present.
- For First Presentment/1240 non-collection messages, if PDS 0176 is submitted and the IRD submitted is a U.S.-to-U.S. IRD listed above, the message will be subject to the Mastercard Assigned ID interchange edit.
- Acquirers must be able retain PDS 0176 and provide it in any subsequent transactions.
- For all card acceptors that have been issued a Mastercard Assigned ID, all submitted First Presentment transactions should contain the Mastercard Assigned ID in PDS 0176, including credits and reversals.

Issuers impact

Issuers should note these items:

- Mastercard® will forward PDS 0176 in First Presentment/1240 messages to the issuers.
- Issuers continue to receive the tiered interchange IRDs in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) if submitted by the acquirer.
- Issuers must be able retain PDS 0176 and provide it in any subsequent Chargeback transactions.

Values

The Mastercard Assigned Merchant ID in this PDS should always be a value assigned by Mastercard®.

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PDS 0177 (Cross-border)

PDS 0177 (Cross-border) identifies for the message receiver whether the transaction is a cross-border transaction.

Attributes

Data Representation:	a–2; TAGLLL
Tag Field:	0177
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	M
Second Presentment/1240	C	X	M

The clearing system populates values in PDS 0177. Customer-generated messages should not contain PDS 0177. Transactions processed by the Mastercard® network and then submitted to the clearing system will contain PDS 0177.

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PDS 0177 subfields

This PDS consists of two subfields.

PDS 0177 subfields

Number	Positions	Name	Attribute	Justification
1	1	Cross-border Indicator	a-1	N/A
2	2	Currency Indicator	a-1	N/A

Subfield 1 (Cross-border Indicator)

Subfield 1 (Cross-border Indicator) identifies whether the transaction qualified as a cross-border transaction and could be subject to cross-border transaction pricing guidelines. The values are listed in this table.

Subfield 1 (Cross-border Indicator)

Value	Description
Y	Qualifies as a cross-border transaction.
N	Does not qualify as a cross-border transaction.

Subfield 2 (Currency Indicator)

Subfield 2 (Currency Indicator) identifies whether the transaction was submitted to Mastercard in the local currency of the merchant. The currency indicator is populated only with the values of Y or N if the transaction qualifies as a cross-border transaction. The values are listed in this table.

Subfield 2 (Currency Indicator)

Value	Description
Space	Does not qualify as a cross-border transaction.
Y	Transaction submitted in the local currency of the merchant.
N	Transaction not submitted in the local currency of the merchant.

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PDS 0178 (Alternate Card Acceptor Description Data 2)

PDS 0178 (Alternate Card Acceptor Description Data 2) may provide a local language version of the data in DE 43 (Card Acceptor Name/Location) and PDS 0171 (Alternate Card Acceptor Description Data) using a non-standard data set.

Attributes

Data Representation:	ans...201; TAGLLLVAR
Tag Field:	0178
Length Field:	3 positions, value = 004–201
Data Field:	Variable length, 4–201 positions
Subfields:	2
Justification:	See "Subfields"

NOTE: Subfield 2 includes binary data. Converting this data to other formats may cause data loss.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This PDS is optional in First Presentment/1240 and subsequent cardholder life cycle transactions.

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Values

If present, PDS 0178 cannot contain all low values or all high values.

PDS 0178 subfields

This PDS consists of two subfields.

PDS 0178 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Character Set Indicator 2	an-3	N/A
2	4–201	Card Acceptor Description Data 2	b-198	Left

Subfield 1 (Character Set Indicator 2)

Subfield 1 (Character Set Indicator 2) identifies the character set in which the enhanced card acceptor description is provided. The values are listed in this table.

Subfield 1 (Character Set Indicator 2)

Value	Description
ARA	Arabic
CHS	Chinese (simplified)
CHT	Chinese (traditional)
CYR	Cyrillic
GRK	Greek
HEB	Hebrew
HIR	Hiragana
HAN	Hangul
KAN	Kanji
KAT	Katakana
ROM	Roman
THI	Thai
VIE	Vietnamese

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Subfield 2 (Card Acceptor Description Data 2)

NOTE: Subfield 2 includes binary data. Converting this data to other formats may cause data loss.

Subfield 2 (Card Acceptor Description Data 2) consists of free-format text describing the card acceptor name or location (or both), provided in the character set as indicated in subfield 1.

This data is variable length, with a maximum length of 198 positions. This subfield is not edited.

PDS 0179 (Long Running Transaction [LRT] Indicator)

PDS 0179 (Long Running Transaction [LRT] Indicator) provides a means to identify an eligible healthcare transaction as a Long Running Transaction (LRT).

Attributes

Data Representation:	n-2; TAGLLL
Tag Field:	0179
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

Values

If present, PDS 0179 must contain a valid value. The values are shown in this table.

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Values

Value	Description
1	Healthcare Long Running Transaction (LRT)

PDS 0180 (Domestic Card Acceptor Tax ID)

PDS 0180 (Domestic Card Acceptor Tax ID) contains the tax ID associated with the transaction.

Attributes

Data Representation:	ans–020; TAGLLLVAR
Tag Field:	0180
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 001–020 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

For transactions qualifying for this business service arrangement, PDS 0180 must be present for first presentment non-cash transactions.

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Business service arrangement

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
4	484001	Mexico Intracountry

PDS 0180 must be present in the First Presentment/1240 message containing Processing Code (DE 3, subfield 1), value 00 (Purchase [Good and Services]), 09 (Purchase [Goods and Services] with Cash Back), 18 (Unique Transaction [Requires Unique MCC]), 20 (Credit [Purchase Return]), or 28 (Payment Transaction). Collection Only messages are excluded.

For customers in Croatia, acquirers in Croatia must support PDS 0180 in First Presentment/1240 messages for installment payment transactions.

Values

PDS 0180 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

For non-Mexico domestic transactions, if present, PDS 0180 must be a minimum length of 1 and a maximum length of 20.

For this business service arrangement, if present, PDS 0180 must be a minimum length of 13 and maximum length of 14, unless it is Collection Only.

Business service arrangement

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
4	484001	Mexico Intracountry

PDS 0181 (Installment Payment Data)

PDS 0181 (Installment Payment Data) is required for installment payment transactions in First and Second Presentment/1240 messages and First and Arbitration Chargeback/1442 messages.

Attributes

Data Representation:	ans...68; TAGLLLVAR

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Tag Field:	0181
Length Field:	3 positions, value = 050-068
Data Field:	Variable length, 50-68 positions
Subfields:	10
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

All of the amount subfields are based on the cardholder billing currency and exponent values found in DE 51 (Currency Code, Cardholder Billing) and PDS 0148 (Currency Exponents).

Subfield 1 (Type of Installment)

PDS 0181 (Installment Payment Data), subfield 1 contains the type of financing applicable for the installment.

Attributes

	Attribute	Value
Subfield ID	n-2	01
Subfield Length	n-2	02
Data Representation	n-2	
Justification	Right	

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Values

NOTE: Values 20, 21, and 22 are valid for all regions. Only value 21 is valid for the Philippines.

Values

Values	Description
20	Issuer-financed
21	Merchant-financed
22	Acquirer-financed
23	Co-branded Merchant Financed
24	Issuer Merchant Co-Financed

Subfield 2 (Number of Installments)

PDS 0181 (Installment Payment Data), subfield 2 (Number of Installments) contains the total number of installments selected by the cardholder.

The valid values are 02–99 for all regions and 02–24 for the Philippines.

Subfield 2 (Number of Installments)

	Attribute	Value
Subfield ID	n-2	02
Subfield Length	n-2	02
Data Representation	n-2	
Justification	Right	

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Subfield 3 (Interest Rate)

PDS 0181 (Installment Payment Data), subfield 3 contains the interest rate (XXX.XX%) that the issuer charges the cardholder for the installment payments. For installment payments, the default is all spaces.

Subfield 3 (Interest Rate)

	Attribute	Value
Subfield ID	n-2	03
Subfield Length	n-2	05
Data Representation	ns-5	
Justification	Right	

Subfield 4 (First Installment Amount)

Acquirers can specify the installment amount in PDS 0181 (Installment Payment Data), subfield 4. If this subfield is not used, it must be present with all spaces.

Subfield 4 (First Installment Amount)

	Attribute	Value
Subfield ID	n-2	04
Subfield Length	n-2	12
Data Representation	ns-12	
Justification	Right	

Subfield 5 (Subsequent Installment Amount)

For single clearing transactions, acquirers must fill in a value of zero in PDS 0181 (Installment Payment Data), subfield 5 unless the first installment amount is different from subsequent installment amounts. For multiple clearing transactions, this subfield is not used, and it must be present with all spaces.

Subfield 5 (Subsequent Installment Amount)

	Attribute	Value
Subfield ID	n-2	05
Subfield Length	n-2	12

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	Attribute	Value
Data Representation	ns-12	
Justification	Right	

Subfield 6 (Annual Percentage Rate)

PDS 0181 (Installment Payment Data), subfield 6 contains the annual percentage rate (XXX.XX %) an issuer will charge the cardholder for the installment payments. For installment payments, the default is all spaces.

Subfield 6 (Annual Percentage Rate)

	Attribute	Value
Subfield ID	n-2	06
Subfield Length	n-2	05
Data Representation	ns-5	
Justification	Right	

Subfield 7 (Installment Fee)

PDS 0181 (Installment Payment Data), subfield 7 contains the fee amount an issuer will charge the cardholder for the installment payments in cardholder billing currency. The default is all spaces.

Subfield 7 (Installment Fee)

	Attribute	Value
Subfield ID	n-2	07
Subfield Length	n-2	12
Data Representation	ns-12	
Justification	Right	

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Subfield 8 (Commission Rate)

PDS 0181 (Installment Payment Data), subfield 8 contains the commission rate (XXX.XX%) applicable for the installment. The default is all spaces.

Subfield 8 (Commission Rate)

	Attribute	Value
Subfield ID	n-2	08
Subfield Length	n-2	05
Data Representation	ns-5	
Justification	Right with leading zeros	

Subfield 9 (Commission Sign)

PDS 0181 (Installment Payment Data), subfield 9 contains the commission sign applicable for the installment. The default value is all spaces.

Attributes

	Attribute	Value
Subfield ID	n-2	09
Subfield Length	n-2	01
Data Representation	ans-1	
Justification	N/A	

Values

This table lists the valid values.

Values

Values	Description
C	Credit to Issuer and Debit to Acquirer
D	Debit to Issuer and Credit to Acquirer

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Subfield 10 (Commission Amount)

PDS 0181 (Installment Payment Data), subfield 10 contains the commission amount applicable for the installment. The default value is all spaces.

Subfield 10 (Commission Amount)

	Attribute	Value
Subfield ID	n-2	10
Subfield Length	n-2	12
Data Representation	ns-12	
Justification	Right with leading zeros	

PDS 0182 (Installment Payment Cardholder Statement Data)

PDS 0182 (Installment Payment Cardholder Statement Data) provides information about the installment payment criteria selected by the cardholder.

Attributes

Data Representation:	ans-87; TAGLLL
Tag Field:	0182
Length Field:	3 positions, value = 087
Data Field:	Fixed length, 87 positions
Subfields:	11
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	C	C

All the amount subfields are based on the cardholder billing currency and exponent, as provided in DE 51 (Currency Code, Cardholder Billing) and PDS 0148 (Currency Exponents).

Subfield 1 (Total Number of Installments)

PDS0182 (Installment Payment Cardholder Statement Data), subfield 1 (Total Number of Installments) describes the total number of installments selected by the cardholder. The valid values are 02-99.

Attributes

Data Representation	n-2
Data Field	Contents of positions 1-2
Justification	Right

Values

This table lists the valid values.

Values

Values	Description
02-99	The total number of installments selected by the cardholder.

Subfield 2 (Current Installment Number)

PDS 0182, subfield 2 (Current Installment Number) contains the current installment number of the installment split transaction. The valid values are 01-99.

Attributes

Data Representation	n-2

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Data Field	Contents of positions 3-4
Justification	Right

Values

This table lists the valid values.

Values

Values	Description
01–99	The current installment number of the installment split transaction

Subfield 3 (Original Cardholder Billing Amount)

PDS 0182, subfield 3 (Original Cardholder Billing Amount) contains the original transaction amount in issuer's designated cardholder billing currency.

Attributes

Data Representation	n-12
Data Field	Contents of positions 5-16
Justification	Right

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

Subfield 4 (Installment Amount)

PDS 0182, subfield 4 (Installment Amount) contains the installment amount of the current installment transaction in cardholder billing currency.

Attributes

Data Representation	n-12
Data Field	Contents of positions 17-28
Justification	Right

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All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

Subfield 5 (Principal Amount)

PDS 0182, subfield 5 (Principal Amount) contains the Principal Amount of the current installment transaction in cardholder billing currency.

Attributes

Data Representation	n-12
Data Field	Contents of positions 29-40
Justification	Right

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

Subfield 6 (Interest Amount)

PDS 0182, subfield 6 (Interest Amount) contains the interest amount of the current installment transaction in cardholder billing currency.

Attributes

Data Representation	n-12
Data Field	Contents of positions 41-52
Justification	Right

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

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Subfield 7 (Installment Fee)

PDS 0182, subfield 7 (Installment Fee) contains the fee amount that the issuer charges the cardholder for the installment in cardholder billing currency. The default fee is spaces.

Attributes

Data Representation	ns-12
Data Field	Contents of positions 53-64
Justification	Right

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

Subfield 8 (Interest Rate)

PDS 0182, subfield 8 (Interest rate) contains the interest rate (XXX.XX %) that the issuer charges the cardholder for the installment payments. The default rate is spaces.

Attributes

Data Representation	ns-5
Data Field	Contents of positions 65-69
Justification	Right

Subfield 9 (APR)

PDS 0182, subfield 9 (APR) contains the annual percentage rate (XXX.XX %) that the issuer charges the cardholder for the installment payments. The default rate is spaces.

Attributes

Data Representation	ns-5
Data Field	Contents of positions 70-74
Justification	Right

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Subfield 10 (Total Amount Due)

PDS 0182, subfield 10 (Total Amount Due) contains the total amount due of all installments in cardholder billing currency.

Attributes

Data Representation	n-12
Data Field	Contents of positions 75-86
Justification	Right

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

Subfield 11 (Installment Cancellation Indicator)

PDS 0182, subfield 11 (Installment Cancellation Indicator) contains the indicator to identify canceled installment payments.

Attributes

Data Representation	ans-1
Data Field	Contents of position 87
Justification	Right

Values

This table lists the valid values.

Values

Values	Description
Y	Canceled Installment
N	Ongoing Installment

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PDS 0183 (Brazil Post-Dated Transaction Data)

PDS 0183 (Brazil Post-Dated Transaction Data) contains information to support post-dated clearing transactions.

Attributes

Data Representation:	an-39
Tag Field:	0183
Length Field:	3 positions, value = 039
Data Field:	Fixed length, 39 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

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Subfield 1 (Service Code)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 1 indicates the type of post-dated transaction.

Attributes

Data Representation	n-2
Data Field	Contents of positions 1–2
Justification	N/A

Values

This table lists the valid values.

Values

Values	Description
30	Post-Dated with Guarantee
31	Post-Dated without Guarantee

If PDS 0183 is present, subfield 1 (Service Code) must be equal to 30 or 31.

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

Subfield 2 (Number of Installments)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 2 indicates the number of post-dated installments.

Attributes

Data Representation	n-1
Data Field	Contents of position 3
Justification	N/A

If present, the value of subfield 2 will always be 1.

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NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

Subfield 3 (Guarantee)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 3 indicates whether or not there is a guarantee to be settled for the post-dated transaction.

Attributes

Data Representation	a-1
Data Field	Contents of position 4
Justification	N/A

Values

This table lists the valid values.

Values

Values	Description
Y	Yes
N	No

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

Subfield 4 (Guarantee Amount)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 4 contains the amount of a guarantee to be settled for a post-dated transaction and is assumed to be a credit to the issuer.

Attributes

Data Representation	n-8
Data Field	Contents of positions 5–12
Justification	N/A

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If PDS 0183, subfield 1 contains value 31 (Post-Dated without Guarantee), subfield 4 must equal 00000000.

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

Subfield 5 (Post Settlement Date)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 5 contains the proposed settlement date (the expected date for completion message arrival) in the format: MMDDYY.

Attributes

Data Representation	n-6
Data Field	Contents of positions 13–18
Justification	N/A

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

Subfield 6 (Original Authorization Request Date)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 6 contains the original authorization date of a post-dated transaction in the format: MMDDYY.

Attributes

Data Representation	n-6
Data Field	Contents of positions 19–24
Justification	N/A

Subfield 6 will contain all zeros on authorization message.

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

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Subfield 7 (Original Banknet Reference Number)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 7 contains the original Banknet reference number assigned by Banknet to the original authorization request.

Attributes

Data Representation	an-9
Data Field	Contents of positions 25–33
Justification	N/A

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

Subfield 8 (Authorization Code)

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 8 contains the online authorization code provided by the issuer on the original authorization response.

Attributes

Data Representation	n-6
Data Field	Contents of positions 34–39
Justification	N/A

NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.

PDS 0184 (Directory Server Transaction ID)

The Directory Server Transaction ID is generated by the EMV 3DS Mastercard Directory Server during the authentication transaction and passed back to the merchant with the authentication results.

PDS 0184 (Directory Server Transaction ID) allows the acquirer to pass the Directory Server Transaction ID during clearing in order to link the authentication and clearing transaction.

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Attributes

Data Representation:	ans-36; TAGLLL
Tag Field:	0184
Length Field:	3 positions, value = 036
Data Field:	Fixed length, 36 positions
Subfields:	None
Justification:	Left Justified

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

Values

If PDS 0184 (Directory Server Transaction ID) is present, it should contain values as in this example. The Directory Server Transaction ID is a unique ID.

Example: f38e6948-5388-41a6-bca4-b49723c19437

Application notes

This is a conditional field and must be provided by the acquirers part of the First Presentment/1240 messages if they are participating and have previously authenticated using the Mastercard® e-commerce/Identity Check program. This field will not be edited to ensure that the Directory Server Transaction ID was provided on the transaction. If provided by the acquirer or processor, it must meet the specifications defined.

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PDS 0185 (Accountholder Authentication Value)

PDS 0185 (Accountholder Authentication Value) is for acquirers to provide the accountholder authentication value in First Presentment/1240 messages.

Attributes

Data Representation:	ans...32; TAGLLLVAR
Tag Field:	0185
Length Field:	3 positions, value = 001-032
Data Field:	Variable length, 01–32 positions
Subfields:	None
Justification:	Left Justified

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

Values

The Accountholder Authentication Value (AAV) is transaction specific. The AAV is unique to each transaction, but will start with a leading indicator as defined in this table.

Values

3D Secure 1.0 (3DS 1.0)	EMV 3-D Secure (3DS 2.0)
j	kG, kH, kJ, kK
h	kL, kM

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NOTE: Values i, l, m, and n are reserved for future use. Refer to *SPA2 AAV for Mastercard® e-commerce/Identity Check* for more details on Accountholder Authentication Value changes.

Application notes

This is a conditional field and must be provided by the acquirers part of the First Presentment/1240 messages if they are participating and have previously authenticated using the Mastercard® e-commerce/Identity Check program. This field will not be edited to ensure that the AAV Value was provided on the transaction. If provided by the acquirer or processor, it must meet the specifications defined.

PDS 0186 (Program Protocol)

PDS 0186 (Program Protocol) allows acquirers to identify which 3-D Secure authentication protocol was used for e-commerce transactions.

Attributes

Data Representation:	an–1; TAGLLL
Tag Field:	0186
Length Field:	3 positions, value = 001
Data Field:	Fixed Length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

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Values

If PDS 0186 (Program Protocol) is present, customers indicate the correct Program Protocol by sending one of these values:

- 3D Secure Version 1.0 = 1, or
- EMV 3-D Secure = 2.

Application notes

This is a conditional field and must be provided by the acquirers part of the First Presentment/1240 messages if they are participating and have previously authenticated using the Mastercard® e-commerce/Identity Check program. This field will not be edited to ensure that the Program Protocol was provided on the transaction. If provided by the acquirer or processor, it must meet the specifications defined.

PDS 0188 (Private Data, Proprietary Service Data)

PDS 0188 (Private Data, Proprietary Service Data) contains information for future service enhancements.

Attributes

Data Representation:	an...987; TAGLLLVAR
Tag Field:	0188
Length Field:	3 positions, value = 007–987
Data Field:	Variable length, 987 positions
Subfields	3
Occurrences	1-141
Justification	See subfields

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
Second Presentment/1240	•	X	C

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Retrieval Fee Billing)/1740	•	X	C
Fee Collection (Other than Retrieval Fee Billing)/1740	•	•	C
Fee Collection (Handling Fees)/1740	•	•	C

Values

Number	Positions	Name	Attribute
1	1-2	Service Type	an-2
2	3-4	Score Name	an-2
3	5-7	Score Value	an-3

PDS 0189 (Point-of-Interaction [POI] Phone Data)

PDS 0189 (Point-of-Interaction [POI] Phone Data) identifies the number dialed in a POI phone call transaction.

Attributes

Data Representation:	ans–41; TAGLLL
Tag Field:	0189
Length Field:	3 positions, value = 041
Data Field:	Fixed length, 41 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This PDS is supplemental to the information in DE 43 (Card Acceptor Name/ Location). It provides call detail record reporting for the cardholder.

Values

If present, PDS 0189 cannot contain all low values or all high values.

PDS 0189 subfields

This PDS consists of two subfields.

Subfields

PDS 0189 subfields

Number	Positions	Name	Attribute	Justification
1	1	Format Number	an-1	N/A
2	2–41	Phone Data	ans-40	left

Subfield 1 (Format Number)

Subfield 1 (Format Number) identifies the format of the data in subfield 2, Phone Data. The values are listed in this table.

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Subfield 1 (Format Number)

Value	Description
1	Card-activated phone transactions (U.S. and Canada call detail format)
2	Card-activated phone transactions (non-U.S. and non-Canada format)

Subfield 2 (Phone Data)

Subfield 2 (Phone Data) provides the phone number dialed, the call duration, and other related information. It is formatted to fit in 40 bytes. This enables the issuer to print this subfield's contents directly on the cardholder's statement.

If present, PDS 0189, subfield 2 (Phone Data) cannot contain all zeros or all spaces.

For these original, non-credit transactions acquired in the U.S. or Canada regions, PDS 0189, subfield 2, if present, must contain a 10-position phone number and must be left-justified with trailing spaces. The first three positions must be numeric.

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargebacks/1442
- Retrieval Requests/1644
- Fee Collection (Retrieval Fee Billing)/1740

NOTE: These formats are guidelines only. The clearing system does not perform edits to ensure that these layouts are followed.

Format 1: Card-Activated Phone Transactions (U.S. and Canadian Call Detail Format)

Number	Positions	Name	Attribute	Justification
1	1–3	Abbreviation TEL	a-3	N/A
2	4	Delimiter (space)	a-1	N/A
3	5–7	Area Code (U.S./Canadian area code.)	n-3	N/A
4	8	Delimiter (space)	a-1	N/A

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Number	Positions	Name	Attribute	Justification
5	9–11	Local Exchange (Phone number; first three digits).	n-3	N/A
6	12	Delimiter (space)	a-1	N/A
7	13–16	Local Number (Phone number; last four digits).	n-4	N/A
8	17	Delimiter (space)	a-1	N/A
9	18–20	Abbreviation MIN	a-3	N/A
10	21–22	Call Duration in Minutes	an-2	right
11	23	Delimiter (space)	a-1	N/A
12	24–36	Card Acceptor City	ans-13	left
13	37	Delimiter (space)	a-1	N/A
14	38–40	Call Origin State/Country Code[27]	a-3	left

Format 2: Card-Activated Phone Transactions (Non-U.S. and Non-Canada Format)

Number	Positions	Name	Attribute	Justification
1	1–2	Abbreviation TL	a-2	N/A
2	3–17	Full Phone Number Dialed (Includes country code, city code, and local number dialed.)	ans-15	right
3	18–19	Abbreviation MN	a-2	N/A
4	20–22	Call Duration in Minutes	an-3	right
5	23	Delimiter (spaces)	a-1	N/A
6	24–36	Card Acceptor City	ans-13	left
7	37	Delimiter (spaces)	a-1	N/A
8	38–40	Call Origin State/Country Code[28]	a-3	left

[27] May be space-filled; otherwise, may be a three-position alphabetic country code from ISO 3166 table or a two-position U.S. state code if merchant is in the U.S. region. See the *Quick Reference Booklet* for valid state and country codes.

[28] May be space-filled; otherwise, may be a three-position alphabetic country code from ISO 3166 table or a two-position U.S. state code if merchant is in the U.S. region. Refer to the *Quick Reference Booklet* for valid state and country codes.

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PDS 0190 (Partner ID Code)

PDS 0190 (Partner ID Code) identifies a specific partnership agreement, generally between specific card acceptors and issuers.

Attributes

Data Representation:	ans...6; TAGLLLVAR
Tag Field:	0190
Length Field:	3 positions, value = 001–006
Data Field:	Variable length, 1–6 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This PDS may be used for transactions on accounts issued under co-branding agreements when one of the co-branding partners originates the transaction. It also may be used when the agreement is between the card acceptor and the clearing system, such as in certain promotional discounts.

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Values

Card acceptors and issuers establish Partner ID Codes. If present, PDS 0190 cannot contain all low values, all high values, all zeros, or all spaces.

PDS 0191 (Originating Message Format)

PDS 0191 (Originating Message Format) provides the message format in which the clearing system received a message.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0191
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	O	•	•
File Trailer (Customer-generated)/1644	O	•	•
First Presentment/1240	O	X	M
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	X	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	X	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	X	M
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	X	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/1644	O	X	M
Financial Detail Addendum (Temporary Services)/1644	O	X	M
Financial Detail Addendum (Shipping/Courier Services)/1644	O	X	M
Financial Detail Addendum (Payment Transaction Detail)/1644	O	X	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	X	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	X	M
Financial Detail Addendum (Travel Agency Detail)/1644	O	X	M
Financial Detail Addendum (Lodged Account Detail)/1644	O	X	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	X	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	X	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	X	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	X	M
Financial Detail Addendum (Generic Detail)/1644	O	X	M
Financial Detail Addendum (Healthcare)/1644	O	X	M
Financial Detail Addendum (Private Label Common Data)/1644	O	X	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	X	M
First Chargeback/1442 and Arbitration Chargeback/1442	O	X	M
Second Presentment/1240	O	X	M
Retrieval Request/1644	O	X	M
Retrieval Request Acknowledgment/1644	O	X	M
Fee Collection (Retrieval Fee Billing)/1740	O	X	M

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Handling Fees)/1740	O	X	M
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	X	M

Originators optionally may provide this PDS. If this information is not present, the clearing system provides this PDS in customer-submitted messages. The information assists the receiving customer in anticipating the presence or absence of various IPM data elements and PDSs in an IPM message.

Values

The PDS 0191 values are listed in this table.

Values

Value	Description
2	Clearing system received message in the IPM format.
6	Clearing system received message in Japan Domestic Format

PDS 0192 (Payment Transaction Initiator)

PDS 0192 (Payment Transaction Initiator) contains a value to indicate that either Mastercard® or a trusted Mastercard® business partner initiated a payment transaction on behalf of a customer.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0192
Length Field:	3 positions
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
Retrieval Request/1644	C	•	C
Retrieval Request Acknowledgment/1644	C	•	C

PDS 0192 must be provided under these conditions.

- It was received on the First Presentment/1240 message, with these values present.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) = 28 (Payment Transactions).
- PDS 0043 (Transaction Type Identifier) = C02 (Rebate).

Values

The value associated with PDS 0192 is MCW, Mastercard Worldwide.

PDS 0194 (Remote Payments Program Data)

PDS 0194 (Remote Payments Program Data) identifies the domain in which the service manager (program originator) of the Mobile Remote Payments Program is operating.

Attributes

Data Representation:	ans-1; TAGLLL
Tag field:	0194
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Values

The PDS 0194 values are listed in this table.

Value	Description
1	Issuer domain
2	Acquirer domain

PDS 0195 (Installment Data)

PDS 0195 (Installment Data) provides information about the installment payment option selected by the cardholder at the point of interaction.

Attributes

Data Representation:	an...27; TAGLLLVAR
Tag Field:	0195
Length Field:	3 positions, value = 003–027
Data Field:	Variable length, 3–27 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

This PDS is required for specific business service arrangements.

Subfield 1 (Total Number of Installments)

PDS 0195 (Installment Data), subfield 1 identifies the number of installment payments.

Attributes

Data Representation:	n-3
Data Field:	Contents of positions 1–3
Justification:	Left

When PDS 0195 is present, subfield 1 is required for transactions submitted for Japan Intracountry BSA 4/392001:

- Subfield must be numeric.
- Subfield must contain the three position value that identifies the total number of installments.

When PDS 0195, Subfield 2 (Payment Option Code) Contains value 61, subfield 1 must contain the number of installments (a value between 002 and 999). If PDS 0195, subfield 2 contains values other than 31, 34, or 61, subfield 1 should be zero-filled.

If PDS 0195, subfield 2 contains 61 and the number of installments is 2, the transaction will be settled following the Twice Pay method:

- 50 percent of the transaction amount will be settled following normal settlement process.
- 50 percent of the transaction amount will be settled following a delay of 30 days from the clearing date.

The actual settlement date will be adjusted following the settlement calendar of selected settlement service.

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Subfield 2 (Payment Option Code)

PDS 0195 (Installment Data), subfield 2 identifies the payment terms of the transaction.

Attributes

Data Representation:	n-2
Data Field:	Contents of positions 4–5
Justification:	Left

When PDS 0195 is present, subfield 2 is required for transactions submitted for Japan Intracountry BSA 4/392001.

Values

This table lists the valid values.

Values

Values	Description
10	Single Payment
21	Bonus Pay
31	Installment Payment with Bonus Pay Simplified
34	Installment Payment with Bonus Pay Detailed
61	Installments (Twice Pay/Three or More)
80	Revolving

Subfield 3 (Installment Number)

PDS 0195 (Installment Data) identifies the current transaction installment number as related to the sequence of total number of installments. This subfield must be numeric.

Attributes

Data Representation:	n-3
Data Field:	Contents of positions 6–8

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Justification:	Left

This subfield is not applicable for Japan. For transactions submitted for Japan Intracountry BSA 4/392001, subfield 3 should be populated with zeros.

As an example, acquirers submitting multiple installment transactions indicate that this is the first of three installment transactions if subfield 1 (Total Number of Installments) contains the value 003 and subfield 3 contains the value 001.

Subfield 4 (Bonus Code)

PDS 0195 (Installment Data), subfield 4 indicates the manner in which the installment transaction is settled.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 9
Justification:	Left

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 4 must be provided when subfield 2 (Payment Option Code) contains value 21 (Bonus Pay). This subfield identifies whether a transaction must be settled utilizing the delayed settlement method.

Values

This table lists the valid values.

Values

Values	Description
0	Settlement will be delayed. If the clearing date is 21 July to 20 December, then the settlement date will be 20 December. If the clearing date is 21 December to 20 July, then the settlement date will be 20 July.
1	No settlement delay

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Subfield 5 (Bonus Month Code)

The combination of the value in PDS 0195 (Installment Data), subfield 5 and the value in subfield 6 (Number of Bonus Payments per Year) identifies the bonus payment months.

Attributes

Data Representation:	ans-1
Data Field:	Contents of position 10
Justification:	Left

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 5 must be provided when subfield 2 (Payment Option Code) is value 34 (Installment Payment with Bonus Pay Detailed). The combination of a code in subfield 5 and a value in subfield 6 (Number of Bonus Payments Per Year) identifies the bonus payment month(s). For specific combination details, refer to the tables included under subfield 6.

NOTE: When the value <space> is used, it indicates the amount in subfield 7 (Bonus Amount) can be a zero amount even when subfield 2 is value 34 (Installment Payment with Bonus Pay Detailed). The value <space> does not change the presence rule for other subfields.

Values

This table lists the valid values.

Values

Values	Description
1	January
2	February
3	March
4	April
5	May
6	June
7	July
8	August
9	September

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Values	Description
A	October
B	November
C	December
<space>	Undefined

Subfield 6 (Number of Bonus Payments per Year)

PDS 0195 (Installment Data), subfield 6 indicates the number of bonus payments per year.

Attributes

Data Representation:	n-1
Data Field:	Contents of position 11
Justification:	Left

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 6 must be provided when subfield 2 (Payment Option Code) contains value 34 (Installment Payment with Bonus Pay Detailed). The combinations of a code in subfield 5 (Bonus Month Code) and a value in subfield 6 identifies the bonus payment month(s).

Values

This table lists the valid values.

Values

Values	Description
1	Number of Bonus Payments is once per year
2	Number of Bonus Payments is twice per year

Once per Year Bonus

This table indicates the bonus month(s) when once per year bonus payments will be settled.

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Once per Year Bonus

Indicates the bonus month(s) when once per year bonus payments will be settled.

Bonus Month Code (Subfield 5)	Number of Bonus Payments (Subfield 6)	Bonus Month
1	1	January
2	1	February
3	1	March
4	1	April
5	1	May
6	1	June
7	1	July
8	1	August
9	1	September
A	1	October
B	1	November
C	1	December
<space>	1	Undefined

Twice per Year Bonus

This table indicates the bonus month(s) when twice per year bonus payments will be settled.

Twice per Year Bonus

Indicates the bonus month(s) when twice per year bonus payments will be settled.

Bonus Month Code (Subfield 5)	Number of Bonus Payments (Subfield 6)	Bonus Month
1	2	June and December
2	2	June and January
3	2	July and December
4	2	July and January
5	2	August and December

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Bonus Month Code (Subfield 5)	Number of Bonus Payments (Subfield 6)	Bonus Month
6	2	August and January
7	2	September and December
8	2	September and January
9	2	June and February
A	2	July and February
B	2	August and February
C	2	September and February
<space>	2	Undefined

Subfield 7 (Bonus Amount)

PDS 0195 (Installment Data), subfield 7 identifies the amount of bonus to be paid in each bonus payment.

Attributes

Data Representation:	n-12
Data Field:	Contents of positions 12–23
Justification:	Right

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, a bonus amount of USD 4500.29 is expressed as 000000450029.

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 7 must be provided when subfield 2 (Payment Option Code) is value 34 (Installment Payment with Bonus Pay Detailed). When provided, the amount must be greater than zero except when subfield 5 (Bonus Month Code) contains <space>. For example, a bonus amount of JPY 45000 is expressed as 000000045000.

Subfield 8 (First Month of Bonus Payment)

If present, PDS 0195 (Installment Data), subfield 8 must be in the format YYMM that identifies the first month of bonus payment.

Attributes

Data Representation:	n-4

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Data Field:	Contents of positions 24–27
Justification:	Left

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 8 is a four-digit subfield in the format YYMM that identifies the first month of bonus payment. This subfield must be provided when subfield 2 (Payment Option Code) contains value 34 (Installment Payment with Bonus Pay Detailed).

PDS 0196 (Mobile Phone Reload Data)

PDS 0196 (Mobile Phone Reload Data) is used in mobile phone reload transactions to provide the customer's mobile phone number and service provider.

Attributes

Data Representation:	ans...47; TAGLLLVAR
Tag Field:	0196
Length Field:	3 positions, value = 001-047
Data Field:	Variable length, 1-47 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C

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PDS 0196 subfields

This PDS consists of two subfields.

PDS 0196 subfields

Number	Positions	Name	Attribute	Justification
1	1–17	Mobile Phone Number	ans-17	Left
2	18–47	Mobile Phone Service Provider Name	ans...30	Left

Subfield 1 (Mobile Phone Number)

Subfield 1 (Mobile Phone Number) contains the phone number of the wireless phone for which the customer is purchasing extra service. It must be left-justified. For more information on the data that is allowed in this subfield, refer to the *Interchange Manual: Europe Region* or the *Interchange Manual: MEA Region*.

Subfield 2 (Mobile Phone Service Provider Name)

Subfield 2 (Mobile Phone Service Provider Name) contains the name or other identifier of the mobile phone service provider. If present, it must be left-justified and cannot contain all spaces or all zeros.

PDS 0197 (National Use Tax Data)

PDS 0197 (National Use Tax Data) provides various tax amounts and percentages applicable to intracountry transactions in various markets.

Attributes

Data Representation:	n-53; TAGLLL
Tag Field:	0197
Length Field:	3 positions, value = 053
Data Field:	Fixed length, 53 positions
Subfields:	5
Justification:	See "Subfields"

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C

This PDS can be used to present tax amounts, a tax percentage, and a tax base amount for intracountry transactions in various markets. The subfield names are very general in nature, to allow different usage definitions for different countries.

Values

If present, each of the subfields 1, 2, 4, and 5 within PDS 0197 must be right-justified with leading zeros.

PDS 0197 subfields

This PDS consists of five subfields

PDS 0197 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Tax Amount 1	n-12	Right
2	13–24	Tax Amount 2	n-12	Right
3	25–29	Tax Percentage	n-5	Right
4	30–41	Tax Base Amount	n-12	Right
5	42–53	Tax Amount 3	n-12	Right

Subfield 1 (Tax Amount 1)

Subfield 1 (Tax Amount 1) identifies a tax or Value Added Tax (VAT) on the transaction.

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For intracountry transactions in specific Latin America and Caribbean region markets, this is VAT calculated by the card acceptor and entered as input at the point-of-sale (POS) device.

Subfield 2 (Tax Amount 2)

Subfield 2 (Tax Amount 2) identifies a second tax or VAT on the transaction.

For intracountry transactions in specific Latin America and Caribbean region markets, this is VAT calculated by the card acceptor and entered as input at the POS device.

Subfield 3 (Tax Percentage)

Subfield 3 (Tax Percentage) identifies a tax percentage. This subfield consists of five numeric positions. The format is always NNN.NN%, which means that the last two positions represent decimal positions of the tax percentage. For example, a value of 00850 is interpreted as 8.5 percent.

For intracountry transactions in specific Latin America and Caribbean region markets, this is ReteIVA (Retention of VAT). It is the percentage of the VAT that the acquirer will not pay to the merchant but to the local tax agency. It is entered as input at the POS device.

Subfield 4 (Tax Base Amount)

Subfield 4 (Tax Base Amount) identifies the amount on which the tax was calculated.

For intracountry transactions in specific Latin America and Caribbean region markets, this is the IVA Devolution Base, the amount on which the VAT was originally calculated. It is entered as input at the POS device.

Subfield 5 (Tax Amount 3)

Subfield 5 (Tax Amount 3) identifies a third tax or VAT on the transaction.

For intracountry transactions in specific Latin America and the Caribbean region markets, this is ReteICA (Industry & Commerce Tax Retention). It is a regional tax that applies only in the districts/provinces of Barranquilla, Bogota, and Zipaquira. It is entered as input at the POS device.

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PDS 0198 (Device Type)

PDS 0198 (Device Type) provides information about the form factor of the cardholder device used to initiate a transaction.

Attributes

Data Representation:	an-2; TAGLLL
Tag Field:	0198
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C

Values

NOTE: As removable secure elements may be moved from a mobile phone to a tablet or e-book by the consumer, values 01, 08, 10, and 12 represent the initial intended use of this secure element by the issuer. There is no requirement to change these four values after initial personalization has taken place.

Values

Value	Description
00	Card
01	Mobile Phone or Smartphone with Mobile Network Operator (MNO) controlled removable secure element (SIM or UICC) personalized for use with a Mobile Phone or Smartphone[29]

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Value	Description
02	Key Fob
03	Watch using a contactless chip or a fixed (non-removable) secure element not controlled by the MNO
04	Mobile Tag
05	Wristband
06	Mobile Phone Case or Sleeve
07	Mobile phone or smartphone with a fixed (non-removable) secure element controlled by the MNO, for example, code division multiple access (CDMA)
08	Mobile Phone or Smartphone with removable secure element not controlled by the MNO, for example, SD Card personalized for use with a Mobile Phone or Smartphone[30]
09	Mobile phone or smartphone with a fixed (non-removable) secure element not controlled by the MNO
10	Tablet or e-Reader with an MNO-controlled removable secure element (SIM or UICC) personalized for used with a Tablet or Reader[31]
11	Tablet or e-book with a fixed (non-removable) secure element controlled by the MNO
12	Removable secure element not controlled by the MNO, for example, memory card personalized for use with a tablet or e-book
13	Tablet or e-book with fixed (non-removable) secure element not controlled by the MNO
14	Mobile Phone or Smartphone with a payment application running in a host processor
15	Tablet or e-Reader with a payment application running in a host processor
16	Mobile Phone or Smartphone with a payment application running in the TEE of a host processor
17	Tablet or E-Book with a payment application running in the TEE of a host processor

[29] As a removable secure element (SE) may be moved from a mobile phone to a tablet or e-book by the consumer this value represents the initial intended use of this SE only.

[30] As a removable secure element (SE) may be moved from a mobile phone to a tablet or e-book by the consumer this value represents the initial intended use of this SE only.

[31] As a removable secure element (SE) may be moved from a mobile phone to a tablet or e-book by the consumer this value represents the initial intended use of this SE only.

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Value	Description
18	Watch with a payment application running in the TEE of a host processor
19	Watch with a payment application running in a host processor
20	Card
21	Phone
22	Tablet/e-reader
23	Watch/Wristband
24	Sticker
25	PC
26	Device Peripheral
27	Tag
28	Jewelry
29	Fashion Accessory
30	Garment
31	Domestic Appliance
32	Vehicle
33	Media/Gaming Device
34–99	Reserved for Future Use

PDS 0199 (Funding Transaction Information)

PDS 0199 (Funding Transaction Information) contains information provided by an ATM acquirer that can be printed on the cardholder statement.

PDS 0199 (Funding Transaction Information) may include the information provided by the cardholder at the ATM when paying a bill and relevant information provided by the ATM acquirer.

Attributes

Data Representation:	ans...199; TAGLLLVAR
Tag Field:	0199
Length Field:	3 positions, value = 001–199

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Data Field:	Variable length, 001–199 positions
Subfields:	none
Justification:	left

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

Values

If present, PDS 0199 must contain the information that can be included on the cardholder statement as a result of a domestic funding transaction at an ATM initiated by a cardholder to pay a bill. Specific formatting of PDS 0199 can be found in the *Domestic Processing Guide* for the country provided by the Mastercard® regional office. Specific formatting of PDS 0199 is defined for each country where the funding transaction at an ATM is implemented. Contact your regional office for information regarding the implementation of the funding transaction at the ATM for your local market.

PDS 0200 (Fraud Notification Date)

PDS 0200 (Fraud Notification Information) contains the additional data necessary to provide acquirers with the date of the second fraud-related chargeback and an accurate count of total fraud-related chargebacks for the account.

Attributes

Data Representation:	n...8; TAGLLL
Tag Field:	0200
Length Field:	3 positions, value = 008
Data Field:	Fixed length 8 positions
Subfields:	2
Justification:	See "Subfields"

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PDS 0200 is populated and provided to the acquirer starting with the second fraud-related chargeback for the account, and continues with each successive fraud-related chargeback on the account.

When a first or second chargeback is received from the issuers with the fraud-related chargeback reason codes (4837, 4840, 4849, 4863, 4870, and 4871), Fraud Notification Service (FNS) Blocking is applied on each chargeback that exceeds the FNS criteria (FNS Date and FNS counter) set in the system. Chargeback is blocked if either or both of these condition matches:

- The original transaction settlement date is greater than FNS Date from FNS Service reply (IPM Clearing Format error number error code 2801).
- The FNS Service reply for FNS Count is greater than FNS counter criteria (of 15 counts) in aggregate for the aforementioned qualifying, fraud-related chargeback reason codes (IPM Clearing Format error number error code 2802).

Accepting or rejecting a reversal chargeback depends on the corresponding original chargeback status. If the original chargeback was accepted, then the corresponding reversal chargeback will also be accepted without validating FNS counter and FNS date criteria. If the original chargeback was rejected, then corresponding reversal chargeback will also be rejected without validating FNS counter and FNS date criteria. The FNS date and counter is updated for all transactions regardless of the reject/accept due to the edit.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	C

Values

If present, PDS 0200, subfield 1 (Fraud Notification Service Date) contains the date of the second fraud chargeback on the account.

If present, PDS 0200, subfield 1 (Fraud Notification Service Date) must contain a valid date in the YYMMDD format.

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PDS 0200 subfields

PDS 200 consists of two subfields.

PDS 0200 subfields

Number	Positions	Name	Attributes	Justification
1	1–6	Fraud Notification Service Date	n-6; format YYMMDD	N/A
2	7–8	Fraud Notification Service Chargeback Counter	ans-2	N/A

Subfield 1 (Fraud Notification Service Date)

Subfield 1 (Fraud Notification Service Date) contains the date of the second fraud-related chargeback on the account.

Subfield 2 (Fraud Notification Service Chargeback Counter)

Subfield 2 (Fraud Notification Service Chargeback Counter) contains the total number of fraud-related chargebacks processed for the account to date (including the current chargeback).

PDS 0202 (Primary Account Number [PAN] Syntax Error)

PDS 0202 (Primary Account Number [PAN] Syntax Error) contains the syntax error resulting from a transaction that contains non-numeric values in DE 2 (Primary Account Number [PAN]) for Mexico domestic transactions.

Attributes

Data Representation:	ans-19; TAGLLLVAR
Tag Field:	0202
Length Field:	3 positions, value = 006–019
Data Field:	Variable length, 6–19 positions
Subfields:	None
Justification:	Left

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Current processing restrictions

The clearing system accepts a PDS 0202 length of up to 19 positions.

The clearing system expects PDS 0202 to contain the appropriate number of positions for the account number without any filler characters to the left or right. For example, if a 16-digit account number is captured for a given transaction, the length of PDS 0202 must be 16, and exactly 16 digits must be provided beginning in position 1 of PDs 0202.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C
Retrieval Request/1644	C	•	C
Retrieval Request Acknowledgment/1644	C	•	C

Values

PDS 0202 contains the same structure as DE 2 (Primary Account Number [PAN]), but the value can be alphanumeric.

For more information on the usage and values of PDS 0202, see DE 2.

PDS 0204 (Amount, Syntax Error)

PDS 0204 (Amount, Syntax Error) contains the syntax error resulting from a transaction that contains non-numeric values in DE 4 (Amount, Transaction) for Mexico domestic transactions.

Attributes

Data Representation:	ans-12; TAGLLL

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Tag Field:	0204
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Values

PDS 0204 contains the same structure as DE 4 (Amount, Transaction), but the value can be alphanumeric.

For more information on the usage and values of PDS 0204, see DE 4 (Amount, Transaction).

PDS 0205 (Syntax Return, Message Error Indicator)

PDS 0205 (Syntax Return, Message Error Indicator) is included by the originator of a soft syntax error return and contains the element that caused the syntax return.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0205
Length Field:	3 positions, value = 014

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Data Field:	Fixed length, 14 positions
Subfields:	4
Justification:	See subfields

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C
Retrieval Request/1644	C	•	C
Retrieval Request Acknowledgment/1644	C	•	C

PDS 0205 subfields

The originator of the syntax error return message identifies the element causing the return using these subfields.

PDS 0205 subfields

Number	Positions	Name	Attribute	Justification
1	1–5	Data Element ID	an-5	left
2	6–7	Error Severity Code	n-2	N/A
3	8–11	Error Message Code	an-4	N/A
4	12–14	Subfield ID	n-3	N/A

Subfield 1 (Data Element ID)

Subfield 1 (Data Element ID) identifies the ISO data element or PDS where the error occurred. ISO data elements are identified with the prefix D. This is followed by the data element number right-justified with leading zeros so that the number

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fills four positions. For example, D0003 indicates DE 3, D0100 indicates DE 100, and so on.

PDSs are identified with the prefix P followed by the four-digit tag ID. For example, P0002 indicates PDS 0002, P0146 indicates PDS 0146, and so on.

This subfield may contain spaces if the error is a general error not related to a specific data element or PDS.

Subfield 2 (Error Severity Code)

Subfield 2 (Error Severity Code) indicates the local syntax error code of the error the clearing system detects.

The values for this subfield are listed in this table.

Subfield 2 (Error Severity Code)

Value	Description
01–25	Local domestic reason codes.

Subfield 3 (Error Message Code)

Subfield 3 (Error Message Code) is a four-digit value that refers to a specific edit error message that identifies the error condition.

Subfield 4 (Subfield ID)

Subfield 4 (Subfield ID) holds the three-position subfield ID of the element in error. This subfield contains zeros if the element in error is not defined with subfields.

PDS 0206 (Late Presentment Indicator)

PDS 0206 (Late Presentment Indicator) is used to indicate that a first presentment was submitted late by the acquirer.

PDS 0206 is only present when the transaction is submitted late according to local processing rules. GCMS determines the late presentment and provides it in the message.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0206

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Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	2
Justification:	See subfields

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C

PDS 0206 subfields

PDS 206 contains two subfields.

PDS 0206 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Number of Days Since Transaction Occurred	n-3	N/A
2	4	Late Presentment Tier	n-1	N/A

Subfield 1 (Number of Days Since Transaction Occurred)

Subfield 1 (Number of Days Since Transaction Occurred) contains the number of days between the transaction date (DE 12) and the GCMS processing date.

Subfield 2 (Late Presentment Tier)

Subfield 2 (Late Presentment Tier) contains the tiers (as identified in the local rules). The valid values are 1, 2, or 3.

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Subfield 2 (Late Presentment Tier)

Clearing Process	BAU (Tier 0)	Tier 1	Tier 2	Tier 3
Credit (MCC)	1 – 30	31 – 120	121 – 320	> 320
Debit (DMC)	1 – 8	9 – 30	31 – 120	> 120
Maestro (MSI)	1 – 8	> 8	N/A	N/A
Returns (DE 3 = 20, for all brands)	1 – 15	> 15	N/A	N/A

PDS 0207 (Wallet Identifier)

PDS 0207 provides information about transactions initiated through the use of a digital wallet. PDS 0207 must be present in all presentment and chargeback messages for transactions initiated through the use of a pass-through digital wallet enabled by MasterPass™ or any staged digital wallet.

Two basic digital wallet models exist: the Staged Digital Wallet and the Pass-through Digital Wallet.

Pass-through Digital Wallet functionality by which the Pass-through Digital Wallet Operator stores Mastercard® account data provided by the cardholder to the Digital Wallet Operator (DWO) for purposes of effecting a payment initiated by the cardholder to a merchant or sub-merchant, and upon the performance of a transaction, transfers the Mastercard® account data to the merchant or sub-merchant or to its acquirer or the acquirer's service provider.

Staged Digital Wallet functionality by which the Staged Digital Wallet Operator effects a two-stage payment to a retailer to complete a purchase initiated by a consumer as shown here:

- Payment stage: In the payment stage, the Staged DWO (Digital Wallet Operator) pays the retailer by one of these two methods:
  - A transaction conducted using a Mastercard® account or other account data assigned to the consumer by the DWO or by an issuer acting on behalf of the DWO (referred to as a consumer-assigned payment account), or
  - A funds transfer to an account designated by the retailer or held by the staged DWO on behalf of the retailer.
- Funding stage: In the funding stage, the staged DWO uses Mastercard® account or other account data provided to the Staged DWO by the consumer (referred to as the funding account) to perform a transaction that funds or reimburses the Staged Digital Wallet.

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Attributes

Attributes

Data Representation:	an–3; TAGLLLVAR
Tag Field:	0207
Length Field:	3 positions, value = 001–003
Data Field:	Variable length, 1–3 positions
Subfields:	None
Justification:	N/A

Usage for MasterPass™ transactions

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Application notes

For MasterPass™, Mastercard® passes the Wallet Identifier as sent in by the acquirer or issuer.

The submission of PDS 0207 is always required on MasterPass™ Wallet transactions or other Staged/Pass-through wallets. This data is received from the MasterPass™ Wallet and can vary from transaction to transaction.

Usage for MDES transactions

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C
Retrieval Request Acknowledgment/1644	•	X	C
Fee Collection (Retrieval Fee Billing)/1740	•	X	C
Fee Collection (Handling Fees)/1740	•	X	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	•	X	C

Application notes

For MDES, Mastercard® inserts the Wallet Identifier that is in the system, when available.

The submission of PDS 0207 is always required on MasterPass™ Wallet transactions or other Staged/Pass-through wallets. This data is received from the MasterPass™ Wallet and can vary from transaction to transaction.

Values for MasterPass™ and MDES transactions

While values 101 and 102 were initially introduced, other values may be transmitted by MasterPass™ Wallet to the merchant or acquirer. Mastercard® does not publish these values and as such, acquirer and processor systems should pass whatever value is provided by the MasterPass™ Wallet unaltered in the transaction record.

Values

Value	Description
101	Wallet Remote
102	Wallet Remote NFC Payment

PDS 0207 cannot contain all zeros, spaces, or special characters. PDS 0207 has no specific format and may contain any combination of numeric or alphanumeric values.

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Mastercard® does not publish the new wallet ID values. The acquirer and processor systems should pass whatever value is provided by MasterPass™ Wallet unaltered in the transaction record.

Values for only MDES transactions

The clearing platform inserts the Wallet Identifier for Mastercard® Digital Enablement Service (MDES) (device and Card on File) transactions when available, which identifies the wallet through which the MDES token was initiated.

These values only apply to MDES transactions.

Values

Value	Description
103	Apple Pay
216	Android Pay
217	Samsung Pay
327	Merchant tokenization program

PDS 0207 cannot contain all zeros, spaces, or special characters. PDS 0207 has no specific format and may contain any combination of numeric or alphanumeric values.

PDS 0208 (Additional Merchant Data)

PDS 0208 (Additional Merchant Data) contains the unique ID of the participating payment facilitator in a transaction along with the sub-merchant ID when applicable.

Attributes

Data Representation:	ans...26; TAGLLLVAR
Tag Field:	0208
Length Field:	3 positions, value = 011–026
Data Field:	Variable length, positions 11–26
Subfields:	2 subfields
Justification:	"See Subfields"

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Presentments, Chargebacks, and Addendum Messages

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442	C	•	C
Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Subfield 1 (Payment Facilitator ID)

Subfield 1 (Payment Facilitator ID) is the company ID that is assigned during the time of registration of a service provider as payment facilitator.

The Payment Facilitator ID should always be a value assigned by Mastercard® and is the same value in both the authorization and clearing platforms.

Attributes

Data Representation	n-11 (for example)
Data Field	Contents of positions 1–11
Justification	Right, with leading zeros

Application notes

This value should be provided by the acquirer when a registered payment facilitator is involved in a transaction and should be right justified with leading zeros. For example, if the company ID is 123456, PDS 0208, subfield 1 should be 00000123456.

PDS 0208 (Additional Merchant Data), subfield 1 must match DE 48 (Additional Data, Private Use), subelement 37 (Additional Merchant Data), subfield 1 (Payment Facilitator ID) in authorization.

Subfield 1 (Payment Facilitator ID) must be alphanumeric and must not contain all zeros or all spaces.

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Subfield 2 (Sub-Merchant ID)

The Sub-Merchant ID should always be the merchant ID of the sub-merchant whenever a payment facilitator is involved in a transaction.

Attributes

Data Representation	ans-15
Data Field	Contents of positions 12–26
Justification	Left with trailing spaces

Application notes

This value, which is assigned by the payment facilitator or their acquirer, should be provided by the acquirer whenever the payment facilitator ID is provided in PDS 0208 (Additional Merchant Data), subfield 1 (Payment Facilitator ID).

Subfield 2 (Sub-Merchant ID) must be alphanumeric and must not contain all zeros or all spaces.

PDS 0209 (Independent Sales Organization ID)

PDS 0209 (Independent Sales Organization ID) contains the company ID that is assigned by Mastercard® during the time of registration of a service provider as an independent sales organization.

This value should be provided by the acquirer when a registered independent sales organization is involved in a transaction and should be right justified with leading zeros. For example, if the company ID is 123456, PDS 0209 should be 00000123456.

Attributes

Data Representation:	n-11; TAGLLL
Tag Field:	0209
Length Field:	3 positions, value = 011
Data Field:	Fixed length, 11 positions
Subfields:	None
Justification:	Right

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Presentments, Chargebacks and Addendum Messages

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442	C	•	C
Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Values

The independent sales organization ID must always be a value assigned by Mastercard® and is the same value in both the authorization and clearing platforms. This ID is the company ID that is assigned during the time of registration via Mastercard Connect™ of a service provider as an independent sales organization.

This value must be provided by the acquirer when a registered independent sales organization is involved in a transaction and should be right justified with leading zeros. For example, if the company ID is 123456, PDS 0209 should be 00000123456.

PDS 0210 (Transit Program)

PDS 0210 (Transit Program) provides data related to the transit transaction type and the transaction mode.

Attributes

Data Representation:	n...4; TAGLLL
Tag Field:	0210
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	2
Justification:	See "Subfields"

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Acquirers should not populate the subfields in this PDS with values other than those defined by Mastercard®. The values should be populated only on transit activity for transactions that have transit-related MCCs and not on transactions with any other MCC.

NOTE: The values 03 and 04 defined for subfield 1 (Transit Transaction Type Indicator) must only be populated by acquirers working with Transit agencies and supporting Mastercard aggregated transit transaction models.

Issuers should not reject or limit processing of these transactions solely because acquirers populate the subfields in this PDS with values that are not defined by Mastercard®.

NOTE: The value of 07 (Debt Recovery) must not be used where the original transit transaction was 01 (Pre-Funded) or 02 (Real-Time Authorized). The value of 07 should only be used where the original transit transactions was 03 (Post-Authorized Aggregated), or 04 (Authorized Aggregated Split Clearing) or 05 (Other) where the transaction model implements a delayed authorization.

PDS 0210 subfields

PDS 210 (Transit Program) consists of two subfields.

PDS 0210 subfields

Number	Positions	Name	Attributes	Justification
1	1–2	Transit Transaction Type Indicator	n-2	N/A

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Number	Positions	Name	Attributes	Justification
2	3–4	Transportation Mode Indicator	n-2	N/A

Subfield 1 (Transit Transaction Type Indicator)

PDS 0210 (Transit Program), subfield 1 (Transit Transaction Type Indicator) contains the transit transaction type to uniquely identify different Mastercard® transit transaction types. The valid values for subfield 1 are listed in this table.

Subfield 1 (Transit Transaction Type Indicator)

Value	Description
01	Pre-Funded
02	Real-time Authorized
03	Post-Authorized Aggregated
04	Authorized Aggregated Split Clearing
05	Other
06	Post-authorized Aggregated Maestro®
07	Debit Recovery
08–99	Reserved for Future Use

Subfield 2 (Transportation Mode Indicator)

PDS 0210 (Transit Program), subfield 2 (Transportation Mode Indicator) contains the type of transportation mode used by the cardholder for that transaction. The valid values for subfield 2 are listed in this table.

Subfield 2 (Transportation Mode Indicator)

Value	Description
00	Unknown
01	Urban Bus
02	Interurban Bus
03	Light Train Mass Transit (Underground Metro, LTR)
04	Train

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Value	Description
05	Commuter Train
06	Water Borne Vehicle
07	Toll
08	Parking
09	Taxi
10	High Speed Train
11	Rural Bus
12	Express Commuter Train
13	Para Transit
14	Self Drive Vehicle
15	Coach
16	Locomotive
17	Powered Motor Vehicle
18	Trailer
19	Regional Train
20	Inter City
21	Funicular Train
22	Cable Car
23–99	Reserved for Future Use

PDS 0211 (Terminal Compliant Indicator)

PDS 0211 (Terminal Compliant Indicator) contains two subfields.

These subfields identify whether or not a point-of-sale (POS) terminal from which the transaction originated is Terminal Line Encryption (TLE) and Unique Key Per Terminal (UKPT)/Derived Unique Key Per Terminal (DUKPT) compliant. These fields must be present in all card-present POS transactions acquired in India

Attributes

Data Representation:	n-2; TAGLLL
Tag Field:	0211

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Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C

Acquirers should not populate the subfields in this PDS with values other than those defined by Mastercard®. These values should be populated only on card-present POS transactions acquired in India.

Subfield 1 (TLE Compliant)

PDS 0211, subfield 1 indicates whether or not the point-of-sale (POS) terminal from which the transaction occurred is certified by Terminal Line Encryption (TLE).

Values

Values	Description
1	Not Certified
2	Certified

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Subfield 2 (UKPT/DUKPT Compliant)

PDS 0211, subfield 2 indicates whether or not the point-of-sale (POS) terminal from which the transaction occurred is certified by Unique Key Per Terminal/ Derived Unique Key per Terminal (UKPT/DUKPT).

Values

Value	Description
1	Not Certified
2	Certified

PDS 0213 (Merchant Country of Origin)

PDS 0213 (Merchant Country of Origin) contains the ISO numeric country code for the home country of the government that owns or controls the merchant that initiated the transaction.

Attributes

Data Representation	n-3
Length Field	3 positions, value=003
Data Field	Fixed length, 3 positions
Subfields	None
Justification	Right

Values

If present, PDS 0213 must contain a valid numeric ISO country code.

For example, embassies are physically located in countries that are not their "home country" (that is, the embassy of Mexico may be physically located in Singapore; however, the "home country" is Mexico).

Requirements

PDS 0213 must contain the location information of the government entity, not the location of the merchant.

When PDS 0213 is provided, this field must contain a valid three byte ISO numeric country code in First Presentment/1240 messages.

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The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/ 1240	C	•	O

PDS 0220 (Brazil Merchant Tax ID)

PDS 0220 (Brazil Merchant Tax ID) contains the merchant tax ID provided by the acquirers in Brazil. PDS 0220 contains the personal tax IDs or commercial tax IDs of merchants that can be sent by all acquirers in Brazil.

Attributes

Data Representation:	n...14; TAGLLLVAR
Tag Field:	0220
Length Field:	3 positions
Data Field:	Variable Length, 11 positions or 14 positions
Subfields:	N/A
Occurrences	N/A
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentments/1240	C	•	C

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PDS 0221 (Domestic Merchant Tax ID)

PDS 0221 (Domestic Merchant Tax ID) contains the merchant tax ID provided by the acquirers in domestic transactions. PDS 0221 contains the personal tax IDs or commercial tax IDs of merchants that can be sent by all acquirers in domestic transactions.

This information is included only in the MasterCom image interface data header and MasterCom notification files.

Attributes

Data Representation:	an...020; TAGLLLVAR
Tag Field:	0221
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 001–020 positions
Subfields:	N/A
Occurrences:	N/A
Justification:	Left

Application notes

This field is required when purchase, purchase with cash back, and refund transactions are submitted by acquirers for merchants in Chile and Paraguay.

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	•

For transactions qualifying for the business service arrangement listed in this table, PDS 0221 must be present for first presentment purchase transactions.

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Special use for BSA 4/604001

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
4	604001	Peru Intracountry

PDS 0221 must be present in the First Presentment/1240 message containing Processing Code (DE 3, subfield 1), value 00 (Purchase [Good and Services]), 09 (Purchase [Goods and Services] with Cash Back), 18 (Unique Transaction [Requires Unique MCC]), 20 (Credit [Purchase Return]).

If present, will vary in length from 8 or 11 characters based on the registered tax regime.

PDS 0221 must be numeric and right justified and must not contain all spaces or all zeros.

For cross-border, non-domestic transactions, PDS 0221 must not be present. If present, the Global Clearing Management System (GCMS) will remove this PDS before sending the message to the issuers.

PDS 0222 (Mexico Domestic Dispute Resolution Documentation Image-Related Data)

PDS 0222 (Mexico Domestic Dispute Resolution Documentation Image-Related Data) contains technical details associated with a dispute-related, supporting documentation image file generated by a participant involved in a Mexico domestic transaction.

This PDS and related subfields are used only in Mexico-domestic Mastercard® processing involving use of the Mastercard® domestic dispute resolution system. The format of the data within this PDS is defined by the Mexico-domestic CATB (Contrato de Aceptación de Tarjeta Bancaria) specifications.

Attributes

Data Representation:	ans-065; TAGLLL
Tag Field:	0222
Length Field:	3 positions, value = 065
Data Field:	Fixed length
Subfields:	4

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Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Second Presentment (Full)/1240-205	C	•	C
Second Presentment (Partial)/1240-282	C	•	C
First Chargeback (Full)/1442-450	C	•	C
First Chargeback (Partial)/1442-453	C	•	C
Arbitration Chargeback (Full)/1442-451	C	•	C
Arbitration Chargeback (Partial)/1442-454	C	•	C
Retrieval Request /1644-603	C	•	C
Retrieval Request Acknowledgment/1644-605	C	•	C
Fee Collection (Customer-generated)/1740-700	C	•	C
Fee Collection Return/1740-780	C	•	C
Fee Collection Resubmission/1740-781	C	•	C
Fee Collection Arbitration Return/1740-782	C	•	C
Fee Collection (Clearing System-generated) / 1740-783	C	•	C
Fee Collection (Funds Transfer) /1740-790	C	•	C
Fee Collection (Funds Transfer Backout) / 1740-791	C	•	C

This data is used to associate a clearing message with the corresponding dispute-resolution-related image file that was routed through the Mexico domestic image interchange system and available for review in the Mastercard® domestic dispute resolution system.

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PDS 0222 subfields

Mexico Domestic Dispute Resolution Documentation Image-Related Data consists of four subfields.

Subfield 1 (Mexico Domestic Data Indicator)

Subfield 1 (Mexico Domestic Data Indicator) contains a value that indicates the PDS content is specifically intended for Mexico-domestic dispute resolution processing.

Subfield 1 (Mexico Domestic Data Indicator)

	Attributes	Value
Subfield ID:	n-2	01
Subfield Length:	n-3	004
Data Representation:	ans-4	
Data Field:	Fixed length, 4 positions	
Justification:	Left	

A static value of MXDS (Mexico Domestic Switching) in uppercase characters present in this field indicates the PDS content applies specifically to Mexico-domestic dispute resolution processing.

Subfield 2 (Unique Image Number (Single Issuer Folio Field in CATB Format))

PDS 0222 (Mexico Domestic Dispute Resolution Documentation Image-Related Data), subfield 2 (Unique Image Number [Single Issuer Folio Field in CATB Format]) contains the unique image number assigned to the image by the domestic network participant that created the image file.

Subfield 2 (Unique Image Number (Single Issuer Folio Field in CATB Format))

	Attributes	Value
Subfield ID:	n-2	02
Subfield Length:	n-3	013
Data Representation:	ans-013	
Data Field:	Fixed length, 13 positions	
Justification:	Left	

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This table lists the values.

Subfield 2 values

Value	Description
pos 1-3	Institution ID number (001 – 999; identifies a specific Mexican network participant)
pos 4	Institution Type (A [Acquirer] or E [Issuer])
pos 5-8	Julian Date (1 position year + Julian day 001-366, for example 17 Jan 2025 = 5017)
pos 9-13	Consecutive Sequence Number (00000 – 99999; incremental value that uniquely identifies each image record)

Subfield 3 (PDF Image File Name)

Subfield 3 (PDF Image File Name) contains the PDF image file name. This is the actual name of the PDF document file created by the domestic network participant that created final PDF image file.

Subfield 4 (PDF Image File Hash Value)

PDS 0222 (Mexico Domestic Dispute Resolution Documentation Image-Related Data), subfield 4 (PDF Image File Hash Value) contains the calculated hash value associated with the .PDF file containing supporting documentation images.

Subfield 4 (PDF Image File Hash Value)

	Attributes	Value
Subfield ID:	n-2	04
Subfield Length:	n-3	032
Data Representation:	ans-32	
Data Field:	Fixed length, 32 positions	
Justification:	Left	

The hash value is calculated via 128bit MD5 hashing algorithm which generates a 32-byte character string. For example: "d41d8cd98f00b204e9800998ecf8427e".

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PDS 0225 (Syntax Return, Original Message Reason Code)

PDS 0225 (Syntax Return, Original Message Reason Code) contains the original message reason code value from DE 25 (Message Reason Code) on the transactions that were flagged with a syntax error and are now returned due to a syntax error condition by the receiver.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0225
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C
Retrieval Request/1644	C	•	C
Retrieval Request Acknowledgment/1644	C	•	C

Values

PDS 0225 contains the same structure as DE 25 (Message Reason Code).

For more information on the usage and values of PDS 0225, see DE 25 (Message Reason Code).

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PDS 0228 (Retrieval Document Code)

PDS 0228 (Retrieval Document Code) indicates the document type requested to be provided in a Retrieval Request/1644 and Retrieval Request Acknowledgment/1644.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0228
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	M	•	M
Retrieval Request Acknowledgment/1644	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This PDS is used in Retrieval Request/1644, Retrieval Request Acknowledgment/1644, and Retrieval Fulfillment (presented via a Fee Collection) messages to identify the specific type of retrieval document an issuer or processor requests.

Values

Data values are listed in this table.

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Values

Value	Description
1	Hard copy original document
2	Copy or image (photocopy, microfilm, fax) of original document
4	Substitute draft

PDS 0230 (Fulfillment Document Code)

PDS 0230 (Fulfillment Document Code) indicates the document type the acquirer provided to the issuer in response to a Retrieval Request/1644 and in Retrieval Request Acknowledgment/1644.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0230
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Fee Collection (Retrieval Fee Billing)/1740	M	•	M

This PDS is used in a retrieval fulfillment, which is presented via Fee Collection message. PDS 0230 identifies the specific type of retrieval document that the

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acquirer was able to supply in response to a previous Retrieval Request/1644 and in Retrieval Request Acknowledgment/1644.

Values

Data values are listed in this table.

Values

Value	Description
1	Hard copy original document

PDS 0241 (MasterCom Control Number)

PDS 0241 (MasterCom Control Number) contains the MasterCom PC endpoint number used in routing chargeback and retrieval documentation.

Attributes

Data Representation:	ans...7; TAGLLLVAR
Tag Field:	0241
Length Field:	3 positions, value = 002 or 007
Data Field:	Variable length, 2 or 7 positions
Subfields:	None
Justification:	Left

Current processing restrictions

In First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages, if PDS 0241 is present, it must be a length of 002 and contain a MasterCom endpoint suffix.

In Retrieval Requests/1644 and Fee Collection (Retrieval Fees)/1740 messages, if PDS 0241 is present, it can contain either a MasterCom endpoint suffix or a full MasterCom endpoint. If it contains a MasterCom endpoint suffix, the length must be 002. If it contains a full MasterCom endpoint, the length must be 007.

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C

This PDS contains the MasterCom PC Endpoint Control Number or Suffix to identify the MasterCom PC associated with a retrieval request or response action, or with CSD. It is used to notify the MasterCom system that a retrieval fulfillment or CSD will be provided from a specific MasterCom PC endpoint.

If the originator does not provide the MasterCom PC Endpoint Control Number or Suffix in the clearing message, this PDS is not present in the receiver's message, and the MasterCom system uses the customer's default endpoint number.

Values

This PDS must contain a seven-digit MasterCom PC Endpoint Number or a two-digit MasterCom PC Endpoint Suffix.

If present, PDS 0241 (MasterCom Control Number) cannot contain all zeros or all spaces.

PDS 0243 (MasterCom Retrieval Response Data)

The MasterCom processing system provides retrieval request, response, and MasterCom image review information to the clearing system.

New information is provided each day, seven days per week. The clearing system maintains this information for 120 days from the last update in a retrieval history record for each transaction.

Each transaction is identified in history by DE 2 (Primary Account Number) and DE 31 (Acquirer Reference Data). Whenever possible, the clearing system supplements a chargeback message with information from the retrieval history file related to

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the issuer's Retrieval Request/1644, the acquirer's response Retrieval Request Acknowledgment/1644, and any subsequent decisions by the issuer, the MasterCom system, or both.

Attributes

Data Representation:	ans...38; TAGLLLVAR
Tag Field:	0243
Length Field:	3 positions, value = 006–038
Data Field:	Variable length, 6–38 positions
Subfields:	8
Justification:	See "Subfields"

NOTE: If the clearing system cannot locate history for the transaction, or more than one occurrence of history is detected, this information is not provided in the message.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C

The clearing system provides this PDS using information from the MasterCom system.

Values

Only those subfields for which the MasterCom system has stored the information are present. PDS 0243 is truncated after the last available subfield. For example, if the issuer received the acquirer's image but has not yet accepted or rejected it, only subfields 1, 2, and 3 of PDS 0243 are present, with a corresponding length of 13.

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Subfield 1 (MasterCom Issuer Retrieval Request Date)

PDS 0243 (MasterCom Retrieval Response Data), subfield 1 is the clearing system processing date of the issuer's Retrieval Request/1644. This is the date that begins the time frame edits related to the validity of a chargeback for non-receipt of requested documentation.

Attributes

Data Representation:	n-6; YYMMDD
Data Field:	Contents of positions 1–6
Justification:	N/A

The subfield 1 format is YYMMDD.

Subfield 2 (MasterCom Acquirer Retrieval Response Code)

PDS 0243 (MasterCom Retrieval Response Data), subfield 2 is the code the acquirer returns in response to the issuer's Retrieval Request/1644.

Attributes

Data Representation:	ans-1
Data Field:	Contents of positions 7
Justification:	N/A

Values

Values	Description
A	Retrieval request not fulfilled; invalid reference number.
B	Retrieval request not fulfilled; reference number and cardholder account number combination is incompatible.
C	Retrieval request not fulfilled; request is for a below qualified limit QPS transaction for which documentation was not available.
D	Retrieval request was fulfilled.
E	Retrieval request was not fulfilled; required or requested documentation is not available.

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Values	Description
F	Inventory Information Approval System (IIAS) information cannot be provided because the merchant is exempt from using an IIAS.
G	The retrieval information provided was not complete or was inaccurate.
H	The retrieval request has been fulfilled.

Subfield 3 (MasterCom Acquirer Retrieval Response Sent Date)

PDS 0243 (MasterCom Retrieval Response Data), subfield 3 is the date that the acquirer responded to the issuer's Retrieval Request/1644.

This date determines whether the acquirer responded to the issuer's request in the appropriate time frames; it is also used in retrieval fulfillment fee billing to indicate the number of days that the acquirer took to respond.

Attributes

Data Representation:	n-6; YYMMDD
Data Field:	Contents of positions 8–13
Justification:	N/A

The subfield 3 format is YYMMDD.

Subfield 4 (MasterCom Issuer Response Code)

PDS 0243 (MasterCom Retrieval Response Data), subfield 4 is the code the issuer returns after reviewing the acquirer's response to the Retrieval Request/1644. It indicates whether the issuer accepts or rejects the acquirer's response.

Attributes

Data Representation:	ans-2
Data Field:	Contents of positions 14–15
Justification:	N/A

Values

This table lists the values.

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Values

Values	Description
01	Image accepted.
02	Image rejected.
03	The acquirer responded with "invalid request" (Acquirer's Response Codes A, B, or C); the issuer accepted this response.
04	The acquirer responded with "invalid request" (Acquirer's Response Codes A, B, or C); the issuer rejected this response.
05	The acquirer responded with "documentation not available" (Acquirer's Response Code E); the issuer accepted this response.
06	The acquirer responded with code A, B, C, or D; the issuer neither accepted nor rejected the response in the appropriate time frame; the MasterCom system automatically accepted the response on the issuer's behalf.
07	The acquirer responded with code E; the issuer neither accepted nor rejected the response in the appropriate time frame; the MasterCom system automatically rejected the response on the issuer's behalf.

Subfield 5 (MasterCom Issuer Response Date)

PDS 0243 (MasterCom Retrieval Response Data), subfield 5 is the date that the issuer response code was provided and determines whether an issuer responded in the time frame allowed.

Attributes

Data Representation:	n-6
Data Field:	Contents of positions 16–21
Justification:	N/A

The format of subfield 5 is YYMMDD.

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Subfield 6 (MasterCom Issuer Reject Reasons)

PDS 0243 (MasterCom Retrieval Response Data), subfield 6 contains the reasons that the issuer rejected the acquirer's response.

Attributes

Data Representation:	ans-10
Data Field:	Contents of positions 22–31
Justification:	Left

Up to 10 one-position reject codes can be provided. A value of Y in a particular position indicates that the issuer rejected the response for the reason associated with that position. For example, a Y in positions 2 and 4 of this subfield indicates that the issuer rejected the document the acquirer provided because of the transaction date and the expiration date.

Values

This table lists the valid values.

Values

Values	Description
1	Reject for cardholder number
2	Reject for transaction date
3	Reject for transaction amount
4	Reject for expiration date
5	Reject for card acceptor name
6	Reject for incorrect documentation
7	Reject for other reason
8–10	Reserved for future use

Subfield 7 (MasterCom Image Review Decision)

PDS 0243 (MasterCom Retrieval Response Data), subfield 7 contains the image review decision.

Whenever an issuer rejects an acquirer's response, the case is referred to image review for a ruling. Issuers are permitted to charge back only for Message Reason

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Code 4802, requested item illegible or missing, if image review has ruled in their favor.

Attributes

Data Representation:	a-1
Data Field:	Contents of position 32
Justification:	N/A

Values

This table lists the valid values.

Values

Values	Description
A	Image Review ruled in favor of the acquirer.
I	Image Review ruled in favor of the issuer.

Subfield 8 (MasterCom Image Review Date)

PDS 0243 (MasterCom Retrieval Response Data), subfield 8 contains the date the image review decision was made. The format is YYMMDD.

Attributes

Data Representation:	n-6
Data Field:	Contents of positions 33–38
Justification:	N/A

PDS 0244 (MasterCom Chargeback Support Documentation Dates)

The MasterCom electronic imaging system provides chargeback support documentation (CSD) information to the clearing system.

New information is provided each day, seven days per week. The clearing system maintains this information for 120 days from the last update in a chargeback history record for each transaction.

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Each transaction is identified in history by DE 95 (Chargeback Reference Number) and the first six digits of DE 2 (Primary Account Number). Whenever possible, the clearing system will supplement the chargeback message with the information from the chargeback history file related to the dates that CSD was sent via the MasterCom system.

Attributes

Data Representation:	ans...12; TAGLLLVAR
Tag Field:	0244
Length Field:	3 positions, value = 006–012
Data Field:	Variable length, 6–12 positions
Subfields:	2
Justification:	See "Subfields"

NOTE: If the clearing system cannot locate history for the transaction, this information is not provided in the message.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Arbitration Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C
s2 MasterCom Chargeback Support Documentation Sender Processing Date (Second Presentment)	•	•	•

The clearing system provides this PDS using information from the MasterCom system. If available, PDS 0244 is included in Second Presentment/1240 and Arbitration Chargeback/1442 messages. It indicates whether customers provided CSD via the MasterCom system in the appropriate time frames.

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Values

Only those subfields for which the MasterCom system has stored the information are present. PDS 0244 is truncated after the last available subfield. For example, if PDS 0244 is present in an Arbitration Chargeback/1442 message, and documentation was sent only for the First Chargeback/1442, PDS 0244 contains only subfield 1, with a corresponding length of 6.

PDS 0244 subfields

This PDS consists of two subfields.

PDS 0244 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	MasterCom Chargeback Support Documentation Sender Processing Date (First Chargeback/1442)	n-6; YYMMDD	N/A
2	7–12	MasterCom Chargeback Support Documentation Sender Processing Date (Second Presentment/1240)	n-6; YYMMDD	N/A

Subfield 1 (MasterCom Chargeback Documentation Sender Processing Date [First Chargeback/1442])

Subfield 1 (MasterCom Chargeback Documentation Sender Processing Date [First Chargeback/1442]) is the date that the issuer provided CSD applicable to the First Chargeback/1442. This date determines whether the issuer provided the documentation in the appropriate time frames.

The subfield 1 format is YYMMDD. This subfield may contain zeros when present in Arbitration Chargeback/1442 messages if the First Chargeback/1442 did not have documentation but the Second Presentment/1240 did.

Subfield 2 (MasterCom Chargeback Documentation Sender Processing Date [Second Presentment/1240])

Subfield 2 (MasterCom Chargeback Documentation Sender Processing Date [Second Presentment/1240]) is the date that the acquirer provided CSD applicable to the Second Presentment/1240. This date that determines whether the acquirer provided the documentation in the appropriate time frames.

The subfield 2 format is YYMMDD.

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PDS 0245 (MasterCom Arbitration Chargeback Sender Processing Date)

PDS 0245 (MasterCom Arbitration Chargeback Sender Processing Date) contains the date on which the issuer submits supporting documentation for an arbitration chargeback.

This information is included only in the MasterCom notification files.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0245
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Arbitration Chargeback/1442 in the MasterCom notification files	•	X	C

The MasterCom system provides this PDS in Arbitration Chargeback messages within the MasterCom notification files. It indicates whether customers provided CSD via the MasterCom system in the appropriate time frames.

Values

This PDS contains a date in the format YYMMDD.

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PDS 0246 (MasterCom Sender Memo)

PDS 0246 (MasterCom Sender Memo) conveys a message from the sender to the receiver.

This information is included only in the MasterCom image interface data header and MasterCom notification files.

Attributes

Data Representation:	ans...100; TAGLLLVAR
Tag Field:	0246
Length Field:	3 positions, value = 001–100
Data Field:	Variable length, 1–100 positions
Subfields:	None
Justification:	Left

Usage

For First Chargeback/1442 and Arbitration Chargeback/1442 messages, the sender is always the issuer.

For Second Presentment/1240 messages and the fulfillment of Retrieval Request/1644 messages, the sender is always the acquirer.

Usage

Message Type Identifier	Org	Sys	Dst
Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C

PDS 0247 (MasterCom Receiver Memo)

PDS 0247 (MasterCom Receiver Memo) conveys a message from the receiver to the sender or relays a message that the receiver originally sent to the sender.

This information is included only in the MasterCom image interface data header and MasterCom notification files.

Attributes

Data Representation:	ans...100; TAGLLLVAR
Tag Field:	0247
Length Field:	3 positions, value = 001–100
Data Field:	Variable length, 1–100 positions
Subfields:	None
Justification:	Left

Usage

For First Chargeback/1442, and Arbitration Chargeback/1442 message, the receiver is always the acquirer.

For Second Presentment/1240 and the fulfillment of Retrieval Request/1644 messages, the receiver is always the issuer.

Usage

Message Type Identifier	Org	Sys	Dst
Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C

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Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C

PDS 0248 (MasterCom Image Review Memo)

PDS 0248 (MasterCom Image Review Memo) conveys a message from the image review board to the requester of the review or to all parties.

This information is included only in the MasterCom image interface data header and MasterCom notification files.

Attributes

Data Representation:	ans...100; TAGLLLVAR
Tag Field:	0248
Length Field:	3 positions, value = 001–100
Data Field:	Variable length, 1–100 positions
Subfields:	None
Justification:	Left

Usage

PDS 0248 accompanies PDS 0243 (MasterCom Retrieval Response Data), subfield 7 (MasterCom Image Review Decision) and subfield 8 (MasterCom Image Review Date).

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Usage

Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C

PDS 0249 (MasterCom Record ID)

PDS 0249 (MasterCom Record ID) stores a unique identifier that relates the record described in the IPM message to a specific record in the MasterCom database.

This information is included only in the MasterCom image interface data header and MasterCom notification files.

Attributes

Data Representation:	n...10; TAGLLLVAR
Tag Field:	0249
Length Field:	3 positions, value = 001–010
Data Field:	Variable length 1–10 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C

PDS 0250 (MasterCom Endpoints)

PDS 0250 (MasterCom Endpoints) contains two subfields that represent the pair of endpoints used in the MasterCom transaction.

This information is included only in the MasterCom image interface data header and MasterCom notification files.

Attributes

Data Representation:	n-14; TAGLLL
Tag Field:	0250
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	2
Justification:	N/A

Current processing restrictions

Both endpoints must appear in their respective subfields; if one is present, the other also must be present.

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C
Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files	O	•	C

This PDS contains the MasterCom Endpoints that are associated with a retrieval request fulfillment or response action, or with CSD files. It is used to identify to the MasterCom system that a retrieval or CSD fulfillment will be provided from and to a specific MasterCom endpoint.

This field is present only in notification files generated by MasterCom and in MasterCom Image Interface data headers.

Values

This PDS must contain two seven-digit MasterCom Endpoints: sender and receiver, respectively.

PDS 0250 subfields

This PDS consists of two subfields.

PDS 0250 subfields

Number	Positions	Name	Attribute	Justification
1	1–7	MasterCom Sender Endpoint Number	n-7	N/A

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Number	Positions	Name	Attribute	Justification
2	8–14	MasterCom Receiver Endpoint Number	n-7	N/A

Subfield 1 (MasterCom Sender Endpoint Number) is a number that identifies the endpoint that acts as the sender of a MasterCom transaction (for both chargebacks and retrievals).

Subfield 2 (MasterCom Receiver Endpoint Number) identifies the endpoint that acts as the receiver of the same transaction.

PDS 0251 (MasterCom Fulfillment Document Code)

PDS 0251 (MasterCom Fulfillment Document Code) indicates the retrieval document type supplied by the MasterCom application.

This field is present only in the notification files generated by MasterCom and in MasterCom image interface data headers.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0251
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This PDS is used in MasterCom ASI/1644 header files to identify the specific type of retrieval document sent by the MasterCom application.

Values

The values are listed in this table.

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Values

Value	Description
2	Image (scanned or faxed) of original document
4	Substitute draft

PDS 0252 (MasterCom Image Metadata)

PDS 0252 (MasterCom Image Metadata) provides data specific to an image attached to the same message file.

Currently only one image and one message appear in a single file. This information is included only in the MasterCom image interface fulfillment file.

Attributes

Data Representation:	ans...124; TAGLLLVAR
Tag Field:	0252
Length Field:	3 positions, value = 024–124
Data Field:	Variable length, 24–124 positions
Subfields:	4
Justification:	See "Subfields"

Usage

Images used by the MasterCom system are Group 3/Group 4 Tagged Image File Format (TIFF) files, and they may bear multiple pages of images within a single TIFF file. The customers provide this PDS to the MasterCom system when they send an image file with the message. Each of the first three fields is expressed as an eight-position, right-justified hexadecimal number. Leading zeros need to be added where applicable. The fourth field is a variable-length filename.

MasterCom provides this data to the customer within the image interface fulfillment files that are delivered to the customer's imaging system.

Values

If no image is present, this PDS does appear in the message. If an image is present, all four of these fields are required to have values.

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PDS 0252 subfields

This PDS consists of four subfields.

PDS 0252 subfields

Number	Positions	Name	Attribute	Justification
1	1–8	MasterCom TIFF Image Data Length (expressed in hexadecimal)	an-8 (hex)	right
2	9–16	MasterCom TIFF Image Data Offset (expressed in hexadecimal)	an-8 (hex)	right
3	17–24	MasterCom TIFF Image CRC-32 (expressed in hexadecimal)	an-8 (hex)	right
4	25–124	MasterCom TIFF Image Filename	an..100	N/A

Subfield 1 (MasterCom TIFF Image Data Length)

Subfield 1 (MasterCom TIFF Image Data Length) contains the four-byte size of the TIFF image file, expressed in hexadecimal and right-justified with leading zeros.

Subfield 2 (MasterCom TIFF Image Data Offset)

Subfield 2 (MasterCom TIFF Image Data Offset) contains the four-byte value that corresponds to the offset byte within the message file that is the first byte of the TIFF image file. This value is expressed in hexadecimal and is right-justified with leading zeros.

Subfield 3 (MasterCom TIFF Image CRC32)

Subfield 3 (MasterCom TIFF Image CRC32) contains the 32-bit CRC-32 (cyclic redundancy check) value that verifies the integrity of the transmitted image file. This value is expressed in hexadecimal and is right-justified with leading zeros where necessary.

Subfield 4 (MasterCom TIFF Image Filename)

Subfield 4 (MasterCom TIFF Image Filename) contains the variable-length filename of the TIFF image. It may have a maximum length of 100 characters, and because it is variable-length, justification is not needed.

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PDS 0253 (MasterCom System Enhanced Data)

PDS 0253 (MasterCom System Enhanced Data) provides proprietary data from the MasterCom system.

This information is included only in the MasterCom image interface files from the Image interface application.

Attributes

Data Representation:	ans...999; TAGLLLVAR
Tag Field:	0253
Length Field:	3 positions, value = 001–992
Data Field:	Variable length, 1–992 positions
Subfields:	None
Justification:	N/A

Usage

NOTE: This element is available in MasterCom image interface files, not IPM clearing files.

The Maximum ISO Utility expands this element to 50 positions.

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C

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PDS 0254 (MasterCom Member Enhanced Data)

PDS 0254 (MasterCom Member Enhanced Data) provides proprietary data from the customer.

This information is included only in the MasterCom image interface files for processing by the MasterCom system.

Attributes

Data Representation:	ans...999; TAGLLLVAR
Tag Field:	0254
Length Field:	3 positions, value = 001–992
Data Field:	Variable length, 1–992 positions
Subfields:	None
Justification:	N/A

Usage

NOTE: This element is available in MasterCom image interface files, not IPM Clearing files.

The Maximum ISO Utility expands this element to 50 positions.

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C

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PDS 0255 (MasterCom Message Type)

PDS 0255 (MasterCom Message Type) identifies records originating from brands other than Mastercard that are processed in the MasterCom system.

This private date subelement is submitted by customers that participate in the program to process, via MasterCom, retrieval and chargeback fulfillments originating from brands other than Mastercard®. MasterCom returns this information only to that customer in its MasterCom image interface data headers and MasterCom notification files. Customers can use this PDS to identify fulfillment record information originating from brands other than Mastercard®. Customers send or receive this information directly to and from the MasterCom system, not within GCMS clearing processing.

Attributes

Data Representation:	ans...7; TAGLLLVAR
Tag Field:	0255
Length Field:	3 positions, value = 001–007
Data Field:	Variable length, 1–7 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442 (in MasterCom notification files)	O	•	C
Second Presentment/1240 (in MasterCom notification files)	O	•	C
Retrieval Request/1644 (in MasterCom notification files)	O	•	C

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Message Type Identifier	Org	Sys	Dst
Retrieval Request Acknowledgment/1644	O	•	C

Values

Customers processing retrieval or CSD transactions of brands other than Mastercard® in the MasterCom system can supply their own codes.

PDS 0260 (Edit Exclusion Indicator)

PDS 0260 (Edit Exclusion Indicator) requests or grants deactivation of transaction life cycle editing functions the clearing system normally performs for chargebacks.

Attributes

Data Representation:	ans...4; TAGLLLVAR
Tag Field:	0260
Length Field:	3 positions, value = 002–004
Data Field:	Variable length, 2–4 positions on
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	C	X	C
s1 Exclusion Request Code	C	•	C
s2 Exclusion Reason Code	•	X	C
s3 Exclusion Results Code	•	X	C
Second Presentment/1240	C	X	C

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Message Type Identifier	Org	Sys	Dst
s1 Exclusion Request Code	C	•	C
s2 Exclusion Reason Code	•	X	C
s3 Exclusion Results Code	•	X	C

This PDS may be used in clearing system messages to suspend life cycle editing procedures on First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages whose life cycle status changed because of an ICA number or BIN transfer or for other life cycle-related exception conditions that normally cause the clearing system to reject a message.

The transaction originator should present PDS 0260 only if edit exclusion processing is requested for the transaction. The clearing system provides PDS 0260 whenever edit exclusion approval is granted.

Values

If present, PDS 0260 cannot contain all low values or all high values.

PDS 0260 subfields

This PDS consists of three subfields.

PDS 0260 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Exclusion Request Code	ans-2	left
2	3	Exclusion Reason Code	an-1	N/A
3	4	Exclusion Results Code	an-1	N/A

Subfield 1 (Exclusion Request Code)

The transaction originator provides the information for subfield 1 (Exclusion Request Code). This subfield identifies the clearing system edits that the originator requests to be bypassed during clearing system processing of the IPM message in which PDS 0260 is present.

Subfield 1 values are listed in this table.

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Subfield 1 (Exclusion Request Code)

Value	Description
Y	Conversion exclusion; exempts all chargeback cycles from timeliness, cycle appropriateness, retrieval, and documentation history edits because a recent ICA number or BIN transfer caused an on-us or intraprocessor transaction to become an intercustomer transaction; conversion is validated against clearing system files; exemptions are permitted for 60 days after the conversion occurs.
B0–B9 or BA–BZ	Special conditions exclusion (chargeback and retrieval history); exempts chargebacks from timeliness, cycle appropriateness, retrieval history, and documentation history edits when extenuating circumstances exist; the exclusion request code must match the exemption code Mastercard granted in advance.
spaces	Business service agreement exclusion; exempts chargebacks assigned to a particular business service from timeliness, cycle appropriateness, retrieval history, and documentation history edits; exemption automatically occurs if the exclusion is profiled for the business service.
spaces	Hardship variance exclusion; exempts first chargebacks, second presentments, and arbitration chargebacks from time frame edits when an event such as flood or earthquake prevents timely responses; Mastercard must grant hardship variance in advance; this exemption will occur automatically if the hardship variance is in effect.
spaces	ATM exclusion; ATM transactions (DE 3 [Processing Code], subfield 1 = 01) are automatically exempted from chargeback timeliness, cycle appropriateness, and documentation history edits.
spaces	Bilateral settlement and collection-only exclusion; exempts chargebacks from timeliness, cycle appropriateness, retrieval history, and documentation history edits if subfield 1 of PDS 0165 (Settlement Indicator) contains a B; or if subfield 1 of PDS 0165 (Settlement Indicator) contains a C and a customer has not chosen to have Mastercard perform these edits on collection-only transactions.

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Subfield 2 (Exclusion Reason Code)

The clearing system provides the information for subfield 2 (Exclusion Reason Code). It contains a code the clearing system assigns to indicate approval of and the reason for the edit exclusion.

Subfield 2 values are listed in this table.

Subfield 2 (Exclusion Reason Code)

Value	Description
X, Y , or Z	Conversion exclusion; exclusion granted because a recent ICA or BIN transfer caused an On-Us or intraprocessor transaction to become an intercustomer transaction. These are the value descriptions. • X = recent issuer conversion • Y = recent acquirer conversion • Z = recent issuer and acquirer conversion
B	Special conditions exclusion (chargeback and retrieval history); retrieval history and chargeback exclusion granted because of extenuating circumstances.
A	Business service agreement exclusion; exclusion requested and granted for chargebacks assigned to the specified business service.
H	Hardship variance exclusion; exclusion requested and granted because of an event such as flood or earthquake.
M	ATM exclusion; ATM transactions (DE 3 [Processing Code], subfield 1 = 01) are automatically exempted from chargeback timeliness, cycle appropriateness, and documentation history edits.
S	Bilateral settlement and collection-only exclusion; exclusion automatically granted if subfield 1 of PDS 0165 (Settlement Indicator) contains a B; or if subfield 1 of PDS 0165 contains a C and a customer has not chosen to have Mastercard® perform these edits on collection-only transactions.

Subfield 3 (Exclusion Results Code)

The clearing system provides the information for subfield 3 (Exclusion Results Code). It contains a code the clearing system assigns to indicate the edit sets actually bypassed when this transaction was processed.

Subfield 3 values are listed in this table.

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Subfield 3 (Exclusion Results Code)

Value	Description
H	Bypass timeliness edits; allow second presentment for non-receipt chargebacks.
C	Bypass timeliness edits, cycle appropriateness edits, and documentation history edits.
R	Bypass retrieval history edits.

PDS 0261 (Risk Management Approval Code)

PDS 0261 (Risk Management Approval Code) contains the approval code provided by Mastercard in a rejected First Presentment/1240 message with error code 2202 or error code 2203.

Acquirers must resubmit the First Presentment/1240 message with the approval code once Mastercard® confirms that the approval code has been activated.

Attributes

Data Representation:	n-11; TAGLLL
Tag Field:	0261
Length Field:	3 positions, value = 011
Data Field:	Fixed length, 11 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240, rejected by Mastercard®	C	X	•

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Message Type Identifier	Org	Sys	Dst
First Presentment/1240, re-submitted by customer after validation	C	•	•

Values

If present, PDS 0261 must be numeric and cannot contain all zeros.

If a First Presentment rejects because the risk parameter limits defined by Mastercard have been exceeded, and no matching authorization is on file, the clearing system provides the PDS back to the acquirer in the First Presentment message that accompanies the Message Exception/1644 message.

If the acquirer resubmits the transaction following Mastercard® activation of the risk management approval code, this PDS must be present. This PDS is not forwarded to the issuer.

PDS 0262 (Documentation Indicator)

PDS 0262 (Documentation Indicator) indicates whether supporting documentation will be provided for the current chargeback or fee collection cycle.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0262
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	M	•	M
Second Presentment/1240	M	•	M
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

This PDS indicates in First Chargeback/1442, Second Presentment/1240, Arbitration Chargeback/1442, and Fee Collection/1740 messages whether the message originator will provide supporting documentation.

Values

The data values are listed in this table.

Values

Value	Description
0	Supporting documentation is not required.
1	Supporting documentation will follow.

PDS 0264 (Original Retrieval Reason for Request)

PDS 0264 (Original Retrieval Reason for Request) contains the reason for the request from a previous Retrieval Request/1644.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0264
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions

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Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Fee Collection (Retrieval Fee Billing)/1740	M	•	M

This PDS provides in Retrieval Fulfillment (presented as a Fee Collection) messages the reason for request in DE 25 (Message Reason Code) of a related Retrieval Request/1644.

Values

The data values are listed in this table.

Values

Value	Description
6305	Cardholder does not agree with amount billed.
6321	Cardholder does not recognize transaction.
6322	Request transaction certificate for a chip transaction
6323	Cardholder needs information for personal records.
6341	Fraud investigation
6342	Potential chargeback or compliance documentation is required.

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PDS 0265 (Initial Presentment/Fee Collection Data)

PDS 0265 (Initial Presentment/Fee Collection Data) contains dates, reasons, and other information from a First Presentment/1240 or Fee Collection (Customer-generated)/1740.

Attributes

Data Representation:	ans...110; TAGLLLVAR
Tag Field:	0265
Length Field:	3 positions, value = 004–110
Data Field:	Variable length, 4–110 positions
Subfields:	3
Justification:	See "Subfields"

Current processing restrictions

The PDS 0265 maximum length is 110 positions.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Retrieval and Fee Collection Messages

Message Type Identifier	Org	Sys	Dst
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

This PDS provides information from the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

This PDS optionally may be provided in Fee Collection Return/1740, Fee Collection Resubmission/1740, and Fee Collection Arbitration Return/1740 messages to give information from the Fee Collection (Customer-generated)/1740.

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Values

PDS 0265 may be truncated after the last subfield. For example, if used in a Fee Collection Return/1740, PDS 0265 may contain only subfields 1 and 2, with a corresponding length of 10.

If present, PDS 0265 cannot contain all low values or all high values.

PDS 0265 subfields

This PDS consists of three subfields.

PDS 0265 subfields

Number	Positions	Name	Attribute	Justification
1	1–4	Initial Message Reason Code	n-4	N/A
2	5–10	Date, Initial Presentment Business	n-6; YYMMDD	N/A
3	11–110	Data Record, Initial	ans...100	left

Subfield 1 (Initial Message Reason Code)

Subfield 1 (Initial Message Reason Code) contains the initial transaction's Message Reason Code. It is obtained from DE 25 (Message Reason Code) in the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

Subfield 1 is optional in Fee Collection Return/1740, Fee Collection Resubmission/1740, and Fee Collection Arbitration Return/1740 messages. If present, it may contain either zeros or the DE 25 value of the related Fee Collection (Customer-generated)/1740.

Refer to DE 25 (Message Reason Code) for a list of valid message reason codes.

Subfield 2 (Date, Initial Presentment Business)

Subfield 2 (Date, Initial Presentment Business) contains the initial transaction's business processing date. It is obtained from the Business Date subfield of PDS 0158 (Business Activity) in the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

Subfield 2 is optional in all messages containing PDS 0265. The subfield should be populated with all zeros if the information is not available.

The subfield 2 format is YYMMDD.

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Subfield 3 (Data Record, Initial)

Subfield 3 (Data Record, Initial) contains the message text data of the initial Fee Collection transaction. It is obtained from DE 72 (Data Record) in the Fee Collection (Customer-generated)/1740.

Subfield 3 is optional in Fee Collection Return/1740, Fee Collection Resubmission/1740, and Fee Collection Arbitration Return/1740 messages. It identifies DE 72 of the related Fee Collection (Customer-generated)/1740.

If present, subfield 3 cannot contain all zeros or all spaces.

PDS 0266 (First Chargeback/Fee Collection Return Data)

PDS 0266 (First Chargeback/Fee Collection Return Data) contains dates, amounts, reasons, and other information from a First Chargeback/1442 or a Fee Collection Return/1740.

Attributes

Data Representation:	ans...127; TAGLLLVAR
Tag Field:	0266
Length Field:	3 positions, value = 004–127
Data Field:	Variable length, 4–127 positions
Subfields:	7
Justification:	See "Subfields"

Current processing restrictions

The PDS 0266 maximum length must be 127 positions.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Arbitration Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

The clearing system provides this PDS in Second Presentment/1240 and Arbitration Chargeback/1442 messages to supply information from the First Chargeback/1442, if the information is available.

The transaction originator optionally may provide this PDS in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to supply information from the Fee Collection Return/1740.

Related required PDS

When PDS 0266 is included in a message, and subfield 6, Currency Code, First Return, is present and contains a valid nonzero ISO currency code, PDS 0148 (Currency Exponents) also is required to identify the currency exponent of the First Chargeback/1442 or Fee Collection Return/1740.

Values

If present, PDS 0266 cannot contain all low values or all high values.

PDS 0266 subfields

This PDS consists of seven subfields.

PDS 0266 subfields

Number	Positions	Name	Attribute	Justification
1	1–4	Message Reason Code	n-4	N/A
2	5–10	Date, First Return Business	n-6; YYMMDD	N/A
3	11	Edit Exclusion Reason Code	an-1	N/A
4	12	Edit Exclusion Results Code	an-1	N/A
5	13–24	Amount, First Return	n-12	right
6	25–27	Currency Code, First Return	n-3	N/A
7	28–127	Data Record, First Return	ans...100	left

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Subfield 1 (Message Reason Code)

Subfield 1 (Message Reason Code) contains the first return transaction's message reason code. It is obtained from DE 25 (Message Reason Code) in the First Chargeback/1442 or the Fee Collection Return/1740.

The clearing system provides subfield 1 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 25 of the related First Chargeback/1442.

Subfield 1 optionally may be presented in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 25 of the related Fee Collection Return/1740. If present, it must contain all zeros or a valid message reason code.

Refer to DE 25 (Message Reason Code) for a list of valid message reason codes.

Subfield 2 (Date, First Return Business)

Subfield 2 (Date, First Return Business) contains the first return transaction's business processing date. It is obtained from the Business Date subfield of PDS 0158 (Business Activity) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 2 with a valid date when used in Second Presentment/1240 and Arbitration Chargeback/1442 messages.

The transaction originator optionally may provide subfield 2 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages.

The subfield 2 format is YYMMDD.

GCMS does not edit this subfield.

Subfield 3 (Edit Exclusion Reason Code)

Subfield 3 (Edit Exclusion Reason Code) contains the Edit Exclusion Reason Code, if the clearing system supplies it, for the first return transaction. It is obtained from the Edit Exclusion Reason Code subfield of PDS 0260 (Edit Exclusion Indicator) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 3 in Second Presentment/1240 and Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Reason Code or a space if no exclusion was granted.

Subfield 3 should contain spaces when used in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present.

GCMS does not edit this subfield.

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Subfield 4 (Edit Exclusion Results Code)

Subfield 4 (Edit Exclusion Results Code) contains the Edit Exclusion Results Code, if the clearing system supplies it, for the first return transaction. It is obtained from the Edit Exclusion Results Code subfield of PDS 0260 in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 4 in Second Presentment/1240 and Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Results Code or a space if no exclusion was granted.

Subfield 4 should contain spaces when used in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present.

GCMS does not edit this subfield.

Subfield 5 (Amount, First Return)

Subfield 5 (Amount, First Return) contains the first return transaction's submitted amount. It is obtained from DE 4 (Amount, Transaction) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 5 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 4 of the related First Chargeback/1442.

The transaction originator optionally may provide subfield 5 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 4 of the related Fee Collection Return/1740.

GCMS does not edit this subfield.

Subfield 6 (Currency Code, First Return)

Subfield 6 (Currency Code, First Return) contains the first return transaction's submitted currency code. It is obtained from DE 49 (Currency Code, Transaction) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 6 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 49 of the related First Chargeback/1442.

The transaction originator optionally may provide subfield 6 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 49 of the related Fee Collection Return/1740.

GCMS does not edit this subfield.

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Subfield 7 (Data Record, First Return)

Subfield 7 (Data Record, First Return) contains the first return transaction's message text data. It is obtained from DE 72 (Data Record) in the First Chargeback/1442 or the Fee Collection Return/1740.

The clearing system provides subfield 7 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 72 of the related First Chargeback/1442.

The transaction originator optionally may provide subfield 7 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 72 of the related Fee Collection Return/1740. If present, subfield 7 cannot contain all zeros or all spaces.

PDS 0267 (Second Presentment/Fee Collection Resubmission Data)

PDS 0267 (Second Presentment/Fee Collection Resubmission Data) contains dates, amounts, reasons, and other information from a Second Presentment/1240 or a Fee Collection Resubmission/1740.

Attributes

Data Representation:	ans...127; TAGLLLVAR
Tag Field:	0267
Length Field:	3 positions, value = 004–127
Data Field:	Variable length, 4–127 positions
Subfields:	7
Justification:	See "Subfields"

Current processing restrictions

The PDS 0267 maximum length is 127 positions.

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Arbitration Chargeback/1442	•	X	C
Fee Collection (Handling Fees)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	C

The clearing system provides this PDS in Arbitration Chargeback/1442 messages to supply information from the Second Presentment/1240, if available.

The transaction originator optionally may provide this PDS in Fee Collection Arbitration Return/1740 messages to supply information from the Fee Collection Resubmission/1740.

Related required PDS

When PDS 0267 is in a message and subfield 6, Currency Code, Second Return, is present and contains a valid nonzero ISO currency code, PDS 0148 (Currency Exponents) is also required to identify the currency exponent of the Second Presentment/1240 or Fee Collection Resubmission/1740.

Values

If present, PDS 0267 cannot contain all low values or all high values.

PDS 0267 subfields

This PDS consists of seven subfields.

PDS 0267 subfields

Number	Positions	Name	Attribute	Justification
1	1–4	Message Reason Code	n-4	N/A
2	5–10	Date, Second Return Business	n-6; YYMMDD	N/A
3	11	Edit Exclusion Reason Code	an-1	N/A
4	12	Edit Exclusion Results Code	an-1	N/A
5	13–24	Amount, Second Return	n-12	right
6	25–27	Currency Code, Second Return	n-3	N/A

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Number	Positions	Name	Attribute	Justification
7	28–127	Data Record, Second Return	ans...100	left

Subfield 1 (Message Reason Code)

Subfield 1 (Message Reason Code) contains the second return transaction's Message Reason Code. It is obtained from DE 25 (Message Reason Code) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 1 in Arbitration Chargeback/1442 messages to identify DE 25 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 1 in Fee Collection Arbitration Return/1740 messages to identify DE 25 of the related Fee Collection Resubmission/1740. If present, it must contain all zeros or a valid message reason code.

Refer to DE 25 (Message Reason Code) for a list of valid message reason codes.

Subfield 2 (Date, Second Return Business)

Subfield 2 (Date, Second Return Business) contains the second return transaction's business processing date. It is obtained from the Business Date subfield of PDS 0158 (Business Activity) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 2 with a valid date when used in Arbitration Chargeback/1442 messages.

The transaction originator optionally may provide subfield 2 in Fee Collection Arbitration Return/1740 messages.

The subfield 2 format is YYMMDD.

GCMS does not edit this subfield.

Subfield 3 (Edit Exclusion Reason Code)

Subfield 3 (Edit Exclusion Reason Code) contains the Edit Exclusion Reason Code for the second return transaction. It is obtained from the Edit Exclusion Reason Code subfield of PDS 0260 (Edit Exclusion Indicator) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 3 in Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Reason Code or a space if no exclusion was granted.

Subfield 3 should contain a space when used in Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present. GCMS does not edit this subfield.

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Subfield 4 (Edit Exclusion Results Code)

Subfield 4 (Edit Exclusion Results Code) contains the Edit Exclusion Results Code for the second return transaction. It is obtained from the Edit Exclusion Results Code subfield of PDS 0260 (Edit Exclusion Indicator) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 4 in Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Results Code or a space if no exclusion was granted.

Subfield 4 must contain a space when used in Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present. The clearing system currently does not perform life cycle edits on these transactions. GCMS does not edit this subfield.

Subfield 5 (Amount, Second Return)

Subfield 5 (Amount, Second Return) contains the second return transaction's submitted amount. It is obtained from DE 4 (Amount, Transaction) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 5 in Arbitration Chargeback/1442 messages to identify DE 4 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 5 in Fee Collection Arbitration Return/1740 messages to identify DE 4 of the related Fee Collection Resubmission/1740.

GCMS does not edit this subfield.

Subfield 6 (Currency Code, Second Return)

Subfield 6 (Currency Code, Second Return) contains the second return transaction's submitted currency code. It is obtained from DE 49 (Currency Code, Transaction) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 6 in Arbitration Chargeback/1442 messages to identify DE 49 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 6 in Fee Collection Arbitration Return/1740 messages to identify DE 49 of the related Fee Collection Resubmission/1740.

GCMS does not edit this subfield.

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Subfield 7 (Data Record, Second Return)

Subfield 7 (Data Record, Second Return) contains the second return transaction's message text data. It is obtained from DE 72 (Data Record) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 7 in Arbitration Chargeback/1442 messages to identify DE 72 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 7 in Fee Collection Arbitration Return/1740 messages to identify DE 72 of the related Fee Collection Resubmission/1740. If present, subfield 7 cannot contain all zeros or all spaces.

PDS 0268 (Amount, Partial Transaction)

PDS 0268 (Amount, Partial Transaction) provides the partial transaction amount in the First Presentment/1240 currency.

Attributes

Data Representation:	n-15; TAGLLL
Tag Field:	0268
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 15 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C

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The transaction originator provides this PDS. It may be provided in partial Chargeback/1442, partial Second Presentment/1240, and partial Arbitration Chargeback/1442 messages to provide the partial amount in the First Presentment/1240 transaction currency. The currency is obtained from DE 49 (Currency Code, Transaction) of the First Presentment/1240.

For example, assume an acquirer submits a First Presentment/1240 for 200 Canadian dollars, which represents two days of lodging at 100 Canadian dollars per day. Assume also that the cardholder disputes one day of lodging and the issuer presents chargebacks in U.S. dollars.

The issuer submits a partial First Chargeback (Partial)/1442 containing a value of 100 Canadian dollars in this PDS and the U.S. dollar equivalent to it in DE 4 (Amount, Transaction).

Related PDSs

Whenever PDS 0268 is included in a message, PDS 0148 (Currency Exponents) must also be included to identify the currency exponent of subfield 2.

PDS 0268 subfields

This PDS consists of two subfields

PDS 0268 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Amount, Partial Transaction	n-12	right
2	13–15	Currency Code, Partial Transaction	n-3	N/A

Subfield 1 (Amount, Partial Transaction)

Subfield 1 (Amount, Partial Transaction) contains the partial transaction amount in the First Presentment/1240 currency.

Subfield 2 (Currency Code, Partial Transaction)

Subfield 2 (Currency Code, Partial Transaction) contains the currency code associated with subfield 1. It should be the same as the First Presentment/1240 currency code.

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PDS 0275 (Account Level Management [ALM] Service Data)

PDS 0275 (Account Level Management Service Data) supports regional ALM processing.

The processing solution uses ALM Service Data that is managed by the Mastercard ALM Platform to instruct the Mastercard Dual Message Authorization System, the Clearing Platform (Global Clearing Management System) and customers (acquirers and issuers) when a PAN is registered and qualifying for any ALM Service.

Acquirers and issuers can leverage the ALM Service Data provided in authorization messages to know when a PAN is actively registered in any ALM Service or ALM Service Combination as well as utilize the data to determine the ALM interchange fee amount using a Product Class Override Rate, the Rate Type Adjustment parameter setup, or both.

In order to receive a copy of the ALM Service Data, customers may elect to receive this optional data through a Customer self-service user interface tool within Mastercard Connect.

Mastercard may introduce new values in any of subfields within PDS 0275 at any time and customers must be able to accept, and recognize any valid values provided within the clearing messages. In the event new valid values are added, refer to the *Account Level Management Manual*.

Attributes

Data Representation:	ans-15; TAGLLL
Tag Field:	0275
Length Field:	3 positions
Data Field:	Fixed length, 015 positions
Subfields:	5
Justification:	See "Subfields"

Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Message Type Identifier	Org	Sys	Dst
Presentment, Addendum, and Chargeback Messages			
First Presentment/1240	•	X	C
First Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C

This PDS consists of five subfields.

Number	Positions	Name	Attribute	Justification
1	1–5	ALM Service Code	an-5	N/A
2	6–8	ALM Product Code	an-3	N/A
3	9–11	ALM Product Class	an-3	N/A
4	12–14	ALM Rate Type	an-3	N/A
5	15	ALM Data Source	n-1	N/A

Application notes

The following subfields will be populated when applicable to the ALM program and service indicated within Subfield 1 (ALM Service Code). Subfields that are not applicable will be 'XXX' filled. The absence of PDS 0275 for opt-in customers means the PAN account range does not participate in ALM.

- Subfield 2 ALM Product Graduation Plus or Registered Product Code
- Subfield 3 ALM Product Class
- Subfield 4 ALM Rate Type
- Subfield 5 ALM Data Source

The following IPM DE 24 Function Codes apply:

- MTI 1240 Presentment: 200 First Presentment, 205 Second Presentment (Full), 282 Second Presentment (Partial)
- MTI 1442 Chargeback: 450 First Chargeback (Full), and 453 First Chargeback (Partial)

Refer to the *Account Level Management User Manual* for additional information.

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Subfield 1 (ALM Service Code)

ALM Service Code represents the Account Level Management service or combination of ALM services for which the cardholders PAN is actively registered. The ALM Service Code is assigned at the time the PAN is registered in the Account Level Management Service and will be populated in the applicable authorization messages to ensure ALM processing is applied during transaction processing for the PAN.

When the ALM Service Code is present with one of the following, ALM processing was not applied with Clearing.

- 99726 = ALM Service not processed in Clearing
  - When the Clearing System cannot complete ALM processing for a specific transaction
- 99826 or 99926 = ALM Service Unavailable
  - When the Clearing System can't connect to the Account Level Management Platform for PAN registration validation, the customer will receive an ALM Service Unavailable service code
- 00126 = PAN not registered for ALM, but Issuers Account Range participates, transaction will process business as usual
  - When the Issuers Account Range participates in Account Level Management, identified as having at least one PAN actively registered in ALM for the Account Range of the PAN within the authorization message, but the PAN is not actively registered in ALM

All other values provided will represent an individual ALM Service or ALM Service Combinations based on the PANs active registration

Mastercard reserves the right to add new valid values for ALM Service Code at any time and customers must be able to accept, and process any valid values. In the event new valid values are added, refer to the *Account Level Management Manual*.

Values

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
AFFLUENT SHORTFALL WORLD ELITE MASTERCARD	01323
AFFLUENT SHORTFALL WORLD ELITE MASTERCARD and PRODUCT GRADUATION PLUS	01425

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ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
AFFLUENT SHORTFALL WORLD MASTERCARD	01723
AFFLUENT SHORTFALL WORLD MASTERCARD and PRODUCT GRADUATION PLUS	01825
CONSUMER PRODUCT MONITORING SERVICE: MUSE MASTERCARD QUALIFIED	02217
CONSUMER PRODUCT MONITORING SERVICE: NAME FOR GCMS PRODUCT ID MPE QUALIFIED	02207
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 1 (MUSE MASTERCARD REQUALIFIED)	02301
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 2 (WORLD ELITE REQUALIFIED)	02424
CONSUMER PRODUCT MONITORING SERVICE: WORLD ELITE QUALIFIED	02210
CONSUMER PRODUCT MONITORING SERVICE: WORLD QUALIFIED	02205
ENHANCED VALUE	00402
ENHANCED VALUE and PRODUCT GRADUATION PLUS	00513
PRODUCT GRADUATION PLUS	00616
SMALL BUSINESS SPEND - CREDIT CORE AND PRODUCT GRADUATION PLUS LEVEL 1	00804
SMALL BUSINESS SPEND - CREDIT CORE AND PRODUCT GRADUATION PLUS LEVEL 2	00806
SMALL BUSINESS SPEND - CREDIT CORE AND PRODUCT GRADUATION PLUS LEVEL 3	00808

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ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT CORE AND PRODUCT GRADUATION PLUS LEVEL 4	00811
SMALL BUSINESS SPEND - CREDIT CORE AND PRODUCT GRADUATION PLUS LEVEL 5	00818
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1	00703
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2	00705
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3	00707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4	00710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5	00717
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 1	01004
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 2	01006
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 3	01008
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 4	01011
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 5	01018
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 1	01204

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ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 2	01206
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 3	01208
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 4	01211
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 5	01218
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 1	01103
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 2	01105
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 3	01107
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 4	01110
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 5	01117
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 1	00903
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 2	00905
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 3	00907
PDS 0275, subfield 1 (ALM Service Code) indicates the ALM program andSMALL BUSINESS SPEND - CREDIT WORLD LEVEL 4	00910
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 5	00917
WORLD HIGH VALUE	01519

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ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
WORLD HIGH VALUE and PRODUCT GRADUATION PLUS	01620
PAN NOT REGISTERED FOR ALM, BUT ISSUERS ACCOUNT RANGE IS ACTIVE	00126
ALM SERVICE NOT PROCESSED IN CLEARING	99726
ALM SERVICE UNAVAILABLE	99826
ALM SERVICE UNAVAILABLE	99926

Subfield 2 (ALM Graduated or Registered Product Code)

PDS 0275, subfield 2 (ALM Graduated or Registered Product Code) indicates the graduated or registered Product Code for the applicable ALM service.

Contains the licensed graduated product code or the registered product code for those transactions identified with a PAN registered and qualifying for Product Graduation Plus or Consumer Product Monitoring Service, or a Combination of Account Level Management Services.

If the PAN is not actively registered in ALM Product Graduation Plus or Consumer Product Monitoring Service, the field will be 'XXX' filled.

Mastercard reserves the right add new valid values for ALM Product Graduation Plus or Consumer Product Monitoring Service (Registered Product Code) at any time customers must be able to accept, and process any valid values. In the event new valid values are added, refer to the *Account Level Management Manual*.

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Values

ALM Graduated or Registered Product Code: Card Program Identifier: Valid Values List	Card Program Description	Country of Issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	US
ACS	DIGITAL DEBIT						X		
DBK	*Digital Mastercard Black			X					
DCG	*Digital Gold Mastercard Card			X					
DCS	*Digital Standard Mastercard Card			X					
DPL	*Digital Platinum Mastercard Card			X					
MAB	World Elite Mastercard® for BusinessCard								X
MAC	Mastercard World Elite™ Corporate Card								X

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ALM Graduated or Registered Product Code: Card Program Identifier: Valid Values List	Card Program Description	Country of Issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	US
MBK	Mastercard® Black			X					
MCB	Mastercard BusinessCard® Card								X
MCC	Mixed Mastercard® Card	X		X			X		
MCD	Debit Mastercard® Card								X
MCG	Gold Mastercard® Card	X		X		X	X	X	X
MCO	Mastercard® Corporate Card								X
MCS	Standard Mastercard® Card	X		X		X	X	X	X
MCT	Titanium Mastercard® Card	X					X		X
MCU	Mastercard® Unembossed					X		X	X

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ALM Graduated or Registered Product Code: Card Program Identifier: Valid Values List	Card Program Description	Country of Issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	US
MCW	World Mastercard® Card	X			X	X	X	X	X
MDG	Gold Debit Mastercard® Card	X				X	X	X	X
MDH	WORLD DEBIT EMBOSSED	X					X		X
MDI	Debit Other Unembossed								X
MDJ	Debit Rewards								X
MDK	Debit Other 2 Unembossed								X
MDO	Debit Other								X
MDP	Platinum Debit Mastercard® Card	X					X		X

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ALM Graduated or Registered Product Code: Card Program Identifier: Valid Values List	Card Program Description	Country of Issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	US
MDQ	Middle Market Corporate Card								X
MDR	Debit Brokerage								X
MDS	Debit Mastercard® Card	X				X	X	X	X
MDU	Debit Unembossed Mastercard®Card					X	X	X	X
MEB	Mastercard Executive BusinessCard® Card								X
MEO	Mastercard Corporate Executive Card® Card								X
MEP	Premium Debit Mastercard® Card								X

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ALM Graduated or Registered Product Code: Card Program Identifier: Valid Values List	Card Program Description	Country of Issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	US
MPC	Mastercard Professional Card® card								X
MPE	Mastercard® branding to be announced				X				
MPL	Platinum Mastercard® Card	X	X	X		X	X	X	X
MSP	Muse Mastercard® Card				X				
MUP	Premium Debit Unembossed Mastercard® Card								X
MWB	World Mastercard® for Business Corporate Executive Card								X

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ALM Graduated or Registered Product Code: Card Program Identifier: Valid Values List	Card Program Description	Country of Issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	US
MWE	World Elite™ Mastercard® Card	X			X		X		X
MWO	Mastercard® Corporate World								X
MXO	Debit Card Other								X
MXR	Debit Card Brokerage								X
MXS	Debit Card Standard								X
SAP	Platinum Mastercard® Salary–Immediate Debit		X						
TPL	Platinum MasterCard-Immediate Debit		X						
TWB	World Mastercard® Black Edition—Immediate Debit		X						

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ALM Graduated or Registered Product Code: Card Program Identifier: Valid Values List	Card Program Description	Country of Issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	US
WBE	World Mastercard® Black Edition		X						
WDR	World Debit Mastercard® Rewards								X
XXX	PAN is not registered in Product Graduation Plus or Consumer Product Monitoring Service								

NOTE: *Brazil Digital Product Codes were introduced for domestic acquiring and issuing only, and are not supported for global acquirer acceptance ALM Product Graduation Plus will be enhanced in a future release to be compatible with Digital Product Codes.

Subfield 3 (ALM Product Class)

PDS 0275, subfield 3 (ALM Product Class) indicates the Product Class override for the applicable ALM service.

Product Class provides the ability to vary interchange rates by product grouping, while maintaining common interchange structures. Only PANs actively registered for Product Graduation Plus will have an associated ALM Product Class. Some ALM Services may combine Product Class Overrides with Rate Types (subfield 4).

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Mastercard reserves the right add new valid values for ALM Product Class at any time customers must be able to accept, and process any valid values. In the event new valid values are added, refer to the *Account Level Management Manual*.

Values

IF....PDS 0275, subfield 2 is present with one of the following valid values:	**THEN....PDS 0275, subfield 3 will be present with one of the following values...**	
ALM Product Graduation Plus	**Product Class associated with the Product Graduation Plus: Valid Values**	**Product Class Description**
ACS	ACS	ACH FOR CONSUMER
DBK	DBK	DIGITAL MASTERCARD BLACK
DCG	DCG	DIGITAL GOLD
DCS	DCS	DIGITAL STANDARD
DPL	DPL	DIGITAL PLATINUM
MAB	MAB	BUSINESS WORLD ELITE
MAC	MAC	CORPORATE WORLD ELITE
MBK	MBK	MASTERCARD BLACK
MCB	MCB	CORPORATE
MCD	DMC	DEBIT MASTERCARD
MCG	MCG	CONSUMER CREDIT GOLD
MCO	MCO	GLOBAL CERTIFIED CORPORATE
MCS	MCC	CONSUMER
MCT	MCT	TITANIUM MASTERCARD
MCU	MCC	CONSUMER
MCW	MCW	WORLD
MDG	MDG	DEBIT MASTERCARD GOLD
MDH	MDH	DEBIT WORLD
MDI	MDH	DEBIT WORLD
MDJ	MDJ	DEBIT MASTERCARD (ENHANCED)

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IF....PDS 0275, subfield 2 is present with one of the following valid values:	THEN....PDS 0275, subfield 3 will be present with one of the following values...	
ALM Product Graduation Plus	**Product Class associated with the Product Graduation Plus: Valid Values**	**Product Class Description**
MDK	MDJ	DEBIT MASTERCARD (ENHANCED)
MDO	DMC	DEBIT MASTERCARD
MDP	MDP	DEBIT MASTERCARD PLATINUM
MDQ	MCO	GLOBAL CERTIFIED CORPORATE
MDR	DMC	DEBIT MASTERCARD
MDS	DMC	DEBIT MASTERCARD
MDU	DMC	DEBIT MASTERCARD
MEB	MEB	MASTERCARD EXECUTIVE BUSINESSCARD
MEO	MEO	MASTERCARD CORPORATE EXECUTIVE CARD
MEP	DMC	DEBIT MASTERCARD
MPC	MCB	CORPORATE
MPL	MPL	CONSUMER CREDIT PLATINUM
MUP	DMC	DEBIT MASTERCARD
MWB	MWB	BUSINESS WORLD
MWE	MWE	MASTERCARD WORLD ELITE
MWO	MWO	CORPORATE WORLD
MXO	DMC	DEBIT MASTERCARD
MXR	DMC	DEBIT MASTERCARD
MXS	DMC	DEBIT MASTERCARD
WDR	MDH	DEBIT WORLD

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IF....PDS 0275, subfield 2 is present with one of the following valid values:	THEN....PDS 0275, subfield 3 will be present with one of the following values...	
ALM Product Graduation Plus	**Product Class associated with the Product Graduation Plus: Valid Values**	**Product Class Description**
XXX	XXX	Product Class Override does not apply, or has not been configured for the ALM Service Code provided in PDS 0275 SF1

Subfield 4 (ALM Rate Type)

PDS 0275, subfield 4 (ALM Rate Type) indicates the Rate Type for the applicable ALM service.

Rate Types provide the ability to vary interchange rates in the event that unique IRDs are not assigned for an applicable business service arrangement. PANs actively registered for ALM Services that do not involve graduated product codes will have an associated ALM Rate Type. Some ALM Services may combine Rate Types with Product Class Overrides (Subfield 3).

Mastercard reserves the right add new valid values for ALM Rate Type at any time customers must be able to accept, and process any valid values. In the event new valid values are added, refer to the *Account Level Management Manual*.

Values

RATE TYPE	RATE TYPE DESCRIPTION
801	Enhanced Value Rate Adjustment
811	Core Business to Level 1 Adjustment
812	Core Business to Level 2 Adjustment
813	Core Business to Level 3 Adjustment
814	Core Business to Level 4 Adjustment
815	Core Business to Level 5 Adjustment
821	World Business to Level 1 Adjustment
822	World Business to Level 2 Adjustment
823	World Business to Level 3 Adjustment
824	World Business to Level 4 Adjustment
825	World Business to Level 5 Adjustment

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RATE TYPE	RATE TYPE DESCRIPTION
831	World Elite Business to Level 1 Adjustment
832	World Elite Business to Level 2 Adjustment
833	World Elite Business to Level 3 Adjustment
834	World Elite Business to Level 4 Adjustment
835	World Elite Business to Level 5 Adjustment
850	World High Value Adjustment
851	World Consumer Shortfall Adjustment
852	World Elite Consumer Shortfall Adjustment
881	Canada World Consumer Adjustment *
882	Canada MPE (Mastercard® branding to be announced) *
883	Canada World Elite Adjustment *
884	Canada MUSE Adjustment *
885	Canada MUSE Requalified Down Adjustment *
886	Canada World Elite Requalified Down Adjustment *
XXX	Rate Type does not apply, or has not been configured for the ALM Service Code provided in PDS 0275 SF1

NOTE: *Consumer Product Monitoring Service, will process using Rate Types associated with a Registered Product Code in Subfield 2 (ALM Product Code).

Subfield 5 (ALM Data Source)

PDS 0275, subfield 5 (ALM Data Source) indicates the source of the data in Subfield 1 (ALM Service Code).

The ALM data used to process a transaction is provided from either the matching authorization or during clearing processing. The processing date associated with that source (Authorization or Clearing), will reflect the PAN registration record used for ALM processing.

Mastercard reserves the right add new valid values for ALM Data Source at any time customers must be able to accept, and process any valid values. In the event new valid values are added, refer to the *Account Level Management Manual*.

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Values

DATA SOURCE	ALM DATA SOURCE DESCRIPTION
1	ALM data from authorization (used by clearing when matching authorization data found)
2	ALM data from clearing (used by clearing when no authorization match found or for reversals/life cycle)
3	ALM data from clearing due to ALM service unavailable in authorization (used by clearing when matching authorization ALM data has a SF1 '00000' error)

PDS 0276 (Fee Amounts, Additional)

PDS 0276 (Fee Amounts, Additional) supports regional ALM processing.

Fee Amounts, Additional provides the ALM interchange amounts derived for a Product Class Override and/or Rate Type Adjustment. The base, ALM override, and ALM rate type amounts within PDS 0276 are intended to support reconciliation of the net interchange amount applied to transaction in PDS 0146 (Amounts, Transaction Fee).

PDS 0276 will be present any time that PDS 0275 is present within clearing messages and reports. If a PAN is not registered for ALM, but Issuers Account Range participates, PDS 0276 will only reflect the base interchange amount.

PDS 0276 will be provided to customers that have elected to receive PDS 0275 (Account Level Management Service Data). Customers may elect to receive this optional data through customer self-service within Mastercard Connect.

PDS 0276 (Fee Amounts, Additional) provides all fee amounts associated with transactions that have processed for Account Level Management. This PDS may accommodate 1 to 8 fee amount occurrences.

Attributes

Data Representation:	n...384; TAGLLLVAR
Tag Field:	0276
Length Field:	3 positions, value = 048–384 in increments of 48
Data Field:	Variable length, 48–384 positions
Subfields:	9
Occurences:	1-8

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Justification:	See "Subfields"

Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Presentment, Addendum, and Chargeback Messages			
First Presentment/1240	•	X	C
First Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C

Related required IPM fields

All PDS 0276 fee amounts will be expressed in the currency of DE 50 Currency Code, Reconciliation. PDS 0148 (Currency Exponents) must be present with PDS 0276 to identify the transaction's exponent. PDS 0275 (ALM Service Data) must be present with PDS 0276 to identify the ALM program that applies.

Amount values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. All amounts support the optional Extended Decimal Precision (EDP) service. For example, a transaction amount of USD 212.55 is expressed as 000000000000021255 and 2 decimal positions without the EDP service (see PDS 0147), and will be expressed as 000000000212550000 and 6 decimal positions with EDP (when PDS 0147 is present).

Application notes

Fee Amount occurrence examples include: Base amount, Override replacement amount, Base + Rate Type adjustment(s), Override + Rate Type adjustment(s).

ALM-processed transactions where no ALM interchange was applied ('PAN not registered' or ALM service errors) will show a Base amount only. PDS 0276 Fee Amount and Direction subfields are shown from the acquirer/receiver view.

NOTE: This field will remain unchanged from the original message when processing a reversal of a previous message.

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PDS 0276 subfields

This PDS may contain 1 to 8 occurrences of fee amounts. Each transaction fee consists of 9 subfields as defined in the following table. Each fee requires 48 positions; the length of this PDS must be a multiple of 48, with a maximum length of 384 positions.

Number	Positions	Name	Attribute	Justification
1	1-3	Rate Type	n-3	N/A
2	4-5	Override Hierarchy	n-2	N/A
3	6	EDP Indicator	a-1	N/A
4	7-24	Variable Fee Amount	n-18	N/A
5	25-26	Variable Fee Direction	an-2	N/A
6	27-44	Fixed Fee Amount	n-18	N/A
7	45-46	Fixed Fee Direction	an-2	N/A
8	47	Min/Max Limit Indicator	a-1	N/A
9	48	Tiered Amount Indicator	a-1	N/A

All subfields are present for each fee occurrence. The values to be used for each fee subfield are described in the following text.

Subfield 1: Rate Type

The rate type value. Customer processing systems must be able to accommodate new fee types that may be added at any time.

Valid values:

- 001 = Interchange Fee
- PDS 0275 subfield 4: ALM Rate Type
- IPM MPE Table IP0053T1: Rate Type subfield values

Subfield 2: Override Hierarchy

Valid values:

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- If Rate Type = 001 and Override Hierarchy = 00 amount occurrence represents Base amount;
- If Rate Type = 001 and Override Hierarchy = 01-11 amount occurrence represents Override replacement amount

NOTE: Refer to the Fee Assignment section of the *GCMS Reference Manual*, Chapter 11 Business Service for the list of Override criteria descriptions and the hierarchical order of selection.

Subfield 3: EDP Indicator (Extended Decimal Precision)

Valid values:

- If EDP Ind = N (default), PDS 0276 Variable and Fixed Fee Amount subfields will be right-justified and populated based on decimal precision in PDS 0148;
- If EDP Ind = Y, PDS 0147 is present, and decimal precision Variable and Fixed Fee Amount subfields will be 6 for all PDS 0276 occurrences

Subfield 4: Variable Fee Amount

Refer to Amount Values above.

Subfield 5: Variable Fee Direction

The direction in which the interchange rate is applied for the Variable Fee Amount.

Valid values:

- CR = amount receiver credit
- DR = amount receiver debit

Subfield 6: Fixed Fee Amount

Refer to Amount Values above.

Subfield 7: Fixed Fee Direction

The direction in which the interchange unit fee is applied for the Fixed Fee Amount.

Valid values:

- CR = amount receiver credit
- DR = amount receiver debit

Subfield 8: Min/Max Limit Indicator

Valid values:

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- Min/Max Limit Ind = N is default value;
- If Min/Max Limit Ind = Y, the Min or Max fee amount was applied, and the Variable and Fixed Fee Amounts will match either the Min or the Max Limit Amount setup in the IPM MPE Table IP0053T1

Subfield 9: Tiered Amount Indicator

Valid values:

- Tiered Amount Ind = N is default value;
- If Tiered Amount Ind = Y, tiered amount ranges IPM(MPE Table IP0053T1 Transaction Amount Range Low value > 0) is used to select the Variable Fee Amount rate

PDS 0280 (Source File ID)

PDS 0280 (Source File ID) provides the file ID of a referenced data file.

Attributes

Data Representation:	n-25; TAGLLL
Tag Field:	0280
Length Field:	3 positions, value = 025
Data Field:	Fixed length, 25 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of PDS 0280 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Message Exception/1644 and File Reject/1644	•	X	C

This PDS identifies in File Reject/1644 and Message Exception/1644 messages the file that contains errors.

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This PDS is comprised of four subfields to indicate the file type, the file processing date, the ID of the customer or processor associated with the file, and a file sequence number to identify the file uniquely. The combination of these four subfields together forms a value that uniquely identifies all files to or from a customer processing facility.

PDS 0280 subfields

This PDS consists of four subfields

PDS 0280 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	File Type	n-3	N/A
2	4–9	File Reference Date	n-6	N/A
3	10–20	Processor ID	n-11	right
4	21–25	File Sequence Number	n-5	right

Refer to PDS 0105 (File ID) for descriptions of these subfields.

PDS 0300 (Reconciled, File)

PDS 0300 (Reconciled, File) identifies in Reconciliation messages the logical file to which the reconciliation totals pertain.

Attributes

Data Representation:	n-25; TAGLLL
Tag Field:	0300
Length Field:	3 positions, value = 025
Data Field:	Fixed length, 25 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	M

In reconciliation messages, this PDS contains PDS 0105 (File ID) of the offline clearing logical file to which the reconciliation totals apply.

Multiple logical files may be present in a physical clearing transmission. In reconciliation messages, PDS 0298 (Reconciled, Transmission) presents and identifies reconciliation totals at the physical transmission level.

PDS 0300 subfields

This PDS contains four subfields.

For customers requesting the early reconciliation file, this category is always provided.

PDS 0300 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	File Type	n-3	N/A
2	4–9	File Reference Date	n-6	N/A
3	10–20	Processor ID	n-11	right
4	21–25	File Sequence Number For acknowledgments, this field contains the value assigned by the sending customer. For notifications, these Mastercard® formats apply: • Clearing Cycle (positions 21–22) • Delivery Cycle (position 23, values 1–6), and • Sequence Number (positions 24–25).	n-5	right

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Refer to PDS 0105 (File ID) for descriptions of these subfields.

PDS 0301 (File Amount, Checksum)

PDS 0301 (File Amount, Checksum) provides a preliminary quick check for the file recipient to indicate or to determine that it received all messages in a file.

Attributes

Data Representation:	n-16; TAGLLL
Tag Field:	0301
Length Field:	3 positions, value = 016
Data Field:	Fixed length, 16 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	C

This PDS contains the sum amount of all amounts from each occurrence of DE 4 (Amount, Transaction) in a logical file.

This sum is a hash total only, and ignores the currency code and currency exponent associated with DE 4 in all cases.

This hash total includes only data from DE 4 when present in a message. This PDS is not present in early Reconciliation messages. It does not include any fee amounts.

Originators may provide all zeros in this field. If PDS 0301 contains a value other than all zeros, the clearing system validates PDS 0301 against the sum of all

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amounts in each occurrence of DE 4 within the logical file. The entire logical file rejects if the values do not match.

Values

This PDS has no financial value.

The checksum amount is always initialized to zero before processing messages. If no messages in the file contain DE 4, the checksum amount remains all zeros.

PDS 0302 (Reconciled, Member Activity)

PDS 0302 (Reconciled, Member Activity) indicates in reconciliation messages whether the related reconciliation totals represent acquiring activity, issuing activity, or fee collection activity.

Attributes

Data Representation:	a-1; TAGLLL
Tag Field:	0302
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This PDS indicates in reconciliation messages whether the related reconciliation totals represent acquiring activity, issuing activity, or fee collection activity. Refer

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to Reconciliation messages for additional information about classifying activity into one of these categories.

For Settlement Position Detail/1644 messages, PDS 0302 is provided automatically if the customer selects the acquirer BIN or issuer account range settlement reconciliation categories.

Values

The data values are listed in this table.

Values

Value	Description
A	Acquiring activity
I	Issuing activity
F	Fee collection activity

PDS 0306 (File Message Counts)

PDS 0306 (File Message Counts) provides a preliminary quick check for the file recipient to indicate that all records in a file have been received.

PDS 0306 contains the total number of messages in the file.

Attributes

Data Representation:	n-8; TAGLLL
Tag Field:	0306
Length Field:	3 positions, value = 008
Data Field:	Fixed length, 8 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
File Trailer (Customer-generated)/1644	M	•	•
File Trailer (Clearing System-generated)/1644	•	X	M

This PDS contains the total count of messages occurring in a logical file, including the File Header (Customer-generated or Clearing System-generated)/1644 and File Trailer (Customer-generated or Clearing System-generated)/1644. This PDS is provided in File Trailer (Customer-generated)/1644 and File Trailer (Clearing System-generated)/1644 messages.

Originators may provide all zeros in this field. If PDS 0306 contains a value other than all zeros, the clearing system validates PDS 0306 against the total of all messages in the logical file, including the File Header/1644 and File Trailer/1644. The entire logical file rejects if the counts do not match.

PDS 0358 (Reconciled, Business Activity)

PDS 0358 (Reconciled, Business Activity) identifies in reconciliation messages the business activity to which the reconciliation totals pertain.

Attributes

Data Representation:	ans...31; TAGLLLVAR
Tag Field:	0358
Length Field:	3 positions, value = 003–031
Data Field:	Variable length, 003–031 positions
Subfields:	15
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C

This PDS reflects in Reconciliation messages, the PDS 0158 (Business Activity) to which the related reconciliation totals apply.

PDS 0358 subfields

This PDS consists of 15 subfields.

PDS 0358 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Card Program Identifier	ans-3	N/A
2	4	Business Service Arrangement Type Code	ans-1	N/A
3	5–10	Business Service ID Code	ans-6	N/A
4	11–12	Interchange Rate Designator	ans-2	N/A
5	13–18	Business Date (YYMMDD)	n-6	N/A
6	19–20	Business Cycle	n-2	N/A
7	21	Card Acceptor Classification Override Indicator	ans-1	N/A
8	22	Product Class Override Indicator	ans-3	N/A
9	25	Corporate Incentive Rates Apply Indicator	ans-1	N/A
10	26	Special Conditions Indicator	ans-1	N/A
11	27	Mastercard Assigned ID Override Indicator	ans-1	N/A
12	28	Account Level Management Account Category Code	ans-1	N/A
13	29	Rate Indicator	ans-1	N/A
14	30	Masterpass Incentive Indicator	an...1	N/A

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Number	Positions	Name	Attribute	Justification
15	31	Digital Wallet Interchange Override Indicator	an...1	N/A

Refer to PDS 0158 (Business Activity) for descriptions of these subfields.

PDS 0359 (Reconciled, Settlement Activity)

PDS 0359 (Reconciled, Settlement Activity) identifies in reconciliation messages the settlement activity to which the reconciliation totals pertain.

Attributes

Data Representation:	ans....67; TAGLLLVAR
Tag Field:	0359
Length Field:	3 positions, value = 001–067
Data Field:	Variable length, 1–67 positions
Subfields:	9
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Settlement Position Detail/1644	•	X	C

In reconciliation messages, this PDS reflects the settlement activity (PDS 0159 [Settlement Data 1]) to which the related reconciliation totals apply.

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PDS 0359 subfields

This PDS consists of nine subfields.

PDS 0359 subfields

Number	Positions	Name	Attribute	Justification
1	1–11	Settlement Service Transfer Agent ID Code	ans-11	left
2	12–39	Settlement Service Transfer Agent Account	ans-28	left
3	40	Settlement Service Level Code	n-1	right
4	41–50	Settlement Service ID Code	ans-10	left
5	51	Settlement Foreign Exchange Rate Class Code	an-1	N/A
6	52–57	Reconciliation Date	n-6; YYMMDD	N/A
7	58–59	Reconciliation Cycle	n-2	N/A
8	60–65	Settlement Date	n-6; YYMMDD	N/A
9	66–67	Settlement Cycle	n-2	N/A

Refer to PDS 0159 (Settlement Data) for descriptions of these subfields.

PDS 0360 (Reconciled, Transaction Sequence Identifier)

New PDS 0360 (Reconciled, Transaction Sequence Identifier) identifies the ordering sequence number pertaining to reconciliation totals.

Attributes

n-10; TAGLLL	
Tag Field:	0360
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields	2 subfields

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Justification	See "Subfields"

Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system- provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Reconciliation Messages			
Financial Position Detail/1644	.	X	C
Settlement Position Detail/1644	.	X	C

PDS 0360 subfields

This PDS consists of two subfields.

Number	Positions	Name	Attribute	Justification
1	1—5	Current Sequence Number	n-5	Right
2	6—10	Total Number of Message Splits	n-5	Right

NOTE: New PDS 0360 will be present only if a split amount is required.

New PDS 0360 indicates that there has been a split in the reconciliation total reported in reconciliation messages. The subfields indicate the sequence and the total number of message splits.

For example, assume that GCMS calculates a reconciliation amount of 19,999,999,999,999,999 (17 digits).

The current GCMS functionality will truncate (drop) the leftmost digit when placing this amount into PDS 0396 (Amount, Net Total in Reconciliation Currency). The resulting amount of 9,999,999,999,999,999 (16 digits) will present in a single 1644-685 message.

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Continuing with the example above, the new GCMS functionality will split that single reconciliation amount into multiple amounts (in this case, specifically three amounts) and include each amount in three separate 1644-685 reconciliation messages. The sum total of those three amounts will equal the total reconciliation amount.

Additionally, to simplify customer reconciliation processing, GCMS will insert new PDS 0360 into each of those reconciliation messages to provide the sequence number of each related message and the total number of messages pertaining to given split amount, as follows:

1. PDS 0360 subfield 1 = 00001, PDS 0360 subfield 2 = 00003 and PDS 0396 = 9999999999999999 (16 positions)
2. PDS 0360 subfield 1 = 00002, PDS 0360 subfield 2 = 00003 and PDS 0396 = 9999999999999999 (16 positions)
3. PDS 0360 subfield 1 = 00003, PDS 0360 subfield 2 = 00003 and PDS 0396 = 0000000000000001 (16 positions)

The total reconciliation amount can then be calculated as: 9,999,999,999,999,999 + 9,999,999,999,999,999 + 0000000000000001 = 19,999,999,999,999,999

All of the related 1644-685 messages for a given split will always be sent in the proper order and always sent together sequentially. Mastercard will never intermix 1644-685 messages from unrelated splits, nor will Mastercard ever separate the messages belonging to a split with a single message that is not related to any split whatsoever.

PDS 0367 (Reconciled, Card Program Identifier)

PDS 0367 (Reconciled, Card Program Identifier) in reconciliation messages provides the specific reconciliation totals by card program identifier.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0367
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Settlement Position Detail/1644	•	X	C

Values

Refer to PDS 0158, Subfield 1 (Card Program Identifier) for a list of valid values.

PDS 0368 (Reconciled, Transaction Function Group Code)

PDS 0368 (Reconciled, Transaction Function Group Code) in reconciliation messages provides the specific transaction function group that pertains to the reconciliation totals.

Attributes

Data Representation:	ans-2; TAGLLL
Tag Field:	0368
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Settlement Position Detail/1644	•	X	C

In reconciliation messages, this PDS reflects the specific transaction function group code to which the related reconciliation totals apply. Transaction function group code refers to a combination of MTI and DE 24 (Function Code) that provides a method of uniquely identifying financial transaction categories.

Values

This table lists the transaction functions that are supported in each transaction function group code.

Values

Transaction Function Group Description and MTI	Transaction Function Group Code	IPM DE 24 Function (includes both originals and reversals)
First Presentment/1240	FP	200
Second Presentment/1240	SP	205 Full and 282 Partial
First Chargeback/1442	FC	450 Full and 453 Partial
Arbitration Chargeback/1442	AC	451 Full and 454 Partial
Fee Collections/1740	FE	700, 780, 781, 782, and 783

PDS 0369 (Reconciled, Acquirer's BIN)

PDS 0369 (Reconciled, Acquirer's BIN) in reconciliation messages provides the specific acquirer's BIN that pertains to the reconciliation totals.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0369
Length Field:	3 positions, value = 006

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Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Settlement Position Detail/1644	•	X	C

In reconciliation messages, this PDS reflects the specific customer BIN (obtained from DE 31 [Acquirer's Reference Data], positions 2–7) that apply to the related reconciliation totals. Customers selecting this reconciliation category will receive totals only for their own acquiring BINs that have been established at Mastercard.

If the Reconciled, Acquirer's BIN reconciliation category is selected, the Reconciled, Member Activity reconciliation category will be automatically provided to ensure that the customer receives totals by acquiring BIN, issuing activity, and fee collection activity to provide complete reconciliation information.

Values

PDS 0369 contains the acquirer's BIN from DE 31, positions 2–7.

PDS 0370 (Reconciled, Account Range)

PDS 0370 (Reconciled, Account Range) identifies in reconciliation messages the specific customer issuing account range to which the reconciliation totals pertain.

Attributes

Data Representation:	n...38; TAGLLLVAR
Tag Field:	0370
Length Field:	3 positions, value = 019–038
Data Field:	Variable length, 19–38 positions

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Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This PDS reflects in reconciliation messages, the specific customer account range (obtained from the account range portion of DE 2 [Primary Account Number {PAN}]) to which the related reconciliation totals apply. Customers selecting this reconciliation category receive totals only for their own issuing account ranges that have been established at Mastercard®.

If the Reconciled, Account Range reconciliation category is selected as a clearing reconciliation category, GCMS automatically will accumulate totals for the Reconciled, Member Activity category . This ensures that the customer also receives totals for their acquiring activity and fee collection activity to provide complete reconciliation information.

PDS 0370 subfields

This PDS consists of two subfields.

PDS 0370 subfields

Number	Positions	Name	Attribute	Justification
1	1–19	Beginning Account Range ID	n-19	N/A
2	20–38	Ending Account Range ID	n-19	N/A

Account ranges are profiled for each issuer customer ID.

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PDS 0372 (Reconciled, Transaction Function)

PDS 0372 (Reconciled, Transaction Function) identifies in reconciliation messages the transaction function to which the reconciliation totals pertain.

Attributes

Data Representation:	n-7; TAGLLL
Tag Field:	0372
Length Field:	3 positions, value = 007
Data Field:	Fixed length, 7 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C

This PDS reflects in reconciliation messages, the transaction function to which the related reconciliation totals apply. A transaction function consists of MTI and DE 24 (Function Code).

Values

Refer to DE 24 (Function Code) for a list of valid transaction function codes.

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PDS 0372 subfields

This PDS consists of two subfields.

PDS 0372 subfields

Number	Positions	Name	Attribute	Justification
1	1–4	Message Type Identifier	n-4	right
2	5–7	Function Code	n-3	right

PDS 0374 (Reconciled, Processing Code)

PDS 0374 (Reconciled, Processing Code) identifies in reconciliation messages the processing code, or transaction type, to which the reconciliation totals pertain.

Attributes

Data Representation:	n-2; TAGLLL
Tag Field:	0374
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C

This PDS reflects in reconciliation messages, subfield 1 (Cardholder Transaction Type), of DE 3 (Processing Code) to which the related reconciliation totals apply.

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Values

Refer to DE 3 (Processing Code), subfield 1, for a list of values.

PDS 0375 (Member Reconciliation Indicator 1)

PDS 0375 (Member Reconciliation Indicator 1) contains a proprietary value a transaction originator defines that may be assigned to its outgoing financial messages.

Attributes

Data Representation:	ans...50; TAGLLLVAR
Tag Field:	0375
Length Field:	3 positions, value = 001–050
Data Field:	Variable length, 1–50 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	•
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	•
Second Presentment/1240	O	•	•
Financial Position Detail/1644	•	X	C
Retrieval Request/1644	O	•	•
Retrieval Request Acknowledgment/1644	O	•	•
Fee Collection (Retrieval Fee Billing)/1740	O	•	•
Fee Collection (Handling Fees)/1740	O	•	•

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Message Type Identifier	Org	Sys	Dst
Fee Collection (Other than Retrieval Fee Billing/ Handling Fees)/1740	O	•	•

Customers can assign a proprietary value to PDS 0375 and include it in any financial message. If an originating customer provides PDS 0375 in financial messages and chooses to receive Reconciliation messages at this level, the clearing system provides reconciliation totals based on the unique values present. For Business Service Arrangements that qualify for the Extended Precision Decimal Service, acquirers are allowed to submit PDS 0375, however, it will have the value Undefined applied to it. This ensures that the acknowledgment reconciliation provided represents all of the accepted financial activity to the customer for that file.

For any First Presentment/1240, Retrieval Request/1644, Retrieval Request Acknowledgment/1644, or Fee Collection/1740 Messages that do not contain PDS 0375, the clearing system will create an acknowledgment message with a Member Reconciliation indicator 1 value of Undefined. This will ensure that the Acknowledgment reconciliation provided represents 100 percent of the accepted financial activity of the customer for that file. The value in PDS 0300 (Reconciled, File) will also be Undefined.

For example, an acquirer that wants to receive reconciliation totals for a specific card acceptor chain could populate this PDS with the chain descriptor. Then the clearing system would accumulate totals based on this value in addition to the other reconciliation options the acquirer selects.

This PDS is available only for Acknowledgment Reconciliation messages.

Values

The transaction originator assigns PDS 0375 values. If present, PDS 0375 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

PDS 0378 (Original/Reversal Totals Indicator)

PDS 0378 (Original/Reversal Totals Indicator) indicates in reconciliation messages whether the related reconciliation totals represent original transactions or reversal transactions.

Attributes

Data Representation:	a-1; TAGLLL

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Tag Field:	0378
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C

This PDS indicates in reconciliation messages whether the related reconciliation totals represent original activity or reversal activity. Amounts are accumulated as original activity if PDS 0025 (Reversal Indicator) is not present in the message or if the transaction is a re-submission (subfield 1 of PDS 0025 contains a space and subfield 2 contains a date). Amounts are accumulated as reversal activity if PDS 0025 is present in the message and subfield 1 contains an R.

Values

This table shows the values that may be provided in this PDS.

Values

Value	Description
O	Original message amounts
R	Reversal message amounts

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PDS 0380 (Debits, Transaction Amount In Transaction Currency)

PDS 0380 (Debits, Transaction Amount in Transaction Currency) provides in reconciliation messages the total of transaction amounts that have a debit impact on processing. The total is in the transaction currency.

Attributes

Data Representation:	an-17; TAGLLL
Tag Field:	0380
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 position
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	C

This PDS provides, in reconciliation messages, totals in the transaction currency of transaction amounts with a debit impact to processing. The clearing system accumulates DE 4 (Amount, Transaction) values for each message in which DE 3 (Processing Code) indicates a debit impact on processing to the appropriate customer. Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact.

Values

This PDS may contain zeros if the processed file contained only non-financial messages and the value of DE 25 (Message Reason Code) = 6861 (Acknowledgment).

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PDS 0380 subfields

This PDS consists of two subfields.

PDS 0380 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; constant, D	N/A
2	2–17	Amount, Transaction	n-16	right

PDS 0381 (Credits, Transaction Amount in Transaction Currency)

PDS 0381 (Credits, Transaction Amount in Transaction Currency) provides in reconciliation messages the total of transaction amounts that have a credit impact on processing. The total is in the transaction currency.

Attributes

Data Representation:	an-17; TAGLLL
Tag Field:	0381
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 position
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	C

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This PDS provides, in reconciliation messages, totals in the transaction currency of transaction amounts with a credit impact to processing. The clearing system accumulates DE 4 (Amount, Transaction) values for each message in which DE 3 (Processing Code) indicates a credit impact on processing to the appropriate customer. Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact.

Values

This PDS may contain zeros if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

PDS 0381 subfields

This PDS consists of two subfields.

PDS 0381 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; constant-C	N/A
2	2–17	Amount, Transaction	n-16	right

PDS 0384 (Amount, Net Transaction in Transaction Currency)

PDS 0384 (Amount, Net Transaction in Transaction Currency) provides in reconciliation messages the net total of transaction amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the transaction currency.

Attributes

Data Representation:	an-17; TAGLLL
Tag Field:	0384
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 positions
Subfields:	2
Justification:	See "Subfields"

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	C

This PDS provides, in reconciliation messages, net totals in the transaction currency of transaction amounts with a debit impact to settlement and those with a credit impact to settlement.

If the amount in PDS 0380 (Debits, Transaction Amount in Transaction Currency) is greater than the amount in PDS 0381 (Credits, Transaction Amount in Transaction Currency), the clearing system inserts a D in subfield 1 of PDS 0384 and inserts the excess amount in subfield 2 of PDS 0384.

If the amount in PDS 0381 is greater than the amount in PDS 0380, the clearing system inserts a C in subfield 1 of PDS 0384 and inserts the excess amount in subfield 2 of PDS 0384.

Values

This PDS may contain zeros if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

PDS 0384 subfields

This PDS consists of two subfields.

PDS 0384 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; value D or C	N/A
2	2–17	Amount, Net	n-16	right

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PDS 0390 (Debits, Transaction Amount in Reconciliation Currency)

PDS 0390 (Debits, Transaction Amount in Reconciliation Currency) provides in reconciliation messages the total of transaction amounts that have a debit impact on processing. The total is in the message receiver's reconciliation currency.

Attributes

Data Representation:	an-17; TAGLLL
Tag Field:	0390
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of transaction amounts with a debit impact to processing. The clearing system accumulates DE 5 (Amount, Reconciliation) for each message in which DE 3 (Processing Code) indicates a debit impact on processing to the appropriate customer. Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact.

The Financial Position Detail/1644 and the Settlement Position Detail/1644 messages all contain totals in the receiving customer's reconciliation currency.

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Values

This PDS may contain zeros in the acknowledgment reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

This element contains the sum of DE 5 by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and collection only activity will contain zeros in this PDS.

PDS 0390 subfields

This PDS consists of two subfields

PDS 0390 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; value D	N/A
2	2–17	Amount, Transaction	n-16	right

PDS 0391 (Credits, Transaction Amount in Reconciliation Currency)

PDS 0391 (Credits, Transaction Amount in Reconciliation Currency) provides in reconciliation messages the total of transaction amounts that have a credit impact on processing. The total is in the reconciliation currency.

Attributes

Data Representation:	an-17; TAGLLL
Tag Field:	0391
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of transaction amounts with a credit impact to processing. The clearing system accumulates DE 5 (Amount, Reconciliation) for each message in which DE 3 (Processing Code) indicates a credit impact on processing to the appropriate customer. Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact.

The Financial Position Detail/1644 and the Settlement Position Detail/1644 messages both contain totals in the receiving customer's reconciliation currency.

Values

This PDS may contain zeros in the acknowledgment reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

This element contains the sum of DE 5 by currency identified in DE 50 (Currency code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and collection only activity will contain zeros in this PDS.

PDS 0391 subfields

This PDS consists of two subfields.

PDS 0391 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; constant-C	N/A
2	2–17	Amount, Transaction	n-16	right

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PDS 0392 (Debits, Fee Amounts in Reconciliation Currency)

PDS 0392 (Debits, Fee Amounts in Reconciliation Currency) provides in reconciliation messages the total of fee amounts that have a debit impact on processing. The total is in the reconciliation currency.

Attributes

Data Representation:	an...216; TAGLLLVAR
Tag Field:	0392
Length Field:	3 positions, value = 018–216 in increments of 18
Data Field:	Variable length, 18–216 positions
Subfields:	3
Occurrences:	1–12
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of fee amounts with a debit impact to processing. The clearing system accumulates all occurrences of subfield 7, Amount, Fee, Reconciliation, of PDS 0146 (Amounts, Transaction Fee) for each message in which subfield 2, Fee Processing Code, of PDS 0146 indicates a debit impact on processing to the appropriate customer. Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact.

The Financial Position Detail/1644 and the Settlement Position Detail/1644 messages both will contain totals in the receiving customer's reconciliation currency.

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Values

This PDS may contain zeros in the acknowledgment reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

This element contains the sum of PDS 0146 by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and collection only activity will contain zeros in this PDS.

PDS 0392 subfields

This PDS consists of three subfields.

PDS 0392 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Fee Type Code	n-2	N/A
2	3	Debit/Credit Indicator	a-1; constant-D	N/A
3	4–18	Amount, Fee	n-15	N/A

PDS 0393 (Credits, Fee Amounts in Reconciliation Currency)

PDS 0393 (Credits, Fee Amounts in Reconciliation Currency) provides in reconciliation messages the total of fee amounts that have a credit impact on processing. The total is in the reconciliation currency.

Attributes

Data Representation:	an...216; TAGLLLVAR
Tag Field:	0393
Length Field:	3 positions, value = 018–216 in increments of 18
Data Field:	Variable length, 18–216 positions
Subfields:	3
Occurrences:	1–12
Justification:	See "Subfields"

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of fee amounts with a credit impact to processing. The clearing system accumulates all occurrences of subfield 7, Amount, Fee, Reconciliation, of PDS 0146 (Amounts, Transaction Fee) for each message in which subfield 2, Fee Processing Code, of PDS 0146 indicates a credit impact on processing to the appropriate customer. Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact.

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

Values

This PDS may contain zeros in the Acknowledgment Reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

This element contains the sum of PDS 0146 by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and collection only activity will contain zeros in this PDS.

PDS 0393 subfields

This PDS consists of three subfields.

PDS 0393 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Fee Type Code	n-2	N/A
2	3	Debit/Credit Indicator	a-1; constant-C	N/A

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Number	Positions	Name	Attribute	Justification
3	4–18	Amount, Fee	n-15	N/A

PDS 0394 (Amount, Net Transaction in Reconciliation Currency)

PDS 0394 (Amount, Net Transaction in Reconciliation Currency) provides in reconciliation messages the net total of the transaction amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the reconciliation currency.

Attributes

Data Representation:	an-17; TAGLLL
Tag Field:	0394
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M

This PDS provides in Reconciliation/1644 messages, net totals in the reconciliation currency of transaction amounts with a debit impact to processing and those with a credit impact to processing.

If the amount in PDS 0390 (Debits, Transaction Amount in Reconciliation Currency) is greater than the amount in PDS 0391 (Credits, Transaction Amount in

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Reconciliation Currency), the clearing system inserts a D in subfield 1 of PDS 0394 and inserts the excess amount in subfield 2 of PDS 0394.

If the amount in PDS 0391 is greater than the amount in PDS 0390, the clearing system inserts a C in subfield 1 of PDS 0394 and inserts the excess amount in subfield 2 of PDS 0394.

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

Values

This PDS may contain zeros in the Acknowledgment Reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

This element contains the sum of DE 5 (Amount, Reconciliation) by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and collection only activity will contain zeros in this PDS.

PDS 0394 subfields

This PDS consists of two subfields.

PDS 0394 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; value D or C	N/A
2	2–17	Amount, Net	n-16	right

PDS 0395 (Amount, Net Fee in Reconciliation Currency)

PDS 0395 (Amount, Net Fee in Reconciliation Currency) provides in reconciliation messages the net total of fee amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the reconciliation currency.

Attributes

Data Representation:	an-16; TAGLLL
Tag Field:	0395

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Length Field:	3 positions, value = 016
Data Field:	Fixed length, 16 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M

This PDS provides, in Reconciliation/1644 messages, net totals in the reconciliation currency of fee amounts with a debit impact to processing and those with a credit impact to processing.

If the sum of all amounts in PDS 0392 (Debits, Fee Amounts in Reconciliation Currency) is greater than the sum of all amounts in PDS 0393 (Credits, Fee Amounts in Reconciliation Currency), the clearing system inserts a D in subfield 1 of PDS 0395 and inserts the excess amount in subfield 2 of PDS 0395.

If the sum of all amounts in PDS 0393 is greater than the sum of all amounts in PDS 0392, the clearing system inserts a C in subfield 1 of PDS 0395 and inserts the excess amount in subfield 2 of PDS 0395.

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

Values

This PDS may contain zeros in the Acknowledgment Reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment).

This element contains the sum of PDS 0146 (Amounts, Transaction Fee) by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and Collection Only activity will contain zeros in this PDS.

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PDS 0395 subfields

This PDS consists of two subfields.

PDS 0395 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; value D or C	N/A
2	2–16	Amount, Net Fee	n-15	right

PDS 0396 (Amount, Net Total in Reconciliation Currency)

PDS 0396 (Amount, Net Total in Reconciliation Currency) provides in reconciliation messages the net total of transaction and fee amounts. The net total is in the reconciliation currency.

Attributes

Data Representation:	an-17; TAGLLL
Tag Field:	0396
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	M
Settlement Position Detail/1644	•	X	M

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This PDS provides, in Reconciliation/1644 messages, net totals in the reconciliation currency of transaction amounts and fee amounts. The values used in calculating PDS 0396 are from PDS 0394 (Amount, Net Transaction in Reconciliation Currency) and PDS 0395 (Amount, Net Fee in Reconciliation Currency).

If subfield 1, Debit/Credit Indicator, of both PDS 0394 and PDS 0395 contains a D, the system inserts a D in subfield 1 of PDS 0396 and inserts the total of the amount subfields from PDS 0394 and PDS 0395 in subfield 2 of PDS 0396.

If subfield 1, Debit/Credit Indicator, of both PDS 0394 and PDS 0395 contains a C, the clearing system inserts a C in subfield 1 of PDS 0396 and inserts the total of the amount subfields from PDS 0394 and PDS 0395 in subfield 2 of PDS 0396.

If PDS 0394 and PDS 0395 contain two different values in subfield 1, the clearing system selects the Debit/Credit Indicator associated with the larger of the two amount subfields and inserts it in subfield 1 of PDS 0396. The clearing system then calculates the difference between the two amount subfields and inserts the result in subfield 2 of PDS 0396.

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

Values

This PDS may contain zeros in the acknowledgment reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgment). Reconciliation messages that reflect totals for bilateral and collection only activity will contain zeros in this PDS.

PDS 0396 subfields

This PDS consists of two subfields.

PDS 0396 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; value D or C	N/A
2	2–17	Amount, Net Total	n-16	right

PDS 0397 (Debits, Extended Precision Amount in Reconciliation Currency)

PDS 0397 (Debits, Extended Precision Amount in Reconciliation Currency) provides in reconciliation messages the total of extended precision fee amounts that have a

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debit impact on processing. The total is in the reconciliation currency. PDS 0397 is applicable only to transactions that have EDP applied.

Attributes

Data Representation:	ans...252; TAGLLLVAR
Tag Field:	0397
Length Field:	3 positions, value = 021–252 in increments of 21
Data Field:	Variable length, 21–252 positions
Subfields:	3
Occurrences	1–12
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This PDS provides, in reconciliation messages (1644-685, 1644-688), totals in the reconciliation currency of extended precision amounts with a debit impact to processing. The clearing system accumulates all occurrences of subfield 7 (Interchange Amount, Fee, Reconciliation) of PDS 0147 (Extended Precision Amount) for each message in which subfield 2 (Fee Processing Code) of PDS 0147 indicates a debit impact on processing to the appropriate customer. The Financial Position Detail-1644-685 message and the Settlement Position Detail-1644-688 messages both contain totals in the receiving customer's reconciliation currency.

Values

All currency amounts are expressed to 6 decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an interchange fee amount of USD .000123 is expressed as 000000000000000123.

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PDS 0397 subfields

This PDS consists of three subfields.

PDS 0397 subfields

Number	Positions	Name	Attribute	Justification
1	1-2	Fee Type Code	n-2	N/A
2	3	Debit/Credit Indicator	a-1; constant, D	N/A
3	4-21	Amount, Fee	n-18	N/A

PDS 0398 (Credits, Extended Precision Amount in Reconciliation Currency)

PDS 0398 (Credits, Extended Precision Amount in Reconciliation Currency) provides in reconciliation messages the total of extended precision fee amounts that have a credit impact on processing. The total is in the reconciliation currency. PDS 0398 is applicable only to transactions that have EDP applied.

Attributes

Data Representation:	an...252; TAGLLLVAR
Tag Field:	0398
Length Field:	3 positions, value = 021–252 in increments of 21
Data Field:	Variable length, 21–252 positions
Subfields:	3
Occurrences	1–12
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This PDS provides, in reconciliation messages (1644-685, 1644-688), totals in the reconciliation currency of extended precision amounts with a credit impact to processing. The clearing platform accumulates all occurrences of subfield 7, Interchange Amount, Fee, Reconciliation, of PDS 0147 (Extended Precision Amount) for each message in which subfield 2, Fee Processing Code, of PDS 0147 indicates a credit impact on processing to the appropriate customer.

The Financial Position Detail-1644-685 message and the Settlement Position Detail-1644-688 messages both will contain totals in the receiving customer's reconciliation currency.

Values

All currency amounts are expressed to six decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an interchange fee amount of USD .000123 is expressed as 000000000000000123.

PDS 0398 subfields

This PDS consists of three subfields.

PDS 0398 subfields

Number	Positions	Name	Attribute	Justification
1	1-2	Fee Type Code	n-2	N/A
2	3	Debit/Credit Indicator	a-1; constant-C	N/A
3	4-21	Amount, Fee	n-18	N/A

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PDS 0399 (Amount, Net Extended Precision in Reconciliation Currency)

PDS 0399 provides in reconciliation messages the net total of extended precision fee amounts that have a debit impact on processing and those that have a credit impact on processing.

The net total is in the reconciliation currency. PDS 0399 is applicable only to transactions that have EDP applied.

Attributes

Data Representation:	an-19; TAGLLL
Tag Field:	0399
Length Field:	3 positions, value = 019
Data Field:	Fixed length, 19 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Position Detail/1644	•	X	C
Settlement Position Detail/1644	•	X	C

This PDS provides, in reconciliation messages (1644-685, 1644-688), net totals in the reconciliation currency of Extended Precision amounts with a debit impact to processing and those with a credit impact to processing. If the sum of all amounts in PDS 0397 (Debits, Extended Precision Amounts in Reconciliation Currency) is greater than the sum of all amounts in PDS 0398 (Credits, Extended Precision Amounts in Reconciliation Currency), the GCMS inserts a D in PDS 0399, subfield 1 and inserts the excess amount in PDS 0399, subfield 2. If the sum of all amounts in PDS 0397 is greater than the sum of all amounts in PDS 0398, the GCMS inserts a C in subfield 1 of PDS 0399 and inserts the excess amount in PDS 0399, subfield 2.

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The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

Values

All currency amounts are expressed to six decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an interchange fee amount of USD .000123 is expressed as 000000000000000123.

PDS 0399 subfields

This PDS consists of two subfields.

PDS 0399 subfields

Number	Positions	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; value D or C	N/A
2	2-19	Amount, Net Fee	n-18	right

PDS 0400 (Debits, Transaction Number)

PDS 0400 (Debits, Transaction Number) provides in reconciliation messages the number of transactions whose transaction amounts have a debit impact on processing.

Attributes

Data Representation:	n-10; TAGLLL
Tag Field:	0400
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M

This PDS provides in Reconciliation/1644 messages the total number of transactions whose transaction amounts have a debit impact to processing. The clearing system accumulates the number of messages for which DE 3 (Processing Code) indicates a debit impact on processing to the appropriate customer. Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact.

Values

This PDS may contain zeros if the processed file contained only non-financial messages.

PDS 0401 (Credits, Transaction Number)

PDS 0401 (Credits, Transaction Number) provides in reconciliation messages the number of transactions whose transaction amounts have a credit impact on processing.

Attributes

Data Representation:	n-10; TAGLLL
Tag Field:	0401
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M

This PDS provides in Reconciliation/1644 messages, the total number of transactions whose transaction amounts have a credit impact to processing. To do this, the clearing system accumulates the number of messages for which DE 3 (Processing Code) indicates a credit impact on processing to the appropriate customer.

Values

This PDS may contain zeros if the processed file contained only non-financial messages.

This PDS is populated based on final fund direction of the customer. If the customer's net position is a debit then the PDS contains the accumulated counts.

PDS 0402 (Total, Transaction Number)

PDS 0402 (Total, Transaction Number) provides in reconciliation messages the number of transactions whose transaction amounts have either a debit or a credit impact on processing.

Attributes

Data Representation:	n-10; TAGLLL
Tag Field:	0402
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
File Currency Summary/1644	•	X	M
Financial Position Detail/1644	•	X	M

This PDS provides in Reconciliation/1644 messages the total number of transactions whose transaction amounts have either a debit or a credit impact to processing. To do this, the clearing system accumulates PDS 0400 (Debits, Transaction Number) and PDS 0401 (Credits, Transaction Number) and inserts the result in PDS 0402.

Values

This PDS may contain zeros if the processed file contained only non-financial messages.

This PDS is populated based on the final fund direction of the customer. If the customer's net position is a credit then this PDS contains the accumulated counts.

PDS 0444 (Resubmission Code)

PDS 0444 Resubmission Code will provide a unique value for each rejected potential duplicate clearing transaction. Acquirers must use this value to resubmit First Presentment messages after confirming that the potential duplicate designation was unwarranted. GCMS will not send PDS 0444 to issuers.

Attributes

Data Representation	n-11, TAGLLL
Tag Field	0444
Length Field	3 positions, value = 011
Data Field	Fixed length, 11 positions
Subfields	None
Justification	N/A

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Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Presentment, Addendum, and Chargeback Messages			
First Presentment/1240: rejected by Mastercard	C	X	.
First Presentment/1240: resubmitted by customer after validation	C	.	.

Values

If present, PDS 0444 must be numeric and cannot contain all zeros.

If a First Presentment message rejects because the transaction has been identified as a potential duplicate by Mastercard, the clearing system provides this PDS to the acquirer in the First Presentment message that accompanies the Message Exception/1644 message.

If the acquirer resubmits the transaction following validation, this PDS must be present and contain the same value received in the Message Exception/1644 message. This PDS is not forwarded to the issuer.

PDS 0446 (Transaction Fee Amount, Syntax Error)

PDS 0446 (Transaction Fee Amount, Syntax Error) contains the submitted value from PDS 0146 (Amount, Transaction Fee) that was flagged for a soft syntax error. This element is generated by the clearing platform.

Attributes

Data Representation:	ans-12; TAGLLL
Tag Field:	0446
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Justification:	None

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Usage

This element is created when PDS 0146, subfield 5 (Amount, Fee) was flagged for a syntax error.

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

PDS 0501 (Transaction Description)

PDS 0501 (Transaction Description) contains information describing the type of addendum data that is presented.

Attributes

Data Representation:	n-16; TAGLLL
Tag Field:	0501
Length Field:	3 positions, value = 016
Data Field:	Fixed length, 16 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	M	•	M
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	M	•	M

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Vehicle Rental Detail)/1644	M	•	M
Financial Detail Addendum (Lodging Summary)/1644	M	•	M
Financial Detail Addendum (Temporary Services)/1644	M	•	M
Financial Detail Addendum (Shipping/Courier Services)/1644	M	•	M
Financial Detail Addendum (Payment Transaction Detail)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	M	•	M
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Summary)/1644	M	•	M
Financial Detail Addendum (Telephony Billing, Detail)/1644	M	•	M
Financial Detail Addendum (Travel Agency Data)/1644	M	•	M
Financial Detail Addendum (Lodged Account Data)/1644	M	•	M
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	M	•	M
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	M	•	M
Financial Detail Addendum (Corporate Line Item Detail)/1644	M	•	M
Financial Detail Addendum (Generic Detail)/1644	M	•	M
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Common Data)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	M	•	M

This PDS provides the information necessary to identify the type of addendum information in a Financial Detail Addendum/1644. The PDS also contains a

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sequence number to associate the addendum message with the related First Presentment/1240.

PDS 0501 subfields

PDS 0501 consists of 4 subfields.

PDS 0501 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Usage Code	n-2	N/A
2	3–5	Industry Record Number	n-3	right
3	6–8	Occurrence Indicator	n-3	right
4	9–16	Associated First Presentment Number	n-8	right

Subfield 1 (Usage Code)

Subfield 1 (Usage Code) indicates the type of addendum data to be provided. The codes supporting various industries or programs are in this table.

Subfield 1 (Usage Code)

Usage Code	Transaction Detail Description	Supported Card Acceptor Category, Industry, or Programs
01	Passenger Transport Detail	Airline, railway, travel agency
05	Vehicle Rental Detail	Vehicle rental agencies
06	Lodging Summary	Hotel, motel, and related lodging facilities
07	Temporary Services	New business opportunities for the temporary services sector
08	Shipping/Courier Services	New business opportunities for the shipping/courier services sector
09	Electronic Invoice, Transaction Data/Party Information	New business opportunities to enable issuers to supply more transaction information to their corporate clients
10	Payment Transaction Detail	Payments from money transfer agents or financial institutions

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Usage Code	Transaction Detail Description	Supported Card Acceptor Category, Industry, or Programs
11	Telephony Billing, Detail/Summary	New business opportunities for companies to pay for telephony services using a Mastercard Corporate Purchasing Card®.
12	Travel Agency Detail	New business opportunities to enable users to provide travel agency-specific fee information
13	Lodged Account Detail	New business opportunities to enable users to provide stored client information provided by preferred travel agencies
14	Private Label	New business opportunities unique to using private label cards
15	Healthcare	Healthcare
98	Commercial Detail	New business opportunities unique to the corporate environment
99	Generic Detail	Other new business opportunities

New usage codes are added periodically as required to support various industry and card acceptor organizations. The clearing system validates the usage code and rejects a message if it contains an invalid usage code.

Subfield 2 (Industry Record Number)

Subfield 2 (Industry Record Number) and the usage code are used in conjunction to uniquely identify the addendum data format (layout) as shown in this table.

Subfield 2 (Industry Record Number)

Usage Code	Industry Record Number	Description
01	000	Passenger Transport Detail, General Ticket Information
01	001	Passenger Transport Detail, Trip Leg Data
01	002	Passenger Transport Detail, Rail Data
05	000	Vehicle Rental Detail
06	000	Lodging Summary
07	000	Temporary Services

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Usage Code	Industry Record Number	Description
08	000	Shipping/Courier Services
09	000	Electronic Invoice, Transaction Data
09	001	Electronic Invoice, Party Information
10	000	Payment Transaction Detail
11	000	Telephony Billing, Summary
11	001	Telephony Billing, Detail
12	000	Travel Agency Detail
13	000	Lodged Account Detail
14	000	Private Label Common Data
14	001	Private Label Line Item Detail
15	000	Healthcare-IIAS Detail
98	000	Corporate Detail, Corporate Card Common Data Requirements
98	002	Corporate Detail, Corporate Fleet Transaction Information
98	950	Corporate Detail, Corporate Line Item Detail
99	000	Generic Detail

New industry record numbers are added periodically as required to support various industry and card acceptor organizations. Customers should prepare their systems to accept new industry record numbers. The clearing system does not reject a message containing an unrecognized industry record number if it contains a valid usage code. Instead, the clearing system passes the unedited contents of the addendum data to the receiving customer. This policy allows the timely assignment of new industry record numbers in response to specific needs, without waiting for corresponding updates to the clearing system.

Subfield 3 (Occurrence Indicator)

Subfield 3 (Occurrence Indicator) identifies the specific occurrence number of each addendum data in a particular usage code. This list details the specific rules for PDS 0501, subfield 3.

- For Financial Detail Addendum (Passenger Transport, General Ticket Information)/1644 messages (PDS 0501, subfield 1 Usage Code 01 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.

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- For Financial Detail Addendum (Passenger Transport, Trip Leg Data)/1644 messages (PDS 0501, subfield 1 Usage Code 01 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.
- For Financial Detail addendum (Passenger Transport Detail, Rail Data)/1644 messages (PDS 0501, subfield 1 Usage Code 01 and PDS 0501, subfield 2 Industry Record Number 002), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999 or within the range of 002 to 999 when provided in conjunction with the Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644 message.
- For Financial Detail Addendum (Vehicle Rental Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 05 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Lodging Summary)/1644 messages (PDS 0501, subfield 1 Usage Code 06 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Temporary Services)/1644 messages (PDS 0501, subfield 1 Usage Code 07 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Shipping/Courier Services)/1644 messages (PDS 0501, subfield 1 Usage Code 08 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Electronic Invoice, Transaction Data) /1644 messages (PDS 0501, subfield 1 Usage Code 09 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Electronic Invoice, Party Information)/1644 messages (PDS 0501, subfield 1 Usage Code 09 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.
- For Financial Detail Addendum (Payment Transaction Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 10 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Telephony Billing, Summary)/1644 messages (PDS 0501, subfield 1 Usage Code 11 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must 001.
- For Financial Detail Addendum (Travel Agency, Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 12 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.

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- For Financial Detail Addendum (Lodged Account, Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 13 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Telephony Billing, Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 11 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.
- For Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 messages (PDS 0501, subfield 1 Usage Code 98 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Corporate Fleet Transaction Information) /1644 messages (PDS 0501, subfield 1 Usage Code 98 and PDS 0501, subfield 2 Industry Record Number 002), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Corporate Line Item Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 98 and PDS 0501, subfield 2 Industry Record Number 950), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.
- For Financial Detail Addendum (Generic Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 99 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Healthcare)/1644 messages (PDS 0501, subfield 1 Usage Code 15 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001–999.
- For Financial Detail Addendum (Private Label Common Data)/1644 messages (PDS 0501, subfield 1 Usage Code 14 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be the value of 001.
- For Financial Detail Addendum (Private Label Line Item Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 14 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.

Subfield 4 (Associated First Presentment Number)

The number in subfield 4 (Associated First Presentment Number) is copied from DE 71 of the associated First Presentment/1240. The associated first presentment number is placed in this subfield to tie the addendum message back to the related First Presentment/1240.

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PDS 0502 (Custom Identifier)

PDS 0502 (Custom Identifier) enables customers to provide custom information pertinent to the transaction.

Attributes

Data Representation:	ans...82; TAGLLLVAR
Tag Field:	0502
Length Field:	3 positions, value = 006–082
Data Field:	Variable length, 06–82 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
Financial Detail Addendum (Travel Agency Detail)/1644	C	X	C
Financial Detail Addendum (Lodged Account Detail)/1644	C	X	C

This PDS is required in First Presentment/1240, Financial Detail Addendum (Travel Agency Detail)/1644, or Financial Detail Addendum (Lodged Account Detail)/1644 messages for transactions submitted for the interchange rate programs with Brand Product MEF in this table.

IRDs for Brand Product MEF

IRD	Description
67	Commercial Data Rate II

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IRD	Description
82	Electronic Payment Account

Values

If PDS 0502 is present, both subfield 1 and subfield 2 must be present.

PDS 0502 is required in First Presentment/1240 messages to qualify for corporate incentives within some intra-European and inter-European interchange programs.

For Mastercard In Control™ First Presentment/1240 messages:

- If PDS 0502 is present in the message then the values will be overlaid with the value OTHER1 in subfield 1 (Custom Identifier Type) and the Virtual Account Number in subfield 2 (Custom Identifier Detail).
- If PDS 0502 is not present in the First Presentment/1240 then PDS 0502 is added to the message and sent to the issuer. The values are OTHER1 in subfield 1 (Custom Identifier Type) and the Virtual Account Number in subfield 2 (Custom Identifier Detail).

PDS 0502 (Custom Identifier), subfield 1 (Custom Identifier Type) is required and must contain the value PMTREF along with the data in subfield 2 (Customer Identifier Detail) for U.S. region (2/010001) transactions submitted for IRD 67 (Commercial Data Rate II) when the account number represents the MEF product.

PDS 0502 (Custom Identifier), subfield 1 (Custom Identifier Type) is required and must contain the value PMTREF along with the data in subfield 2 (Customer Identifier Detail) for U.S. region (2/010001) transactions submitted for IRD 82 (Commercial Electronic Payment Account).

PDS 0502 subfields

This PDS consists of two subfields.

PDS 0502 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Custom Identifier Type	ans-06	N/A
2	7–82	Custom Identifier Detail	ans-76	left

Subfield 1 (Custom Identifier Type)

Subfield 1 identifies the type of custom information that is contained in subfield 2 as free-form text. The valid values for subfield 1 are listed in this table.

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Subfield 1 (Custom Identifier Type)

Value	Description
CUSORD	Customer Order
CUSTPO	Customer Purchase Order
FOLNUM	Folio Number
INVACT	Invoice or Account Number for Bill Payments
OTHER1	Other
PMTREF	Payment Reference Number
PRCHID	Purchase Identification
RECLOC	Record Locator
RESNUM	Reservation Number
RNTAGR	Rental Agreement
SUPINV	Supplier Invoice
SUPORD	Supplier Order
TKTNUM	Ticket Number
TRANID	Transaction Identification
TRKNUM	Tracking Number

Subfield 2 (Custom Identifier Detail)

Subfield 2 is a free-form text field for custom information that is related the transaction. The information provided should relate to the value provided in subfield 1.

If present, subfield 2 must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

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PDS 0503 (Travel Agency Sequence Number)

PDS 0503 (Travel Agency Sequence Number) contains a sequence number indicating the sequence of this travel agency fee for this transaction.

Attributes

Data Representation:	ans-4: TAGLLL
Tag Field:	0503
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Travel Agency Detail)/ 1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0504 (Travel Agency Fee)

PDS 0504 (Travel Agency Fee) contains descriptive information regarding the fee charged by the travel agency.

Attributes

Data Representation:	ans...42; TAGLLLVAR
Tag Field:	0504
Length Field:	3 positions, value = 014–042
Data Field:	Variable length, 14–42 positions
Subfields:	5
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Travel Agency Detail)/ 1644	O	•	C

PDS 0504 subfields

This PDS consists of five subfields.

PDS 0504 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Travel Agency Fee Amount	n-12	right
2	13	Travel Agency Fee Amount Exponent	n-1	N/A
3	14	Travel Agency Fee Amount Sign	a-1	N/A

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Number	Positions	Name	Attribute	Justification
4	15–26	Travel Agency Fee Amount Rate	n-12	right
5	27–42	Travel Agency Fee Description	ans-16	left

Subfield 1 (Travel Agency Fee Amount)

If PDS 0504 is present, subfield 1 must be numeric and greater than zero.

Subfield 2 (Travel Agency Fee Amount Exponent)

Subfield 2 (Travel Agency Fee Amount Exponent) indicates the decimal location for the Travel Agency Fee Amount subfield.

If PDS 0504 is present, subfield 2 must be numeric and contain a value in the range 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Travel Agency Fee Amount Sign)

If PDS 0504 is present, subfield 3 must be a value D or C. This subfield identifies whether PDS 0504 is a debit or a credit transaction from the perspective of the cardholder.

Value	Description
D	Travel Agency Fee Amount is a debit.
C	Travel Agency Fee Amount is a credit.

Subfield 4 (Travel Agency Fee Amount Rate)

If subfield 4 is present, it must be numeric.

Subfield 5 (Travel Agency Fee Description)

If subfield 5 is present, it must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

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PDS 0505 (Passenger Name)

PDS 0505 (Passenger Name) contains the name of the passenger to whom the ticket was issued.

Attributes

Data Representation:	ans...29; TAGLLLVAR
Tag Field:	0505
Length Field:	3 positions, value = 001–029
Data Field:	Variable length, 1–29 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	•	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2

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IRD	Description
12	Merit III Tier 3
24	Merchant UCAF
69	Commercial T&E Rate II
70, 80	Merit III Base
76, 86	Commercial T&E Rate I
78, 88, 98	Merit I
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
SL	Business Level 2 T&E Rate I
SN	Business Level 2 T&E Rate II
SO	Business Level 2 T&E Rate III
3L	Business Level 3 T&E Rate I
3N	Business Level 3 T&E Rate II
3O	Business Level 3 T&E Rate III
4L	Business Level 4 T&E Rate I
4N	Business Level 4 T&E Rate II
4O	Business Level 4 T&E Rate III

This PDS is required if a Passenger Transport Detail, Rail Data Addendum message is submitted and the associated First Presentment/1240 contains a Rail or Travel Agency MCC and is submitted for one of the interchange programs listed in this table.

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IRDs and descriptions

IRD	Description
10	Merit III Tier I
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets, Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RP	Enhanced Merit I
RR	Enhanced Passenger Transport
SL	Business Level 2 T&E Rate I
SN	Business Level 2 T&E Rate II
SO	Business Level 2 T&E Rate III
WP	World Elite Public Sector
WZ	World Elite T&E Large Ticket

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IRD	Description
3L	Business Level 3 T&E Rate I
3N	Business Level 3 T&E Rate II
3O	Business Level 3 T&E Rate III
4L	Business Level 4 T&E Rate I
4N	Business Level 4 T&E Rate II
4O	Business Level 4 T&E Rate III

This PDS optionally may be provided for airline, railway, or travel agency transactions submitted for any other interchange program.

Values

If present, PDS 0505 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0506 (Ticket Number)

PDS 0506 (Ticket Number) contains the number on the ticket.

Attributes

Data Representation:	ans-15; TAGLLL
Tag Field:	0506
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	•	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets: Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
76/86	Commercial T&E Rate I
78/88/98	Merit I
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2

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IRD	Description
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RR	Enhanced Passenger Transport
SL	Business Level 2 T&E Rate I
SN	Business Level 2 T&E Rate II
SO	Business Level 2 T&E Rate III
WP	World Elite Public Sector
3L	Business Level 3 T&E Rate I
3N	Business Level 3 T&E Rate II
3O	Business Level 3 T&E Rate III
4L	Business Level 4 T&E Rate I
4N	Business Level 4 T&E Rate II
4O	Business Level 4 T&E Rate III

This PDS is required if a Passenger Transport Detail, Rail Data Addendum message is submitted and the associated First Presentment/1240 contains a rail or travel agency MCC and is submitted for IRD 89, Commercial T&E Rate III.

This PDS optionally may be provided for airline, railway, or travel agency transactions submitted for any other interchange program.

Values

If present, PDS 0506 must contain the ticket number and be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. If multiple tickets are purchased using a single transaction, the primary ticket number should be provided.

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PDS 0507 (Issuing Carrier)

PDS 0507 (Issuing Carrier) contains the standard abbreviation for the airline or railway carrier issuing the ticket.

Attributes

Data Representation:	ans-4; TAGLLL
Tag Field:	0507
Length Field:	3 positions, value = 04
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the following U.S. region incentive interchange rate programs.

IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector

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IRD	Description
24	Merchant UCAF
29	Emerging Markets, Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
76/86	Commercial T&E Rate I
78/88/98	Merit I
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
SL	Business Level 2 T&E Rate I
SN	Business Level 2 T&E Rate II
SO	Business Level 2 T&E Rate III
WP	World Elite Public Sector
3L	Business Level 3 T&E Rate I
3N	Business Level 3 T&E Rate II
3O	Business Level 3 T&E Rate III
4L	Business Level 4 T&E Rate I
4N	Business Level 4 T&E Rate II
4O	Business Level 4 T&E Rate III

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This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

Values

If present, PDS 0507 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It may be populated with the carrier code for the appropriate trip leg. For airline transactions, the carrier code is obtained from the *Official Airline Guide* (OAG) or its equivalent.

PDS 0508 (Customer Code)

PDS 0508 (Customer Code) contains the code that the cardholder supplied to the card acceptor.

Attributes

Data Representation:	ans...25; TAGLLLVAR
Tag Field:	0508
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 1–25 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	•	C
Financial Detail Addendum (Temporary Services)/1644	C	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is required in Financial Detail Addendum (Shipping/Courier) and Financial Detail Addendum (Temporary Services) messages for transactions submitted for the interchange rate programs listed in this table, if provided by the customer.

IRDs for Financial Detail Addendum

IRD	Description
60	Commercial Face-to-Face
62	Commercial Large Ticket I
66	Commercial Data Rate III
67	Interregional Commercial Purchasing Data Rate II
67	Commercial Data Rate II
94	Commercial Large Ticket II
99	Commercial Large Ticket III
E1	Commercial Large Ticket Rate 1 MPG
E2	Commercial Large Ticket Rate 2 MPG
E3	Commercial Large Ticket Rate 3 MPG

This PDS is required in Financial Detail Addendum (Corporate Card Common Data Requirements) messages for transactions submitted with interchange rate program GCMS Product Code MEF 82 (Commercial Electronic Payment Account).

PDS 0508 must be present in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 when all of these conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the values in this table.

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PDS 0158 codes

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional domestic arrangements.

The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRD descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

If the customer provides the customer code, this PDS must be submitted to qualify the transaction for the U.S. region and international incentive interchange rate programs listed in this table.

IRD descriptions

IRD	Description
60	Commercial Face-to-Face
62	Commercial Large Ticket I
66	Commercial Data Rate III
67	Commercial Data Rate II
67	Inter-regional Commercial Purchasing Data Rate II
94	Commercial Large Ticket II

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IRD	Description
99	Commercial Large Ticket III

If the customer provides the customer code, PDS 0508 must be submitted to qualify the transaction for these Canada incentive interchange rate programs:

- BQ: Canada Intracountry Commercial Data Rate I (only for transactions at non-fuel and non-maintenance locations)
- BR: Canada Intracountry Commercial Data Rate II, and
- BS: Canada Intracountry Commercial Large Ticket.

Values

If present, PDS 0508 must be left-justified and cannot contain all spaces.

PDS 0509 (Issue Date)

PDS 0509 (Issue Date) is the date the ticket was issued to the customer.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0509
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C

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Values

If present, PDS 0509 must contain a valid date in the format YYMMDD.

PDS 0510 (Travel Agency Code)

PDS 0510 (Travel Agency Code) is a code assigned to the travel agency.

Attributes

Data Representation:	ans-8; TAGLLL
Tag Field:	0510
Length Field:	3 positions, value = 008
Data Field:	Fixed length, 8 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, PDS 0510 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0511 (Travel Agency Name)

PDS 0511 (Travel Agency Name) is the name of the travel agency that issued the ticket.

Attributes

Data Representation:	ans...25; TAGLLLVAR
Tag Field:	0511
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 1–25 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, PDS 0511 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0512 (Total Fare)

PDS 0512 (Total Fare) contains the total amount of the ticket and should equal the total amount of the transaction.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0512
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for any of these interchange rate programs:

- IRD 89: Commercial T&E Rate III
- IRD SO: Business Level 2 T&E Rate III
- IRD 3O: Business Level 3 T&E Rate III, or
- IRD 4O: Business Level 4 T&E Rate III.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

Values

If present, PDS 0512 can contain all zeros. It cannot contain all spaces.

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PDS 0513 (Total Fees)

PDS 0513 (Total Fees) is the amount of the fees associated with the ticket.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0513
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C

Values

If present, PDS 0513 can contain all zeros.

PDS 0514 (Total Taxes)

PDS 0514 (Total Taxes) is the amount of all the taxes associated with the ticket.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0514

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Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C

Values

If present, PDS 0514 can contain all zeros.

PDS 0515 (Additional Card Acceptor Information)

PDS 0515 (Additional Card Acceptor Information) contains information pertaining to the card acceptor.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0515
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 001–040 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

Values

If present, PDS 0515 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0516 (Austin-Tetra Number)

PDS 0516 (Austin-Tetra Number) contains the Austin-Tetra number assigned to the card acceptor.

Attributes

Data Representation:	ans-15; TAGLLL
Tag Field:	0516
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 015 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

Values

If present, PDS 0516 cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0517 (NAICS Code)

PDS 0517 (NAICS Code) contains the North American Industry Classification System (NAICS) code assigned to the card acceptor.

Attributes

Data Representation:	ans-15; TAGLLL
Tag Field:	0517
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 015 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

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Values

If present, PDS 0517 cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0518 (Line Item Date)

PDS 0518 (Line Item Date) contains the purchase date of the line item referenced in the associated Corporate Card Line Item Detail.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0518
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 006 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C

Values

If present, PDS 0518 must contain a valid date in the format YYMMDD. This field is required to be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when a Financial Detail Addendum (Lodging Summary)/1644 message is presented with the transaction.

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PDS 0519 (Additional Fuel Location Information)

PDS 0519 (Additional Fuel Location Information) contains additional information about the fuel location, such as hours of operation and interstate access/exit number.

Attributes

Data Representation:	an-14; TAGLLL
Tag Field:	0519
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	14
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C

Values

If present, PDS 0519 must be a fixed length of 14, and each of the 14 subfields must contain a value of Y or N. If unknown, a value of N should be provided.

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PDS 0519 subfields

This PDS consists of fourteen subfields.

PDS 0519 subfields

Number	Positions	Name	Attribute	Justification
1	1	Hours of Operation/24 Hours Available	a-1	N/A
2	2	18 Wheeler Access Available	a-1	N/A
3	3	Diesel Sites Available	a-1	N/A
4	4	Interstate Access/Exit Number with Directions Available	a-1	N/A
5	5	Convenience Store Available	a-1	N/A
6	6	Truck Stop Restaurant Available	a-1	N/A
7	7	Truck Stop Hotel Available	a-1	N/A
8	8	Truck Stop with Showers Available	a-1	N/A
9	9	Vehicle Maintenance/Repair Bays Available	a-1	N/A
10	10	Car Wash Available	a-1	N/A
11	11	Aviation Locations Available	a-1	N/A
12	12	Marina Locations Available	a-1	N/A
13	13	Alternative Fuel Locations Available	a-1	N/A
14	14	Pay-At-Pump Available	a-1	N/A

Values

Each subfield must have a valid value of Y or N. If the information is unknown, a value of N should be provided.

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PDS 0520 (Travel Date)

PDS 0520 (Travel Date) is the effective ticket date, previously referred to as departure date.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0520
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2

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IRD	Description
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets, Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
WP	World Elite Public Sector

Values

If present, PDS 0520 must be a valid date in the format YYMMDD. Customers must use the ticket purchase date for open tickets.

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PDS 0521 (Carrier Code)

PDS 0521 (Carrier Code) is the standard abbreviation for the airline or railway carrier.

Attributes

Data Representation:	ans-2; TAGLLL
Tag Field:	0521
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C

This PDS is required for these conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the interchange rate programs listed in this table.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the interchange rate programs listed in this table, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message.

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IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets, Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
WP	World Elite Public Sector

Values

PDS 0521 is the carrier code obtained from the OAG, IATA, or an equivalent.

If present, it must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0522 (Service Class Code)

PDS 0522 (Service Class Code) is the service type (such as coach or first class).

Attributes

Data Representation:	ans-2; TAGLLL
Tag Field:	0522
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C

This PDS is required for these conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the interchange rate programs listed in this table.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the interchange rate programs listed in this table, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message.

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IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
29	Emerging Markets, Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70, 80	Merit III Base
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
WP	World Elite Public Sector

Values

PDS 0522 is the service class code obtained from the OAG or its equivalent. If present, it must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0523 (City of Origin/Airport Code)

PDS 0523 (City of Origin/Airport Code) is the originating airport or railway name standard abbreviation.

Attributes

Data Representation:	ans-5; TAGLLL
Tag Field:	0523
Length Field:	3 positions, value = 005
Data Field:	Fixed length, 5 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C

This PDS is required for these conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the interchange rate programs listed in this table.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the interchange rate programs in this table, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message.

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IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets, Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
WP	World Elite Public Sector

Values

PDS 0523 is the city of origin/airport code obtained from the OAG or its equivalent.

Non–travel-related airline codes cannot be obtained from the OAG and are listed in this table.

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Non-travel related airline codes

Code	Description
XUP	Upgrade
XAF	Club fee
XCA	Cargo
XOT	Tour order
XDF	Duty free
XAE	Baggage charge
XAO	Prepaid ticket
XAA	Miscellaneous charge
XTD	Delivery
XPC	Pet carrier
XPE	Ticket reissue

If present, this PDS must be left-justified and cannot contain these values or formats:

- Low values
- High values
- All spaces
- All zeros, or
- Only one character.

PDS 0524 (City of Destination/Airport Code)

PDS 0524 (City of Destination/Airport Code) is the destination airport or railway name standard abbreviation.

Attributes

Data Representation:	ans-5; TAGLLL
Tag Field:	0524
Length Field:	3 positions, value = 005
Data Field:	Fixed length, 5 positions

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Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C

This PDS is required for these conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the interchange rate programs listed in this table.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the interchange rate programs listed in this table, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644 message.

IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets, Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70, 80	Merit III Base

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IRD	Description
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RK	Enhanced Public Sector
WP	World Elite Public Sector

Values

PDS 0524 is the city of origin/airport code obtained from the OAG or its equivalent.

Non–travel related airline codes cannot be obtained from the OAG and are listed in this table.

Non-travel related airline codes

Code	Description
XUP	Upgrade
XAF	Club fee
XCA	Cargo
XOT	Tour order
XDF	Duty free
XAE	Baggage charge
XAO	Prepaid ticket
XAA	Miscellaneous charge
XTD	Delivery
XPC	Pet carrier
XPE	Ticket reissue

If present, this PDS must be left-justified and cannot contain these values or formats:

- Low values

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- High values
- All spaces
- All zeros, or
- Only one character.

PDS 0525 (Stop Over Code)

PDS 0525 (Stop Over Code) contains a code indicating whether there was a direct or a non-direct flight or route on the same ticket number.

Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0525
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the U.S. region Commercial T&E III (IRD 89) incentive interchange rate program and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

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Values

PDS 0525 is the stop over code obtained from the OAG or its equivalent. If present, PDS 0525 may contain a space but cannot contain all low values or all high values. If present, a value of a space indicates a direct flight (that is, no stopover). A value other than a space indicates a non-direct flight (includes stopover). Valid values for PDS 0525 are 0–9, A–Z, or space.

PDS 0526 (Conjunction Ticket)

PDS 0526 (Conjunction Ticket) is the ticket that contains additional coupons on an itinerary that is more than four segments.

Attributes

Data Representation:	ans-15; TAGLLL
Tag Field:	0526
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

Values

If present, PDS 0526 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

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PDS 0527 (Exchange Ticket)

PDS 0527 (Exchange Ticket) is the original ticket number replaced by a new ticket number.

Attributes

Data Representation:	ans-15; TAGLLL
Tag Field:	0527
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

Values

If present, PDS 0527 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

PDS 0528 (Coupon Number)

PDS 0528 (Coupon Number) contains information for each leg of travel for a purchased ticket.

A ticket can contain several legs of travel and each leg of travel requires a separate coupon within the series identified by a coupon number.

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Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0528
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

Values

If present, PDS 0528 may contain a space but cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0529 (Fare Basis Code)

PDS 0529 (Fare Basis Code) contains a code that carriers assign to a particular ticket type, such as business class or discounted/nonrefundable.

Attributes

Data Representation:	ans...15; TAGLLLVAR
Tag Field:	0529
Length Field:	3 positions, value = 001–015
Data Field:	Variable length, 1–15 positions

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Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

Values

If present, PDS 0529 cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0530 (Flight Number)

PDS 0530 (Flight Number) is the number that the operating or marketing carrier assigned.

Attributes

Data Representation:	ans-5; TAGLLL
Tag Field:	0530
Length Field:	3 positions, value = 005
Data Field:	Fixed length, 5 positions

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Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC, the transaction is submitted for the U.S. region Commercial T&E III (IRD 89) incentive interchange rate program, and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

Values

If present, PDS 0530 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0531 (Departure Time)

PDS 0531 (Departure Time) is the time of departure provided by the airline or railway, per trip leg.

Attributes

Data Representation:	ans-5; TAGLLL
Tag Field:	0531
Length Field:	3 positions, value = 005

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Data Field:	Fixed length, 5 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC, the transaction is submitted for the U.S. region Commercial T&E III (IRD 89) incentive interchange rate program and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

PDS 0531 subfields

This PDS consists of two subfields.

PDS 0531 subfields

Number	Positions	Name	Attribute	Justification
1	1–4	Departure Time	n-4	right
2	5	Departure Time Segment	ans-1	N/A

Subfield 1 (Departure Time)

Subfield 1 (Departure Time) consists of hours and minutes (hhmm), with an implied colon. The hours (hh) must be 00–23 and the minutes (mm) must be 00–59.

NOTE: Midnight is provided as 0000.

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Subfield 2 (Departure Time Segment)

Subfield 2 (Departure Time Segment) must contain one of the values in this table.

Values and descriptions

Value	Description
A	00:00 (midnight) to 11:59
P	12:00 (noon) to 23:59
space	Unknown or not available

PDS 0532 (Total Charges)

PDS 0532 (Total Charges) contains the total amount of the room charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0532
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

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Values

PDS 0532 (Total Charges) must be a fixed length of 14.

PDS 0532 subfields

This PDS consists of three subfields.

PDS 0532 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Total Charges Amount	n-12	Right
2	13	Total Charges Exponent	n-1	N/A
3	14	Total Charges Sign	a-1	N/A

Subfield 1 (Total Charges Amount)

If PDS 0532 is present, subfield 1 (Total Charges Amount) must contain the amount of the charges and may be all zeros.

Subfield 2 (Total Charges Exponent)

If PDS 0532 is present, subfield 2 (Total Charges Exponent) must contain a value.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Total Charges Sign)

If PDS 0532 is present, subfield 3 (Total Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0532 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Total charges amount is a debit.
C	Total charges amount is a credit.

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PDS 0533 (Arrival Time)

PDS 0533 (Arrival Time) is the arrival time provided by the airline or railway, per trip leg.

Attributes

Data Representation:	ans-5; TAGLLL
Tag Field:	0533
Length Field:	3 positions, value = 005
Data Field:	Fixed length, 5 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

PDS 0533 subfields

This PDS consists of two subfields.

PDS 0533 subfields

Number	Positions	Name	Attribute	Justification
1	1–4	Arrival Time	n-4	right
2	5	Arrival Time Segment	ans-1	N/A

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Subfield 1 (Arrival Time)

Subfield 1 (Arrival Time) consists of hours and minutes (hhmm), with an implied colon. The hours (hh) must be 00–23, and the minutes (mm) must be 00–59.

NOTE: Midnight is provided as 0000.

Subfield 2 (Arrival Time Segment)

Subfield 2 (Arrival Time Segment) must contain one of the values in this table.

Values and descriptions

Value	Description
A	00:00 (midnight) to 11:59
P	12:00 (noon) to 11:59
space	Unknown or not available

PDS 0534 (Total Non-Room Charges)

PDS 0534 (Total Non-Room Charges) contains the total amount of the non-room charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0534
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0534 must be a fixed length of 14.

PDS 0534 subfields

This PDS consists of three subfields.

PDS 0534 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Total Non-Room Charges Amount	n-12	Right
2	13	Total Non-Room Charges Exponent	n-1	N/A
3	14	Total Non-Room Charges Sign	a-1	N/A

Subfield 1 (Total Non-Room Charges Amount)

If PDS 0534 is present, subfield 1 (Total Non-Room Charges Amount) must contain the amount of the non-room charges and may be all zeros.

Subfield 2 (Total Non-Room Charges Exponent)

If PDS 0534 is present, subfield 2 (Total Non-Room Charges Exponent) must contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Total Non-Room Charges Sign)

If PDS 0534 is present, subfield 3 (Total Non-Room Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0534 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Total non-room charges amount is a debit.
C	Total non-room charges amount is a credit.

PDS 0535 (Fare)

PDS 0535 (Fare) is the total amount of the trip leg ticket.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0535
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

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Values

If present, PDS 0535 can contain all zeros.

PDS 0536 (Fee)

PDS 0536 (Fee) is the total fee amount, per trip leg, associated with the ticket.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0536
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

Values

If present, PDS 0536 can contain all zeros.

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PDS 0537 (Taxes)

PDS 0537 (Taxes) is the amount of the total taxes, per trip leg, associated with the ticket.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0537
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

Values

If present, PDS 0537 can contain all zeros.

PDS 0538 (Endorsements/Restrictions)

Endorsements can be agency-added notations and, in some cases, mandatory government-required notations, such as VAT. Restrictions are limitations set on a

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ticket according to the type of fare, such as nonrefundable or three-day minimum stay.

Attributes

Data Representation:	ans...20; TAGLLLVAR
Tag Field:	0537
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 1–20 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C

Values

If present, PDS 0538 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0539 (Total Amount Charged on Card)

PDS 0539 (Total Amount Charged on Card) contains the total amount of the room charges, charged to this account.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0539

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Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0539 must be a fixed length of 14.

PDS 0539 subfields

This PDS consists of three subfields.

PDS 0539 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Total Amount Charged on Card Amount	n-12	Right
2	13	Total Amount Charged on Card Exponent	n-1	N/A
3	14	Total Amount Charged on Card Sign	a-1	N/A

Subfield 1 (Total Amount Charged on Card Amount)

If PDS 0539 is present, subfield 1 (Total Amount Charged on Card Amount) must be numeric and contain the amount charged on this account, and it may be all zeros.

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Subfield 2 (Total Amount Charged on Card Exponent)

If PDS 0539 is present, subfield 2 (Total Amount Charged on Card Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Total Amount Charged on Card Sign)

If PDS 0539 is present, subfield 3 (Total Amount Charged on Card Sign) must contain a value of D or C. This subfield identifies whether PDS 0539 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Total amount charged on this account is a debit.
C	Total amount charged on this account is a credit.

PDS 0540 (Room Service Charges)

PDS 0540 (Room Service Charges) contains the amount of the room service charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0540
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0540 must be a fixed length of 14.

PDS 0540 subfields

This PDS consists of three subfields.

PDS 0540 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Room Service Charges Amount	n-12	Right
2	13	Room Service Charges Exponent	n-1	N/A
3	14	Room Service Charges Sign	a-1	N/A

Subfield 1 (Room Services Charges Amount)

If PDS 0540 is present, subfield 1 (Room Services Charges Amount) must be numeric and contain the amount of the room service charges, and it may be all zeros.

Subfield 2 (Room Service Charges Exponent)

If PDS 0540 is present, subfield 2 (Room Service Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Room Services Charges Sign)

If PDS 0540 is present, subfield 3 (Room Services Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0540 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Room service charges amount is a debit.
C	Room service charges amount is a credit.

PDS 0541 (Lounge/Bar Charges)

PDS 0541 (Lounge/Bar Charges) contains the amount of the lounge or bar charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0541
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

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Values

PDS 0541 must be a fixed length of 14.

PDS 0541 subfields

This PDS consists of three subfields.

PDS 0541 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Lounge/Bar Charges Amount	n-12	right
2	13	Lounge/Bar Charges Exponent	n-1	N/A
3	14	Lounge/Bar Charges Sign	a-1	N/A

Subfield 1 (Lounge/Bar Charges Amount)

If PDS 0541 is present, subfield 1 (Lounge/Bar Charges Amount) must be numeric and contain the amount of the lounge or bar charges, and it may be all zeros.

Subfield 2 (Lounge/Bar Charges Exponent)

If PDS 0541 is present, subfield 2 (Lounge/Bar Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Lounge/Bar Charges Sign)

If PDS 0541 is present, subfield 3 (Lounge/Bar Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0541 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Lounge/Bar charges amount is a debit.
C	Lounge/Bar charges amount is a credit.

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PDS 0542 (Transportation Charges)

PDS 0542 (Transportation Charges) contains the amount of the transportation charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0542
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0542 must be a fixed length of 14.

PDS 0542 subfields

This PDS consists of three subfields.

PDS 0542 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Transportation Charges Amount	n-12	Right

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Number	Positions	Name	Attribute	Justification
2	13	Transportation Charges Exponent	n-1	N/A
3	14	Transportation Charges Sign	a-1	N/A

Subfield 1 (Transportation Charges Amount)

If PDS 0542 is present, subfield 1 (Transportation Charges Amount) must be numeric and contain the amount of the transportation charges, and it may be all zeros.

Subfield 2 (Transportation Charges Exponent)

If PDS 0542 is present, subfield 2 (Transportation Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Transportation Charges Sign)

If PDS 0542 is present, subfield 3 (Transportation Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0542 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Transportation charges amount is a debit.
C	Transportation charges amount is a credit.

PDS 0543 (Gratuity Charges)

PDS 0543 (Gratuity Charges) contains the amount of the gratuity charges.

Attributes

Data Representation:	ans-14; TAGLLL

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Tag Field:	0543
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0543 must be a fixed length of 14.

PDS 0543 subfields

This PDS consists of three subfields.

PDS 0543 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Gratuity Charges Amount	n-12	Right
2	13	Gratuity Charges Exponent	n-1	N/A
3	14	Gratuity Charges Sign	a-1	N/A

Subfield 1 (Gratuity Charges Amount)

If PDS 0543 is present, subfield 1 (Gratuity Charges Amount) must be numeric and may be all zeros.

Subfield 2 (Gratuity Charges Exponent)

If PDS 0543 is present, subfield 2 (Gratuity Charges Exponent) must be numeric and contain a value of 0 to 5.

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NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Gratuity Charges Sign)

If PDS 0543 is present, subfield 3 (Gratuity Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0543 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Gratuity charges amount is a debit.
C	Gratuity charges amount is a credit.

PDS 0544 (Rental Agreement Number)

PDS 0544 (Rental Agreement Number) contains the original vehicle rental agreement invoice number.

Attributes

Data Representation:	ans-9; TAGLLL
Tag Field:	0544
Length Field:	3 positions, value = 009
Data Field:	Fixed length, 9 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If the actual rental agreement number contains more than nine digits, customers should populate PDS 0544 with the agreement number's right-most nine digits. If present, PDS 0544 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0545 (Renter Name)

PDS 0545 (Renter Name) is the name of the individual making the vehicle rental agreement.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0545
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III

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IRD	Description
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

PDS 0545 must be a length of 1–040.

If present, PDS 0545 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0546 (Rental Return City)

PDS 0546 (Rental Return City) is the city where the vehicle was returned to the rental agency.

Attributes

Data Representation:	ans...25; TAGLLLVAR
Tag Field:	0546
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 1–25 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

PDS 0546 must be a length of 001–025.

If present, PDS 0546 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0547 (Rental Return State/Province)

PDS 0547 (Rental Return State/Province) is the state or province where the vehicle was returned to the rental agency.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0547
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III

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IRD	Description
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If present, PDS 0547 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must contain a valid U.S. state code when PDS 0548 (Rental Return Country) contains USA.

If the rental return occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0547 and PDS 0548.

If rental return occurs outside the U.S. region, this field is not edited.

PDS 0548 (Rental Return Country)

PDS 0548 (Rental Return Country) is the country where the vehicle was returned to the rental agency.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0548
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If present, PDS 0548 must be left-justified and contain a valid alphabetic ISO country code. It cannot contain all spaces.

If the rental return occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0547 (Rental Return State/Province) and PDS 0548.

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PDS 0549 (Rental Return Location ID)

PDS 0549 (Rental Return Location ID) contains the agency code, phone number, or address abbreviation used to identify the vehicle rental return location.

Attributes

Data Representation:	ans-10; TAGLLL
Tag Field:	0549
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III

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IRD	Description
97	Lodging and Auto Rentals
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If present, PDS 0549 must be left-justified and cannot contain all spaces.

PDS 0550 (Rental Return Date)

PDS 0550 (Rental Return Date) indicates the date when the vehicle was returned to the rental agency.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0550
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

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This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If present, PDS 0550 must contain a valid date in the format YYMMDD.

PDS 0551 (Rental Check-Out Date)

PDS 0551 (Rental Check-Out Date) is the date when the vehicle was originally rented.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0551
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If present, PDS 0551 must contain a valid date in the format YYMMDD.

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PDS 0552 (Customer Service Toll-Free [800] Number)

PDS 0552 (Customer Service Toll-Free [800] Number) contains the customer service phone number used to resolve cardholder questions and disputes.

Attributes

Data Representation:	ans-17; TAGLLL
Tag Field:	0552
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Lodging and Auto Rental (IRD 97) incentive interchange rate program.

This PDS is required if the associated First Presentment/1240 contains a vehicle rental MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

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IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

This PDS is required if the associated First Presentment/1240 contains a lodging MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
69	Commercial T&E Rate II
89	Commercial T&E Rate III
96	World T&E

For transactions acquired in the U.S. region or Canada region, PDS 0552, if present, must contain a 10-position phone number and be left-justified with trailing spaces. The first three positions must be numeric.

Values

If present, PDS 0552 cannot contain all zeros, all spaces, all low values, or all high values.

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PDS 0553 (Rental Rate)

PDS 0553 (Rental Rate) contains the rental rate charged for the vehicle and indicates whether it is a daily, weekly, or monthly rate.

Attributes

Data Representation:	ans-13; TAGLLL
Tag Field:	0553
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Requirements

This PDS is required if the associated First Presentment/1240 contains a fleet card MCC and is submitted for U.S. region incentive interchange rate program 66 (Commercial Data Rate III).

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PDS 0553 subfields

This PDS consists of two subfields.

PDS 0553 subfields

Number	Positions	Name	Attribute	Justification
1	1	Rental Rate Indicator	as-1	N/A
2	2–13	Rental Rate	n-12	right

Subfield 1 (Rental Rate Indicator)

If PDS 0553 is present, subfield 1 (Rental Rate Indicator) must contain one of the values listed in this table.

Values and descriptions

Value	Description
D	Daily rate
W	Weekly rate
M	Monthly rate
space	Unknown or unreported

Subfield 2 (Rental Rate)

If PDS 0553 is present, subfield 2 (Rental Rate) must be numeric and may contain all zeros.

PDS 0554 (Conference Room Charges)

PDS 0554 (Conference Room Charges) contains the amount of the charges associated with conference room use.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0554

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Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0554 must be a fixed length of 14.

PDS 0554 subfields

This PDS consists of three subfields

PDS 0554 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Conference Room Charges Amount	n-12	Right
2	13	Conference Room Charges Exponent	n-1	N/A
3	14	Conference Room Charges Sign	a1	N/A

Subfield 1 (Conference Room Charges Amount)

If PDS 0554 is present, subfield 1 (Conference Room Charges Amount) must be numeric and may be all zeros.

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Subfield 2 (Conference Room Charges Exponent)

If PDS 0554 is present, subfield 2 (Conference Room Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Conference Room Charges Sign)

If PDS 0554 is present, subfield 3 (Conference Room Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0554 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Conference room charges amount is a debit.
C	Conference room charges amount is a credit.

PDS 0555 (Rate Per Mile [or Per Kilometer])

PDS 0555 (Rate Per Mile [or Per Kilometer]) contains the rate charged for each mile or kilometer. It may be a daily, weekly, or monthly rate.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0555
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, PDS 0555 must be numeric and may contain all zeros.

PDS 0556 (Total Miles [or Kilometers])

PDS 0556 (Total Miles [or Kilometers]) contains the total miles or kilometers that the customer drove.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0556
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

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Values

If present, PDS 0556 must be numeric and cannot contain all zeros.

PDS 0557 (Maximum Free Miles [or Kilometers])

PDS 0557 (Maximum Free Miles [or Kilometers]) contains the free miles or kilometers allowed to a customer for the duration of the vehicle rental agreement.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0557
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, PDS 0557 must be numeric and may contain all zeros.

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PDS 0558 (Miles/Kilometers Indicator)

PDS 0558 (Miles/Kilometers Indicator) shows whether the miles fields are expressed in miles or kilometers.

Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0558
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, PDS 0558 must contain one of the values listed in this table.

Values and descriptions

Value	Description
K	Kilometers
M	Miles
space	Unknown or unreported

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PDS 0559 (Vehicle Insurance)

PDS 0559 (Vehicle Insurance) contains an indicator of whether the customer purchased insurance and of the insurance amount.

Attributes

Data Representation:	ans-13; TAGLLL
Tag Field:	0559
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

PDS 0559 subfields

This PDS consists of two subfields.

PDS 0559 subfields

Number	Positions	Name	Attribute	Justification
1	1	Insurance Indicator	as-1	N/A
2	2–13	Insurance Charges	ans-12	right

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Subfield 1: Insurance Indicator

If PDS 0559 is present, subfield 1 (Insurance Indicator) must contain one of the values listed in this table.

Values and descriptions

Value	Description
Y	Yes (insurance was purchased)
N	No (insurance was not purchased)
spaces	Unknown or unreported

Subfield 2 (Insurance Charges)

If PDS 0559, subfield 1 is Y, PDS 0559, subfield 2 (Insurance Charges) cannot contain all spaces or all zeros.

PDS 0560 (Audio Visual Charges)

PDS 0560 (Audio Visual Charges) contains the amount of the audiovisual equipment charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0560
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0560 must be a fixed length of 14.

PDS 0560 subfields

This PDS consists of three subfields.

PDS 0560 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Audio Visual Charges Amount	n-12	Right
2	13	Audio Visual Charges Exponent	n-1	N/A
3	14	Audio Visual Charges Sign	a-1	N/A

Subfield 1 (Audio Visual Charges Amount)

If PDS 0560 is present, subfield 1 (Audio Visual Charges Amount) must be numeric and contain the amount of the audiovisual equipment charges, and it may be all zeros.

Subfield 2 (Audio Visual Charges Exponent)

If PDS 0560 is present, subfield 2 (Audio Visual Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Audio Visual Charges Sign)

If PDS 0560 is present, subfield 3 (Audio Visual Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0560 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Audio visual charges amount is a debit.
C	Audio visual charges amount is a credit.

PDS 0561 (Adjusted Amount)

PDS 0561 (Adjusted Amount) indicates whether any miscellaneous charges were incurred after the vehicle was returned.

PDS 0561 should be provided only when additional charges have been identified.

Attributes

Data Representation:	ans-13; TAGLLL
Tag Field:	0561
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

PDS 0561 subfields

This PDS consists of two subfields.

PDS 0561 subfields

Number	Positions	Name	Attribute	Justification
1	1	Adjusted Amount Indicator	as-1	N/A
2	2–13	Adjusted Amount	n-12	right

Subfield 1 (Adjusted Amount Indicator)

If PDS 0561 is present, subfield 1 (Adjusted Amount Indicator) must contain one of the values listed in this table.

Values and descriptions

Value	Description
A	Drop-off charges
B	Delivery charges
C	Parking expenses
D	Extra hours
E	Violations
X	Multiple charges of the above types
space	Unknown or no additional charges

Subfield 2 (Adjusted Amount)

If subfield 1 does not contain a space, subfield 2 (Adjusted Amount) must be numeric and greater than zero.

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PDS 0562 (Banquet Charges)

PDS 0562 (Banquet Charges) contains the amount of the banquet charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0562
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0562 must be a fixed length of 14.

PDS 0562 subfields

This PDS consists of three subfields.

PDS 0562 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Banquet Charges Amount	n-12	right
2	13	Banquet Charges Exponent	n-1	N/A

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Number	Positions	Name	Attribute	Justification
3	14	Banquet Charges Sign	a-1	N/A

Subfield 1 (Banquet Charges Amount)

If PDS 0562 is present, subfield 1 (Banquet Charges Amount) must be numeric and contain the amount of the banquet charges, and it may be all zeros.

Subfield 2 (Banquet Charges Exponent)

If PDS 0562 is present, subfield 2 (Banquet Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Banquet Charges Sign)

If PDS 0562 is present, subfield 3 (Banquet Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0562 is a debit or credit from the perspective of the cardholder.

Values and description

Value	Description
D	Banquet charges amount is a debit.
C	Banquet charges amount is a credit.

PDS 0563 (Program Code)

PDS 0563 (Program Code) identifies special circumstances, such as frequent renter.

Attributes

Data Representation:	ans-2; TAGLLL
Tag Field:	0563
Length Field:	3 positions, value = 002

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Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, PDS 0563 must be left-justified and cannot be all low values, all high values, all spaces, or all zeros.

PDS 0564 (Rental Location City)

PDS 0564 (Rental Location City) indicates where the vehicle was rented.

Attributes

Data Representation:	ans...25; TAGLLLVAR
Tag Field:	0564
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 1–25 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

PDS 0564, Rental Location City must be a length of 001–025.

If present, PDS 0564 must be left-justified and cannot be all low values, all high values, all spaces, or all zeros.

PDS 0565 (Rental Location State/Province)

PDS 0565 (Rental Location State/Province) indicates the state or province where the vehicle was rented.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0565
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If present, PDS 0565 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must contain a valid U.S. state code if PDS 0566 (Rental Location Country) contains USA.

If the rental location occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0565 and PDS 0566 (Rental Location Country).

PDS 0566 (Rental Location Country)

PDS 0566 (Rental Location Country) indicates the country where the vehicle was rented.

Attributes

Data Representation:	as-3; TAGLLL
Tag Field:	0566
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If present, PDS 0566 must be left-justified and be a valid alphabetic ISO country code. It cannot contain all spaces.

If the rental location occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0565 (Rental Location State/Province) and PDS 0566.

PDS 0567 (Rental Location ID

PDS 0567 (Rental Location ID) contains the agency code, phone number, or address abbreviation used to identify the rental location.

Attributes

Data Representation:	ans-10; TAGLLL
Tag Field:	0567
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values)

If present, PDS 0567 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0568 (Rental Class ID)

PDS 0568 (Rental Class ID) contains the classification, such as midsize or luxury, of the vehicle rented.

Attributes

Data Representation:	ans-4; TAGLLL
Tag Field:	0568
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

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This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If present, PDS 0568 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros. Otherwise, the clearing system does not edit PDS 0568. Suggested values are listed in this table.

Values and descriptions

Value	Description
0001	Mini
0002	Subcompact
0003	Economy
0004	Compact
0005	Midsize
0006	Intermediate
0007	Standard
0008	Full size
0009	Luxury
0010	Premium
0011	Minivan
0012	12-passenger van
0013	Moving van
0014	15-passenger van
0015	Cargo van
0016	12-foot truck
0017	20-foot truck
0018	24-foot truck
0019	26-foot truck
0020	Moped
0021	Stretch
0022	Regular

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Value	Description
0023	Unique
0024	Exotic
0025	Small/medium truck
0026	Large truck
0027	Small SUV
0028	Medium SUV
0029	Large SUV
0030	Exotic SUV
9999	Miscellaneous

PDS 0569 (Internet Access Charges)

PDS 0569 (Internet Access Charges) contains the amount of the internet access charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0569
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0569 must be a fixed length of 14.

PDS 0569 subfields

This PDS consists of three subfields.

PDS 0569 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Internet Access Charges Amount	n-12	right
2	13	Internet Access Charges Exponent	n-1	N/A
3	14	Internet Access Charges Sign	a-1	N/A

Subfield 1 (Internet Access Charges Amount)

If PDS 0569 is present, subfield 1 (Internet Access Charges Amount) must be numeric, contain the amount of the Internet access charges, and may be all zeros.

Subfield 2 (Internet Access Charges Exponent)

If PDS 0569 is present, subfield 2 (Internet Access Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Internet Access Charges Sign)

If PDS 0569 is present, subfield 3 (Internet Access Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0569 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Internet Access Charges amount is a debit.
C	Internet Access Charges amount is a credit.

PDS 0570 (Early Departure Charges)

PDS 0570 (Early Departure Charges) contains the amount charged because of early departure.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0570
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

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Values

PDS 0570 must be a fixed length of 14.

PDS 0570 subfields

This PDS consists of three subfields.

PDS 0570 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Early Departure Charges Amount	n-12	right
2	13	Early Departure Charges Exponent	n-1	N/A
3	14	Early Departure Charges Sign	a-1	N/A

Subfield 1 (Early Departure Charges Amount)

If PDS 0570 is present, subfield 1 (Early Departure Charges Amount) must be numeric, contain the amount of the early departure charges, and may be all zeros.

Subfield 2 (Early Departure Charges Exponent)

If PDS 0570 is present, subfield 2 (Early Departure Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Early Departure Charges Sign)

If PDS 0570 is present, subfield 3 (Early Departure Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0570 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Early departure charges amount is a debit.

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Value	Description
C	Early departure charges amount is a credit.

PDS 0571 (Guest Name)

PDS 0571 (Guest Name) contains the name of the lodging patron.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0571
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 001–040 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0571 must be a length of 001–040. If present, PDS 0571 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

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PDS 0572 (Guest Number)

PDS 0572 (Guest Number) contains the number assigned to the lodging patron.

Attributes

Data Representation:	ans-25; TAGLLL
Tag Field:	0572
Length Field:	3 positions, value = 025
Data Field:	Fixed length, 025 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0572 must be a fixed length of 025. If present, PDS 0572 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

PDS 0573 (Invoice Number)

PDS 0573 (Invoice Number) contains the number of the electronic invoice.

Attributes

Data Representation:	ans...25; TAGLLLVAR

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Tag Field:	0573
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 001–025 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	C	•	C

PDS 0573 must be present in a Financial Addendum (Electronic Invoice, Transaction Data)/1644 when the transaction is for one of these Mastercard Payment Gateway Interchange Programs:

- E1 Commercial Large Ticket Rate 1 MPG
- E2 Commercial Large Ticket Rate 2 MPG, or
- E3 Commercial Large Ticket Rate 3 MPG.

Values

PDS 0573 must be a length of 001–025. If present, PDS 0573 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

PDS 0574 (Arrival Date)

PDS 0574 (Arrival Date) contains the cardholder check-in date.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0574
Length Field:	3 positions, value = 006

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Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If present, PDS 0574 must contain a valid date in the format YYMMDD.

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PDS 0575 (Departure Date)

PDS 0575 (Departure Date) contains the cardholder checkout date.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0575
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E

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IRD	Description
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

If present, PDS 0575 must contain a valid date in the format YYMMDD.

PDS 0576 (Folio Number)

PDS 0576 (Folio Number) contains the card acceptor's internal invoice or billing ID reference number.

Attributes

Data Representation:	ans...25; TAGLLLVAR
Tag Field:	0576
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 1–25 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

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This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
97	Lodging and Auto Rental
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RS	Enhanced Lodging and Auto Rental

Values

PDS 0576, Folio Number must be a length of 001–025.

If present, PDS 0576 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0577 (Property Phone Number)

PDS 0577 (Property Phone Number) identifies specific lodging property location by its local phone number.

Attributes

Data Representation:	ans-17; TAGLLL
Tag Field:	0577
Length Field:	3 positions, value = 017
Data Field:	Fixed length, 17 positions
Subfields:	None

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Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Lodging and Auto Rental (IRD 97) incentive interchange rate program.

Either this PDS or PDS 0552 (Customer Service Toll-Free [800] Number) is required if the associated First Presentment/1240 contains a lodging MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
24	Merchant UCAF
69	Commercial T&E Rate II
79	Full UCAF
89	Commercial T&E Rate III
96	World T&E
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF

For transactions acquired in the U.S. or Canada region, PDS 0577, if present, must contain a 10-position phone number, left-justified with trailing spaces. The first three positions must be numeric.

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Values

If present, PDS 0577 cannot contain all low values, all high values, all zeros, or all spaces.

PDS 0578 (Billing Adjustment)

PDS 0578 (Billing Adjustment) indicates whether any additional charges were incurred after the cardholder's departure.

Attributes

Data Representation:	ans-15; TAGLLL
Tag Field:	0578
Length Field:	3 positions, value = 015
Data Field:	Fixed length, 15 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

PDS 0578 subfields

This PDS consists of two subfields.

PDS 0578 subfields

Number	Positions	Name	Attribute	Justification
1	1	Billing Adjustment Indicator	as-1	N/A

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Number	Positions	Name	Attribute	Justification
2	2–13	Billing Adjustment Amount	n-12	right
3	14	Billing Adjustment Exponent	n–1	N/A
4	15	Billing Adjustment Sign	a–1	N/A

Subfield 1 (Billing Adjustment Indicator)

If PDS 0578 is present, subfield 1 (Billing Adjustment Indicator) should contain one of the values listed in this table.

Values and descriptions

Value	Description
Y	Yes (additional charges were added)
N	No (no additional charges were added)
space	No additional charges or unknown

Subfield 2 (Billing Adjustment Amount)

Subfield 2 (Billing Adjustment Amount) contains the total amount of the charges added after the departure. If subfield 1 contains a Y, subfield 2 must be numeric and greater than zero.

Subfield 3 (Billing Adjustment Exponent)

Subfield 3 (Billing Adjustment Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 4 (Billing Adjustment Sign)

If PDS 0578 is present, subfield 4 (Billing Adjustment Sign) must contain a value of D or C. This subfield identifies whether PDS 0578 is a debit or credit from the perspective of the cardholder. The values are listed in this table.

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Values and descriptions

Value	Description
D	Billing Adjustment amount is a debit.
C	Billing Adjustment amount is a credit.

PDS 0579 (Invoice Date)

PDS 0579 (Invoice Date) contains the date of the electronic invoice.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0579
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	O	•	C

Values

PDS 0579 must be numeric and must be a fixed length of 006. If present, PDS 0579 must contain a valid date in the format YYMMDD.

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PDS 0580 (Room Rate)

PDS 0580 (Room Rate) contains the daily room charges exclusive of taxes and fees.

Attributes

Data Representation:	n-13; TAGLLL
Tag Field:	0580
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If various room rates apply for the same stay (folio), the room rate for the majority of number of days should be listed.

If present, PDS 0580 must be a fixed length of 13 and may contain all zeros.

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PDS 0580 subfields

This PDS consists of two subfields.

PDS 0580 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Room Rate Amount	n–12	right
2	13	Room Rate Exponent	n-1	N/A

Subfield 1 (Room Rate Amount)

Subfield 1 (Room Rate Amount) contains the daily room charges exclusive of taxes and fees. If PDS 0580 is present, subfield 1 must be numeric.

Subfield 2 (Room Rate Exponent)

Subfield 2 (Room Rate Exponent) must be numeric and contain a value of 0 to 5.

PDS 0581 (Total Room Tax)

PDS 0581 (Total Room Tax) contains tax amount information such as the daily room tax, occupancy tax, energy tax, and tourist tax amounts.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0581
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If present, must be a fixed length of 14.

PDS 0581 subfields

This PDS consists of three subfields.

PDS 0581 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Total Room Tax Amount	n–12	right
2	13	Total Room Tax Exponent	n-1	N/A
3	14	Total Room Tax Sign	a–1	N/A

Subfield 1 (Total Room Tax Amount)

Subfield 1 (Total Room Tax Amount) contains the total amount of the charges for Total Room Tax. If PDS 0581 is present, subfield 1 must be numeric.

Subfield 2 (Total Room Tax Exponent)

If PDS 0581 is present, subfield 2 (Total Room Tax Exponent) must be numeric and contain a value of 0 to 5.

NOTE:

Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Total Room Tax Sign)

If PDS 0581 is present, subfield 3 (Total Room Tax Sign) must contain a value of D or C. This subfield identifies whether PDS 0581 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Total room tax amount is a debit.
C	Total room tax amount is a credit.

PDS 0582 (Program Code)

PDS 0582 (Program Code) indicates special circumstances such as no-show situations.

Attributes

Data Representation:	ans-2; TAGLLL
Tag Field:	0582
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

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Values

If present, PDS 0582 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0583 (Phone Charges)

PDS 0583 (Phone Charges) contains the total amount of charges for all phone calls.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0583
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0583 must be a fixed length of 14.

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PDS 0583 subfields

This PDS consists of three subfields.

PDS 0583 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Phone Charges Amount	n–12	right
2	13	Phone Charges Exponent	n-1	N/A
3	14	Phone Charges Sign	a–1	N/A

Subfield 1 (Phone Charges Amount)

Subfield 1 (Phone Charges Amount) contains the total amount of charges for all phone calls. If PDS 0583 is present, subfield 1 must be numeric.

Subfield 2 (Phone Charges Exponent)

If PDS 0583 is present, subfield 2 (Phone Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Phone Charges Sign)

If PDS 0583 is present, subfield 3 (Phone Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0583 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Phone charges amount is a debit.
C	Phone charges amount is a credit.

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PDS 0584 (Restaurant Charges)

PDS 0584 (Restaurant Charges) contains the total amount of all restaurant charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0584
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0584 must be a fixed length of 14.

PDS 0584 subfields

This PDS consists of three subfields.

PDS 0584 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Restaurant Charges Amount	n–12	right

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Number	Positions	Name	Attribute	Justification
2	13	Restaurant Charges Exponent	n-1	N/A
3	14	Restaurant Charges Sign	a–1	N/A

Subfield 1 (Restaurant Charges Amount)

If PDS 0584 is present, subfield 1 (Restaurant Charges Amount) must be numeric and contain the restaurant charges amount.

Subfield 2 (Restaurant Charges Exponent)

If PDS 0584 is present, subfield 2 (Restaurant Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Restaurant Charges Sign)

If PDS 0584 is present, subfield 3 (Restaurant Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0584 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Restaurant charges amount is a debit.
C	Restaurant charges amount is a credit.

PDS 0585 (Mini-Bar Charges)

PDS 0585 (Mini-Bar Charges) contains the total amount of in-room mini-bar service charges.

Attributes

Data Representation:	ans-14; TAGLLL

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Tag Field:	0585
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0585 must be a fixed length of 14.

PDS 0585 subfields

This PDS consists of three subfields.

PDS 0585 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Mini-Bar Charges Amount	n–12	right
2	13	Mini-Bar Charges Exponent	n-1	N/A
3	14	Mini-Bar Charges Sign	a–1	N/A

Subfield 1 (Mini-Bar Charges Amount)

If PDS 0585 is present, subfield 1 (Mini-Bar Charges Amount) must be numeric and contain the mini-bar charges amount.

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Subfield 2 (Mini-Bar Charges Exponent)

If PDS 0585 is present, subfield 2 (Mini-Bar Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3: Mini-Bar Charges Sign

If PDS 0585 is present, subfield 3 (Mini-Bar Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0585 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Mini-Bar charges amount is a debit.
C	Mini-Bar charges amount is a credit.

PDS 0586 (Gift Shop Charges)

PDS 0586 (Gift Shop Charges) contains the total amount of all gift shop and specialty shop charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0586
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0586 must be a fixed length of 14.

PDS 0586 subfields

This PDS consists of three subfields.

PDS 0586 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Gift Shop Charges Amount	n–12	right
2	13	Gift Shop Charges Exponent	n-1	N/A
3	14	Gift Shop Charges Sign	a–1	N/A

Subfield 1 (Gift Shop Charges Amount)

Subfield 1 (Gift Shop Charges Amount) contains the total amount of all gift shop and specialty shop charges. If PDS 0586 is present, subfield 1 must be numeric.

Subfield 2 (Gift Shop Charges Exponent)

If PDS 0586 is present, subfield 2 (Gift Shop Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Gift Shop Charges Sign)

If PDS 0586 is present, subfield 3 (Gift Shop Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0586 is a debit or credit from the perspective of the cardholder.

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Values and descriptions

Value	Description
D	Gift Shop charges amount is a debit.
C	Gift Shop charges amount is a credit.

PDS 0587 (Laundry and Dry Cleaning Charges)

PDS 0587 (Laundry and Dry Cleaning Charges) contains the total amount of cleaning charges.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0587
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0587 must be a fixed length of 14.

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PDS 0587 subfields

This PDS consists of three subfields.

PDS 0587 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Laundry and Dry Cleaning Charges Amount	n–12	right
2	13	Laundry and Dry Cleaning Charges Exponent	n-1	N/A
3	14	Laundry and Dry Cleaning Charges Sign	a–1	N/A

Subfield 1 (Laundry and Dry Cleaning Charges Amount)

Subfield 1 (Laundry and Dry Cleaning Charges Amount) contains the total amount of all laundry and dry cleaning charges. If PDS 0587 is present, subfield 1 must be numeric.

Subfield 2 (Laundry and Dry Cleaning Charges Exponent)

If PDS 0587 is present, subfield 2 (Laundry and Dry Cleaning Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Laundry and Dry Cleaning Charges Sign)

If PDS 0587 is present, subfield 3 (Laundry and Dry Cleaning Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0587 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Laundry and Dry Cleaning charges amount is a debit.
C	Laundry and Dry Cleaning charges amount is a credit.

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PDS 0588 (Other Services)

PDS 0588 (Other Services) contains the total amount of other service charges, not elsewhere classified.

Attributes

Data Representation:	ans-102; TAGLLLVAR
Tag Field:	0588
Length Field:	3 positions, value = 017–102
Data Field:	Variable length, 17–102 positions
Subfields:	4
Occurrences	1–6
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

PDS 0588 must be a length of 017–102, and it must be divisible by a minimum occurrence length of 017.

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PDS 0588 subfields

This PDS consists of four subfields.

PDS 0588 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Other Services Code	ans-3	left
2	4–15	Other Services Amount	n-12	right
3	16	Other Services Exponent	n–1	N/A
4	17	Other Services Sign	a–1	N/A

Subfield 1 (Other Services Code)

Subfield 1 (Other Services Code) contains the code indicating the type of services provided. If present, subfield 1 must be left-justified and cannot be all low values, all high values, all spaces, or all zeros.

Subfield 2 (Other Services Amount)

Subfield 2 (Other Services Amount) must be numeric.

Subfield 3 (Other Services Exponent)

If PDS 0588 is present, subfield 3 (Other Services Exponent) must be numeric and must contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 4 (Other Services Sign)

If PDS 0588 is present, subfield 4 (Other Services Sign) must contain a value of D or C. This subfield identifies whether PDS 0588 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Other Services charges amount is a debit.

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Value	Description
C	Other Services charges amount is a credit.

PDS 0589 (Invoice Creation Date/Time)

PDS 0589 (Invoice Creation Date/Time) contains the date and time the electronic invoice was created.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0589
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	O	•	C

Values

PDS 0589 must be a fixed length of 12.

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PDS 0589 subfields

This PDS consists of two subfields.

PDS 0589 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Invoice Creation Date	n-6	right
2	7–12	Invoice Creation Time	n-6	right

Subfield 1 (Invoice Creation Date)

If PDS 0589 is present, subfield 1 (Invoice Creation Date) must be numeric and must contain a valid date in the format YYMMDD.

Subfield 2 (Invoice Creation Time)

If PDS 0589 is present, subfield 2 (Invoice Creation Time) must be numeric and must contain a valid time in the format HHMMSS.

PDS 0590 (Party Identification)

PDS 0590 (Party Identification) contains a code that identifies the various parties on an invoice.

Attributes

Data Representation:	an-2; TAGLLL
Tag Field:	0590
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

Values

If present, PDS 0590 must be a fixed length of 02 and contain one of the values listed in this table.

Values and descriptions

Value	Description
BY	Buyer or company buying the goods or services (Corporate)
SU	Supplier or the provider of the goods or services (Merchant)
IV	The party to whom the invoice is addressed
PE	Payee or the party that will receive payment
DP	Delivery party or the party that will receive the goods
SF	Ship from party or the company from which the goods or services will be shipped

PDS 0591 (Party Name)

PDS 0591 (Party Name) contains name of the party identified on the invoice.

Attributes

Data Representation:	ans...120; TAGLLLVAR
Tag Field:	0591
Length Field:	3 positions, value = 040–120
Data Field:	Variable length, 120 positions
Subfields:	1
Occurrences:	1–3

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Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

PDS 0591 subfields

This PDS contains from one to three occurrences of party name information.

Each occurrence requires 40 positions. The length of this PDS must be a multiple of 40, with a maximum length of 120 positions.

PDS 0591 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Party Name	ans-40	left

Subfield 1 (Party Name)

If present, PDS 0591, subfield 1 (Party Name) must be left-justified and cannot contain all low values, high values, spaces, or zeros.

PDS 0592 (Party Address)

PDS 0592 (Party Address) contains the address of the party identified on the invoice.

Attributes

Data Representation:	ans...240; TAGLLLVAR
Tag Field:	0592

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Length Field:	3 positions, value = 040–240
Data Field:	Variable length, 240 positions
Subfields:	1
Occurrences:	1–6
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

Values

PDS 0592 contains from one to six occurrences of party address information. The PDS must be a length of 040–240 and must be divisible by minimum occurrence length of 040.

PDS 0592 subfields

This PDS contains from one to six occurrences of party address information.

Each occurrence requires 40 positions. The length of this PDS must be a multiple of 40, with a maximum length of 240 positions.

PDS 0592 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Party Address Line	ans-40	left

Subfield 1 (Party Address Line)

If present, PDS 0592 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0593 (Party Postal Information)

PDS 0593 (Party Postal Information) contains the city, state/province, country code, and postal code of the party identified on the invoice.

Attributes

Data Representation:	ans...46; TAGLLLVAR
Tag Field:	0593
Length Field:	3 positions, value = 025–046
Data Field:	Variable length, 46 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

Values

PDS 0593 must be a length of 025–046.

PDS 0593 subfields

PDS 0593 consists of four subfields.

PDS 0593 subfields

Number	Positions	Name	Attribute	Justification
1	1–25	City	ans-25	left
2	26–28	State/Province Code	ans-3	left

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Number	Positions	Name	Attribute	Justification
3	29–31	Country Code	ans-3	left
4	32–46	Postal Code	ans-15	left

Subfield 1 (City)

When PDS 0593 is present, subfield 1 (City) is required to be present, must be 25 positions, and must contain the city of the party identified on the invoice. This subfield must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (State/Province Code)

Subfield 2 (State/Province Code) contains the state or province code of the party identified on the invoice. This subfield must be a fixed length of 003 and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 3 (Country Code)

Subfield 3 (Country Code) contains the country code of the party identified on the invoice. This subfield must be a fixed length of 003 and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 4 (Postal Code)

Subfield 4 (Postal Code) contains the postal code of the party identified on the invoice. This subfield must be a fixed length of 015 and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0594 (Party Contact)

PDS 0594 (Party Contact) contains a contact descriptor and party information for the party identified on the invoice.

Attributes

Data Representation:	ans...305; TAGLLLVAR
Tag Field:	0594
Length Field:	3 positions, value = 061–305
Data Field:	Variable length, 305 positions
Subfields:	2

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Occurrences:	5
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

Values

PDS 0594 must be a length of 061–305 and must be divisible by minimum occurrence length of 061.

PDS 0594 subfields

PDS 0594 consists of two subfields.

PDS 0594 subfields

Number	Positions	Name	Attribute	Justification
1	1	Party Contact Descriptor	n-1	N/A
2	2–61	Party Contact Information	ans-60	left

Subfield 1 (Party Contact Descriptor)

Subfield 1 (Party Contact Descriptor) contains a code that identifies the type of party information being provided. If present, this subfield must be numeric and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros, and it must contain one of the values listed in this table.

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Values and descriptions

Value	Description
1	Name
2	Title
3	Telephone
4	E-mail address
5	Function

Subfield 2 (Party Contact Information)

Subfield 2 (Party Contact Information) contains the contact information of the party. This subfield must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0595 (Card Acceptor Type)

PDS 0595 (Card Acceptor Type) contains various classifications of business ownership characteristics.

Attributes

Data Representation:	ans-8; TAGLLL
Tag Field:	0595
Length Field:	3 positions, value = 008
Data Field:	Fixed length, 8 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C

This PDS must be present in the associated Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message for First Presentment/1240 transactions submitted with this criteria:

- DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) equals USA.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) equals 00 (Purchase [Goods and Services]) or 18 (Unique).
- The GCMS Product ID associated with DE 2 (Primary Account Number) is a corporate product.

Requirements

This requirement applies to corporate card transactions conducted with a U.S.-based merchant or card acceptor.

PDS 0595, subfield 5, value of R (Card acceptor refused to provide business type), is only valid with transactions submitted for the interchange programs listed in this table.

IRDs and descriptions

IRD	Description
Interregional Interchange Programs	
61	Interregional Commercial Standard
63	Interregional Commercial Purchasing Standard
IP	Interregional Commercial Premium Standard
LD	Interregional Regulated POS Debit
LF	Interregional Regulated POS Debit with Fraud Adjustment
LS	Interregional Regulated POS Debit Small Ticket
LT	Interregional Regulated POS Debit Small Ticket with Fraud Adjustment
U.S. region Consumer Interchange Programs	

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IRD	Description
LD	Regulated POS Debit
LF	Regulated POS Debit with Fraud Adjustment
LS	Regulated POS Debit Small Ticket
LT	Regulated POS Debit Small Ticket with Fraud Adjustment
U.S. region Commercial Interchange Programs	
65	Commercial Standard
SK	Business Level 2 Standard
3K	Business Level 3 Standard
4K	Business Level 4 Standard

Values

If present, PDS 0595 must be a fixed length of 8.

Value of 2 (Not known), in Subfield 1 is not permitted for commercial card transactions conducted with a U.S.-based card acceptor, unless submitted for a Standard interchange program.

Value R (Card acceptor refused to provide business type) is permitted in Subfield 5 for commercial card transactions conducted with a U.S.-based card acceptor, only when submitted for a Standard interchange program.

If Subfield 5 contains the value R (Card acceptor refused to provide business type), Subfield 1 must contain the value 2 (Not known) for commercial card transactions conducted with a U.S.-based card acceptor, when submitted for a standard interchange program.

PDS 0595 subfields

PDS 0595 consists of eight subfields.

PDS 0595 subfields

Number	Positions	Name	Attribute	Justification
1	1	Business Type	ans–1	N/A
2	2	Business Owner Type	ans–1	N/A
3	3	Business Certification Type	ans–1	N/A
4	4	Business Racial/Ethnic Type	ans–1	N/A
5	5	Business Type Provided Code	ans–1	N/A

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Number	Positions	Name	Attribute	Justification
6	6	Business Owner Type Provided Code	ans–1	N/A
7	7	Business Certification Type Provided Code	ans–1	N/A
8	8	Business Racial/Ethnic Type Provided Code	ans–1	N/A

Subfield 1 (Business Type)

If PDS 0595 is present, subfield 1 (Business Type) contains a code to identify the specific classification or type of business. PDS 0595 subfield 1 cannot contain all low values or all high values. The values in this table must be used in this subfield.

Values and descriptions

Value	Description
1	Corporation
2	Not known
3	Individual/Sole Proprietorship
4	Partnership
5	Association/Estate/Trust
6	Tax Exempt Organizations (501C)
7	International Organization
8	Limited Liability Company (LLC)
9	Government Agency

Subfield 2 (Business Owner Type)

Subfield 2 (Business Owner Type) contains a code to identify specific characteristics about the business owner. Subfield 2 cannot contain all low values or all high values. The valid values are listed in this table.

Values and descriptions

Value	Description
1	No application classification

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2	Female business owner
3	Physically handicapped female business owner
4	Physically handicapped male business owner
0	Unknown

Subfield 3 (Business Certification Type)

Subfield 3 (Business Certification Type) contains a code to identify specific characteristics about the business certification type, such as small business, disadvantaged, or other certification type. This subfield cannot contain all low values or all high values. The valid values are listed in this table.

Values and descriptions

Value	Description
1	Not certified
2	Small Business Administration (SBA) certification small business
3	SBA certification as small disadvantaged business
4	Other government or agency-recognized certification (such as Minority Supplier Development Council)
5	Self-certified small business
6	SBA certification as small and other government or agency-recognized certification
7	SBA certification as small disadvantaged business and other government or agency-recognized certification
8	Other government or agency-recognized certification and self-certified small business
A	SBA certification as 8(a)
B	Self-certified small disadvantaged business (SDB)
C	SBA certification as HUBZone
0	Unknown

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Subfield 4 (Business Racial/Ethnic Type)

Subfield 4 (Business Racial/Ethnic Type) contains a code identifying the racial or ethnic type of the majority owner of the business. This subfield cannot contain all low values or all high values. The valid values are listed in this table.

Values and descriptions

Value	Description
1	African American
2	Asian Pacific American
3	Subcontinent Asian American
4	Hispanic American
5	Native American Indian
6	Native Hawaiian
7	Native Alaskan
8	Caucasian
9	Other
0	Unknown

Subfield 5 (Business Type Provided Code)

The valid values for subfield 5 (Business Type Provided Code) are listed in this table.

Values and descriptions

Value	Description
Y	Business type is provided.
N	Business type was not provided.
R	Card acceptor refused to provide business type.

Subfield 6 (Business Owner Type Provided Code)

The valid values for subfield 6 (Business Owner Type Provided Code) are listed in this table.

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Values and descriptions

Value	Description
Y	Business owner type is provided.
N	Business owner type was not provided.
R	Card acceptor refused to provide business type.

Subfield 7 (Business Certification Type Provided Code)

The valid values for subfield 7 (Business Certification Type Provided Code) are listed in this table.

Values and descriptions

Value	Description
Y	Business certification type is provided.
N	Business certification type was not provided.
R	Card acceptor refused to provide business type.

Subfield 8 (Business Racial/Ethnic Type Provided Code)

The valid values for subfield 8 (Business Racial/Ethnic Type Provided Code) are listed in this table.

Values and descriptions

Value	Description
Y	Business racial/ethnic type is provided.
N	Business racial/ethnic type was not provided.
R	Card acceptor refused to provide business racial/ethnic type.

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PDS 0596 (Card Acceptor Tax ID)

PDS 0596 (Card Acceptor Tax ID) contains a U.S. federal tax ID number or value added tax (VAT) ID.

Attributes

Data Representation:	ans-21 TAGLLL
Tag Field:	0596
Length Field:	3 positions, value = 021
Data Field:	Fixed length, 21 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
Financial Detail Addendum (Corporate Card Common DataThe Processing Code (DE 3, subfield 1) is equal to 00 (Purchase [Goods and Services]), 09 (Purchase [Goods and Services]) with Cash Back, or 18 (Unique]), 09 (Purchase [Goods and Services]) with Cash Back, or 18 (Unique Transaction).	C	•	C

PDS 0596 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all of these conditions exist.

- The product code is any corporate product code.
- The Card Acceptor Country Code (DE 43 subfield 6) equals USA.
- Financial Detail Addendum (Corporate Card Common DataThe Processing Code (DE 3, subfield 1) is equal to 00 (Purchase [Goods and Services]), 09 (Purchase

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[Goods and Services]) with Cash Back, or 18 (Unique]), 09 (Purchase [Goods and Services]) with Cash Back, or 18 (Unique Transaction). Transaction).

- The transaction is not a reversal.

For transactions acquired outside the U.S. region, PDS 0596 must be present if the associated First Presentment/1240 is submitted for IRD 67: Interregional Commercial Purchasing Data Rate II.

PDS 0596 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all these conditions exist.

- The product code is MCP or MCF at a non-fuel location.
- The business service is equal to one of the values in this table.

Business services and descriptions

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

- The IRD submitted in the associated First Presentment/1240 is one of the values in this table.

IRDs and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

Values

If present, PDS 0596 must be a fixed length of 21.

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PDS 0596 subfields

This PDS consists of two subfields.

PDS 0596 subfields

Number	Positions	Name	Attribute	Justification
1	1–20	Card Acceptor Tax ID	ans-20	N/A
2	21	Card Acceptor Tax ID Provided Code	ans-1	right

Subfield 1 (Card Acceptor Tax ID)

If present, subfield 1 (Card Acceptor Tax ID) cannot contain a known invalid Tax ID.

If PDS 0596, subfield 1 is present on both the First Presentment/1240 message and any subsequent associated addendum messages, the values must be identical.

For transactions where the merchant is U.S. region, if present, subfield 1 must contain nine numeric characters and be left-justified with trailing spaces.

When present, and PDS 0596, subfield 2 is equal to Y, GCMS edits the field to ensure it is not considered a known invalid value or format, including:

- Low values
- High values
- All spaces
- These ranges:
  - 000000000–000000009
  - 111111110–111111119
  - 123456780–123456789
  - 222222220–222222229
  - 333333330–333333339
  - 444444440–444444449
  - 555555550–555555559
  - 666666660–666666669
  - 777777770–777777779
  - 888888880–888888889
  - 999999990–999999999

PDS 0596, subfield 1 can be spaces when one of these conditions exist.

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- The transaction is submitted for the U.S. region Commercial or Interregional Commercial standard interchange programs and PDS 0596, subfield 2 is equal to R (Refused to Provide Card Acceptor Tax ID).
- PDS 0596, subfield 2 is equal to N or R.

For First Presentment/1240 messages, PDS 0596, subfield 1 must be present and cannot contain all zeros, all nines, all spaces, all low values, or all high values for Commercial Card transactions in and between participating countries where value-added tax (VAT) applies. The edit validates that DE 43, subfield 6 (Card Acceptor Country Code) and the country code associated with the issuer account range in DE 2 (Primary Account Number) are on the list of participating countries. Participating VAT countries will be announced via the Operations Bulletin and identified via the VAT Indicator in Table IP0028T1 (Country Codes) of the Mastercard Parameter Extract (MPE).

Subfield 2 (Card Acceptor Tax ID Provided Code)

If PDS 0596 is present, subfield 2 (Card Acceptor Tax ID Provided Code) must contain one of the values listed in this table.

Subfield 2 (Card Acceptor Tax ID Provided Code)

Value	Description
Y	Card Acceptor Tax ID provided
N	Card Acceptor Tax ID not provided
R	Refused to provide Card Acceptor Tax ID

PDS 0596, subfield 2 must contain a value of Y when all of these conditions exist.

- The product code is any corporate product code.
- The Card Acceptor Country Code (DE 43 subfield 6) equals USA.
- The transaction is not a reversal.
- The transaction is not submitted submitted for the U.S. region Commercial or Interregional Commercial standard interchange programs.

Card Acceptor Tax ID Provided Code must contain the value of Y or R and not the value of N for transactions submitted for one of the interchange programs listed in this table.

Interregional interchange programs

IRD	Description
61	Interregional Commercial Standard

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IRD	Description
63	Interregional Commercial Purchasing Standard
IP	Interregional Commercial Premium Standard
LD	Interregional Regulated POS Debit
LF	Interregional Regulated POS Debit with Fraud Adjustment
LS	Interregional Regulated POS Debit Small Ticket
LT	Interregional Regulated POS Debit Small Ticket with Fraud Adjustment

U.S. region consumer interchange programs

IRD	Description
LD	Regulated POS Debit
LF	Regulated POS Debit with Fraud Adjustment
LS	Regulated POS Debit Small Ticket
LT	Regulated POS Debit Small Ticket with Fraud Adjustment

U.S. region commercial interchange programs

IRD	Description
65	U.S. region Commercial Standard
SK	Business Level 2 Standard
3K	Business Level 3 Standard
4K	Business Level 4 Standard

For First Presentment/1240 messages, PDS 0596, subfield 2 must be present for Commercial Card transactions in and between participating countries where value-added tax (VAT) applies. The edit validates that DE 43, subfield 6 (Card Acceptor Country Code) and the country code associated with the issuer account range in DE 2 (Primary Account Number) are on the list of participating countries. Participating VAT countries will be announced via the Operations Bulletin and identified via the VAT Indicator in Table IP0028T1 (Country Codes) of the MPE.

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PDS 0597 (Total Tax Amount)

PDS 0597 (Total Tax Amount) contains the total amount of sales tax or value added tax (VAT) on the total purchase amount.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0597
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240 (Allowed for Maestro (MSI) transactions only)	O	•	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C
Financial Detail Addendum (Corporate Card Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is allowed on First Presentment messages for Maestro® (MSI) transactions only. This field will not be submitted to the transaction receiver if provided on a First Presentment/1240 for transactions other than Maestro.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 when the following occurs.

- The transaction is submitted for Commercial Data Rate III (IRD66), Commercial Large Ticket I (IRD 62), Commercial Large Ticket II (IRD 94), or Commercial Large Ticket III (IRD 99).
- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]).
  - 4214 Motor Freight Carriers, Trucking-Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215 Courier Services: Air and Ground, Freight Forwards.
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

This PDS is required in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message if the associated First Presentment/1240 message is other than a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following incentive interchange rate programs.

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Canada region incentive interchange rate programs

IRD	Description
BQ	Canada Intracountry Commercial Data Rate I
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region incentive interchange rate programs

IRD	Description
3B	Business Level 3 Data Rate II
3D	Business Level 3 Face-to-face
4B	Business Level 4 Data Rate II
4D	Business Level 4 Face-to-face
60	Commercial Face-to-Face
62	Commercial Large Ticket I
66	Commercial Data Rate III
67	Commercial Data Rate II
67	Interregional Commercial Purchasing Data Rate II
82	Electronic Payment Account
94	Commercial Large Ticket II
99	Commercial Large Ticket III
E1	Commercial Large Ticket Rate 1 MPG
E2	Commercial Large Ticket Rate 2 MPG
E3	Commercial Large Ticket Rate 3 MPG
SB	Business Level 2 Data Rate II
SD	Business Level 2 Face-to-face

PDS 0597 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the values in this table.

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Business services

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

The IRD submitted in the associated First Presentment/1240 is one of the values in this table.

IRDs in First Presentment/1240

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

Indicators in subfield 1 of these PDSs are used to reflect the collection of the individual tax amounts that are summarized in PDS 0597:

- PDS 0682 (Detail Tax Amount 1)
- PDS 0683 (Detail Tax Amount 2)
- PDS 0684 (Detail Tax Amount 3)
- PDS 0751 (Detail Tax Amount 4)
- PDS 0752 (Detail Tax Amount 5), and
- PDS 0753 (Detail Tax Amount 6).

PDS 0682, PDS 0683, PDS 0684, PDS 0751, PDS 0752, and PDS 0753 are used to categorize the individual tax amounts such as state, local, and municipal taxes that are summarized in PDS 0597.

PDS 0597 is submitted when PDS 0682, PDS 0683, PDS 0684, PDS 0751, PDS 0752, or PDS 0753 are submitted in the transaction.

Values

If present, PDS 0597 must be a fixed length of 014.

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PDS 0597 subfields

This PDS consists of three subfields.

PDS 0597 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Total Tax Amount	n-12	right
2	13	Total Tax Exponent	n-1	N/A
3	14	Total Tax Sign	a-1	N/A

Subfield 1 (Total Tax Amount)

If PDS 0597 is present, subfield 1 must be numeric and contain the total tax amount.

- Subfield 1 may contain all zeros except as specified below.
- For the U.S. region Incentive Interchange Rate Programs in this table, these business rules are applied:
  - If PDS 0597, subfield 1 is present, it cannot contain all zeros unless the GCMS Product Identifier is MGF, MNF,MPK, MRK, or TNF.
  - The value must be 0.1 percent to 30 percent of the value in DE 4 (Amount, Transaction) unless PDS 0686 (Tax Exempt Indicator) is present or the transaction is a commercial card at fuel locations (MCC 4468, 5499, 5541, 5542, and 5983).

IRDs and descriptions

IRD	Description
3B	Business Level 3 Data Rate II
3D	Business Level 3 Face-to-face
4B	Business Level 4 Data Rate II
4D	Business Level 4 Face-to-face
60	U.S. region Commercial Face-to-Face
67	U.S. region Commercial Data Rate II
SB	Business Level 2 Data Rate II

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IRD	Description
SD	Business Level 2 Face-to-face

- For the interchange programs listed in this table, the value must be 0.1 percent to 30 percent of the value in DE 4 unless PDS 0686 is present.

IRDs and descriptions

IRD	Description
BQ	Canada Intracountry Commercial Data Rate I
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

Subfield 2 (Total Tax Exponent)

If PDS 0597 is present, subfield 2 (Total Tax Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Total Tax Sign)

If PDS 0597 is present, subfield 3 (Total Tax Sign) must contain a value of D or C. This subfield identifies whether PDS 0597 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Total tax amount is a debit.
C	Total tax amount is a credit.

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PDS 0598 (Total Tax Collected Indicator)

PDS 0598 (Total Tax Collected Indicator) reflects total sales tax capture and reporting information such as whether sales tax was included in the purchase amount or if goods and services were not taxable.

Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0598
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Card Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

If present, this PDS cannot contain all low values or high values. It must contain one of the values listed in this table.

Values and descriptions

Value	Description
Y	Sales tax is included in the total purchase amount.
N or zero	The card acceptor has the ability to provide tax amount, but goods/services were not taxable.
space	The information is unknown.

PDS 0599 (Corporation VAT Number)

PDS 0599 (Corporation VAT Number) contains a corporation's value added tax (VAT) number.

Attributes

Data Representation:	ans...20; TAGLLLVAR
Tag Field:	0599
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 1–20 position
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

Values

If present, PDS 0599 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must be a length of 001–020.

PDS 0600 (Card Acceptor Reference Number)

PDS 0600 (Card Acceptor Reference Number) contains a code that facilitates card acceptor/corporation communication and record keeping.

Attributes

Data Representation:	ans...25; TAGLLLVAR
Tag Field:	0600
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 1–25 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

PDS 0600 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all these conditions exist.

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the values in this table.

Business services and descriptions

Business Service Type Code(PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

The IRD submitted in the associated First Presentment/1240 is one of the values in this table.

IRDs and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

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Values

If present, PDS 0600 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

PDS 0601 (Party Nature of Filing)

PDS 0601 (Party Nature of Filing) contains a code that identifies the disposition of the electronic invoice.

Attributes

Data Representation:	a-1; TAGLLL
Tag Field:	0601
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of PDS 0601 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

Values

If present, PDS 0601 must be a fixed length of 001 and contain one of the values listed in this table.

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Values and descriptions

Value	Description
P	Invoice printed and given to purchaser and then used for tax reclaim
S	Invoice printed but treated as supplemental because electronic copy is used for tax reclaim
E	Printed invoice suppressed because electronic master version is used for tax reclaim
N	Not applicable to Party Identification

PDS 0602 (Party Supplemental Data 1)

PDS 0602 (Party Supplemental Data 1) contains information about the invoice party.

Attributes

Data Representation:	ans...672; TAGLLLVAR
Tag Field:	0602
Length Field:	3 positions, value = 084–672
Data Field:	Variable length, 672 positions
Subfields:	3
Occurrences:	1–8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

Values

PDS 0602 must be a length of 084–672 and must be divisible by minimum occurrence length of 084.

PDS 0602 subfields

PDS 0602 consists of three subfields.

PDS 0602 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Party Supplemental Data Description 1	ans-40	left
2	41–80	Party Supplemental Data 1	ans-40	left
3	81–84	Party Supplemental Data Code 1	ans-4	left

Subfield 1 (Party Supplemental Data Description 1)

Subfield 1 (Party Supplemental Data Description 1) must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

Subfield 2 (Party Supplemental Data 1)

Subfield 2 (Party Supplemental Data 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 3 (Party Supplemental Data Code 1)

Subfield 3 (Party Supplemental Data Code 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0603 (Party Supplemental Data 2)

PDS 0603 (Party Supplemental Data 2) contains information about the invoice party.

Attributes

Data Representation:	ans...672; TAGLLLVAR
Tag Field:	0603
Length Field:	3 positions, value = 084–672
Data Field:	Variable length, 672 positions
Subfields:	3
Occurrences:	1–8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C

Values

PDS 0603 must be a length of 084–672 and must be divisible by minimum occurrence length of 084.

PDS 0603 subfields

This PDS may contain from one to eight occurrences of party supplemental data.

Each occurrence requires 84 positions; the length of this PDS must be a multiple of 84, with a maximum length of 672 positions. Each occurrence consists of three subfields as defined in this table.

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PDS 0603 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Party Supplemental Data Description 2	ans-40	left
2	41–80	Party Supplemental Data 2	ans-40	left
3	81–84	Party Supplemental Data Code 2	ans-4	left

Subfield 1 (Party Supplemental Data Description 2)

Subfield 1 (Party Supplemental Data Description 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (Party Supplemental Data 2)

Subfield 2 (Party Supplemental Data 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 3 (Party Supplemental Data Code 2)

Subfield 3 (Party Supplemental Data Code 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0604 (Transaction Supplemental Data 1)

PDS 0604 (Transaction Supplemental Data 1) contains information about the transaction.

Attributes

Data Representation:	ans...672; TAGLLLVAR
Tag Field:	0604
Length Field:	3 positions, value = 084–672
Data Field:	Variable length, 672 positions
Subfields:	3
Occurrences:	1–8

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Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Transaction Information)/1644	O	•	C

Values

PDS 0604 may contain from one to eight occurrences of Transaction Supplemental Data. Each occurrence consists of three subfields. Each occurrence must be a length of 084–672 and must be divisible by minimum occurrence length of 084.

PDS 0604 subfields

This PDS may contain from one to eight occurrences of transaction supplemental data.

Each occurrence requires 84 positions; the length of this PDS must be a multiple of 84, with a maximum length of 672 positions. Each occurrence consists of three subfields as defined in this table.

PDS 0604 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Transaction Supplemental Data Description 1	ans-40	left
2	41–80	Transaction Supplemental Data 1	ans-40	left
3	81–84	Transaction Supplemental Data Code 1	ans-4	left

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Subfield 1 (Transaction Supplemental Data Description 1)

Subfield 1 (Transaction Supplemental Data Description 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (Transaction Supplemental Data 1)

Subfield 2 (Transaction Supplemental Data 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 3 (Transaction Supplemental Data Code 1)

Subfield 3 (Transaction Supplemental Data Code 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0605 (Transaction Supplemental Data 2)

PDS 0605 (Transaction Supplemental Data 2) contains information about the transaction.

Attributes

Data Representation:	ans...672; TAGLLLVAR
Tag Field:	0605
Length Field:	3 positions, value = 084–672
Data Field:	Variable length, 672 positions
Subfields:	3
Occurrences:	1–8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Electronic Invoice, Transaction Information)/1644	O	•	C

PDS 0605 subfields

PDS 0605 may contain from one to eight occurrences of transaction supplemental data.

Each occurrence must be a length of 084–672 and must be divisible by minimum occurrence length of 084. Each occurrence consists of three subfields as defined in this table.

PDS 0605 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Transaction Supplemental Data Description 2	ans-40	left
2	41–80	Transaction Supplemental Data 2	ans-40	left
3	81–84	Transaction Supplemental Data Code 2	ans-4	left

Subfield 1 (Transaction Supplemental Data Description 2)

Subfield 1 (Transaction Supplemental Data Description 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (Transaction Supplemental Data 2)

Subfield 2 (Transaction Supplemental Data 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 3 (Transaction Supplemental Data Code 2)

Subfield 3 (Transaction Supplemental Data Code 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0606 (Freight Amount)

PDS 0606 (Freight Amount) contains the freight charges on total purchases.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0606
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

PDS 0606 subfields

This PDS consists of three subfields.

PDS 0606 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Freight Amount	n-12	right
2	13	Freight Amount Exponent	n-1	N/A
3	14	Freight Amount Sign	a-1	N/A

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Subfield 1 (Freight Amount)

Subfield 1 (Freight Amount) contains the freight charges on the total purchase. If present, subfield 1 must be numeric and may contain all zeros.

Subfield 2 (Freight Amount Exponent)

If present, subfield 2 (Freight Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Freight Amount Sign)

If PDS 0606 is present, subfield 3 (Freight Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0606 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Freight amount is a debit.
C	Freight amount is a credit.

PDS 0607 (Duty Amount)

PDS 0607 (Duty Amount) is the duty on the total purchase amount.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0607
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

Values

If present, PDS 0607 must be a fixed length of 014.

PDS 0607 subfields

This PDS consists of three subfields.

PDS 0607 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Duty Amount	n-12	right
2	13	Duty Amount Exponent	n-1	N/A
3	14	Duty Amount Sign	a-1	N/A

Subfield 1 (Duty Amount)

Subfield 1 (Duty Amount) contains the duty amount on the total charges. If present, subfield 1 must be numeric and may contain all zeros.

Subfield 2 (Duty Amount Exponent)

If present, subfield 2 (Duty Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Duty Amount Sign)

If PDS 0607 is present, subfield 3 (Duty Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0607 is a debit or credit from the perspective of the cardholder.

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Values and descriptions

Value	Description
D	Duty amount is a debit.
C	Duty amount is a credit.

PDS 0608 (Destination Postal Code)

PDS 0608 (Destination Postal Code) contains the ZIP code or other postal code where the purchased goods will be delivered.

This applies to additional domestic arrangements.

For transactions acquired in the U.S. region, PDS 0608, if present, must contain either five numeric characters, left-justified and spaced filled, or the ZIP+four nine numeric characters with a hyphen between the fifth and sixth numeric character.

Attributes

Data Representation:	ans-10; TAGLLL
Tag Field:	0608
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

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PDS 0608 should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. All goods in a transaction must be shipped to one location.

Values

If present, PDS 0608 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0609 (Destination State/Province Code)

PDS 0609 (Destination State/Province Code) indicates the state or province of the country where the purchased goods will be delivered.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0609
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

This PDS should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. When this PDS is used, all goods in a transaction must be shipped to one location.

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Values

If present, PDS 0609 must contain a valid U.S. state code if PDS 0610 (Destination Country Code) contains USA.

If the destination is a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0609 and PDS 0610.

If present, PDS 0609 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0610 (Destination Country Code)

PDS 0610 (Destination Country Code) contains the code of the country where the purchased goods will be delivered.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0610
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

This PDS should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. When this PDS is used, all goods in a transaction must be shipped to one location.

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Values

If present, PDS 0610 must contain a valid alphabetic ISO country code.

If the destination is a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0609 (Destination State/Province code) and PDS 0610.

PDS 0611 (Sequence Number)

PDS 0611 (Sequence Number) a sequence number indicating the sequence that this rail segment falls within the trip.

Attributes

Data Representation:	ans-3; TAGLLL
Tag Field:	0611
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0612 (Ship Date)

PDS 0612 (Ship Date) contains the date the merchandise was shipped to the destination.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0612
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0612 must be a valid date in the format YYMMDD. PDS 0612 must be numeric and be a fixed length of 006.

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PDS 0613 (Ship-From Postal Code)

PDS 0613 (Ship-From Postal Code) contains the ZIP code or other postal code from which items were shipped.

Attributes

Data Representation:	ans-10; TAGLLL
Tag Field:	0613
Length Field:	3 positions, value = 010
Data Field:	Fixed length, 10 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

For transactions acquired in the U.S. region, PDS 0613, if present, must contain either five numeric characters and be left-justified and spaced filled, or the ZIP +four nine numeric characters with a hyphen between the fifth and sixth numeric character.

This PDS should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. When this PDS is used, all goods in a transaction must be shipped from one location.

Values

If present, PDS 0613 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0614 (Order Date)

PDS 0614 (Order Date) contains the date the item was ordered.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0614
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0614 must contain a valid date in the format YYMMDD.

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PDS 0615 (Medical Services Ship to Health Industry Number)

PDS 0615 (Medical Services Ship to Health Industry Number) contains the health industry number to which the medical services are being shipped.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0615
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 40 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

PDS 0615 must be a length of 001–040. If present, PDS 0615 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0616 (Contract Number)

PDS 0616 (Contract Number) contains the corporate contract number.

Attributes

Data Representation:	ans...40; TAGLLLVAR

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Tag Field:	0616
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

PDS 0616 must be a length of 001–040. If present, PDS 0616 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0617 (Medical Services Price Adjustment)

PDS 0617 (Medical Services Price Adjustment) contains a code that identifies the type of price adjustment related to the medical services provided.

Attributes

Data Representation:	a-1; TAGLLL
Tag Field:	0617
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

If present, PDS 0617 must be a fixed length of 001 and contain one of the values listed in this table.

Values

Value	Description
A	Price Adjustment
B	Original
C	Credit
D	Rebill

PDS 0618 (Medical Services Product Number Qualifier

PDS 0618 (Medical Services Product Number Qualifier) contains a code that identifies the product number qualifier of the medical services.

Attributes

Data Representation:	an-2; TAGLLL
Tag Field:	0618
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None

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Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

If present, PDS 0618 must be a fixed length of 002 and contain one of the values listed in this table.

Values

Value	Description
01	HIBCC (Health Industry Business Communication Council)
02	UCC (Uniform Code Council)
03	Other

PDS 0619 (User Name)

PDS 0619 (User Name) contains the user name related to the telephony billing information.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0619
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 40 positions

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Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Summary)/1644	O	•	C

Values

PDS 0619 must be a length of 001–040. If present, PDS 0619 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0620 (Oil Company Brand Name)

PDS 0620 (Oil Company Brand Name) contains a four-digit code that indicates the card acceptor oil company brand name.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0620
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Values

If present, PDS 0620 must contain a valid value.

Oil company brand name codes are added periodically in support of the Mastercard Corporate Fleet Card® program. New oil company brand name codes are announced and listed in a *Global Operations Bulletin*. All oil company brand name codes are documented in the *Fleet Implementation Guide*.

PDS 0621 (Purchase Time)

PDS 0621 (Purchase Time) contains the time of day the purchase was made.

Attributes

Data Representation:	n-4; TAGLLL

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Tag Field:	0621
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Values

If present, PDS 0621 should be in the format hhmm, with hours in the range 00–23 and minutes in the range 00–59.

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NOTE: Midnight is provided as 0000.

PDS 0622 (Motor Fuel Service Type)

PDS 0622 (Motor Fuel Service Type) contains the type of service received at the card acceptor site.

Attributes

Data Representation:	ans-1; TAGLLL
Tag Field:	0622
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C

The motor fuel service type must be present and contain a valid value in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message when it is a Mastercard Corporate Fleet Card® (MCF, MPK, MNF, MGF) when these transactions are submitted with a fuel MCC (4468, 5541, 5499, or 5983) for any U.S.-acquired commercial interchange rate program.

IRDs and descriptions

IRD	Description
16	Warehouse Tier I

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IRD	Description
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

If the Motor Fuel Service (PDS 0622) type equals 3 (only non-fuel items being purchased) on the Fleet Transaction Information Addendum, these PDSs are required on the Financial Detail Addendum (Corporate Line Item Detail)/1644 messages when the purchase is with a Mastercard Corporate Fleet Card® (MCF, MPK, MGF, MNF) at fuel locations (MCC 4468, 5541, 5499, and 5983) and the transaction is submitted with one of the following U.S. region incentive interchange rate programs.

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0647 (Extended Item Amount), and
- PDS 0654 (Debit or Credit Indicator).

IRDs and descriptions

IRD	Description
16	Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

PDS 0622 is required if the associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I. When the value is 3

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(only non-fuel products being purchased), these PDSs are required in Financial Detail Addendum (Corporate Line Item Detail)/1644 messages:

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0646 (Unit Price)
- PDS 0647 (Extended Item Amount), and
- PDS 0654 (Debit or Credit Indicator).

Values

GCMS does not edit this subfield. If present, this PDS must contain a value listed in this table.

Values and descriptions

Value	Description
0 or space	Undefined
1	Self-service
2	Full service
3	Only non-fuel products being purchased

PDS 622 must contain a value of 1 or 2 when submitted with fleet card transactions submitted with a card acceptor business code (MCC) equal to 5542.

PDS 0623 (Motor Fuel Information)

PDS 0623 (Motor Fuel Information) contains the acquirer's motor fuel product code translated from the information the attendant entered.

Attributes

Data Representation:	ns-35; TAGLLL
Tag Field:	0623
Length Field:	3 positions, value = 035
Data Field:	Fixed length, 35 positions
Subfields:	6

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Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240 (Allowed for Mastercard Credit [MCC], Maestro [MSI], and Private Label [PVL] transactions only)	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

This PDS is required if these conditions occur:

- PDS 0622 (Motor Fuel Service Type) is present and contains a value other than 3.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

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Values

If present, PDS 0623 Motor Fuel Information must be a fixed length of 35.

Requirements

These are the requirements regulating the use of PDS 0623:

- PDS 0623 (Motor Fuel Information) must be present when these conditions are met:
  - DE 2 Primary Account Number in the associated First Presentment/1240 message contains a Fleet account range.
  - DE 26 Card Acceptor Business Code (MCC) in the associated First Presentment/1240 is 5541 or 5542.
  - PDS 0622 Motor Fuel Service Type is present and contains a value of 1 (Self-service) or 2 (Full service).
  - PDS 0158s4 Interchange Rate Designator is applicable.
- PDS 0623 (Motor Fuel Information) is allowed on First Presentment/1240 messages for Mastercard Credit (MCC), Maestro® (MSI) and Private Label (PVL) transactions only. This field will not be submitted to the transaction receiver if provided on a First Presentment/1240 for transactions other than Mastercard Credit, Maestro® or Private Label.
- For Mastercard Corporate Fleet Card® transactions, PDS 0623, subfield 6 (Motor Fuel Sale Amount) must equal the product of the value of PDS 0623, subfield 2 (Motor Fuel Unit Price) multiplied by the value in PDS 0623, subfield 4 (Motor Fuel Quantity). A tolerance of five percent is permitted to address rounding issues. The tolerance is applied on PDS 0623, subfield 6 (Sale Amount) and not on the calculated value (PDS 0623, subfield 2 multiplied by PDS 0623, subfield 4). Also, this edit does not round the calculated amount and low/high tolerance amounts to the transaction currency exponent, and keeps six decimal positions on these values.

PDS 0623 subfields

PDS 0623 contains six subfields.

PDS 0623 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Motor Fuel Product Code	n-3	right
2	4–15	Motor Fuel Unit Price	n-12	right
3	16	Motor Fuel Unit of Measure	ns-1	N/A
4	17–22	Motor Fuel Quantity	n-6	right

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Number	Positions	Name	Attribute	Justification
5	23	Motor Fuel Quantity Exponent	n-1	N/A
6	24–35	Motor Fuel Sale Amount	n-12	right

Subfield 1 (Motor Fuel Product Code)

Collection only, First Presentment/1240 transactions are excluded.

If PDS 0623 is present, subfield 1 must be one of the values listed in this table.

Values and descriptions

Value	Description
001	Unleaded Regular (86 or 87 octane)
002	Unleaded Mid Grade (88 or 89 octane)
003	Unleaded Premium (90 or 91 octane)
004	Unleaded Super (92–94 octane)
005	Methanol Unleaded Regular (86 or 87 octane)
006	Methanol Unleaded Mid Grade (88 or 89 octane)
007	Methanol Unleaded Premium (90 or 91 octane)
008	Methanol Unleaded Super (92–94 octane)
009	Methanol Regular Leaded
011	Regular Leaded Gasoline
012	Diesel
013	Diesel Premium
014	Kerosene
015	LPG
016	Compressed Natural Gas
017	M85 (Methanol 85 percent)
018	E85 (Ethanol 85 percent)
019	Ethanol Unleaded Regular (86 or 87 octane)
020	Ethanol Unleaded Mid Grade (88 or 89 octane)
021	Ethanol Unleaded Premium (90 or 91 octane)

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Value	Description
022	Ethanol Unleaded Super (92–94 octane)
023	Ethanol Regular Leaded
024	Unleaded Reformulated (86 or 87 octane)
025	Unleaded Mid Grade Reformulated (88 or 89 octane)
026	Dyed Diesel
027	Gasohol
028	Biodiesel
029	Ultra Low Sulfur Diesel (ULSD)
100	Aviation 100 Octane
101	Jet Fuel
102	Aviation Fuel
150	Marine Fuel
200	Miscellaneous Fuel
201	Liquid Natural Gas
202	White Gas
203	Racing Fuel

Subfield 2 (Motor Fuel Unit Price)

If PDS 0623 is present, subfield 2 must be right-justified and numeric.

The motor fuel unit price must be right-justified with three positions to the right of the decimal.

Subfield 3 (Motor Fuel Unit of Measure)

If PDS 0623 is present, Motor Fuel Unit of Measure must be a space or in the range 1–5 as in this table.

Collection only, First Presentment/1240 transactions are excluded.

Values and descriptions

Value	Description
1	Gallons
2	Liters

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Value	Description
3	Pounds
4	Kilos
5	Imperial gallons
space	Not applicable

Subfield 4 (Motor Fuel Quantity)

If PDS 0623 is present, motor fuel quantity must be numeric and greater than zero.

Collection only, First Presentment/1240 transactions are excluded.

Subfield 5 (Motor Fuel Quantity Exponent)

If PDS 0623 is present, motor fuel quantity exponent must be in the range 0–5.

Collection only, First Presentment/1240 transactions are excluded.

PDS 0623, subfield 5 (Motor Fuel Quantity Exponent) is assumed to be three positions.

Subfield 6 (Motor Fuel Sale Amount)

If PDS 0623 is present, motor Fuel Sale Amount must be numeric and greater than zero and in the same currency as the First Presentment/1240.

Collection only, First Presentment/1240 transactions will be excluded.

The currency exponent for PDS 0623, subfield 6 (Motor Fuel Sale Amount) is based on the exponent associated with the DE 49 (Currency Code, Transaction) from the associated First Presentment/1240 message.

PDS 0624 (User Account Number)

PDS 0624 (User Account Number) contains the user's account number related to the telephony billing information.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0624
Length Field:	3 positions, value = 001–040

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Data Field:	Variable length, 40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Summary)/1644	O	•	C

Values

PDS 0624 must be a length of 001–040. If present, PDS 0624 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0625 (User Telephone Number)

PDS 0625 (User Telephone Number) contains the user's telephone number related to the telephony billing information.

Attributes

Data Representation:	ans...25; TAGLLLVAR
Tag Field:	0625
Length Field:	3 positions, value = 001–025
Data Field:	Variable length, 25 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Summary)/1644	O	•	C

Values

PDS 0625 must be a length of 001–025. If present, PDS 0625 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0626 (Billing Statement Period)

PDS 0626 (Billing Statement Period) contains the billing start and end dates.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0626
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Summary)/1644	O	•	C

Values

PDS 0626 must be a fixed length of 012.

PDS 0626 subfields

This PDS consists of two subfields.

PDS 0626 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Statement Start Date	n-6	N/A
2	7–12	Statement End Date	n-6	N/A

Subfield 1 (Statement Start Date)

If present, subfield 1 (Statement Start Date) must be numeric and must be a valid date in the format YYMMDD.

Subfield 2 (Statement End Date)

If present, subfield 2 (Statement End Date) must be numeric and must be a valid date in the format YYMMDD.

PDS 0627 (Billing Event 1)

PDS 0627 (Billing Event 1) contains information pertaining to the telephony billing event.

Attributes

Data Representation:	ans...540; TAGLLLVAR
Tag Field:	0627

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Length Field:	3 positions, value = 054–540
Data Field:	Variable length, 540 positions
Subfields:	4
Occurrences:	1–10
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Summary)/1644	O	•	C

Values

PDS 0627 must be a length of 54–540, and it must be divisible by a minimum occurrence length of 54.

PDS 0627 subfields

This PDS consists of four subfields.

PDS 0627 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Billing Event Amount 1	n-12	right
2	13	Billing Event Exponent 1	n-1	N/A
3	14	Billing Event Sign 1	a-1	N/A
4	15–54	Billing Event Description	ans-40	left

Subfield 1 (Billing Event Amount 1)

If PDS 0627 is present, subfield 1 (Billing Event Amount 1) must be numeric and contain the amount of the billing event, and it may be all zeros.

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Subfield 2 (Billing Event Exponent 1)

Subfield 2 (Billing Event Exponent 1) must be numeric and must be a value within the range of 0 to 5.

Subfield 3 (Billing Event Sign 1)

If PDS 0627 is present, subfield 3 (Billing Event Sign 1) must contain a value of D or C. This subfield identifies whether PDS 0627 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Billing Event amount 2 is a debit.
C	Billing Event amount 2 is a credit.

Subfield 4 (Billing Event Description 1)

If PDS 0627 is present, subfield 4 (Billing Event Description 1) contains the description of the billing event. It must be a fixed length of 40 positions, be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0628 (Billing Event 2)

PDS 0628 (Billing Event 2) contains information pertaining to the telephony billing event.

Attributes

Data Representation:	ans...540; TAGLLLVAR
Tag Field:	0628
Length Field:	3 positions, value = 054–540
Data Field:	Variable length, 540 positions
Subfields:	4
Occurrences:	1–10
Justification:	See "Subfields"

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Summary)/1644	O	•	C

Values

PDS 0628 must be a length of 54–540, and it must be divisible by a minimum occurrence length of 54.

PDS 0628 subfields

This PDS consists of four subfields.

PDS 0628 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Billing Event Amount 2	n-12	right
2	13	Billing Event Exponent 2	n-1	N/A
3	14	Billing Event Sign 2	a-1	N/A
4	15–54	Billing Event Description 2	ans-40	left

Subfield 1 (Billing Event Amount 2)

If PDS 0628 is present, subfield 1 (Billing Event Amount 2) must be numeric and contain the amount of the billing event, and it may be all zeros.

Subfield 2 (Billing Event Exponent 2)

PDS 0628, subfield 2 (Billing Event Exponent 2) must be numeric and must be a value within the range of 0 to 5.

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Subfield 3 (Billing Event Sign 2)

If PDS 0628 is present, subfield 3 (Billing Event Sign 2) must contain a value of D or C. This subfield identifies whether PDS 0628 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Billing event amount 2 is a debit.
C	Billing event amount 2 is a credit.

Subfield 4 (Billing Event Description 2)

If PDS 0628 is present, subfield 4 (Billing Event Description 2) contains the description of the billing event. It must be a fixed length of 40 positions, left-justified, and it cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0629 (Odometer Reading)

PDS 0629 (Odometer Reading) contains the vehicle odometer reading the purchaser entered.

Attributes

Data Representation:	ans...7; TAGLLLVAR
Tag Field:	0629
Length Field:	3 positions, value = 001–007
Data Field:	Variable length, 1–7 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240 (Allowed for Maestro [MSI] transactions only)	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C
Financial Detail Addendum (Private Label Common Data)/1644	C	•	C

This PDS is allowed on First Presentment messages for Maestro® (MSI) transactions only. This field will not be submitted to the transaction receiver if provided on a First Presentment/1240 for transactions other than Maestro®.

This PDS is required if these conditions occur:

- PDS 0632 (Product Type Code) contains a value in the range 1–4.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier I
62	Commercial Large Ticket 1
67	Commercial Data Rate II
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Values

If present, PDS 0629 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0630 (Vehicle Number)

PDS 0630 (Vehicle Number) is the number assigned to the vehicle by the business using the Mastercard Corporate Fleet Card® and entered by the cardholder at the point of interaction.

Attributes

Data Representation:	ans...17; TAGLLLVAR
Tag Field:	0630
Length Field:	3 positions, value = 001–017
Data Field:	Variable length, 1–17 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C

This PDS is required if these conditions occur:

- No data is present in Driver Number/ID Number (PDS 0631).
- PDS 0632 (Product Type Code) contains a value of 2.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier I

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IRD	Description
62	Commercial Large Ticket 1
67	Commercial Data Rate II
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

When the transaction is a Mastercard Corporate Fleet Card® (MCF, MPK, MNF, or MGF) transaction at a fuel location MCC (4468, 5541, 5542, 5499, or 5983), and was submitted for one of the above interchange programs (BQ, 16, 62, 67, 91, 94, and 99), PDS 0632 (Product Type Code) is present and contains one of these values:

- 1 (Prompts for ID number and odometer reading)
- 2 (Prompts for vehicle number and odometer reading), or
- 3 (Prompts for driver number and odometer reading).

The data in the Authorization Request/0100 message matches this data in the Corporate Fleet Transaction Information Addendum/1644:

- Driver ID: CIS DE 48 (Additional Data, Private Use), subelement 98 (Mastercard Corporate Fleet Card ID/ Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Driver Number: CIS DE 48, subelement 98 (Mastercard Corporate Fleet Card ID/Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Vehicle Number: CIS DE 48, subelement 99 (Mastercard Corporate Fleet Card Vehicle Number) and IPM PDS 0630 (Vehicle Number).

When the data requirements are not met, the transaction is downgraded to IRD 68 (Business Core Value Data Rate 1) through Mastercard® Interchange Compliance.

Values

If present, PDS 0630 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0631 (Driver Number/ID Number)

PDS 0631 (Driver Number/ID Number) contains the number assigned to the driver by the business using the Mastercard Corporate Fleet Card® and entered by the cardholder at the point of interaction.

Attributes

Data Representation:	ans...17; TAGLLLVAR
Tag Field:	0631
Length Field:	3 positions, value = 001–017
Data Field:	Variable length, 1–17 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

This PDS is required if these conditions occur:

- Product Type Code (PDS 0632) contains a value of 1 or 3.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

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U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier I
62	Commercial Large Ticket 1
67	Commercial Data Rate II
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

When the transaction is a Mastercard Corporate Fleet Card® (MCF, MPK, MNF, or MGF) transaction at a fuel location MCC (4468, 5541, 5542, 5499, or 5983), and was submitted for one of the above interchange programs (BQ, 16, 62, 67, 91, 94, and 99), PDS 0632 (Product Type Code) is present and contains one of these values.

- 1 (Prompts for ID number and odometer reading)
- 2 (Prompts for vehicle number and odometer reading)
- 3 (Prompts for driver number and odometer reading)

The data in the Authorization Request/0100 message matches the data in the Corporate Fleet Transaction Information Addendum/1644 message as follows.

- Driver ID: CIS DE 48 (Additional Data, Private Use), subelement 98 (Mastercard Corporate Fleet Card ID/ Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Driver Number: CIS DE 48, subelement 98 (Mastercard Corporate Fleet Card ID/Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Vehicle Number: CIS DE 48, subelement 99 (Mastercard Corporate Fleet Card Vehicle Number) and IPM PDS 0630 (Vehicle Number).

When the data requirements are not met, the transaction will be downgraded to IRD 68 (Business Core Value Data Rate 1) through Mastercard® Interchange Compliance.

Values

If present, PDS 0631 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. In addition, the first position of PDS 0631 must contain a numeric value.

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PDS 0632 (Product Type Code)

PDS 0632 (Product Type Code) contains a code read from a card magnetic stripe that indicates prompts that occur at the point of interaction.

Attributes

Data Representation:	n-1; TAGLLL
Tag Field:	0632
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	C	•	C

This PDS is required if the associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier 1
62	Commercial Large Ticket I
67	Commercial Data Rate II
91	Warehouse Base

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IRD	Description
94	Commercial Large Ticket II
99	Commercial Large Ticket III

When the transaction is a Mastercard Corporate Fleet Card® (MCF, MPK, MNF, or MGF) transaction at a fuel location MCC (4468, 5541, 5542, 5499, or 5983), and was submitted for one of the above interchange programs (BQ, 16, 62, 67, 91, 94, and 99), PDS 0632 (Product Type Code) is present and contains one of these values:

- 1 (Prompts for ID number and odometer reading)
- 2 (Prompts for vehicle number and odometer reading), or
- 3 (Prompts for driver number and odometer reading).

The data in the Authorization Request/0100 message matches the data in the Corporate Fleet Transaction Information Addendum/1644 message as follows.

- Driver ID: CIS DE 48 (Additional Data, Private Use), subelement 98 (Mastercard Corporate Fleet Card ID/ Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Driver Number: CIS DE 48, subelement 98 (Mastercard Corporate Fleet Card ID/Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Vehicle Number: CIS DE 48, subelement 99 (Mastercard Corporate Fleet Card Vehicle Number) and IPM PDS 0630 (Vehicle Number).

When the data requirements are not met, the transaction will be downgraded to IRD 68 (Business Core Value Data Rate 1) through Mastercard® Interchange Compliance.

Values

If present, PDS 0632 must contain a value in the range 1–5 as shown in this table.

Values

Value	Description
1	Prompts for ID 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

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Values 1–4 are used in the editing process for Mastercard Corporate Fleet Card® transactions conducted at fuel locations that are submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Warehouse Tier 1
62	Commercial Large Ticket I
67	Commercial Data Rate II
91	Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Required related PDSs

These PDSs are required to be present when PDS 0632 is present, depending on the value submitted.

Related required PDS information

If PDS 0632 contains a...	Then these PDSs are required
1	PDS 0631 (Driver Number/ID Number) and PDS 0629 (Odometer Reading)
2	PDS 0630 (Vehicle Number) and PDS 0629 (Odometer Reading)
3	PDS 0631 (Driver Number/ID Number) and PDS 0629 (Odometer Reading)
4	PDS 0629 (Odometer Reading)

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PDS 0633 (Coupon/Discount Amount)

PDS 0633 (Coupon/Discount Amount) contains the coupon or discount dollar amount.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0633
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C

Values

If present, PDS 0633 must contain a numeric value.

PDS 0634 (Tax Amount 1)

PDS 0634 (Tax Amount 1) contains the tax amount for tax-exempt fleets.

Attributes

Data Representation:	n-6; TAGLLL

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Tag Field:	0634
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0634 must be numeric and may contain all zeros.

PDS 0635 (Tax Amount 2)

PDS 0635 (Tax Amount 2) contains the tax amount for tax-exempt fleets.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0635
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None

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Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0635 must be numeric and may contain all zeros.

PDS 0636 (Call Date)

PDS 0636 (Call Date) contains the date of the call related to the telephony billing detail.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0636
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

Values

PDS 0636 must be a fixed length of 006. If present, PDS 0636 must be numeric and a valid date in the format YYMMDD.

PDS 0637 (Call Time)

PDS 0637 (Call Time) contains the time of the call related to the telephony billing detail.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0637
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

Values

PDS 0637 must be a fixed length of 006. If present, PDS 0637 must be numeric and a valid time in the format HHMMSS.

PDS 0638 (Call To Information)

PDS 0638 (Call To Information) contains the call location information and the phone number called pertaining to the telephony billing event.

Attributes

Data Representation:	ans-146; TAGLLL
Tag Field:	0638
Length Field:	3 positions, value = 146
Data Field:	Fixed length, 146 positions
Subfields:	5
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Summary)/1644	O	•	C

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Values

PDS 0638 must be a fixed length of 146.

PDS 0638 subfields

This PDS consists of five subfields.

PDS 0638 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Call To City	ans-40	left
2	41–80	Call To State/Province	ans-40	left
3	81–120	Call To Country	ans-40	left
4	121–145	Call To Number	ans-25	left
5	146	Call To Type	an-1	N/A

Subfield 1 (Call To City)

If PDS 0638 is present, subfield 1 (Call To City) must contain the city to which the call was made. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (Call To State/Province)

If PDS 0638 is present, subfield 2 (Call To State/Province) must contain the state/province to which the call was made. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 3 (Call To Country)

If PDS 0638 is present, subfield 3 (Call To Country) must contain the country to which the call was made. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 4 (Call To Number)

If PDS 0638 is present, subfield 4 (Call To Number) must contain the phone number called. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

For transactions acquired in the U.S. or Canada region, subfield 4 must contain a 10-position phone number, left-justified with trailing spaces. The first three positions must be numeric.

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Subfield 5 (Call To Type)

If PDS 0638 is present, subfield 5 (Call To Type) must contain one of the values listed in this table.

Values and descriptions

Value	Description
C	Outgoing Call
I	Incoming Call
V	Voice Mail
P	Page
O	Other
F	Toll-Free Call

PDS 0639 (Call Duration)

PDS 0639 (Call Duration) contains the duration of the call related to the telephony billing detail.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0639
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

Values

PDS 0639 must be a fixed length of 006. If present, PDS 0639 must be numeric and should be in the format HHMMSS.

PDS 0640 (Call Time Period)

PDS 0640 (Call Time Period) describes the period (such as peak or off-peak) of the call related to the telephony billing detail.

Attributes

Data Representation:	an-2; TAGLLL
Tag Field:	0640
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

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Values

If present, PDS 0640 must contain one of the values listed in this table.

Values

Value	Description
PP	Peak Period
OP	Off-Peak Period
MP	Multiple Period
OT	Other

PDS 0640 must be a fixed length of 002.

PDS 0641 (Product Code)

PDS 0641 (Product Code) contains the non-fuel related product code of the individual item purchased.

Attributes

Data Representation:	ans...15; TAGLLLVAR
Tag Field:	0641
Length Field:	3 positions, value = 001–015
Data Field:	Variable length, 1–15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0641 (Product Code) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of these conditions occur:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a maintenance location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR: Canada Intracountry Commercial Data Rate II or IRD BS: Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are listed in this table.

IRD and descriptions

IRD	Description
16	Commercial Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Commercial Warehouse Base

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IRD	Description
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

PDS 0641 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when PDS 0642 (Item Description) is not present and when all of these conditions exist:

The business service is equal to one of the values listed in this table.

Business service

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

The Product Code should be provided for Mastercard Corporate Fleet Card® transactions occurring at fuel locations, when PDS 0622 (Motor Fuel Service Type)

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is 3 and the transactions are submitted for any U.S.-acquired Commercial interchange rate program for which Fleet transactions at fuel locations are valid.

PDS 0641 must be present when these conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided
- The associated First Presentment/1240 does not contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the values in this table.

IRD and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

If the transaction submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the U.S. region corporate interchange programs listed in this table.

IRD and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange
62	Commercial Large Ticket I

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IRD	Description
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Then one of the values in this table must be present.

Field and descriptions

Field	Description
PDS 0641	Product Code
PDS 0642	Item Description
PDS 0643	Item Quantity
PDS 0645	Item Unit of Measure
PDS 0647	Extended Item Amount
PDS 0654	Debit or Credit Indicator

Values

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with non-fuel purchases conducted with a Mastercard

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Corporate Fleet Card® at a fuel location, PDS 0641 should be provided and must contain a three-position non-fuel product code in the range 030–099 or 300–999.

Values

Value	Description
030	Motor Oil
031	Oil Change
032	Engine Service
033	Transmission Service
034	Brake Service
035	Solvent
036	Brake Fluid
037	Miscellaneous Parts
038	Miscellaneous Labor
039	Miscellaneous Repairs
040	TBA (tire, batteries, accessories)
041	Tires
042	Batteries
043	Automotive Accessories
044	Automotive Glass
045	Car Wash
046	Towing
047	Diesel Exhaust Fluid
070	Cigarettes/Tobacco
078	Health/Beauty Aid
079	Miscellaneous Food/Grocery
080	Soda
081	Beer/Wine
082	Milk/Juice
083	Restaurant
089	Miscellaneous Beverage
099	Miscellaneous Other

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Value	Description
300	Aviation Maintenance
301	De-icing
302	APU or Aircraft Jump Start
303	Aviation Catering
304	Tiedown or Hangar
305	Landing Fee
306	Ramp Fee
307	Call Out Fee
308	Plane Rental
309	Instruction Fee
310	Miscellaneous Aviation
311	Flight Planning/Weather Fees
312	Charter Fees
313	Ground Handling
314	Communications Fees
315	Aircraft Cleaning
316	Cargo Handling
317	Aviation Accessories
350	Boat Service

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0641 should contain a value of Temporary–01.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0641 should contain a value of Shipping–01.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 message is submitted in conjunction with a lodging MCC, PDS 0641 (Product Code) must be one of the values in this table.

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Product codes

Value	Description
L-1000	Room Rate
L-1020	Room Tax
L-1021	Non-Room Tax
L-1100	Room Service Charges
L-1101	Restaurant Charges
L-1102	Tray Charges
L-1103	Gratuities
L-1104	Prepaid Expenses
L-1105	Telephone Charges
L-1106	Movie Charges
L-1107	Dry Cleaning Charges
L-1108	Laundry Charges
L-1109	Health Club Charges
L-1110	Valet Charges
L-1111	Gift Shop Charges
L-1112	Cash Disbursements
L-1113	Business Center Charges
L-1114	Lounge Charges
L-1115	Bar Charges
L-1116	Mini-Bar Charges
L-1117	Audiovisual Charges
L-1118	Banquet Charges
L-1119	Conference Room Charges
L-1120	Early Departure Charges
L-1121	Transportation Charges
L-1122	Internet Access Charges
L-9999	Miscellaneous Charges

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In all other situations, PDS 0641 must be left-justified and cannot contain all zeros or all spaces.

PDS 0642 (Item Description)

PDS 0642 (Item Description) contains the description of the individual item purchased.

Attributes

Data Representation:	ans...35; TAGLLLVAR
Tag Field:	0642
Length Field:	3 positions, value = 001–035
Data Field:	Variable length, 1–35 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0642 (Item Description) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of these conditions occur:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.

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- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a maintenance location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR: Canada Intracountry Commercial Data Rate II or IRD BS: Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are listed in this table.

IRDs and descriptions

IRD	Description
16	Commercial Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Commercial Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I

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IRD	Description
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0642 should contain Temporary Services.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0642 should contain Shipping Services.

PDS 0642 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all these conditions exist.

- The product code is MCP or MCF at a non-fuel location.
- When PDS 0641 (Product Code) is not present.
- The Business Service is equal to one of the values listed in this table.

Business services and descriptions

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRDs and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

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PDS 0642 must be present when these conditions exist.

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided The associated First Presentment/1240 does not contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the values in this table.

IRDs and descriptions

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

If the transaction that is submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message, and
- Is not submitted for one of the U.S. region corporate interchange programs listed in this table.

IRDs and descriptions

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Then one of the fields listed in this table must be present.

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Fields and descriptions

Field	Description
PDS 0641	Product Code
PDS 0642	Item Description
PDS 0643	Item Quantity
PDS 0645	Item Unit of Measure
PDS 0647	Extended Item Amount
PDS 0654	Debit or Credit Indicator

Values

PDS 0642 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

PDS 0643 (Item Quantity)

PDS 0643 (Item Quantity) indicates the quantity of the item purchased and the associated decimal point location.

Attributes

Data Representation:	n-13; TAGLLL
Tag Field:	0643
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	2
Justification:	See “Subfields”

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0643 (Item Quantity) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of these conditions occur:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a maintenance location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR: Canada Intracountry Commercial Data Rate II or IRD BS: Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business Code). The applicable IRDs for the First Presentment/1240 messages are listed in this table.

IRDs and descriptions

IRD	Description
16	Commercial Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I

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IRD	Description
91	Commercial Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

PDS 0643 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all these conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The business service is equal to one of the values listed in this table.

Business services and descriptions

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

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The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRDs and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

PDS 0643 must be present when these conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided The associated First Presentment/1240 does not contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRDs and descriptions

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

If the transaction that is submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the U.S. region corporate interchange programs listed in this table.

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IRDs and descriptions

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Then one of the fields listed in this table must be present.

Fields and descriptions

Field	Description
PDS 0641	Product Code
PDS 0642	Item Description
PDS 0643	Item Quantity
PDS 0645	Item Unit of Measure
PDS 0647	Extended Item Amount
PDS 0654	Debit or Credit Indicator

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0643 should contain a value of 1.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0643 should contain a value of 1.

PDS 0643 subfields

PDS 0643 consists of two subfields.

PDS 0643 subfields are listed in this table.

PDS 0643 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Item Quantity	n-12	right

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Number	Positions	Name	Attribute	Justification
2	13	Item Quantity Exponent	n-1	N/A

Subfield 1 (Item Quantity)

If present, subfield 1 (Item Quantity) must be numeric and greater than zero.

Subfield 2 (Item Quantity Exponent)

Subfield 2 (Item Quantity Exponent) indicates the decimal location for the Item Quantity subfield. If PDS 0643 is present, subfield 2 must be numeric and contain a value of 0 to 5.

PDS 0644 (Call From Information)

PDS 0644 (Call From Information) contains the location description for the originator of the telephone call and the number from which the call was made.

Attributes

Data Representation:	ans-145; TAGLLL
Tag Field:	0644
Length Field:	3 positions, value = 145
Data Field:	Fixed length, 145 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

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Values

PDS 0644 must be a fixed length of 145.

PDS 0644 subfields

This PDS consists of four subfields.

PDS 0644 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Call From City	ans-40	left
2	41–80	Call From State/Province	ans-40	left
3	81–120	Call From Country	ans-40	left
4	121–145	Call From Number	ans-25	left

Subfield 1 (Call From City)

If PDS 0644 is present, subfield 1 (Call From City) must contain the city from which the call originated. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (Call From State/Province)

Subfield 2 (Call From State/Province) must contain the state/province from which the call originated. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 3 (Call From Country)

Subfield 3 (Call From Country) must contain the country from which the call originated. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 4 (Call From Number)

Subfield 4 (Call From Number) must contain the phone number from which the call was originated. It must be left-justified with trailing spaces, and cannot contain all low values, all high values, all spaces, or all zeros.

For transactions acquired in the U.S. or Canada region, subfield 4 must contain a 10-position phone number, left-justified with trailing spaces. The first three positions must be numeric.

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PDS 0645 (Item Unit of Measure)

PDS 0645 (Item Unit of Measure) contains the line item unit of measurement code.

Attributes

Data Representation:	ans...12; TAGLLLVAR
Tag Field:	0645
Length Field:	3 positions, value = 001–012
Data Field:	Variable length, 1–12 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0645 (Item Unit of Measure) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of these conditions occur:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.

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- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a maintenance location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR: Canada Intracountry Commercial Data Rate II or IRD BS: Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are listed in this table.

IRDs and descriptions

IRD	Description
16	Commercial Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Commercial Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II

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IRD	Description
4G	Business Level 4 Large Ticket III

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0645 should contain a value of Unit.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0645 should contain a value of Unit.

PDS 0645 must be present when these conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRDs and descriptions

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

If the transaction that is submitted

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the U.S. region corporate interchange programs listed in this table.

IRDs and descriptions

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III

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IRD	Description
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Then one of the fields in this table must be present.

Fields and descriptions

Field	Description
PDS 0641	Product Code
PDS 0642	Item Description
PDS 0643	Item Quantity
PDS 0645	Item Unit of Measure
PDS 0647	Extended Item Amount
PDS 0654	Debit or Credit Indicator

Values

If present, PDS 0645 cannot contain all low values, all high values, all zeros, or all spaces.

PDS 0646 (Unit Price)

PDS 0646 (Unit Price) is the price for one unit of the product.

Attributes

Data Representation:	n-13; TAGLLL
Tag Field:	0646
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	2
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C
Financial Detail Addendum (Healthcare)/1644	M	•	M
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is part of the line item detail when a Mastercard Corporate Purchasing Card® or Mastercard Corporate Fleet Card® is used in a business-to-business purchase.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0646 should contain a value of 1.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0646 should contain a value of 1.

PDS 0646 must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of these conditions occur:

- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a maintenance location MCC and is submitted for IRD BQ: Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR: Canada Intracountry Commercial Data Rate II or IRD BS: Canada Intracountry Commercial Large Ticket.
- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the values in this table.

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Business services and descriptions

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRDs and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

Values

If present, subfield 1 must be numeric. Subfield 2 must contain a value in the range 0–5.

PDS 0646 subfields

PDS 0646 consists of two subfields.

PDS 0646 subfields are listed in this table.

PDS 0646 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Unit Price	n-12	right
2	13	Unit Price Exponent	n-1	N/A

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Subfield 1 (Unit Price)

Subfield 1 (Unit Price) must be numeric.

Subfield 2 (Unit Price Exponent)

Subfield 2 (Unit Price Exponent) must be between 0 and 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

PDS 0647 (Extended Item Amount)

PDS 0647 (Extended Item Amount) contains the individual item amount that is normally calculated as price multiplied by quantity.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0647
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

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PDS 0647 must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are listed in this table.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BQ	Canada Intracountry Commercial Data Rate I
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Commercial Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Commercial Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II

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IRD	Description
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0647 should equal the Transaction Amount.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0647 should equal the Transaction Amount.

PDS 0647 must be present when these conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided The associated First Presentment/1240 does not contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRDs in First Presentment/1240

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

If the transaction that is submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)

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- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the U.S. region corporate interchange programs listed in this table.

U.S. region Corporate Interchange Programs

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Then one of the fields listed in this table must be present.

Required fields

Field	Description
PDS 0641	Product Code
PDS 0642	Item Description
PDS 0643	Item Quantity
PDS 0645	Item Unit of Measure
PDS 0647	Extended Item Amount
PDS 0654	Debit or Credit Indicator

Values

If present, PDS 0647 must be a fixed length of 014.

To allow for situations in which the item is zero cost to the customer, PDS 0650 (Zero Cost to Customer) must also be present in the Corporate Card Line Item Detail Addendum message, and equal to Y. PDS 0647, subfield 1 may contain zero in this circumstance.

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PDS 0647 subfields

This PDS consists of three subfields.

PDS 0647 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Extended Item Amount	n-12	right
2	13	Extended Item Amount Exponent	n-1	N/A
3	14	Extended Item Amount Sign	a-1	N/A

Subfield 1 (Extended Item Amount)

If PDS 0647 is present, subfield 1 (Extended Item Amount) must contain the amount and be numeric and greater than zero, unless PDS 0650 (Zero Cost to Customer) is present and equal to Y.

Subfield 2 (Extended Item Amount Exponent)

If PDS 0647 is present, subfield 2 (Extended Item Amount Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Extended Item Amount Sign)

If PDS 0647 is present, subfield 3 (Extended Item Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0647 is a debit or credit from the perspective of the cardholder.

Values and Descriptions

Value	Description
D	Extended item amount is a debit.
C	Extended item amount is a credit.

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PDS 0648 (Item Discount)

PDS 0648 (Item Discount) contains the item discount indicator and amount.

Attributes

Data Representation:	ans-20; TAGLLL
Tag Field:	0648
Length Field:	3 positions, value = 020
Data Field:	Fixed length, 20 positions
Subfields:	5
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C

This PDS is part of the line item detail when a Mastercard Corporate Purchasing Card® or Mastercard Corporate Fleet Card® is used in a business-to-business purchase.

If subfields 1 and 2 are provided, the customer must also provide subfields 3, 4, and 5.

PDS 0648 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all these conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The business service is equal to one of the values in this table.

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Business services and descriptions

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

The IRD submitted in the associated First Presentment/1240 is one of the values in this table.

IRDs and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

Values

PDS 0648 must be a fixed length of 20.

PDS 0648 subfields

This PDS consists of five subfields.

PDS 0648 subfields

Number	Positions	Name	Attribute	Justification
1	1	Discount Indicator	as-1	N/A
2	2–13	Discount Amount	ans-12	right
3	14–18	Item Discount Rate	n-5	right
4	19	Item Discount Rate Exponent	n-1	N/A

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Number	Positions	Name	Attribute	Justification
5	20	Item Discount Amount Sign	a–1	N/A

Subfield 1 (Discount Indicator)

If PDS 0648 is present, subfield 1 (Discount Indicator) must contain one of the values listed in this table.

Values and descriptions

Value	Description
Y	Amount is discounted.
N	Amount is not discounted.
space	Not supported

Subfield 2 (Discount Amount)

If PDS 0648 is present, subfield 2 (Discount Amount) must be numeric and cannot be all zeros if subfield 1 is Y.

Subfield 3 (Item Discount Rate)

Subfield 3 (Item Discount Rate) is the discount rate applicable to the amount. If PDS 0648 is present, subfield 3 must contain a five-digit numeric value.

Subfield 4 (Item Discount Rate Exponent)

If PDS 0648 is present, subfield 4 (Item Discount Rate Exponent) must contain a value in the range 0–5.

Subfield 5 (Item Discount Amount Sign)

If PDS 0648 is present, subfield 5 (Item Discount Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0648 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
C	Item discount amount is a credit.

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Value	Description
D	Item discount amount is a debit.

PDS 0649 (Call Usage Amount)

PDS 0649 (Call Usage Amount) contains the call usage amount information pertaining to the telephony billing event.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0649
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

Values

PDS 0649 must be a fixed length of 14.

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PDS 0649 subfields

This PDS consists of three subfields as defined in this table.

PDS 0649 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Call Usage Amount	n-12	right
2	13	Call Usage Amount Exponent	n-1	N/A
3	14	Call Usage Amount Sign	a-1	N/A

Subfield 1 (Call Usage Amount)

If PDS 0649 is present, subfield 1 (Call Usage Amount) must be numeric and contain the usage amount of the call, and it may be all zeros.

Subfield 2 (Call Usage Amount Exponent)

If PDS 0649 is present, subfield 2 (Call Usage Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Call Usage Amount Sign)

If PDS 0649 is present, subfield 3 (Call Usage Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0649 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Call Usage Amount is a debit.
C	Call Usage Amount is a credit.

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PDS 0650 (Zero Cost to Customer Indicator)

PDS 0650 (Zero Cost to Customer Indicator) if supplied, indicates whether the item is free to the customer.

Attributes

Data Representation:	a-1; TAGLLL
Tag Field:	0650
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

PDS 0650 must contain one of the values listed in this table.

Values and descriptions

Value	Description
Y	The line item is at zero cost to the customer. PDS 0647 (Extended Item Amount) may be equal to zero.
N	The line item is not at zero cost to the customer.

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PDS 0651 (Procedure ID)

PDS 0651 (Procedure ID) contains identification of the rail server procedure or the order in which service was booked or cancellation was done.

The ID is a two-digit abbreviation followed by a dash (example: AN-3N7ZPX or RS-23IVTY). The order number (abbreviation AN-) is always given in an internet application.

Attributes

Data Representation:	ans-9; TAGLLL
Tag Field:	0651
Length Field:	3 positions, value = 009
Data Field:	Fixed length, 9 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0652 (Service Type)

PDS 0652 (Service Type) contains two subfields with codes defined that indicate the type of service and the nature of the service provided.

Attributes

Data Representation:	ans-4; TAGLLL
Tag Field:	0652
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C

Values

If present, PDS 0652 must not contain all high values or all low values.

PDS 0652 subfields

This PDS consists of two subfields.

PDS 0652 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Service Type	ans-2	left

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Number	Positions	Name	Attribute	Justification
2	3–4	Service Nature	ans-2	left

Subfield 1 (Service Type)

This subfield is required if a Passenger Transport Detail, Rail Data Addendum is submitted, and the associated First Presentment/1240 contains a rail or travel agency MCC and is submitted for IRD 89: U.S. Commercial T&E Rate III.

The service type must contain a two-position value to indicate the type of service provided. Examples of possible values are 01 Ticket and 02 Baggage.

If present, subfield 1 must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

Subfield 2 (Service Nature)

Service Nature contains a two-position value that indicates the nature of the service provided. Examples of possible values are 01 Seat and 02 Couchette.

If present, subfield 2 must be left-justified and cannot be all zeros or all spaces, all high values, or all low values.

PDS 0653 (Service Amount)

PDS 0653 (Service Amount) contains three subfields that describe the amount charged for the service.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0653
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See “Subfields”

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

PDS 0653 subfields

This PDS consists of three subfields.

PDS 0653 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Service Amount	n-12	right
2	13	Service Amount Exponent	n-1	N/A
3	14	Service Amount Sign	a-1	N/A

Subfield 1 (Service Amount)

If PDS 0653 is present, subfield 1 must be numeric.

Subfield 2 (Service Amount Exponent)

Subfield 2 (Service Amount Exponent) indicates the decimal location for the Service Amount subfield. If PDS 0653 is present, subfield 2 must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Service Amount Sign)

If PDS 0653 is present, subfield 3 (Service Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0653 is a debit or a credit from the perspective of the cardholder.

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Values and descriptions

Value	Description
D	Fee Amount is a debit
C	Fee Amount is a credit

PDS 0654 (Debit or Credit Indicator)

PDS 0654 (Debit or Credit Indicator) indicates whether the net of extended item amount, net of discount, taxes, and price, is a debit or credit.

Attributes

Data Representation:	an-1; TAGLLL
Tag Field:	0654
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	C	•	C

If the Financial Detail Addendum (Corporate Line Item Detail)/1644 message is provided, PDS 0654 is mandatory.

PDS 0654 must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when PDS 0622 (Motor Fuel Service Type) is present with a

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value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are listed in this table.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BQ	Canada Intracountry Commercial Data Rate I
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
16	Commercial Warehouse Tier I
62	Commercial Large Ticket I
67	Commercial Data Rate II
68	Commercial Data Rate I
91	Commercial Warehouse Base
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III

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IRD	Description
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

PDS 0654 must contain one of the values listed in this table.

Values

Value	Description
D	Extended item amount is a debit.
C	Extended item amount is a credit.

PDS 0654 must be present when these conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided. The associated First Presentment/1240 does not contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the values listed in this table.

IRDs in First Presentment/1240

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

If the transaction that is submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)

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- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message, and
- Is not submitted for one of the U.S. region corporate interchange programs listed in this table.

U.S. region Corporate Interchange Programs

IRD	Description
62	Commercial Large Ticket I
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Then one of the fields in this table must be present.

Required fields

Field	Description
PDS 0641	Product Code
PDS 0642	Item Description
PDS 0643	Item Quantity
PDS 0645	Item Unit of Measure
PDS 0647	Extended Item Amount
PDS 0654	Debit or Credit Indicator

PDS 0655 (Call Long Distance Amount)

PDS 0655 (Call Long Distance Amount) contains the long distance amount information pertaining to the telephony billing event.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0655
Length Field:	3 positions, value = 014

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Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

Values

PDS 0655 must be a fixed length of 14.

PDS 0655 subfields

This PDS consists of three subfields.

PDS 0655 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Call Long Distance Amount	n-12	right
2	13	Call Long Distance Amount Exponent	n-1	N/A
3	14	Call Long Distance Amount Sign	a-1	N/A

Subfield 1 (Call Long Distance Amount)

If PDS 0655 is present, subfield 1 (Call Long Distance Amount) must be numeric and contain the long distance amount of the call and may be all zeros.

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Subfield 2 (Call Long Distance Amount Exponent)

If PDS 0655 is present, subfield 2 (Call Long Distance Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Call Long Distance Amount Sign)

If PDS 0655 is present, subfield 3 (Call Long Distance Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0655 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Call long distance amount is a debit.
C	Call long distance amount is a credit.

PDS 0656 (Full VAT Amounts)

PDS 0656 (Full VAT Amounts) contains the gross amount from which the VAT was calculated and a value added tax at the full tax rate.

Attributes

Data Representation:	ans-28; TAGLLLVAR
Tag Field:	0656
Length Field:	3 positions, value = 014–028
Data Field:	Variable length, 14–28 positions
Subfields:	6
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

PDS 0656 subfields

This PDS consists of six subfields.

PDS 0656 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Full VAT Gross Amount	n-12	right
2	13	Full VAT Gross Amount Exponent	n-1	N/A
3	14	Full VAT Gross Amount Sign	a-1	N/A
4	15–26	Full VAT Tax Amount	n-12	right
5	27	Full VAT Tax Amount Exponent	n-1	N/A
6	28	Full VAT Tax Amount Sign	a-1	N/A

Subfield 1 (Full VAT Gross Amount)

If PDS 0656 is present, subfield 1 must be numeric and greater than zero.

Subfield 2 (Full VAT Gross Amount Exponent)

Subfield 2 (Full VAT Gross Amount Exponent) indicates the decimal location for the Full VAT Gross Amount subfield. If PDS 0656 is present, subfield 2 must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Full VAT Gross Amount Sign)

If PDS 0656 is present, subfield 3 Full VAT Gross Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0605 subfield 1 is a debit or a credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Full VAT Gross Amount is a debit.
C	Full VAT Gross Amount is a credit.

Subfield 4 (Full VAT Tax Amount)

If PDS 0656 is present, subfield 4 must be numeric.

Subfield 5 (Full VAT Tax Amount Exponent)

Subfield 5 (Full VAT Tax Amount Exponent) indicates the decimal location for the Full VAT Tax Amount subfield. If PDS 0656 is present, subfield 5 must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 6 (Full VAT Tax Amount Sign)

If PDS 0656 is present, subfield 6 (Full VAT Tax Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0605 subfield 4 is a debit or a credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Full VAT Tax Amount is a debit.
C	Full VAT Tax Amount is a credit.

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PDS 0657 (Half VAT Amounts)

PDS 0657 (Half VAT Amounts) contains the gross amount from which the VAT was calculated and a value-added tax at the half tax rate.

Attributes

Data Representation:	ans-28; TAGLLLVAR
Tag Field:	0657
Length Field:	3 positions, value = 014–028
Data Field:	Variable length, 14–28 positions
Subfields:	6
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

PDS 0657 subfields

This PDS consists of six subfields.

PDS 0657 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Half VAT Gross Amount	n-12	right
2	13	Half VAT Gross Amount Exponent	n-1	N/A
3	14	Half VAT Gross Amount Sign	a-1	N/A
4	15–26	Half VAT Tax Amount	n-12	right

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Number	Positions	Name	Attribute	Justification
5	27	Half VAT Tax Amount Exponent	n-1	N/A
6	28	Half VAT Tax Amount Sign	a-1	N/A

Subfield 1 (Half VAT Gross Amount)

If PDS 0657 is present, subfield 1 must be numeric and greater than zero.

Subfield 2 (Half VAT Gross Amount Exponent)

Subfield 2 (Half VAT Gross Amount Exponent) indicates the decimal location for the Half VAT Gross Amount subfield. If PDS 0657 is present, subfield 2 must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Half VAT Gross Amount Sign)

If PDS 0657 is present, subfield 3 (Half VAT Gross Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0657 subfield 1 is a debit or a credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Half VAT Gross Amount is a debit.
C	Half VAT Gross Amount is a credit.

Subfield 4 (Half VAT Tax Amount)

If PDS 0657 is present, subfield 4 must be numeric.

Subfield 5 (Half VAT Tax Amount Exponent)

Subfield 5 (Half VAT Tax Amount Exponent) indicates the decimal location for the Half VAT Tax Amount subfield. If PDS 0657 is present, subfield 5 must be numeric and contain a value of 0 to 5.

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NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 6 (Half VAT Tax Amount Sign)

If PDS 0657 is present, subfield 6 must contain a value of D or C. This subfield identifies whether PDS 0657 subfield 4 is a debit or a credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Half VAT Tax Amount is a debit.
C	Half VAT Tax Amount is a credit.

PDS 0658 (Call Connect Amount)

PDS 0658 (Call Connect Amount) contains the call connect amount information pertaining to the telephony billing event.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0658
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

Values

PDS 0658 must be a fixed length of 14.

PDS 0658 subfields

This PDS consists of three subfields.

PDS 0658 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Call Connect Amount	n-12	right
2	13	Call Connect Amount Exponent	n-1	N/A
3	14	Call Connect Amount Sign	a-1	N/A

Subfield 1 (Call Connect Amount)

If PDS 0658 is present, subfield 1 (Call Connect Amount) must be numeric and contain the connect amount of the call, and it may be all zeros.

Subfield 2 (Call Connect Amount Exponent)

If PDS 0658 is present, subfield 2 (Call Connect Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Call Connect Amount Sign)

If PDS 0658 is present, subfield 3 (Call Connect Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0658 is a debit or credit from the perspective of the cardholder.

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Values and descriptions

Value	Description
D	Call connect amount is a debit.
C	Call connect amount is a credit.

PDS 0659 (Other Description)

PDS 0659 (Other Description) contains additional descriptive information related to the telephony billing information.

Attributes

Data Representation:	ans...60; TAGLLLVAR
Tag Field:	0659
Length Field:	3 positions, value = 001–060
Data Field:	Variable length, 60 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing Detail)/1644	O	•	C

Values

If present, PDS 0659 must be a length of 001–060. PDS 0659 must be left-justified, and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0660 (Customer Reference)

PDS 0660 (Customer Reference) contains two subfields that can occur 10 times.

This PDS indicates the customer reference values provided for this transaction and used for various reference processing at the customer site. These values represent information most prevalently provided by travel agencies for transactions booked against a lodged account or central travel account.

Attributes

Data Representation:	ans-190; TAGLLLVAR
Tag Field:	0660
Length Field:	3 positions, value = 019–190 in increments of 19
Data Field:	Variable length, 19–190 positions
Subfields:	2 fixed-length subfields for each occurrence
Occurrences:	1–10
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodged Account Detail)/1644	O	•	C

PDS 0660 subfields

PDS 0660 may contain from one to ten occurrences of customer reference information.

Each occurrence consists of two subfields as defined in this table. Each occurrence requires 19 positions. The length of the PDS must be a multiple of 19, with a maximum length of 190 positions.

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PDS 0660 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Customer Reference Value ID	n-2	N/A
2	3–19	Customer Reference Value Detail	ans-17	left

Subfield 1 (Customer Reference Value ID)

This subfield contains the value from 01 to 10 that defines what information is reflected in the Customer Reference Value Detail (subfield 2).

Subfield 2 (Customer Reference Value Detail)

This subfield is a free-form text field that is used to provide customer reference value information about the transaction. If present, this subfield must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

PDS 0661 (Traffic Code)

PDS 0661 (Traffic Code) contains a code of the service provider.

This PDS is provided only when the Service Nature (PDS 0652) contains a value that indicates domestic ticket, Ne/See ticket, or foreign ticket.

Attributes

Data Representation:	n-3; TAGLLL
Tag Field:	0661
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, this PDS must be numeric.

PDS 0662 (Sample Number)

PDS 0662 (Sample Number) contains a type of service reservation.

This PDS is provided only when PDS 0652 (Service Type) equates to Cancellation Ticket or Cancellation Reservation, and the sample number of the cancelled ticket is provided. This PDS is not provided with external cancellations. However, internet business transactions do not provide for this case.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0662
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, this PDS must be numeric and cannot be all zeros.

PDS 0663 (Free-Form Description)

PDS 0663 (Free-Form Description) is free-form description information Mastercard® assigns as needed.

Attributes

Data Representation:	ans...992; TAGLLLVAR
Tag Field:	0663
Length Field:	3 positions, value = 001–992
Data Field:	Variable length, 1–992 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Generic Detail)/1644	M	•	M

PDS 0663 supports data related to new programs and services the corporation introduces that involve corporate cards and require the presence of data not

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available in the First Presentment/1240 message. This PDS can also be used to exchange data for transactions involving consumer cards.

Acquirers of Brazil intracountry transactions must ensure that required installment payment data is provided in PDS 0663 of Financial Detail Addendum/1644 messages for installment transactions. For more information, refer to the *Interchange Manual: Latin America and the Caribbean Region*.

Values

If present, PDS 0663 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0664 (Start Station)

PDS 0664 (Start Station) contains name of the railway start station.

This PDS is needed only when PDS 0652 (Service Type) contains a value that indicates ticket or reservation.

Attributes

Data Representation:	ans...30; TAGLLLVAR
Tag Field:	0664
Length Field:	3 positions, value = 003–030
Data Field:	Variable length, 3–30 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C

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This PDS is required if the associated First Presentment/1240 contains a railway MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets: Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
SO	Business Level 2 T&E Rate III
WP	World Elite Public Sector
3O	Business Level 3 T&E Rate III

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IRD	Description
4O	Business Level 4 T&E Rate III

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

PDS 0665 (Destination Station)

PDS 0665 (Destination Station) contains the name of the railway destination station.

This PDS is needed only when PDS 0652 (Service Type) contains a value that indicates ticket or reservation.

Attributes

Data Representation:	ans...30; TAGLLLVAR
Tag Field:	0665
Length Field:	3 positions, value = 003–030
Data Field:	Variable length, 3–30 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C

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This PDS is required if the associated First Presentment/1240 contains a railway MCC and is submitted for one of the U.S. region incentive interchange rate programs lisyed in this table.

IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
22	Public Sector
24	Merchant UCAF
29	Emerging Markets: Consumer Core Value
56	World Public Sector
69	Commercial T&E Rate II
70/80	Merit III Base
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
HP	World High Value Public Sector
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RK	Enhanced Public Sector
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
SO	Business Level 2 T&E Rate III
WP	World Elite Public Sector
3O	Business Level 3 T&E Rate III

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IRD	Description
4O	Business Level 4 T&E Rate III

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

PDS 0667 (Generic Data)

PDS 0667 (Generic Data) contains four subfields regarding general information about the rail service.

Attributes

Data Representation:	ans-46; TAGLLL
Tag Field:	0667
Length Field:	3 positions, value = 046
Data Field:	Fixed length, 46 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

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PDS 0667 subfields

This PDS consists of four subfields.

PDS 0667 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Generic Code	n-3	right
2	4-23	Generic Number	ans-20	left
3	24-26	Generic Other Code	n-3	right
4	27-46	Generic Other Number	ans-20	left

Subfield 1 (Generic Code)

If PDS 0667 is present, subfield 1 must be numeric and greater than zero.

Subfield 2 (Generic Number)

If PDS 0667 is present, subfield 2 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

Subfield 3 (Generic Other Code)

If PDS 0667 is present, subfield 3 must be numeric and greater than zero.

Subfield 4 (Generic Other Number)

If PDS 0667 is present, subfield 4 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

PDS 0668 (Reduction Data)

PDS 0668 (Reduction Data) contains four subfields that contain information about the rail service.

Attributes

Data Representation:	ans-26; TAGLLL
Tag Field:	0668
Length Field:	3 positions, value = 026
Data Field:	Fixed length, 26 positions

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Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

PDS 0668 subfields

This PDS consists of four subfields.

PDS 0668 subfields

Number	Positions	Name	Attribute	Justification
1	1–3	Reduction Code	n-3	right
2	4–13	Reduction Number	ans-10	left
3	14–16	Reduction Other Code	n-3	right
4	17–26	Reduction Other Number	ans-10	left

Subfield 1 (Reduction Code)

If PDS 0668 is present, subfield 1 must be numeric and greater than zero.

Subfield 2 (Reduction Number)

If PDS 0668 is present, subfield 2 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

Subfield 3 (Reduction Other Code)

If PDS 0668 is present, subfield 3 must be numeric and greater than zero.

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Subfield 4 (Reduction Other Number)

If PDS 0668 is present, subfield 4 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

PDS 0669 (Transportation Other Code)

PDS 0669 (Transportation Other Code) contains a code of the service provider.

This PDS is provided only when PDS 0652 (Service Nature) contains a value that indicates Domestic ticket, Ne/See ticket, or Foreign ticket.

Attributes

Data Representation:	n-3; TAGLLL
Tag Field:	0669
Length Field:	3 positions, value = 003
Data Field:	Fixed length, 3 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, this PDS must be numeric.

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PDS 0670 (Payer/User Information)

PDS 0670 (Payer/User Information) provides the full name and address information of the payer associated with a payment transaction.

Attributes

Data Representation:	ans...104; TAGLLLVAR
Tag Field:	0670
Length Field:	3 positions, value = 001–104
Data Field:	Variable length, 1–104 positions
Subfields:	7
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Payment Transaction Detail)/1644	C	•	C

PDS 0670 must be present in a Financial Detail Addendum (Payment Transaction Detail)/1644 message when Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type] value of 28) contains PDS 0043 (Transaction Type Identifier) with a value of C06, C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65.

Values

If present, each PDS 0670 subfield must be left-justified and cannot contain all low values or all high values. Subfields 1, 2, 3, 5, and 6 cannot contain all spaces or all zeros. Subfield 7 is an optional field.

PDS 0670, subfields 1, 2, 3, 4, and 5 must be present when DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) contains value 28 and PDS 0043 (Transaction Type Identifier) contains value C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65.

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PDS 0670 subfields

This PDS consists of seven subfields.

PDS 0670 subfields

Number	Positions	Name	Attribute	Justification
1	1–25	Payer Name/User ID	ans-25	left
2	26–55	Payer Address	ans-30	left
3	56–80	Payer City	ans-25	left
4	81–83	Payer State/Province Code	ans-3	left
5	84–86	Payer Country Code	ans-3	left
6	87–96	Payer Postal Code	ans-10	left
7	97–104	Payer Date of Birth	n-8	left

Subfield 1 (Payer Name/User ID)

Subfield 1 (Payer Name/User ID) contains the payer's full name or user ID.

This subfield must be provided in Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type], value 28) when the Payment Transaction contains PDS 0043 (Transaction Type Identifier) with a value of C06 (Payment of a credit card balance via cash or check).

Subfield 2 (Payer Address)

Subfield 2 (Payer Address) contains the payer's street address.

Subfield 3 (Payer City)

Subfield 3 (Payer City) contains the payer's city.

Subfield 4 (Payer State/Province Code)

Subfield 4 (Payer State/Province Code) contains the payer's State/Province Code. If subfield 5 (Payer Country Code) is USA, subfield 4 must contain a valid U.S. state code. Otherwise, this subfield may contain all spaces.

Subfield 5 (Payer Country Code)

Subfield 5 (Payer Country Code) contains the payer's Country Code. If present, this subfield must contain a valid alphabetic country code.

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Subfield 6 (Payer Postal Code)

Subfield 6 (Payer Postal Code) contains the payer's Postal (ZIP) Code.

Subfield 7 (Payer Date of Birth)

Subfield 7 (Payer Date of Birth) contains the payer's date of birth, MMDDYYYY.

PDS 0671 (Date of Funds Requested)

PDS 0671 (Date of Funds Requested) provides the date the recipient (seller of goods) requested receipt of funds.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0671
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Payment Transaction Detail)/1644	C	•	C

PDS 0671 must be present in a Financial Detail Addendum (Payment Transaction Detail)/1644 message when Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type] value of 28) contains PDS 0043 (Transaction Type Identifier) with a value of C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65.

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NOTE:

For a Mastercard® MoneySend™ payment transaction, this is the date the sender requested the payment or transfer of funds to the recipient.

Values

If present, PDS 0671 must contain a valid date in the format YYMMDD.

PDS 0673 (Date of Anticipated Receipt of Funds)

PDS 0673 (Date of Anticipated Receipt of Funds) provides the date of the anticipated receipt of funds by the recipient (seller).

Attributes

Data Representation:	n–6; TAGLLL
Tag Field:	0673
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Payment Transaction Detail)/1644	O	•	C

Values

If present, PDS 0673 must contain a valid date in the format YYMMDD.

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PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor)

PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) provides additional trace or reference number information, or both, supplied by the card acceptor (merchant).

Attributes

Data Representation:	ans...19; TAGLLLVAR
Tag Field:	0674
Length Field:	3 positions, value = 001–019
Data Field:	Variable length, 1–19 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C

NOTE: For a Mastercard® MoneySend™ payment transaction and a Mastercard Merchant Presented (MPQR) funding transaction, the card acceptor is the originating institution.

Merchant Presented QR (MPQR) transaction requirements

Payment transaction usage:

- First Presentment/1240 (Optional). If present, edit must validate. Forward message to destination if edit validates.

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- Second Presentment/1240 (Optional). If present, edit must validate. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442 (Optional). If present, edit must validate. Forward message to destination if edit validates.

Refund transaction usage:

- First Presentment/1240 (Optional). If present, edit must validate. Forward message to destination if edit validates.
- Second Presentment/1240 (Optional). If present, edit must validate. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442 (Optional). If present, edit must validate. Forward message to destination if edit validates.

Funding transaction usage:

- First Presentment/1240 (Mandatory). Edit must validate. Forward message to destination.
- Second Presentment/1240 (Optional). If present, edit must validate. Forward message to destination if edit validates.
- First Chargeback/1442 and Arbitration Chargeback/1442 (Optional). If present, edit must validate. Forward message to destination if edit validates.

PDS 0675 (Additional Transaction Description Data)

PDS 0675 (Additional Transaction Description Data) provides additional data that the card acceptor might want to provide.

Attributes

Data Representation:	ans...15; TAGLLLVAR
Tag Field:	0675
Length Field:	3 positions, value = 001–015
Data Field:	Variable length, 1–15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Payment Transaction Detail)/1644	O	•	C

Values

If present, PDS 0675 must be left-justified and cannot contain all spaces.

PDS 0676 (Card Acceptor VAT Number)

PDS 0676 (Card Acceptor VAT Number) provides the value-added tax (VAT) number for the card acceptor location used to identify the card acceptor when collecting and reporting taxes.

Attributes

Data Representation:	ans...20; TAGLLLVAR
Tag Field:	0676
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 1–20 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

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Values

If present, PDS 0676 must be left-justified and cannot contain all spaces.

PDS 0677 (Customer VAT Number)

PDS 0677 (Customer VAT Number) provides the value-added tax (VAT) number for the customer used to identify the customer when purchasing goods and services from a card acceptor.

Attributes

Data Representation:	ans...20; TAGLLLVAR
Tag Field:	0677
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 1–20 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

Values

If present, PDS 0677 must be left-justified and cannot contain all spaces.

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PDS 0678 (Unique Invoice Number)

PDS 0678 (Unique Invoice Number) provides the unique number associated with the individual transaction provided by the card acceptor.

Attributes

Data Representation:	ans...17; TAGLLLVAR
Tag Field:	0678
Length Field:	3 positions, value = 001–017
Data Field:	Variable length, 1–17 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

This PDS is required in Financial Detail Addendum (Corporate Common Card Data) messages for transactions submitted for the interchange rate programs listed in this table with Brand Product MEF.

IRDs and descriptions

IRD	Description
67	Commercial Data Rate II
82	Electronic Payment Account

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Values

If present, PDS 0678 must be left-justified and cannot contain all spaces.

PDS 0679 (Commodity Code)

PDS 0679 (Commodity Code) provides the identifier assigned by the card acceptor that best categorizes the items being purchased in a standardized commodity group.

Attributes

Data Representation:	ans...15; TAGLLLVAR
Tag Field:	0679
Length Field:	3 positions, value = 001–015
Data Field:	Variable length, 1–15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

If present, PDS 0679 must be left-justified and cannot contain all spaces.

PDS 0680 (Authorized Contact Name)

PDS 0680 (Authorized Contact Name) provides the name of an individual or company contacted for company authorized purchases.

Attributes

Data Representation:	ans...36; TAGLLLVAR
Tag Field:	0680
Length Field:	3 positions, value = 001–036
Data Field:	Variable length, 1–36 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

Values

If present, PDS 0680 must be left-justified and cannot contain all spaces.

PDS 0681 (Authorized Contact Phone)

PDS 0681 (Authorized Contact Phone) provides the phone number of an individual or company contacted for company authorized purchases.

Attributes

Data Representation:	ans...17; TAGLLLVAR
Tag Field:	0681
Length Field:	3 positions, value = 001–017
Data Field:	Variable length, 1–17 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

Values

If present, PDS 0681 must be left-justified and cannot contain all spaces.

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PDS 0682 (Detail Tax Amount 1)

PDS 0682 (Detail Tax Amount 1) provides additional tax information such as tax rate, tax amounts, and tax type.

Attributes

Data Representation:	ans...46; TAGLLLVAR
Tag Field:	0682
Length Field:	3 positions, value = 001–046
Data Field:	Variable length, 1–46 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0682 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all these conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The business service is equal to one of the values listed in this table.

Business services and descriptions

Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
2	050001	Europe Intraregional
3	050012	Europe Intercountry
3	050021	Europe Intercountry
3	050031	Europe Intercountry

NOTE: This applies to additional European domestic arrangements.

The IRD submitted in the associated First Presentment/1240 is one of the values in this table.

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IRDs and descriptions

IRD	Description
26	Purchasing Large Ticket Level 1 Interchange
27	Purchasing Large Ticket Level 2 Interchange

IRDs and descriptions

IRD	Description
BQ	Canada Intracountry Commercial Data Rate IPDS 0682 (including all subfields) must be present in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message, except when PDS 0686 (Tax Exempt Indicator) is present, for transactions with the associated First Presentment/1240 submitted for one of the interchange programs listed in this table.
BR	PDS 0682 (including all subfields) must be present in a FinancialCanada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

PDS 0682 subfields

This PDS consists of eight subfields.

PDS 0682 subfields

Number	Positions	Name	Attribute	Justification
1	1	Detail Tax Amount Indicator 1	ans-1	N/A
2	2–13	Detail Tax Amount 1	n-12	right
3	14–18	Detail Tax Rate 1	n-5	right
4	19	Detail Tax Rate Exponent 1	n-1	N/A
5	20–23	Detail Tax Type Applied 1	ans-4	left
6	24–25	Detail Tax Type Identifier 1	ans-2	left
7	26–45	Card Acceptor Tax ID 1	ans–20	left

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Number	Positions	Name	Attribute	Justification
8	46	Detail Tax Amount Sign 1	a–1	N/A

Subfield 1 (Detail Tax Amount Indicator 1)

Subfield 1 (Detail Tax Amount Indicator 1) is the indicator used to reflect additional tax capture and reporting. It must be one of the values in this table.

Values and descriptions

Value	Description
Y	Tax included in total purchase amount
N	Tax not included in total purchase amount
spaces	Not supported

Subfield 2 (Detail Tax Amount 1)

Subfield 2 (Detail Tax Amount 1) indicates the detailed tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

Subfield 3 (Detail Tax Rate 1)

Subfield 3 (Detail Tax Rate 1) indicates the detailed tax rate applied in relationship to a specific tax amount. This subfield must be numeric. This subfield must not contain all zeros for transactions qualifying for the United Kingdom Intracountry Summary VAT Incentive.

Subfield 4 (Detail Tax Rate Exponent 1)

Subfield 4 (Detail Tax Rate Exponent 1) indicates the decimal location for the Detail Tax Rate 1 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider the example in this table.

Subfield 4 example

Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
09000	5	0.09000 (9 percent tax rate)

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Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
00009	2	0.09 (9 percent tax rate)
09000	3	9.000 (900 percent tax rate)
00009	1	0.9 (90 percent tax rate)
00009	3	0.009 (0.9 percent tax rate)

Subfield 5 (Detail Tax Type Applied 1)

Subfield 5 (Detail Tax Type Applied 1) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

This subfield may contain all spaces for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

Subfield 6 (Detail Tax Type Identifier 1)

Subfield 6 (Detail Tax Type Identifier 1) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the values listed in this table.

Values and descriptions

Value	Description
00	Unknown
01	Federal/National Sales Tax
02	State Sales Tax
03	City Sales Tax
04	Local Sales Tax
05	Municipal Sales Tax
06	Other Tax
10	Value Added Tax (VAT)
11	Goods and Services Tax (GST)
12	Provincial Sales Tax (PST)
13	Harmonized Sales Tax (HST)
14	Quebec Sales Tax (QST)

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Value	Description
20	Room Tax
21	Occupancy Tax
22	Energy Tax
space	Not supported

Subfield 7 (Card Acceptor Tax ID 1)

Subfield 7 (Card Acceptor Tax ID 1) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, this subfield must be 20 positions, left-justified, and must not contain all low values, all high values, or all spaces. In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

This subfield cannot contain all zeros for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

Subfield 8 (Detail Tax Amount Sign 1)

If PDS 0682 is present, subfield 8 (Detail Tax Amount Sign 1) must contain a value of D or C. This subfield identifies whether PDS 0682 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Detail tax amount is a debit.
C	Detail tax amount is a credit.

PDS 0683 (Detail Tax Amount 2)

PDS 0683 (Detail Tax Amount 2) provides additional tax information such as tax rate, tax amounts, and tax type.

Attributes

Data Representation:	ans...46; TAGLLLVAR

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Tag Field:	0683
Length Field:	3 positions, value = 001–046
Data Field:	Variable length, 1–46 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	C	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

When a second Canada provincial tax is applicable, PDS 0683 (including all subfields) must be present in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message, except when PDS 0686 (Tax Exempt Indicator) is present, for transactions with the associated First Presentment/1240 submitted for one the interchange programs listed in this table.

IRDs and descriptions

IRD	Description
BQ	Canada Intracountry Commercial Data Rate I
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

PDS 0683 subfields

PDS 0683 consists of eight subfields.

PDS 0683 subfields

Number	Positions	Name	Attribute	Justification
1	1	Detail Tax Amount Indicator 2	ans-1	N/A
2	2–13	Detail Tax Amount 2	n-12	right
3	14–18	Detail Tax Rate 2	n-5	right
4	19	Detail Tax Rate Exponent 2	n-1	N/A
5	20–23	Detail Tax Type Applied 2	ans-4	left
6	24–25	Detail Tax Type Identifier 2	ans-2	left
7	26–45	Card Acceptor Tax ID 2	ans-20	left
8	46	Detail Tax Amount Sign 2	a-1	N/A

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Subfield 1 (Detail Tax Amount Indicator 2)

Subfield 1 (Detail Tax Amount Indicator 2) is the indicator used to reflect additional tax capture and reporting. This subfield must be one of the values listed in this table.

Values and descriptions

Value	Description
Y	Tax included in total purchase amount
N	Tax not included in total purchase amount
space	Not supported

Subfield 2 (Detail Tax Amount 2)

Subfield 2 (Detail Tax Amount 2) indicates the detailed tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

Subfield 3 (Detail Tax Rate 2)

Subfield 3 (Detail Tax Rate 2) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

Subfield 4 (Detail Tax Rate Exponent 2)

Subfield 4 (Detail Tax Rate Exponent 2) indicates the decimal location for the Detail Tax Rate 2 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example.

Subfields and interpretations

Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
09000	5	0.09000 (9 percent tax rate)
00009	2	0.09 (9 percent tax rate)
09000	3	9.000 (900 percent tax rate)
00009	1	0.9 (90 percent tax rate)

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Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
00009	3	0.009 (0.9 percent tax rate)

Subfield 5 (Detail Tax Type Applied 2)

Subfield 5 (Detail Tax Type Applied 2) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

This subfield may contain all spaces for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

Subfield 6 (Detail Tax Type Identifier 2)

Subfield 6 (Detail Tax Type Identifier 2) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the values listed in this table.

Values and descriptions

Value	Description
00	Unknown
01	Federal/National Sales Tax
02	State Sales Tax
03	City Sales Tax
04	Local Sales Tax
05	Municipal Sales Tax
06	Other Tax
10	Value Added Tax (VAT)
11	Goods and Services Tax (GST)
12	Provincial Sales Tax (PST)
13	Harmonized Sales Tax (HST)
14	Quebec Sales Tax (QST)
20	Room Tax
21	Occupancy Tax
22	Energy Tax

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Value	Description
space	Not supported

Subfield 7 (Card Acceptor Tax ID 2)

Subfield 7 (Card Acceptor Tax ID 2) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, subfield 7 must be 20 positions, left-justified, and it cannot contain all low values, all high values, or all spaces.

This subfield cannot contain all zeros for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

Subfield 8 (Detail Tax Amount Sign 2)

If PDS 0683 is present, subfield 8 (Detail Tax Amount Sign 2) must contain a value of D or C. This subfield identifies whether PDS 0683 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Detail tax amount sign is a debit.
C	Detail tax amount sign is a credit.

PDS 0684 (Detail Tax Amount 3)

PDS 0684 (Detail Tax Amount 3) provides additional tax information such as tax rate, tax amounts, and tax type.

Attributes

Data Representation:	ans...46; TAGLLLVAR
Tag Field:	0684
Length Field:	3 positions, value = 001–046

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Data Field:	Variable length, 1–46 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0684 subfields

This PDS consists of eight subfields.

PDS 0684 subfields

Number	Positions	Name	Attribute	Justification
1	1	Detail Tax Amount Indicator 3	ans-1	N/A
2	2–13	Detail Tax Amount 3	n-12	right
3	14–18	Detail Tax Rate 3	n-5	right
4	19	Detail Tax Rate Exponent 3	n-1	N/A
5	20–23	Detail Tax Type Applied 3	ans-4	left
6	24–25	Detail Tax Type Identifier 3	ans-2	left
7	26–45	Card Acceptor Tax ID 3	ans-20	left
8	46	Detail Tax Amount Sign 3	a–1	N/A

Subfield 1 (Detail Tax Amount Indicator 3)

Subfield 1 (Detail Tax Amount Indicator 3) is the indicator used to reflect additional tax capture and reporting. It must be one of the values listed in this table.

Values and descriptions

Value	Description
Y	Tax included in total purchase amount
N	Tax not included in total purchase amount
spaces	Not supported

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Subfield 2 (Detail Tax Amount 3)

Subfield 2 (Detail Tax Amount 3) indicates the tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

Subfield 3 (Detail Tax Rate 3)

Subfield 3 (Detail Tax Rate 3) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

Subfield 4 (Detail Tax Rate Exponent 3)

Subfield 4 (Detail Tax Rate Exponent 3) indicates the decimal location for the Detail Tax Rate 3 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example.

Subfields and Interpretations

Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
09000	5	0.09000 (9 percent tax rate)
00009	2	0.09 (9 percent tax rate)
09000	3	9.000 (900 percent tax rate)
00009	1	0.9 (90 percent tax rate)
00009	3	0.009 (0.9 percent tax rate)

Subfield 5 (Detail Tax Type Applied 3)

Subfield 5 (Detail Tax Type Applied 3) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

Subfield 6 (Detail Tax Type Identifier 3)

Subfield 6 (Detail Tax Type Identifier 3) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the values listed in this table.

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Values and descriptions

Value	Description
00	Unknown
01	Federal/National Sales Tax
02	State Sales Tax
03	City Sales Tax
04	Local Sales Tax
05	Municipal Sales Tax
06	Other Tax
10	Value Added Tax (VAT)
11	Goods and Services Tax (GST)
12	Provincial Sales Tax (PST)
13	Harmonized Sales Tax (HST)
14	Quebec Sales Tax (QST)
20	Room Tax
21	Occupancy Tax
22	Energy Tax
space	Not supported

Subfield 7 (Card Acceptor Tax ID 3)

Subfield 7 (Card Acceptor Tax ID 3) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, subfield 7 must be 20 positions, left-justified, and it cannot contain all low values, all high values, or all spaces.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

Subfield 8 (Detail Tax Amount Sign 3)

If PDS 0684 is present, subfield 8 (Detail Tax Amount Sign 3) must contain a value of D or C. This subfield identifies whether PDS 0684 is a debit or credit from the perspective of the cardholder.

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Values and descriptions

Value	Description
D	Detail tax amount sign 3 is a debit.
C	Detail tax amount sign 3 is a credit.

PDS 0685 (Type of Supply)

PDS 0685 (Type of Supply) provides the indicator noting whether the purchase is categorized as goods or services.

Attributes

Data Representation:	an-2; TAGLLL
Tag Field:	0685
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

If present, this PDS must be one of the values listed in this table.

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Values

Value	Description
00	Goods
01	Services

PDS 0686 (Tax Exempt Indicator)

PDS 0686 (Tax Exempt Indicator) provides the indicator noting whether the goods or services were tax-exempt or tax was not collected.

Attributes

Data Representation:	an-1; TAGLLL
Tag Field:	0686
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	C	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

If present, this PDS must be one of the values listed in this table.

Values

Value	Description
0	No Tax Collected
1	Tax Exempt

PDS 0687 (Unique VAT Invoice Reference Number)

PDS 0687 (Unique VAT Invoice Reference Number) provides an additional subelement that is used to identify the value-added tax (VAT) invoice or tax receipt.

Attributes

Data Representation:	ans...17; TAGLLLVAR
Tag Field:	0687
Length Field:	3 positions, value = 001–017
Data Field:	Variable length, 1–17 positions
Subfields:	None

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Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all spaces.

PDS 0688 (Card Acceptor Contact E-mail Address)

PDS 0688 (Card Acceptor Contact E-mail Address) provides the card acceptor's official headquarters e-mail address contact information for electronic correspondence with the card acceptor.

Attributes

Data Representation:	ans...60; TAGLLLVAR
Tag Field:	0688
Length Field:	3 positions, value = 006–060
Data Field:	Variable length, 6–60 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages:

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C

Values

If present, PDS 0688 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must be a length of 006–060.

PDS 0689 (Corporate Identifier)

PDS 0689 (Corporate Identifier) provides the unique identifier of the corporation or entity renting the vehicle.

Attributes

Data Representation:	ans...12; TAGLLLVAR
Tag Field:	0689
Length Field:	3 positions, value = 001–012
Data Field:	Variable length, 1–12 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

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PDS 0690 (No Show Indicator)

PDS 0690 (No Show Indicator) provides an indicator noting that the individual did not show up after making a reservation for a vehicle or lodging.

Attributes

Data Representation:	an-1; TAGLLL
Tag Field:	0690
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

If present, this PDS must contain one of the values listed in this table.

Values

Value	Description
0	Not applicable
1	No-Show transaction amount due

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PDS 0691 (Days Rented)

PDS 0691 (Days Rented) provides the number of days that the vehicle was rented.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0691
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 position
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If present, this PDS must be numeric and may contain all zeros.

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PDS 0692 (Weekly Rental Amount)

PDS 0692 (Weekly Rental Amount) provides the amount charged for a seven-day rental period.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0692
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

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PDS 0693 (Total Authorized Amount)

PDS 0693 (Total Authorized Amount) provides the amount reserved on a credit card to cover the anticipated charges associated with the rental of a vehicle or lodging stay.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0693
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0693 must be a fixed length of 014.

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PDS 0693 subfields

This PDS consists of three subfields.

PDS 0693 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Total Authorized Amount	n-12	right
2	13	Total Authorized Amount Exponent	n-1	N/A
3	14	Total Authorized Amount Sign	a-1	N/A

Subfield 1 (Total Authorized Amount)

If PDS 0693 is present, subfield 1 (Total Authorized Amount) must be numeric and contain the total authorized amount reserved on the card. It may contain all zeros.

Subfield 2 (Total Authorized Amount Exponent)

If PDS 0693 is present, subfield 2 (Total Authorized Amount Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Total Authorized Amount Sign)

If PDS 0693 is present, subfield 3 (Total Authorized Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0693 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Total authorized amount is a debit.
C	Total authorized amount sign is a credit.

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PDS 0694 (One Way Drop Off Charge)

PDS 0694 (One Way Drop Off Charge) provides a charge associated with not returning a vehicle to the original rental location.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0694
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0695 (Regular Mileage Charge)

PDS 0695 (Regular Mileage Charge) provides the amount charged for regular miles traveled during vehicle rental.

Attributes

Data Representation:	n-12; TAGLLL

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Tag Field:	0695
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0696 (Extra Mileage Charge)

PDS 0696 (Extra Mileage Charge) provides the amount charged for miles exceeding maximum allowed miles traveled during vehicle rental.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0696
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0697 (Late Charge)

PDS 0697 (Late Charge) provides the amount charged for returning a vehicle after its anticipated date of return.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0697
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0698 (Fuel Charge)

PDS 0698 (Fuel Charge) provides the amount charged for fuel used during vehicle rental.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0698
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

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Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0699 (Lodging Total Tax Amount)

PDS 0699 (Lodging Total Tax Amount) provides the total taxes paid during a lodging stay.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0699
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0699 must be a fixed length of 014.

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PDS 0699 subfields

This PDS consists of three subfields.

PDS 0699 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Lodging Total Tax Amount	n-12	right
2	13	Lodging Total Tax Amount Exponent	n-1	N/A
3	14	Lodging Total Tax Amount Sign	a-1	N/A

Subfield 1 (Lodging Total Tax Amount)

If PDS 0699 is present, subfield 1 (Lodging Total Tax Amount) must be numeric and contain the total amount of taxes related to the lodging stay. It may contain all zeros.

Subfield 2 (Lodging Total Tax Amount Exponent)

If PDS 0699 is present, subfield 2 (Lodging Total Tax Amount Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Lodging Total Tax Amount Sign)

If PDS 0699 is present, subfield 3 (Lodging Total Tax Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0699 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Lodging total tax amount is a debit.
C	Lodging total tax amount is a credit.

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PDS 0700 (Towing Charges)

PDS 0700 (Towing Charges) provides the amount charged to tow the rental vehicle.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0700
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0701 (Extra Charges)

PDS 0701 (Extra Charges) provides the extra charges associated with the vehicle rental.

Attributes

Data Representation:	n-12; TAGLLL

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Tag Field:	0701
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0702 (Other Charges)

PDS 0702 (Other Charges) provides the other charges associated with the vehicle rental.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0702
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Vehicle Rental Detail)/ 1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0703 (Total Room Nights)

PDS 0703 (Total Room Nights) provides the total number of nights for which a room was contracted during a lodging stay.

Attributes

Data Representation:	n-4; TAGLLL
Tag Field:	0703
Length Field:	3 positions, value = 004
Data Field:	Fixed length, 4 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0704 (Prepaid Expenses)

PDS 0704 (Prepaid Expenses) provides the amount of deposit or other prepaid amounts for the lodging stay.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0704
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0704 must be a fixed length of 014.

PDS 0704 subfields

This PDS consists of three subfields.

PDS 0704 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Prepaid Expenses Amount	n-12	right
2	13	Prepaid Expenses Amount Exponent	n-1	N/A
3	14	Prepaid Expenses Amount Sign	a-1	N/A

Subfield 1 (Prepaid Expenses Amount)

If PDS 0704 is present, subfield 1 (Prepaid Expenses Amount) must be numeric and contain the total amount of the deposit or other prepaid expenses. It may contain all zeros.

Subfield 2 (Prepaid Expenses Amount Exponent)

If PDS 0704 is present, subfield 2 (Prepaid Expenses Amount Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Prepaid Expenses Amount Sign)

If PDS 0704 is present, subfield 3 (Prepaid Expenses Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0704 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Prepaid expenses amount is a debit.
C	Prepaid expenses amount is a credit.

PDS 0705 (Total Non-Room Tax Amount)

PDS 0705 (Total Non-Room Tax Amount) provides the total amount of taxes for all items not specifically associated with the room rental during the lodging stay.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0705
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

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Values

If present, PDS 0705 must be a fixed length of 014.

PDS 0705 subfields

This PDS consists of three subfields.

PDS 0705 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Total Non-Room Tax Amount	n-12	right
2	13	Total Non-Room Tax Amount Exponent	n-1	N/A
3	14	Total Non-Room Tax Amount Sign	a-1	N/A

Subfield 1 (Total Non-Room Tax Amount)

If PDS 0705 is present, subfield 1 (Total Non-Room Tax Amount) must be numeric and contain the total charges for total non-room tax. This subfield may contain all zeros.

Subfield 2 (Total Non-Room Tax Amount Exponent)

If PDS 0705 is present, subfield 2 (Total Non-Room Tax Amount Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Total Non-Room Tax Amount Sign)

If PDS 0705 is present, subfield 3 (Total Non-Room Tax Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0705 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Total non-room tax amount is a debit.

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Value	Description
C	Total non-room tax amount is a credit.

PDS 0706 (Cash Advances)

PDS 0706 (Cash Advances) provides the amount of cash received during the lodging stay.

NOTE: Mastercard® merchants are prohibited from performing cash advances. For transactions in which the Cardholder Transaction Type (DE 3, subfield 1) is purchase with cash back (value 09), the acquirer must provide the amount of cash back in DE 54.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0706
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0706 must be a fixed length of 014.

Mastercard® merchants are prohibited from performing cash advances. For transactions in which the Cardholder Transaction Type (DE 3, subfield 1) is

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purchase with cash back (value 09), the acquirer must provide the amount of cash back in DE 54. For more information on cash advances, refer to the Mastercard Manual Cash Disbursement Transactions section of the *Transaction Processing Rules* manual.

PDS 0706 subfields

This PDS consists of three subfields.

PDS 0706 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Cash Advance Amount	n-12	right
2	13	Cash Advance Exponent	n-1	N/A
3	14	Cash Advance Sign	a-1	N/A

Subfield 1 (Cash Advance Amount)

If PDS 0706 is present, subfield 1 (Cash Advance Amount) must be numeric and contain the total amount of the cash advance. This subfield may contain all zeros.

Subfield 2 (Cash Advance Exponent)

If PDS 0706 is present, subfield 2 (Cash Advance Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Cash Advance Sign)

If PDS 0706 is present, subfield 3 (Cash Advance Sign) must contain a value of D or C. This subfield identifies whether PDS 0706 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Cash advance amount is a debit.
C	Cash advance amount is a credit.

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PDS 0707 (Valet Charges)

PDS 0707 (Valet Charges) provides the charges associated with the use of valet services.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0707
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0707 must be a fixed length of 014.

PDS 0707 subfields

This PDS consists of three subfields.

PDS 0707 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Valet Charges Amount	n-12	right
2	13	Valet Charges Exponent	n-1	N/A

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Number	Positions	Name	Attribute	Justification
3	14	Valet Charges Sign	a-1	N/A

Subfield 1 (Valet Charges Amount)

If PDS 0707 is present, subfield 1 (Valet Charges Amount) must be numeric and contain the total amount of the valet charges. This subfield may contain all zeros.

Subfield 2 (Valet Charges Exponent)

If PDS 0707 is present, subfield 2 (Valet Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Valet Charges Sign)

If PDS 0707 is present, subfield 3 (Valet Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0707 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Valet charges amount is a debit.
C	Valet charges amount is a credit.

PDS 0708 (Movie Charges)

PDS 0708 (Movie Charges) provides the amount charged for in-room movies.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0708
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions

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Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0708 must be a fixed length of 014.

PDS 0708 subfields

This PDS consists of three subfields.

PDS 0708 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Movie Charges Amount	n-12	right
2	13	Movie Charges Exponent	n-1	N/A
3	14	Movie Charges Sign	a-1	N/A

Subfield 1 (Movie Charges Amount)

If PDS 0708 is present, subfield 1 (Movie Charges Amount) must be numeric and contain the total amount of the movie charges. This subfield may contain all zeros.

Subfield 2 (Movie Charges Exponent)

If PDS 0708 is present, subfield 2 (Movie Charges Exponent) must be numeric and contain a value of 0 to 5.

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NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Movie Charges Sign)

If PDS 0708 is present, subfield 3 (Movie Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0708 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Movie charges amount is a debit.
C	Movie charges amount is a credit.

PDS 0709 (Business Center Charges)

PDS 0709 (Business Center Charges) provides the amount charged for business center use and supplies.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0709
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

Values

If present, PDS 0709 must be a fixed length of 014.

PDS 0709 subfields

This PDS consists of three subfields.

PDS 0709 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Business Center Charges Amount	n-12	right
2	13	Business Center Charges Exponent	n-1	N/A
3	14	Business Center Charges Sign	a-1	N/A

Subfield 1 (Business Center Charges Amount)

If PDS 0709 is present, subfield 1 (Business Center Charges Amount) must be numeric and contain the total amount of the business center charges. This subfield may contain all zeros.

Subfield 2 (Business Center Charges Exponent)

If PDS 0709 is present, subfield 2 (Business Center Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

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Subfield 3 (Business Center Charges Sign)

If PDS 0709 is present, subfield 3 (Business Center Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0709 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Business center charges amount is a debit.
C	Business center charges amount is a credit.

PDS 0710 (Health Club Charges)

PDS 0710 (Health Club Charges) provides the amount charged for health club use and supplies.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0710
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	O	•	C

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Values

If present, PDS 0710 must be a fixed length of 014.

PDS 0710 subfields

This PDS consists of three subfields.

PDS 0710 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Health Club Charges Amount	n-12	right
2	13	Health Club Charges Exponent	n-1	N/A
3	14	Health Club Charges Sign	a-1	N/A

Subfield 1 (Health Club Charges Amount)

If PDS 0710 is present, subfield 1 (Health Club Charges Amount) must be numeric and contain the total amount of the health club charges. This subfield may contain all zeros.

Subfield 2 (Health Club Charges Exponent)

If PDS 0710 is present, subfield 2 (Health Club Charges Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Health Club Charges Sign)

If PDS 0710 is present, subfield 3 (Health Club Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0710 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Health club charges amount is a debit.

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Value	Description
C	Health club charges amount is a credit.

PDS 0711 (Fire Safety Act Indicator)

PDS 0711 (Fire Safety Act Indicator) identifies that the facility complies with the Hotel and Motel Fire Safety Act of 1990 (PL101-391) or similar legislation.

Attributes

Data Representation:	an-1; TAGLLL
Tag Field:	0711
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/ 1644	C	•	C

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

Values

If present, this PDS must contain one of the values listed in this table.

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Values and descriptions

Value	Description
Y	In compliance with Fire Safety Act
N	Not in compliance with Fire Safety Act

PDS 0712 (Net Fuel Price)

PDS 0712 (Net Fuel Price) indicates the price of fuel net of any taxes.

Attributes

Data Representation:	n-13; TAGLLL
Tag Field:	0712
Length Field:	3 positions, value = 013
Data Field:	Fixed length, 13 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C

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PDS 0712 subfields

This PDS consists of two subfields.

PDS 0712 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Net Fuel Price	n-12	right
2	13	Net Fuel Price Exponent	n-1	N/A

Subfield 1 (Net Fuel Price)

Subfield 1 (Net Fuel Price) provides the price of fuel net of any taxes. This subfield may contain all zeros.

If PDS 0712 is present, the net fuel price must be numeric.

Subfield 2 (Net Fuel Price Exponent)

Subfield 2 (Net Fuel Price Exponent) indicates the decimal location for the net fuel price subfield. The net fuel price exponent must be a value in the range of 0 to 5.

PDS 0713 (Restricted Ticket Indicator)

PDS 0713 (Restricted Ticket Indicator) provides the identifier noting that the ticket purchased has some restriction associated with its use.

Attributes

Data Representation:	an-1; TAGLLL
Tag Field:	0713
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C

If present, this PDS must contain one of the values listed in this table.

Values and descriptions

Value	Description
0	No restriction
1	Restricted ticket (non-refundable)

PDS 0714 (Exchange Ticket Amount)

Exchange Ticket Amount (PDS 0714) provides the amount of the new ticket purchase on an exchanged ticket.

Attributes

Data Representation:	n-12; TAGLLL
Tag Field:	0714
Length Field:	3 positions, value = 012
Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0715 (Ancillary Service Charges)

PDS 0715 (Ancillary Service Charges) contains the ancillary fee code and fee amount of the non-ticket related service charges applicable in the passenger transport industry.

Attributes

Data Representation:	an...084; TAGLLLVAR
Tag Field:	0715
Length Field:	3 positions, value = 014-084 in increments of 14
Data Field:	Variable length, 014-084 positions
Subfields:	2 fixed-length subfields for each occurrence
Occurrences:	1-6
Justification:	See Subfields

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	C	•	C

PDS 0715 must be present in a Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644 message when the ancillary service charge data is provided by the card acceptor with an MCC of Airline, Railway, or Travel Agency.

When the ancillary service charge data is present for transactions with an MCC of Airline, Railway, or Travel Agency then the issuer must disclose the description of the ancillary service charges by making it visible in cardholder billing statements, online account tools, mobile apps, or other methods designed to inform cardholders of their purchases.

Values

If present, PDS 0715 must be a length of 14-84, and divisible by a minimum occurrence length of 14.

PDS 0715 subfields

This PDS may contain 1 to 6 occurrences of ancillary service charge information.

Each Ancillary Service Charge consists of two subfields as defined in this table. Each occurrence requires 14 positions; the length of this PDS must be a multiple of 14, with a maximum length of 84 positions.

PDS 0715 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Ancillary Fee Code	a-2	N/A
2	3–14	Ancillary Fee Amount	n-12	Right

Subfield 1 (Ancillary Fee Code)

Subfield 1 (Ancillary Fee Code) contains the ancillary fee code of the non-ticket related service charge. The valid values for subfield 1 are listed in this table.

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Values and descriptions

Value	Description
BF	Bundled Service
BG	Baggage Fee
CF	Change Fee
CG	Cargo
CO	Carbon Offset
FF	Frequent Flyer
GF	Gift Card
GT	Ground Transport
IE	In-Flight Entertainment
LG	Lounge
MD	Medical
ML	Meal/Beverage
OT	Other
PA	Passenger Assist Fee
PT	Pets
SA	Seat Fees
SB	Standby
SF	Service Fee
ST	Store
TS	Travel Service
UN	Unaccompanied Travel
UP	Upgrades
WI	Wi-Fi

Subfield 2 (Ancillary Fee Amount)

Subfield 2 (Ancillary Fee Amount) contains the amount associated with the value provided in subfield 1.

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If present, subfield 2 must be numeric and contain the same transaction currency information as in DE 49 (Currency Code, Transaction) within the First Presentment/1240 message.

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, an ancillary fee amount of USD 212.50 is expressed as 000000021250.

PDS 0716 (Travel Authorization Code)

PDS 0716 (Travel Authorization Code) indicates the code provided by the company to a travel agent authorizing ticket issuance.

This code is identified as Customer File Reference Number in Airline Reporting Corporation (ARC) specifications.

Attributes

Data Representation:	ans...64; TAGLLLVAR
Tag Field:	0716
Length Field:	3 positions, value = 001–064
Data Field:	Variable length, 1–64 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all spaces.

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PDS 0717 (IATA Client Code)

PDS 0717 (IATA Client Code) provides the International Air Transport Association (IATA) code identifying the company that purchased the ticket.

Attributes

Data Representation:	ans...17; TAGLLLVAR
Tag Field:	0717
Length Field:	3 positions, value = 001–017
Data Field:	Variable length, 1–17 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all spaces.

PDS 0718 (Employee/Temp Name/ID)

PDS 0718 (Employee/Temp Name/ID) provides the name or ID associated with the individual working in a temporary capacity.

Attributes

Data Representation:	ans...40; TAGLLLVAR

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Tag Field:	0718
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	C	•	C

PDS 0718 is required for the Financial Detail Addendum (Temporary Services)/ 1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services)
- The associated First Presentment/1240 message is submitted for one of the interchange programs listed in this table.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II

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IRD	Description
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
3C	Business Level 3 Data Rate III
4C	Business Level 4 Data Rate III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0719 (Employee Social Security Number or ID)

PDS 0719 (Employee Social Security Number or ID) contains the identifier associated with the individual working in a temporary capacity.

Attributes

Data Representation:	ans...30; TAGLLLVAR
Tag Field:	0719
Length Field:	3 positions, value = 001–030
Data Field:	Variable length, 1–30 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	O	•	C

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Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0720 (Job Description)

PDS 0720 (Job Description) contains the description of the job or task of the individual working in a temporary capacity.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0720
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/1644	C	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

PDS 0720 is required for the Financial Detail Addendum (Temporary Services)/1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services), and
- The associated First Presentment/1240 message is submitted for one of the interchange programs listed in this table.

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Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

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PDS 0721 (Job Code)

PDS 0721 (Job Code) contains an indicator identifying the job or task of the individual working in a temporary capacity.

Attributes

Data Representation:	ans...20; TAGLLLVAR
Tag Field:	0721
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 1–20 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0722 (Flat Rate Indicator)

PDS 0722 (Flat Rate Indicator) contains an indicator noting that the fee for the individual working in a temporary capacity is a flat rate.

Attributes

Data Representation:	an-1; TAGLLL

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Tag Field:	0722
Length Field:	3 positions, value = 001
Data Field:	Fixed length, 1 position
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	O	•	C

Values

If present, this PDS shows whether the flat rate is applied. The valid value is Y or N.

PDS 0723 (Regular Hours Worked)

PDS 0723 (Regular Hours Worked) contains the amount of time worked during a normal operation for the task or job.

Attributes

Data Representation:	n-7; TAGLLL
Tag Field:	0723
Length Field:	3 positions, value = 007
Data Field:	Fixed length, 7 positions
Subfields:	2
Justification:	See "Subfields"

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/1644	C	•	C

At least one of these fields is required for the Financial Detail Addendum (Temporary Services)/1644 message when the transaction is submitted for any of the interchange programs listed in this table and the MCC in DE 26 (Card Acceptor Business Code [MCC]) contains MCC 7361: Employment Agencies, Temporary Services:

- PDS 0723 (Regular Hours Worked)
- PDS 0725 (Overtime Hours Worked), or
- PDS 0734 (Miscellaneous Expenses).

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III

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IRD	Description
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0723 subfields

This PDS consists of two subfields.

PDS 0723 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Regular Hours Worked	n-6	right
2	7	Regular Hours Worked Exponent	n-1	right, valid values 0–5

Subfield 1 (Regular Hours Worked)

Subfield 1 (Regular Hours Worked) provides the number of regular hours worked.

Subfield 2 (Regular Hours Worked Exponent)

Subfield 2 (Regular Hours Worked Exponent) indicates the decimal location for the regular hours worked subfield. The regular hours worked exponent must be a value in the range of 0 to 5.

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PDS 0724 (Regular Hours Rate)

PDS 0724 (Regular Hours Rate) contains the amount paid per regular hours worked.

Attributes

Data Representation:	n-7; TAGLLL
Tag Field:	0724
Length Field:	3 positions, value = 007
Data Field:	Fixed length, 7 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	C	•	C

PDS 0724 is mandatory for the Financial Detail Addendum (Temporary Services)/ 1644 message when all of these conditions apply:

- MCC is 7361: Employment Agencies and Temporary Services is in DE 26 (Card Acceptor Business Code [MCC]).
- PDS 0723 (Regular Hours Worked) is present.
- The associated First Presentment/1240 message is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II

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IRD	Description
BS	Canada Intracountry Commercial Large Ticket
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be numeric and may contain all zeros.

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PDS 0724 subfields

This PDS consists of two subfields.

PDS 0724 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Regular Hours Rate	n-6	right
2	7	Regular Hours Rate Exponent	n-1	right, valid values 0–5

Subfield 1 (Regular Hours Rate)

Subfield 1 (Regular Hours Rate) provides the rate for the regular hours worked.

Subfield 2 (Regular Hours Rate Exponent)

Subfield 2 (Regular Hours Rate Exponent) indicates the decimal location for the Regular Hours Rate subfield. The Regular Hours Rate Exponent must be a value in the range of 0 to 5.

PDS 0725 (Overtime Hours Worked)

PDS 0725 (Overtime Hours Worked) contains the number of hours worked in excess of regular hours.

Attributes

Data Representation:	n-7; TAGLLL
Tag Field:	0725
Length Field:	3 positions, value = 007
Data Field:	Fixed length, 7 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	C	•	C

At least one of these fields is required for the Financial Detail Addendum (Temporary Services)/1644 message when the transaction is submitted for any of the interchange programs listed in these table and the MCC in DE 26 (Card Acceptor Business Code [MCC]) contains MCC 7361: Employment Agencies, Temporary Services:

- PDS 0723 (Regular Hours Worked)
- PDS 0725 (Overtime Hours Worked), or
- PDS 0734 (Miscellaneous Expenses).

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I

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IRD	Description
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values
If present, this PDS must be numeric and may contain all zeros.

PDS 0725 subfields

This PDS consists of two subfields.

PDS 0725 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Overtime Hours Worked	n-6	right
2	7	Overtime Hours Worked Exponent	n-1	right, valid values 0–5

Subfield 1 (Overtime Hours Worked)

Subfield 1 (Overtime Hours Worked) provides the number of overtime hours worked.

Subfield 2 (Overtime Hours Worked Exponent)

Subfield 2 (Overtime Hours Worked Exponent) indicates the decimal location for the Overtime Hours Worked subfield. The Overtime Hours Worked Exponent must be a value in the range of 0 to 5.

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PDS 0726 (Overtime Hours Rate)

PDS 0726 (Overtime Hours Rate) contains the amount paid per overtime hour worked.

Attributes

Data Representation:	n-7; TAGLLL
Tag Field:	0726
Length Field:	3 positions, value = 007
Data Field:	Fixed length, 7 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	C	•	C

This PDS is mandatory for the Financial Detail Addendum (Temporary Services)/ 1644 message when all of these conditions apply:

- The associated First Presentment/1240 message is submitted for any of the interchange programs listed in these tables.
- MCC is 7361: Employment Agencies and Temporary Services in DE 26 (Card Acceptor Business Code [MCC]).
- PDS 0725 (Overtime Hours Worked) is present.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II

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IRD	Description
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
3C	Business Level 3 Data Rate III
4C	Business Level 4 Data Rate III

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0726 subfields

This PDS consists of two subfields.

PDS 0726 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Overtime Hours Rate	n-6	right
2	7	Overtime Hours Rate Exponent	n-1	right, valid values 0–5

Subfield 1 (Overtime Hours Rate)

Subfield 1 (Overtime Hours Rate) provides the rate for the overtime hours worked.

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Subfield 2 (Overtime Hours Rate Exponent)

Subfield 2 (Overtime Hours Rate Exponent) indicates the decimal location for the Overtime Hours Rate subfield. The Overtime Hours Rate Exponent must be a value in the range of 0 to 5.

PDS 0727 (Temp Start Date)

PDS 0727 (Temp Start Date) contains the date for the beginning of the pay period.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0727
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	C	•	C

PDS 0727 is required for the Financial Detail Addendum (Temporary Services)/ 1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services), and
- The associated First Presentment/1240 message is submitted for one of the interchange programs in these tables.

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Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be a valid date in the format YYMMDD.

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PDS 0728 (Temp Week Ending)

PDS 0728 (Temp Week Ending) contains the date of the end of the billing cycle.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0728
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	C	•	C

PDS 0728 is required for the Financial Detail Addendum (Temporary Services)/ 1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services), and
- The associated First Presentment/1240 message is submitted for one of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

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U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
3C	Business Level 3 Data Rate III
4C	Business Level 4 Data Rate III

Values

If present, this PDS must contain a valid date in the format YYMMDD.

PDS 0729 (Requestor Name or ID)

PDS 0729 (Requestor Name or ID) contains the name of the individual requesting temporary services.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0729
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/1644	C	•	C

This PDS is required for the Financial Detail Addendum (Temporary Services)/1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services), and
- The associated First Presentment/1240 message is submitted for one of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III

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IRD	Description
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0730 (Supervisor/Reports to)

PDS 0730 (Supervisor/Reports to) contains the name of the individual supervising the temporary staff.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0730
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	O	•	C

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Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0731 (Time Sheet Number)

PDS 0731 (Time Sheet Number) contains the identification of the time sheet.

Attributes

Data Representation:	ans...20; TAGLLLVAR
Tag Field:	0731
Length Field:	3 positions, value = 001–020
Data Field:	Variable length, 1–20 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

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PDS 0732 (Discount Amount)

PDS 0732 (Discount Amount) contains the amount and type of discount.

Attributes

Data Representation:	ans-18; TAGLLL
Tag Field:	0732
Length Field:	3 positions, value = 018
Data Field:	Fixed length, 18 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C

Values

If present, PDS 0732 must be a fixed length of 018.

PDS 0732 subfields

This PDS consists of four subfields.

PDS 0732 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Discount Amount	n–12	right

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Number	Positions	Name	Attribute	Justification
2	13	Discount Amount Exponent	n-1	N/A
3	14	Discount Amount Sign	a–1	N/A
4	15–18	Discount Type	ans-4	left

Subfield 1 (Discount Amount)

If PDS 0732 is present, subfield 1 (Discount Amount) must be numeric and contain the discount amount. This subfield may contain all zeros.

Subfield 2 (Discount Amount Exponent)

If PDS 0732 is present, subfield 2 (Discount Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Discount Amount Sign)

If PDS 0732 is present, subfield 3 (Discount Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0732 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Discount amount is a debit.
C	Discount amount is a credit.

Subfield 4 (Discount Type)

If PDS 0732 is present, subfield 4 (Discount Type) contains the type of discount. If present, it must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0733 (Subtotal Amount)

PDS 0733 (Subtotal Amount) provides a subtotal of amounts associated with the services.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0733
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/ 1644	O	•	C

Values

If present, PDS 0733 must be a fixed length of 014.

PDS 0733 subfields

This PDS consists of three subfields.

PDS 0733 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Subtotal Amount	n-12	right
2	13	Subtotal Amount Exponent	n-1	N/A

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Number	Positions	Name	Attribute	Justification
3	14	Subtotal Amount Sign	a-1	N/A

Subfield 1 (Subtotal Amount)

If PDS 0733 is present, subfield 1 (Subtotal Amount) must be numeric and may contain all zeros.

Subfield 2 (Subtotal Amount Exponent)

If PDS 0733 is present, subfield 2 (Subtotal Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Subtotal Amount Sign)

If PDS 0733 is present, subfield 3 (Subtotal Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0733 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Subtotal amount is a debit.
C	Subtotal amount is a credit.

PDS 0734 (Miscellaneous Expenses)

PDS 0734 (Miscellaneous Expenses) provides a description and an amount for miscellaneous expenses.

Attributes

Data Representation:	ans...216; TAGLLLVAR
Tag Field:	0734
Length Field:	3 positions, value = 054–216 in increments of 54
Data Field:	Variable length, 54–216 positions
Subfields:	4 subfields for each Miscellaneous Expenses

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Occurrences:	1–4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/1644	C	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C

This PDS enables the sender to provide 1–4 different miscellaneous expenses. For each different miscellaneous expense provided, subfields 1 and 2 must be present. These subfields provide the description and amount of each miscellaneous expense.

At least one of these fields is required for the Financial Detail Addendum (Temporary Services)/1644 message when the transaction is submitted for any of the interchange programs listed in these tables and the MCC in DE 26 (Card Acceptor Business Code [MCC]) is 7361: Employment Agencies, Temporary Services:

- PDS 0723 (Regular Hours Worked)
- PDS 0725 (Overtime Hours Worked), or
- PDS 0734 (Miscellaneous Expenses).

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

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U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

Values

If present, PDS 0734 must be within a minimum length of 054–216 and must be divisible by a minimum occurrence length of 054.

PDS 0734 subfields

This PDS may contain from one to four occurrences of miscellaneous expense data.

Each occurrence consists of four subfields as defined in this table. Each occurrence requires 54 positions; the length of this PDS must be a multiple of 54, with a maximum length of 216 positions.

PDS 0734 subfields

Number	Positions	Name	Attribute	Justification
1	1–40	Miscellaneous Expense Description	ans-40	left
2	41–52	Miscellaneous Expense Amount	n-12	right
3	53	Miscellaneous Expenses Amount Exponent	n-1	N/A
4	54	Miscellaneous Expenses Amount Sign	a-1	N/A

Subfield 1 (Miscellaneous Expense Description)

Subfield 1 (Miscellaneous Expense Description) provides the description for any miscellaneous expenses. If present, this PDS must be 40 positions, left-justified with trailing spaces, and it cannot contain all spaces or all zeros.

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Subfield 2 (Miscellaneous Expense Amount)

Subfield 2 (Miscellaneous Expense Amount) indicates the amount of any miscellaneous expenses. If present, it must contain numeric data. This subfield may contain all zeros.

Subfield 3 (Miscellaneous Expense Amount Exponent)

If present, subfield 3 (Miscellaneous Expense Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 4 (Miscellaneous Expense Amount Sign)

If PDS 0734 is present, subfield 4 (Miscellaneous Expense Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0734 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Miscellaneous expense amount is a debit.
C	Miscellaneous expense amount is a credit.

PDS 0735 (Service Descriptor Codes)

PDS 0735 (Service Descriptor Codes) contains a card acceptor designated code for the shipping service provided.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0735
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for the any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I

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IRD	Description
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0736 (Tracking Number or Pickup Number)

PDS 0736 (Tracking Number or Pickup Number) contains the identification number for the packages being shipped, for tracking and billing purposes.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0736
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III

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IRD	Description
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0737 (Shipping Net Amounts)

PDS 0737 (Shipping Net Amount) provides the net amount of the shipping costs.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0737
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II

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IRD	Description
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, PDS 0737 must be a fixed length of 014.

PDS 0737 subfields

This PDS consists of three subfields.

PDS 0737 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Shipping Net Amount	n-12	right
2	13	Shipping Net Amount Exponent	n-1	N/A
3	14	Shipping Net Amount Sign	a-1	N/A

Subfield 1 (Shipping Net Amount)

If PDS 0737 is present, subfield 1 (Shipping Net Amount) must be numeric and contains the total shipping net amount. This subfield may contain all zeros.

Subfield 2 (Shipping Net Amount Exponent)

If PDS 0737 is present, subfield 2 (Shipping Net Amount Exponent) must be numeric and contain a value of 0 to 5.

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Subfield 3 (Shipping Net Amount Sign)

If PDS 0737 is present, subfield 3 (Shipping Net Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0737 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Shipping net amount is a debit.
C	Shipping net amount is a credit.

PDS 0738 (Incentive Amount)

PDS 0738 (Incentive Amount) provides the amount of the incentive.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0738
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 14 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C

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Values

If present, PDS 0738 must be a fixed length of 014.

PDS 0738 subfields

This PDS consists of three subfields.

PDS 0738 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Incentive Amount	n-12	right
2	13	Incentive Amount Exponent	n-1	N/A
3	14	Incentive Amount Sign	a-1	N/A

Subfield 1 (Incentive Amount)

If PDS 0738 is present, subfield 1 (Incentive Amount) must be numeric and contains the total incentive amount. This subfield may contain all zeros.

Subfield 2 (Incentive Amount Exponent)

If PDS 0738 is present, subfield 2 (Incentive Amount Exponent) must be numeric and contain a value of 0 to 5.

Subfield 3 (Incentive Amount Sign)

If PDS 0738 is present, subfield 3 (Incentive Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0738 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Incentive amount is a debit.
C	Incentive amount is a credit.

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PDS 0739 (Pickup Date)

PDS 0739 (Pickup Date) contains the date the package being shipped or sent by courier is picked up.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0739
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for the interchange programs listed in these tables.

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Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be a valid date in the format YYMMDD.

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PDS 0740 (Delivery Date)

PDS 0740 (Delivery Date) contains the date of delivery for the packages being shipped or sent by courier.

Attributes

Data Representation:	n-6; TAGLLL
Tag Field:	0740
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C

Values

If present, this PDS must be a valid date in the format YYMMDD.

PDS 0741 (Number of Packages)

PDS 0741 (Number of Packages) contains the total number of packages being shipped or sent by courier.

Attributes

Data Representation:	n-6; TAGLLL

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Tag Field:	0741
Length Field:	3 positions, value = 006
Data Field:	Fixed length, 6 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when:

- One of these MCCs is present in DE 26, Card Acceptor Business Code (MCC),
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for one of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

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U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be numeric and may contain all zeros.

PDS 0742 (Package Weight)

PDS 0742 (Package Weight) contains the weight of each package being shipped or sent by courier.

Attributes

Data Representation:	ans-12; TAGLLL
Tag Field:	0742
Length Field:	3 positions, value = 012

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Data Field:	Fixed length, 12 positions
Subfields:	None
Justification:	Right

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

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U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces, all low values, or all high values.

PDS 0743 (Unit of Measure)

PDS 0743 (Unit of Measure) contains the identification associated with the type of item being shipped.

Attributes

Data Representation:	ans...3; TAGLLLVAR
Tag Field:	0743

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Length Field:	3 positions, value = 001–003
Data Field:	Variable length, 1–3 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

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U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0744 (Shipping Party Information)

PDS 0744 (Shipping Party Information) contains all of the address information associated with the shipping party.

Attributes

Data Representation:	ans...150; TAGLLLVAR
Tag Field:	0744

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Length Field:	3 positions, value = 050–150 in increments of 50
Data Field:	Variable length, 50–150 positions
Subfields:	1 subfield for each shipping party information occurrence
Occurrences	1–3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

This PDS enables the sender to provide 1–3 different shipping party names.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

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U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0744 subfields

This PDS consists of one subfield.

PDS 0744 subfields

Number	Positions	Name	Attribute	Justification
1	1–50	Shipping Party Name	ans-50	left

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Subfield 1 (Shipping Party Name)

Subfield 1 (Shipping Party Name) provides the name of the shipping party.

PDS 0745 (Shipping Party Address)

PDS 0745 (Shipping Party Address) contains the address of the location from where the package is being shipped or sent by courier.

Attributes

Data Representation:	ans...300; TAGLLLVAR
Tag Field:	0745
Length Field:	3 positions, value = 050–300 in increments of 50
Data Field:	Variable length, 50–300 positions
Subfields:	1 subfield for each shipping party address occurrence
Occurrence	1–6
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS enables the sender to provide 1–6 different shipping party address lines.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):

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  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

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Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0745 subfields

This PDS consists of one subfield.

PDS 0745 subfields

Number	Positions	Name	Attribute	Justification
1	1–50	Shipping Party Address	ans-50	left

Subfield 1 (Shipping Party Address)

Subfield 1 (Shipping Party Address) provides the address of the shipping party.

PDS 0746 (Shipping Party Postal Information)

PDS 0746 (Shipping Party Postal Information) contains the postal information of the party shipping or sending the package by courier.

Attributes

Data Representation:	ans...41; TAGLLLVAR
Tag Field:	0746
Length Field:	3 positions, value = 025–041
Data Field:	Variable length, 25–41 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III

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IRD	Description
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0746 subfields

This PDS consists of four subfields.

PDS 0746 subfields

Number	Positions	Name	Attribute	Justification
1	1–25	Shipping Party City	ans-25	left
2	26–28	Shipping Party State/ Province Code	ans-3	left
3	29–31	Shipping Party Country Code	ans-3	left
4	32–41	Shipping Party Postal Code	ans-10	left

Subfield 1 (Shipping Party City)

Subfield 1 (Shipping Party City) identifies the city from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

Subfield 2 (Shipping Party State/Province Code)

Subfield 2 (Shipping Party State/Province Code) identifies the state or province from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

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Subfield 3 (Shipping Party Country Code)

Subfield 3 (Shipping Party Country Code) identifies the country from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

Subfield 4 (Shipping Party Postal Code)

Subfield 4 (Shipping Party Postal Code) contains the postal code from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

For transactions acquired in the U.S. region, subfield 4 must contain either five numeric characters, left-justified and space filled, or the ZIP+four nine numeric characters with a hyphen between the fifth and sixth numeric characters.

PDS 0747 (Shipping Party Contact)

PDS 0747 (Shipping Party Contact) provides information about the individual (or individuals) identified as the shipping party and typically does not contain address information.

Attributes

Data Representation:	ans...305; TAGLLLVAR
Tag Field:	0747
Length Field:	3 positions, value = 061–305 in increments of 61
Data Field:	Variable length, 61–305 positions
Subfields:	2 subfields for each shipping party contact occurrence
Occurrence	1–5
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS enables the sender to provide 1–5 different pieces of information related to the shipping party contact. For each different piece of shipping contact information provided, subfields 1 and 2 must be present. These subfields describe the type of information and the actual data.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III

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IRD	Description
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, PDS 0747 must be a minimum length of 061 (one occurrence) or a maximum length of 305 (five occurrences) and be divisible by the minimum occurrence length of 61.

PDS 0747 subfields

This PDS consists of two subfields.

PDS 0747 subfields

Number	Positions	Name	Attribute	Justification
1	1	Shipping Party Descriptor	ans-1	N/A
2	2–61	Shipping Party Contact Information	ans-60	left

Subfield 1 (Shipping Party Descriptor)

Subfield 1 (Shipping Party Descriptor) can occur 1–5 times and contains the valid values listed in this table.

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Values and descriptions

Value	Description
1	Name
2	Title
3	Telephone
4	E-mail address
5	Function

Subfield 2 (Shipping Party Contact Information)

Subfield 2 (Shipping Party Contact Information) can occur 1–5 times and contains the contact information about the party shipping or sending a package by courier. It must be left-justified and cannot contain all spaces or all zeros.

PDS 0748 (Delivery Party Information)

PDS 0748 (Delivery Party Information) provides information about the party receiving the package.

Attributes

Data Representation:	ans...150; TAGLLLVAR
Tag Field:	0748
Length Field:	3 positions, value = 050–150 in increments of 50
Data Field:	Variable length 50–150 positions
Subfields:	1 subfield for each delivery party information occurrence
Occurrences	1–3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS allows the sender to provide 1–3 different delivery party names.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I

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IRD	Description
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

PDS 0748 subfields

This PDS consists of one subfield.

PDS 0748 subfields

Number	Positions	Name	Attribute	Justification
1	1–50	Delivery Party Name	ans-50	left

Subfield 1 (Delivery Party Name)

Subfield 1 (Delivery Party Name) can occur 1–3 times. If subfield 1 is present, it must be left-justified and cannot contain all spaces or all zeros.

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PDS 0749 (Delivery Party Address Information)

PDS 0749 (Delivery Party Address Information) contains the address of the location to which the package is being shipped or sent by courier.

Attributes

Data Representation:	ans...300; TAGLLLVAR
Tag Field:	0749
Length Field:	3 positions, value = 050–300 in increments of 50
Data Field:	Variable length 50–300 positions
Subfields:	1 subfield for each Delivery Party Address occurrence
Occurrences	1–6
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS enables the sender to provide 1–6 different delivery party address lines.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards

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- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

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PDS 0749 subfields

This PDS consists of one subfield.

PDS 0749 subfields

Number	Positions	Name	Attribute	Justification
1	1–50	Delivery Party Address	ans-50	left

Subfield 1 (Delivery Party Address)

Subfield 1 (Delivery Party Address) can occur 1–6 times. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

PDS 0750 (Delivery Party Postal Information)

PDS 0750 (Delivery Party Postal Information) contains specific postal information about the delivery destination.

Attributes

Data Representation:	ans...41; TAGLLLVAR
Tag Field:	0750
Length Field:	3 positions, value = 025–041
Data Field:	Variable length, 25–41 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when these conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II

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IRD	Description
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, this PDS and each of its four subfields must be left-justified and cannot contain all spaces or all zeros.

PDS 0750 subfields

This PDS consists of four subfields.

PDS 0750 subfields

Number	Positions	Name	Attribute	Justification
1	1–25	Delivery Party City	ans-25	left
2	26–28	Delivery Party State/ Province Code	ans-3	left
3	29–31	Delivery Party Country Code	ans-3	Left
4	32–41	Delivery Party Postal Code	ans-10	left

Subfield 1 (Delivery Party City)

Subfield 1 (Delivery Party City) identifies the city where the package is to be delivered.

Subfield 2 (Delivery Party State/Province Code)

Subfield 2 (Delivery Party State/Province Code) identifies the state or province where the package is being delivered.

Subfield 3 (Delivery Party Country Code)

Subfield 3 (Delivery Party Country Code) identifies the country where the package is being delivered.

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Subfield 4 (Delivery Party Postal Code)

Subfield 4 (Delivery Party Postal Code) contains the postal code where the package is being delivered.

For transactions acquired in the U.S. region, subfield 4 must contain either five numeric characters, left-justified and space filled, or the ZIP+four 9 numeric characters with a hyphen between the fifth and sixth numeric characters.

PDS 0751 (Detail Tax Amount 4)

PDS 0751 (Detail Tax Amount 4) contains the tax amount, tax rate, tax type applied, and card acceptor tax ID.

Attributes

Data Representation:	ans...46; TAGLLLVAR
Tag Field:	0751
Length Field:	3 positions, value = 001–046
Data Field:	Variable length, 1–46 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0751 subfields

PDS 0751 consists of eight subfields.

PDS 0751 subfields

Number	Positions	Name	Attribute	Justification
1	1	Detail Tax Amount Indicator 4	ans-1	N/A
2	2–13	Detail Tax Amount 4	n-12	right
3	14–18	Detail Tax Rate 4	n-5	right
4	19	Detail Tax Rate Exponent 4	n-1	N/A
5	20–23	Detail Tax Type Applied 4	ans-4	left
6	24–25	Detail Tax Type Identifier 4	ans–2	left
7	26–45	Card Acceptor Tax ID 4	ans-20	left
8	46	Detail Tax Amount Sign 4	a-1	N/A

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Subfield 1 (Detail Tax Amount Indicator 4)

Subfield 1 (Detail Tax Amount Indicator 4) must contain one of the values listed in this table.

Values and descriptions

Value	Description
Y	Tax included in total purchase amount
N	Tax not included in total purchase amount
Space	Not supported

Subfield 2 (Detail Tax Amount 4)

Subfield 2 (Detail Tax Amount 4) indicates the detailed amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

Subfield 3 (Detail Tax Rate 4)

Subfield 3 (Detail Tax Rate 4) indicates the detailed tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

Subfield 4 (Detail Tax Rate Exponent 4)

Subfield 4 (Detail Tax Rate Exponent 4) indicates the decimal location for the Detail Tax Rate 4 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider the example in this table.

Subfields and interpretations

Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
09000	5	0.09000 (9 percent tax rate)
00009	2	0.09 (9 percent tax rate)
09000	3	9.000 (900 percent tax rate)
00009	1	0.9 (90 percent tax rate)
00009	3	0.009 (0.9 percent tax rate)

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Subfield 5 (Detail Tax Type Applied 4)

Subfield 5 (Detail Tax Type Applied 4) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

Subfield 6 (Detail Tax Type Identifier 4)

Subfield 6 (Detail Tax Type Identifier 4) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the values listed in this table.

Values and descriptions

Value	Description
00	Unknown
01	Federal/National Sales Tax
02	State Sales Tax
03	City Sales Tax
04	Local Sales Tax
05	Municipal Sales Tax
06	Other Tax
10	Value Added Tax (VAT)
11	Goods and Services (GST)
12	Provincial Sales Tax (PST)
13	Harmonized Sales Tax (HST)
14	Quebec Sales Tax (QST)
20	Room Tax
21	Occupancy Tax
22	Energy Tax
Space	Not supported

Subfield 7 (Card Acceptor Tax ID 4)

Subfield 7 (Card Acceptor Tax ID 4) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

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If present, subfield 7 must be a fixed length of 20. It must be left-justified and cannot contain all low values, all high values, or all spaces.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

Subfield 8 (Detail Tax Amount Sign 4)

If PDS 0751 is present, subfield 8 (Detail Tax Amount Sign 4) must contain a value of D or C. This subfield identifies whether PDS 0751 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Detail tax amount is a debit.
C	Detail tax amount is a credit.

PDS 0752 (Detail Tax Amount 5)

PDS 0752 (Detail Tax Amount 5) contains the tax amount, tax rate, tax type applied, and card acceptor tax ID.

Attributes

Data Representation:	ans...46; TAGLLLVAR
Tag Field:	0752
Length Field:	3 positions, value = 001–046
Data Field:	Variable length, 1–46 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

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PDS 0752 subfields

This PDS consists of eight subfields.

PDS 0752 subfields

Number	Positions	Name	Attribute	Justification
1	1	Detail Tax Amount Indicator 5	ans-1	N/A
2	2–13	Detail Tax Amount 5	n-12	right
3	14–18	Detail Tax Rate 5	n-5	right
4	19	Detail Tax Rate Exponent 5	n-1	N/A
5	20–23	Detail Tax Type Applied 5	ans-4	left
6	24–25	Detail Tax Type Identifier 5	ans-2	left
7	26–45	Card Acceptor Tax ID 5	ans-20	left
8	46	Detail Tax Amount Sign 5	a-1	N/A

Subfield 1 (Detail Tax Amount Indicator 5)

Subfield 1 (Detail Tax Amount Indicator 5) is the indicator used to reflect additional tax capture and reporting. This subfield must be one of the values listed in this table.

Values and descriptions

Value	Description
Y	Tax included in total purchase amount
N	Tax not included in total purchase amount
Space	Not supported

Subfield 2 (Detail Tax Amount 5)

Subfield 2 (Detail Tax Amount 5) indicates the detailed tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

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Subfield 3 (Detail Tax Rate 5)

Subfield 3 (Detail Tax Rate 5) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

Subfield 4 (Detail Tax Rate Exponent 5)

Subfield 5 (Detail Tax Rate Exponent 5) indicates the decimal location for the Detail Tax Rate 5 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider the example in this table.

Subfields and interpretations

Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
09000	5	0.09000 (9 percent tax rate)
00009	2	0.09 (9 percent tax rate)
09000	3	9.000 (900 percent tax rate)
00009	1	0.9 (90 percent tax rate)
00009	3	0.009 (0.9 percent tax rate)

Subfield 5 (Detail Tax Type Applied 5)

Subfield 5 (Detail Tax Type Applied 5) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

Subfield 6 (Detail Tax Type Identifier 5)

Subfield 6 (Detail Tax Type Identifier 5) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the values listed in this table.

Values and descriptions

Value	Description
00	Unknown
01	Federal/National Sales Tax
02	State Sales Tax

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Value	Description
03	City Sales Tax
04	Local Sales Tax
05	Municipal Sales Tax
06	Other Tax
10	Value Added Tax (VAT)
11	Goods and Services (GST)
12	Provincial Sales Tax (PST)
13	Harmonized Sales Tax (HST)
14	Quebec Sales Tax (QST)
20	Room Tax
21	Occupancy Tax
22	Energy Tax
Space	Not supported

Subfield 7 (Card Acceptor Tax ID 5)

Subfield 7 (Card Acceptor Tax ID 5) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, subfield 7 must be a fixed length of 20. It must be left-justified and cannot contain all low values, all high values, or all spaces.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

Subfield 8 (Detail Tax Amount Sign 5)

If PDS 0752 is present, subfield 8 (Detail Tax Amount Sign 5) must contain a valid value of D or C. This subfield identifies whether PDS 0752 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Detail tax amount is a debit.
C	Detail tax amount is a credit.

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PDS 0753 (Detail Tax Amount 6)

PDS 0753 (Detail Tax Amount 6) contains the tax amount, tax rate, tax type applied, and card acceptor tax ID.

Attributes

Data Representation:	ans...46; TAGLLLVAR
Tag Field:	0753
Length Field:	3 positions, value = 001–046
Data Field:	Variable length, 1–46 positions
Subfields:	8
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

PDS 0753 subfields

This PDS consists of eight subfields.

PDS 0753 subfields

Number	Positions	Name	Attribute	Justification
1	1	Detail Tax Amount Indicator 6	ans-1	N/A
2	2–13	Detail Tax Amount 6	n-12	right
3	14–18	Detail Tax Rate 6	n-5	right
4	19	Detail Tax Rate Exponent 6	n-1	N/A
5	20–23	Detail Tax Type Applied 6	ans-4	left
6	24–25	Detail Tax Type Identifier 6	ans-2	left
7	26–45	Card Acceptor Tax ID 6	ans-20	left
8	46	Detail Tax Amount Sign 6	a-1	N/A

Subfield 1 (Detail Tax Amount Indicator 6)

Subfield 1 (Detail Tax Amount Indicator 6) is the indicator used to reflect additional tax capture and reporting. This subfield must be one of the values listed in this table.

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Values and descriptions

Value	Description
Y	Tax included in total purchase amount
N	Tax not included in total purchase amount
Space	Not supported

Subfield 2 (Detail Tax Amount 6)

Subfield 2 (Detail Tax Amount 6) indicates the tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

Subfield 3 (Detail Tax Rate 6)

Subfield 3 (Detail Tax Rate 6) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

Subfield 4 (Detail Tax Rate Exponent 6)

Subfield 4 (Detail Tax Rate Exponent 6) indicates the decimal location for the Detail Tax Rate 6 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider the example in this table.

Subfields and interpretations

Subfield 3 Tax Rate	Subfield 4 Tax Rate Exponent	Interpretation
09000	5	0.09000 (9 percent tax rate)
00009	2	0.09 (9 percent tax rate)
09000	3	9.000 (900 percent tax rate)
00009	1	0.9 (90 percent tax rate)
00009	3	0.009 (0.9 percent tax rate)

Subfield 5 (Detail Tax Type Applied 6)

Subfield 5 (Detail Tax Type Applied 6) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

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Subfield 6 (Detail Tax Type Identifier 6)

Subfield 6 (Detail Tax Type Identifier 6) indicates the type of tax collected in relationship to a specific tax amount. This subfield must be one of the values listed in this table.

Values and descriptions

Value	Description
00	Unknown
01	Federal/National Sales Tax
02	State Sales Tax
03	City Sales Tax
04	Local Sales Tax
05	Municipal Sales Tax
06	Other Tax
10	Value Added Tax (VAT)
11	Goods and Services (GST)
12	Provincial Sales Tax (PST)
13	Harmonized Sales Tax (HST)
14	Quebec Sales Tax (QST)
20	Room Tax
21	Occupancy Tax
22	Energy Tax
Space	Not supported

Subfield 7 (Card Acceptor Tax ID 6)

Subfield 7 (Card Acceptor Tax ID 6) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, this subfield must be 20 positions, left-justified, and it cannot contain all low values, all high values, or all spaces. In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

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Subfield 8 (Detail Tax Amount Sign 6)

If PDS 0753 is present, subfield 8 (Detail Tax Amount Sign 6) must contain a value of D or C. This subfield identifies whether PDS 0753 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Detail tax amount is a debit.
C	Detail tax amount is a credit.

PDS 0754 (Delivery Party Contact)

PDS 0754 (Delivery Party Contact) contains information about the individual (or individuals) identified as the delivery party. This information is typically not address information.

Attributes

Data Representation:	ans...305; TAGLLLVAR
Tag Field:	0754
Length Field:	3 positions, value = 061–305 in increments of 61
Data Field:	Variable length, 61–305 positions
Subfields:	2 subfields for each Delivery Party Contact occurrence
Occurrences	1–5
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Shipping/Courier Services)/1644	C	•	C

This PDS enables the sender to provide 1–5 different pieces of information related to the delivery party contact. For each different piece of delivery information provided, subfields 1 and 2 must be present. These subfields describe the type of information and the actual data.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the conditions apply:

- One of these MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214: Motor Freight Carriers, Trucking; Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215: Courier Services; Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for any of the interchange programs listed in these tables.

Canada Region Incentive Interchange Rate Programs

IRD	Description
BR	Canada Intracountry Commercial Data Rate II
BS	Canada Intracountry Commercial Large Ticket

U.S. region Incentive Interchange Rate Programs

IRD	Description
62	Commercial Large Ticket 1
66	Commercial Data Rate III
94	Commercial Large Ticket II
99	Commercial Large Ticket III
SC	Business Level 2 Data Rate III
SE	Business Level 2 Large Ticket I

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IRD	Description
SF	Business Level 2 Large Ticket II
SG	Business Level 2 Large Ticket III
3C	Business Level 3 Data Rate III
3E	Business Level 3 Large Ticket I
3F	Business Level 3 Large Ticket II
3G	Business Level 3 Large Ticket III
4C	Business Level 4 Data Rate III
4E	Business Level 4 Large Ticket I
4F	Business Level 4 Large Ticket II
4G	Business Level 4 Large Ticket III

Values

If present, PDS 0754 must be a minimum length of 061 (one occurrence) or a maximum length of 305 (five occurrences) and be divisible by the minimum occurrence length of 61.

PDS 0754 subfields

This PDS consists of two subfields.

PDS 0754 subfields

Number	Positions	Name	Attribute	Justification
1	1	Delivery Party Descriptor	ans-1	N/A
2	2–61	Delivery Party Contact Information	ans-60	left

Subfield 1 (Delivery Party Descriptor)

Subfield 1 (Delivery Party Descriptor) can occur 1–5 times and contains the valid values listed in this table.

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Values and descriptions

Value	Description
1	Name
2	Title
3	Telephone
4	E-mail address
5	Function

Subfield 2 (Delivery Party Contact Information)

Subfield 2 (Delivery Party Descriptor) can occur 1–5 times and contains the contact information about the party delivering the package. It must be left-justified and cannot contain all spaces or all zeros.

PDS 0755 (Line Item Total Amount)

PDS 0755 (Line Item Total Amount) provides the total amount presented in the line item detail message.

Attributes

Data Representation:	ans-14; TAGLLL
Tag Field:	0755
Length Field:	3 positions, value = 014
Data Field:	Fixed length, 014 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C

Values

When used in a Corporate Line Item Detail addendum message, PDS 0755 represents the sum of PDS 0647 (Extended Item Amount) and PDS 0597 (Total Tax Amount).

When used in a Telephony Billing Summary message, PDS 0755 represents the sum of these subfields:

- PDS 0627 (Billing Event 1), subfield 1 (Billing Event Amount) (occurs 1 to 10 times)
- PDS 0628 (Billing Event 2), subfield 1 (Billing Event Amount 2) (occurs 1 to 10 times), and
- PDS 0597 (Total Tax Amount), subfield 1 (Total Tax Amount) (which is the sum of all six of the tax-related PDSs).

When used in a Telephony Billing Detail addendum message, PDS 0755 represents the sum of these subfields:

- PDS 0649 (Call Usage Amount), subfield 1 (Call Usage Amount)
- PDS 0655 (Call Long Distance Amount), subfield 1 (Call Long Distance Amount)
- PDS 0658 (Call Connect Amount), subfield 1 (Call Collect Amount)
- PDS 0734 (Miscellaneous Expenses), subfield 2 (Miscellaneous Expense Amount), and
- PDS 0597 (Total Tax Amount), subfield 1 (Total Tax Amount) (which is the sum of all six of the tax-related PDSs).

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PDS 0755 subfields

This PDS consists of three subfields.

PDS 0755 subfields

Number	Positions	Name	Attribute	Justification
1	1–12	Line Item Total Amount	n–12	right
2	13	Line Item Total Amount Exponent	n-1	N/A
3	14	Line Item Total Amount Sign	a–1	N/A

Subfield 1 (Line Item Total Amount)

If PDS 0755 is present, subfield 1 (Line Item Total Amount) must be numeric, cannot contain all zeros, and contains the line item total amount.

Subfield 2 (Line Item Total Amount Exponent)

If PDS 0755 is present, subfield 2 (Line Item Total Amount Exponent) must be numeric and contain a value of 0 to 5.

NOTE: Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.

Subfield 3 (Line Item Total Amount Sign)

If PDS 0755 is present, subfield 3 (Line Item Total Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0755 is a debit or credit from the perspective of the cardholder.

Values and descriptions

Value	Description
D	Line item total amount is a debit.
C	Line item total amount is a credit.

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PDS 0756 (Passenger Description)

PDS 0756 (Passenger Description) contains three subfields to indicate the number of adults, the number of children, and the class of the ticket.

This PDS is used only when PDS 0652 (Service Type), subfield 1 (Service Type) equates to Ticket and PDS 0652, subfield 2 (Service Nature) equates to Domestic Tickets, Ne/See Ticket, Foreign Ticket, or TCV Series, or when PDS 0652 equates to Reservation and Service Nature equates to Seat, Couchette, or Bed.

Attributes

Data Representation:	ans-5; TAGLLL
Tag Field:	0756
Length Field:	3 positions, value = 005
Data Field:	Fixed length, 5 positions
Subfields:	3
Justification:	See "Subfields"

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	C	•	C
s1 Number of Adults	O	•	C
s2 Number of Children	O	•	C

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the U.S. region incentive interchange rate programs listed in this table.

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IRDs and descriptions

IRD	Description
22	Public Sector
29	Emerging Markets, Consumer Core Value
56	World Public Sector
HP	World High Value Public Sector
RK	Enhanced Public Sector
WP	World Elite Public Sector

PDS 0756 subfields

This PDS consists of three subfields.

PDS 0756 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Number of Adults	n-2	right
2	3–4	Number of Children	n-2	right
3	5	Class	ans-1	N/A

Subfield 1 (Number of Adults)

If PDS 0756 is present, subfield 1 must be numeric.

Subfield 2 (Number of Children)

If PDS 0756 is present, subfield 2 must be numeric.

Subfield 3 (Class)

If PDS 0756 is present, subfield 3 must be provided. This PDS is required if the associated First Presentment/1240 contains a railway MCC and is submitted for one of the U.S. region incentive interchange rate programs listed in this table.

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IRDs and descriptions

IRD	Description
10	Merit III Tier 1
11	Merit III Tier 2
12	Merit III Tier 3
24	Merchant UCAF
69	Commercial T&E Rate II
70/80	Merit III Base
79	Full UCAF
89	Commercial T&E Rate III
93	Passenger Transport
96	World T&E
RA	Enhanced Merit III Base
RB	Enhanced Merit III Tier 1
RC	Enhanced Merit III Tier 2
RD	Enhanced Merit III Tier 3
RN	Enhanced Merchant UCAF
RO	Enhanced Full UCAF
RR	Enhanced Passenger Transport
SO	Business Level 2 T&E Rate III
3O	Business Level 3 T&E Rate III
4O	Business Level 4 T&E Rate III

If present, this PDS cannot contain all high values or all low values.

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PDS 0757 (Transportation Service Provider)

PDS 0757 (Transportation Service Provider) contains the name of the service provider.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0757
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0758 (Transportation Services Offered)

PDS 0758 (Transportation Services Offered) contains the services that were offered by the transportation company.

Attributes

Data Representation:	ans...40; TAGLLLVAR
Tag Field:	0758
Length Field:	3 positions, value = 001–040
Data Field:	Variable length, 1–40 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Passenger Transport Detail, Rail Data)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0759 (Delivery Order Number)

PDS 0759 (Delivery Order Number) contains a customer invoice number for a rail sale to a corporate account.

Attributes

Data Representation:	ans...15; TAGLLLVAR
Tag Field:	0759
Length Field:	3 positions, value = 001–015
Data Field:	Variable length, 1–15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodged Account Detail)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0760 (Credit Card Slip Number)

PDS 0760 (Credit Card Slip Number) contains a slip number from the credit card slip.

Attributes

Data Representation:	ans...8; TAGLLLVAR
Tag Field:	0760
Length Field:	3 positions, value = 001–008
Data Field:	Variable length, 1–8 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodged Account Detail)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0761 (Travel Agency ID)

PDS 0761 (Travel Agency ID) contains a numeric code assigned to each approved location where an agent is authorized to issue Standard Traffic Documents (STDs) on behalf of ticketing airlines.

The ID is imprinted on each validly issued STD. This is usually referred to as the ticketing agency ARC (Airline Reporting Corporation) or IATA (International Air Transport Association) number.

Attributes

Data Representation:	ans...15; TAGLLLVAR
Tag Field:	0761
Length Field:	3 positions, value = 001–015
Data Field:	Variable length, 1–15 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodged Account Detail)/1644	O	•	C

Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

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PDS 0762 (Data Source)

PDS 0762 (Data Source) indicates the source of enhanced data that has been matched to this transaction.

Attributes

Data Representation:	n-2; TAGLLL
Tag Field:	0762
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	N/A

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodged Account Detail)/1644	O	•	C

Values

If present, this PDS must contain one of the valid values listed in this table.

Valid Values

Data source code valid values	Customer ID type
00	Not Applicable to this transaction
10	START BSP (Billing and Settlement Plan) (Global Distribution Systems Fares) (57 record, CCZ)

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Data source code valid values	Customer ID type
11	START non-BSP (Billing and Settlement Plan) (56, 57 records)
12	Deutche Bahn Online from Deutche Bahn
14	BSP (Billing and Settlement Plan) from DER
15	Non-BSP (Billing and Settlement Plan) from DER
16	Manual Matching for Exceptional Customers (customers of a specific program in Germany that is no longer supported)
18	Deutche Bahn-Online from DER
19	Acquirer Addenda (only Financials)

PDS 0763 (VAT Suppression Indicator)

PDS 0763 (VAT Suppression Indicator) contains a code indicating that the Value Added Tax was suppressed.

Attributes

Data Representation:	ans-2; TAGLLL
Tag Field:	0763
Length Field:	3 positions, value = 002
Data Field:	Fixed length, 2 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodged Account Detail)/1644	O	•	C

Values

If present, this PDS must be left-justified, cannot contain all zeros, all spaces, all high values, or all low values. The common values are DR (Deutsches Reisebüro) or ST (ST Art Amadeus).

PDS 0764 (Healthcare Eligible Status Indicator)

PDS 0764 (Healthcare Eligible Status Indicator) identifies whether the specific item described in this addendum message represents a qualified healthcare items (qualified in accordance with the IIAS Industry Standard list).

This flag indicates which transmitted items are qualified healthcare items and which transmitted items are not.

Attributes

Data Representation:	n–1; TAGLLL
Tag Field:	0764
Length Field:	3 positions, value = 001
Data Field:	fixed length, 1 position
Subfields:	None
Justification:	None

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Healthcare)/1644	M	•	M

Values

This PDS must contain a valid value listed in this table.

Values

Value	Description
0	Non-qualified healthcare item
1	Qualified healthcare item

PDS 0765 (MoneySend Receiver Data)

PDS 0765 (MoneySend Receiver Data) provides the full name and address information of the payee associated with a payment transaction.

Attributes

Data Representation:	ans...169; TAGLLLVAR
Tag Field:	0765
Length Field:	3 positions, value = 070–169
Data Field:	Variable length, 1–169
Subfields:	9
Justification:	See "Subfields"

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Payment Transaction Detail)/1644	C	•	C

PDS 0765 subfields 01 and 02 must be present in a Financial Detail Addendum (Payment Transaction Detail)/1644 message when Payment Transactions (identified by DE 3 [Processing Code], subfield 01 [Cardholder Transaction Type] value of 28) contains PDS 0043 (Program Registration ID) with a value of C07, C52, C53, C54, C55, C56, C57 C58, C59, or C65 and the transaction qualifies as a crossborder Moneysend payment transaction.

Values

If present, each PDS 0765 subfield must be left-justified and cannot contain all low values or all high values. Subfields 01 and 02 cannot contain all spaces or all zeros. Subfield 3, 4, 5, 6, 7, 8, and 9 are optional fields.

Subfield 1 (Payee First Name)

PDS 0765 (MoneySend Receiver Data), subfield 1 (Payee First Name) contains the first name of the payee.

This subfield must be provided in payment transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type], value 28) when the payment transaction contains PDS 0043 (Transaction Type Identifier) with a value of C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65 and the transaction qualifies as a crossborder Moneysend payment transaction.

Attributes

	Attribute	Value
Subfield ID	n-2	01
Subfield Length	n-2	35
Data Representation	ans-35	
Justification	Left	

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Subfield 2 (Payee Last Name)

PDS 0765 (MoneySend Receiver Data), subfield 2 (Payee Last Name) contains the last name of the payee.

This subfield must be provided in payment transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type], value 28) when the Payment Transaction contains PDS 0043 (Transaction Type Identifier) with a value of C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65 and the transaction qualifies as a crossborder Moneysend payment transaction.

Attributes

	Attribute	Value
Subfield ID	n-2	02
Subfield Length	n-2	35
Data Representation	ans-35	
Justification	Left	

Subfield 3 (Payee Address)

PDS 0765 (MoneySend Receiver Data), subfield 3 (Payee Address) contains the street address of the payee.

Attributes

	Attribute	Value
Subfield ID	n-2	03
Subfield Length	n-2	30
Data Representation	ans-30	
Justification	Left	

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Subfield 4 (Payee City)

PDS 0765 (MoneySend Receiver Data), subfield 4 (Payee City) contains the city of the payee.

Attributes

	Attribute	Value
Subfield ID	n-2	04
Subfield Length	n-2	25
Data Representation	ans-25	
Justification	Left	

Subfield 5 (Payee State/Province Code)

PDS 0765 (MoneySend Receiver Data), subfield 5 (Payee State/Province Code) contains the state/province code of the payee.

	Attribute	Value
Subfield ID	n-2	05
Subfield Length	n-2	03
Data Representation	ans-3	
Justification	Left	

Subfield 6 (Payee Country Code)

PDS 0765 (MoneySend Receiver Data), subfield 6 (Payee Country Code) contains the valid ISO standards alpha country code of the payee.

Attributes

	Attribute	Value
Subfield ID	n-2	06
Subfield Length	n-2	03
Data Representation	ans-3	
Justification	Left	

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Subfield 7 (Payee Postal Code)

PDS 0765 (MoneySend Receiver Data), subfield 7 (Payee Postal Code) contains the postal code of the payee.

Attributes

	Attribute	Value
Subfield ID	n-2	07
Subfield Length	n-2	10
Data Representation	ans-10	
Justification	Left	

Subfield 8 (Payee Date of Birth)

PDS 0765 (MoneySend Receiver Data), subfield 8 (Payee Date of Birth) contains the date of birth of the payee in the format: MMDDYYYY.

Attributes

	Attribute	Value
Subfield ID	n-2	08
Subfield Length	n-2	08
Data Representation	n-8	
Justification	Left	

Subfield 9 (Payee Phone Number)

PDS 0765 (MoneySend Receiver Data), subfield 9 (Payee Phone Number) contains the phone number of the payee.

Attributes

	Attribute	Value
Subfield ID:	n-2	09
Subfield Length:	n-2	20
Data Representation:	ans-20	

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	Attribute	Value
Justification:	Left	

PDS 0770 (Additional Card Acceptor Inquiry Information)

PDS 0770 (Additional Card Acceptor Inquiry Information) provides additional card acceptor contact data for cardholder, acquirer, or issuer use if there are questions or disputes concerning a transaction.

Attributes

Data Representation:	ans...73; TAGLLLVAR
Tag Field:	0770
Length Field:	3 positions, value = 025–073
Data Field:	Variable length, 25-73 positions
Subfields:	4
Justification:	See "Subfields"

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

Values

If present, PDS 0770 cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 025–073.

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PDS 0770 subfields

This PDS consists of four subfields.

PDS 0770 subfields

Number	Positions	Name	Attribute	Justification
1	1–25	Sales Rep Name	ans-25	left
2	26–41	Sales Rep Phone Number	ans-16	left
3	42–57	Sales Rep Fax Number	ans-16	left
4	58-73	Technical Support Phone Number	ans-16	left

Subfield 1 (Sales Rep Name)

Subfield 1 (Sales Rep Name) contains the name of the card acceptor sales representative. If present, subfield 1 must be left-justified and cannot contain all spaces.

Subfield 2 (Sales Rep Phone Number)

Subfield 2 (Sales Rep Phone Number) contains the primary phone number that the cardholder may use to contact the card acceptor sales representative.

If present, this subfield cannot contain all zeros or any of these values:

- 000-000-0000
- (000) 000-0000, or
- 000 000 0000.

For transactions from U.S. or Canadian card acceptors (identified by DE 43 [Card Acceptor Name Location], subfield 6 [Card Acceptor Country Code] containing a value of USA or CAN), subfield 2 (Sales Rep Phone Number), if present, must contain a 10-position phone number and must be left-justified with trailing spaces, and the first three positions must be numeric.

Subfield 3: Sales Rep Fax Number

Subfield 3 (Sales Rep Fax Number) contains the fax number that the cardholder may use to contact the card acceptor sales representative.

If present, this subfield cannot contain all zeros or any of these values:

- 000-000-0000
- (000) 000-0000, or
- 000 000 0000.

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For transactions from U.S. or Canadian card acceptors (identified by DE 43 [Card Acceptor Name Location], subfield 6 [Card Acceptor Country Code] containing a value of USA or CAN), subfield 3 (Sales Rep Fax Number), if present, must contain a 10-position phone number and must be left-justified with trailing spaces, and the first three positions must be numeric.

Subfield 4 (Technical Support Phone Number)

Subfield 4 (Technical Support Phone Number) contains the phone number that the cardholder may use to contact the card acceptor for technical assistance.

If present, this subfield cannot contain all zeros or any of these values:

- 000-000-0000
- (000) 000-0000, or
- 000 000 0000.

For transactions from U.S. or Canadian card acceptors (identified by DE 43 [Card Acceptor Name Location], subfield 6 [Card Acceptor Country Code] containing a value of USA or CAN), subfield 4 (Technical Support Phone Number), if present, must contain a 10-position phone number and must be left-justified with trailing spaces and the first three positions must be numeric.

PDS 0771 (Cost Center Information)

PDS 0771 (Cost Center Information) provides information to identify the card acceptor business unit that is financially affected by the transaction.

Attributes

Data Representation:	ans...36; TAGLLLVAR
Tag Field:	0771
Length Field:	3 positions, value = 018–036
Data Field:	Variable length, 18–36 positions
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0771 must be a length of 18–36.

PDS 0771 subfields

This PDS consists of two subfields as defined in this table.

PDS 0771 subfields

Number	Positions	Name	Attribute	Justification
1	1–18	Cost Center Number	ans-18	left
2	19-36	Cost Center Description	ans-18	left

Subfield 1 (Cost Center Number)

Subfield 1 (Cost Center Number) is used to identify the card acceptor business unit which is financially impacted by the transaction.

If present, subfield 1 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (Cost Center Description)

Subfield 2 (Cost Center Description) contains a free-form text description of the information provided in subfield 1.

If present, subfield 2 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0772 (Driver License/State Issued ID Information)

PDS 0772 (Driver License/State Issued ID Information) contains the cardholder's driver license or state-issued ID number and the state, province, or region code by which it was issued, and is used for cardholder identity validation.

Attributes

Data Representation:	ans...18; TAGLLLVAR
Tag Field:	0772
Length Field:	3 positions, value = 015-018
Data Field:	Variable length, 15–18 position
Subfields:	2
Justification:	See "Subfields"

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C

Values

If present, PDS 0772 must be a length of 15–18.

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PDS 0772 subfields

This PDS consists of two subfields.

PDS 0772 subfields

Number	Positions	Name	Attribute	Justification
1	1–15	Driver License/State Issued ID Number	ans-15	left
2	16-18	Driver License/State Issued ID State, Province, or Region Code	ans-3	left

Subfield 1 (Driver License/State Issued ID Number)

Subfield 1 (Driver License/State Issued ID Number) contains the driver license or state-issued ID number of the cardholder.

If present, subfield 1 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

Subfield 2 (Driver License/State Issued ID State, Province, or Region Code)

Subfield 2 (Driver License/State Issued ID State, Province, or Region Code) contains the state, province, or region code by which the cardholder's driver license or state issued ID is issued.

If present, subfield 2 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0773 (Payment Method Information)

PDS 0773 (Payment Method Information) provides a means to identify one or multiple payment methods and associated amounts for the transaction.

Attributes

Data Representation:	an...140; TAGLLLVAR
Tag Field:	0773
Length Field:	3 positions, value = 014–140 in increments of 14
Data Field:	Variable length, 014–140 positions

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Subfields:	2 fixed-length subfields for each occurrence
Occurrences	1–10
Justification:	See "Subfields"

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)	O	•	C

Values

If present, PDS 0772 must be a length of 14–140, and divisible by a minimum occurrence length of 14.

PDS 0773 subfields

This PDS may contain 1 to 10 occurrences of payment method information.

Each payment method consists of two subfields as defined in this table. Each occurrence requires 14 positions; the length of this PDS must be a multiple of 14, with a maximum length of 140 positions.

PDS 0773 subfields

Number	Positions	Name	Attribute	Justification
1	1–2	Payment Method	an-2	n/a
2	3-14	Amount, Payment	n-12	right

Subfield 1 (Payment Method)

Subfield 1 (Payment Method) contains the payment method used by the cardholder. The valid values for subfield 1 are listed in this table.

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Values and descriptions

Value	Description
01	Credit Card
02	Debit Card
03	Gift Card
04	Cash
05	Check
06	Coupon
07	Other

Subfield 2 (Amount, Payment)

Subfield 2 (Amount, Payment) contains the amount associated with the value provided in subfield 1.

If present, subfield 2 must be numeric and greater than zero and in the same currency as the First Presentment/1240 Transaction Currency.

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, a payment amount of USD 212.50 is expressed as 000000021250.

PDS 0774 (Stock Keeping Unit (SKU) Description)

PDS 0774 (Stock Keeping Unit [SKU] Description) provides the item description for the associated SKU number.

Attributes

Data Representation:	ans...200; TAGLLLVAR
Tag Field:	0774
Length Field:	3 positions, value = 001–200
Data Field:	Variable length, 001–200 positions
Subfields:	None
Justification:	Left

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Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0774 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 1–200.

PDS 0775 (Department Code)

PDS 0775 (Department Code) provides a means to identify the card acceptor department from which the goods or services were obtained.

Attributes

Data Representation:	ans...8; TAGLLLVAR
Tag Field:	0775
Length Field:	3 positions, value = 001–008
Data Field:	Variable length, 001–008 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0775 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 1–8.

PDS 0776 (Alternate Custom Identifier)

PDS 0776 (Alternate Custom Identifier) enables customers to provide custom information pertinent to the transaction.

Attributes

Data Representation:	ans...410; TAGLLLVAR
Tag Field:	0776
Length Field:	3 positions, value = 082–410 in increments of 82
Data Field:	Variable length, 082–410 positions
Subfields:	2 fixed-length subfields for each occurrence
Occurrences:	1-5
Justification:	See "Subfields"

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If PDS 0776 is present, both subfield 1 and subfield 2 must be present in each occurrence of Alternate Custom Identifier, and the PDS must be a length of 82–410 and divisible by a minimum occurrence length of 82.

PDS 0776 subfields

This PDS may contain 1 to 5 occurrences of alternate custom identifier information.

Each occurrence requires 82 positions; the length of this PDS must be a multiple of 82, with a maximum length of 410 positions. Each alternate custom identifier consists of two subfields as defined in this table.

PDS 0776 subfields

Number	Positions	Name	Attribute	Justification
1	1–6	Alternate Custom Identifier Type	ans-06	n/a
2	7–82	Alternate Custom Identifier Detail	ans-76	left

Subfield 1 (Alternate Custom Identifier Type)

Subfield 1 (Alternate Custom Identifier Type) identifies the type of custom information that is contained in subfield 2 as free-form text. The valid values for subfield 1 are listed in this table.

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Values and descriptions

Value	Description
CUSORD	Customer Order
CUSTPO	Customer Purchase Order
FOLNUM	Folio Number
INVACT	Invoice or Account Number
OTHER1	Other
OTHER2	Other
PRCHID	Purchase Identification
RECLOC	Record Locator
RESNUM	Reservation Number
RNTAGR	Rental Agreement
SUPINV	Supplier Invoice
SUPORD	Supplier Order
TKTNUM	Ticket Number
TRANID	Transaction Identification
TRKNUM	Tracking Number

Subfield 2 (Alternate Custom Identifier Detail)

Subfield 2 (Alternate Custom Identifier Detail) is a free-form text field for certain information pertinent to the transaction. The information provided should relate to the value provided in subfield 1.

If present, subfield 2 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

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PDS 0777 (Promotion Code)

PDS 0777 provides a means to identify the promotion code associated with the goods or services being purchased.

Attributes

Data Representation:	ans...6; TAGLLLVAR
Tag Field:	0777
Length Field:	3 positions, value = 001–006
Data Field:	Variable length, 001–006 positions
Subfields:	None
Justification:	Left

Usage

This table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C

Values

If present, PDS 0777 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 1–6.

Values

Values	Description
ARGCTA	Installment payment transaction within Argentina
AGROF1	Mastercard Agro Card
BNDES1	Brazil intracountry transactions using the Mastercard BNDES Card

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Values	Description
COLCTA	Installment payment transaction within Colombia
GREECE	Installment payment transaction within Greece
HGMINS	Installment payment transaction for Croatia, Czech Republic, Georgia, Hungary, Romania, Serbia, Slovakia, Slovenia, and Ukraine
MCGARS	Identifies Global Automated Service (GARS) Stand-In activity
MCINST	Mastercard Installment Payment
MEXCTA	Installment payment transaction within Mexico
PARCEL	Installment payment transaction within Brazil
PERCTA	Installment payment transaction within Peru
PHINST	Installment payment transaction within Philippines
PRYCTA	Installment payment transaction within Paraguay
URYCTA	Installment payment transaction within Uruguay

PDS 0799 (Test Case Traceability Identifiers)

PDS 0799 (Test Case Traceability Identifiers) provides an audit trail for various messages within a specified test transaction.

This PDS is used for internal Mastercard® testing and customer testing.

Attributes

Data Representation:	ans...165; TAGLLLVAR
Tag Field:	0799
Length Field:	3 positions, value = 033–165 in increments of 33
Data Field:	Variable length, 33–165 positions
Subfields:	2 subfields for each Test Case occurrence
Occurrences:	1–5

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Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
File Header (Customer-generated)/1644	O	•	•
File Trailer (Customer-generated)/1644	O	•	•
First Presentment/1240	O	•	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Payment Transaction Detail)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Summary)/1644	O	•	C
Financial Detail Addendum (Telephony Billing, Detail)/1644	O	•	C
Financial Detail Addendum (Electronic Invoice, Transaction Data)/1644	O	•	C
Financial Detail Addendum (Electronic Invoice, Party Information)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Generic Detail)/1644	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C

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Message Type Identifier	Org	Sys	Dst
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing)/ 1740	O	•	C

This PDS contains 1–5 test case numbers. The transaction originator optionally may provide it. Its purpose is to trace the associated message to 1 to 5 internal Mastercard® or customer test cases. This may assist the transaction originator in evaluating test results. The IPM Pre-edit application retains this PDS throughout its processing. GCMS removes this PDS from the message before sending the message to the receiving customer.

Values

The transaction originator assigns PDS 0799 values.

If present, PDS 0799 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

PDS 0799 subfields

This PDS may contain one to five test case traceability identifiers.

Each traceability identifier requires 33 positions; the maximum length of this PDS is 165 positions. None of these subfields is optional; that is, all 33 positions must be provided for each occurrence. Each traceability identifier consists of two subfields as defined in this table.

PDS 0799 subfields

Number	Positions	Name	Attribute	Justification
1	1–8	Auxiliary Field 1 - An identifier for internal Mastercard® testing or customer testing	ans–8	left
2	9–33	Auxiliary Field 2 - An identifier for internal Mastercard® testing or customer testing	ans–25	left

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PDS 1000–1099 (Member-to-Member Proprietary Data)

PDS 10XX (Member-to-Member Proprietary Data) contains 100 private data subelements (1000–1099) used exclusively for reporting member-to-member proprietary data.

Customers can use these PDSs to exchange with other participating customers information that is not defined and captured in other elements.

These PDSs are reserved for member-to-member proprietary data. Customers that want to exchange data that is not defined in another data element or PDS may agree to define the data between themselves and present it in one or multiple PDSs in the 1000–1099 range.

Attributes

Data Representation:	ans...992; TAGLLLVAR
Tag Field:	10XX (1000-1099)
Length Field:	3 positions, value = 001–992
Data Field:	Variable length, 1–992 positions
Subfields:	None
Justification:	None

Usage

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	O	•	C
Financial Detail Addendum (Passenger Transport Detail, General Ticket Information)/1644	O	•	C
Financial Detail Addendum (Passenger Transport Detail, Trip Leg Data)/1644	O	•	C
Financial Detail Addendum (Vehicle Rental Detail)/1644	O	•	C

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Message Type Identifier	Org	Sys	Dst
Financial Detail Addendum (Lodging Summary)/1644	O	•	C
Financial Detail Addendum (Temporary Services)/1644	O	•	C
Financial Detail Addendum (Shipping/Courier Services)/1644	O	•	C
Financial Detail Addendum (Payment Transaction Detail)/1644	O	•	C
Financial Detail Addendum (Generic Detail)/1644	O	•	C
Financial Detail Addendum (Corporate Card Common Data Requirements)/1644	O	•	C
Financial Detail Addendum (Corporate Fleet Transaction Information)/1644	O	•	C
Financial Detail Addendum (Corporate Line Item Detail)/1644	O	•	C
Financial Detail Addendum (Healthcare)/1644	O	•	C
Financial Detail Addendum (Private Label Common Data)/1644	O	•	C
Financial Detail Addendum (Private Label Line Item Detail)/1644	O	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	O	•	C
Second Presentment/1240	O	•	C
Retrieval Request/1644	O	•	C
Retrieval Request Acknowledgment/1644	O	•	C
Fee Collection (Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Other than Retrieval Fee Billing)/1740	O	•	C
Fee Collection (Handling Fees)/1740	O	•	C

Values

Customers may choose one of two options in presenting member-to-member proprietary data in their messages.

- Customers that want to send or receive proprietary data, but would rather use their own parsing routines to parse their data, may opt to use a single PDS

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within the range of 1000 to 1099 and provide one string of up to 992 characters of data. With this option, customers would provide a single PDS tag (ID) and one length definition, followed by the data string. The clearing system parsers will leave this customer data intact.

- Customers that want to send or receive proprietary data, but would like Mastercard to parse the data, may opt to use up to 100 individual PDSs within the range of 1000 to 1099 to define their data. Under this option, customers will need to use the normal tag-length-data PDS encoding structure to define as many PDSs as they choose to use. This will provide the clearing system parsers with the appropriate information to parse the data for inbound and outbound messages. Customers may provide up to an overall total of 999 positions (including tags, lengths, and data for all PDSs assigned within the range) per message.

Member-to-Member data in PDSs 1000 through 1099 may be presented in all messages originated by customers and may be included in any of the Additional Data data elements (DE 48, DE 62, DE 123, DE 124, and DE 125).

The contents of a single or of multiple PDSs in the 1000–1099 range must be in display format. The clearing system does not accommodate binary data in these subelements.

PDS 1000–1099 Member-to-Member Proprietary Data cannot be all low values or all high values.

PDS 1000 (Member-to-Member Proprietary Data) designates new commercial product type MLF issued in Brazil only. The values listed in this table are used with the Brazil Agro Program.

Values

Field Name/Positions	Type	Size	Comments
Financing Type (Positions 1–20)	Alpha	20	Type of loan operation, agreed between Merchant and issuer. Examples: AGRO-CUSTEIO, AGRO-INVEST, FINAME, CBN.
Buyer ID Type (Position 21)	Alpha	1	Possible values: F or J.
Buyer ID (Positions 22–35)	Numeric	14	Merchant to fill in with cardholder's CPF or company's CNPJ number or issuers to supply with company's CNPJ number.
Buyer Phone Number (Positions 36–46)	Numeric	11	Merchant to fill in with buyer phone number.

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Field Name/Positions	Type	Size	Comments
Purchase Identification (Positions 47–66)	Alphanumeric	20	Invoice Data or Purchase Request Data, depending on the agreement between the merchant and issuer.
Installments Cycle (Positions 67–68)	Numeric	2	Different amortization types than monthly. For future use, it does not affect transaction clearing and settlement.
Interest Rate (Positions 69–86)	Numeric	18 (12.6[32])	Interest rate on loan. For future use.
Grace Period (Positions 87–89)	Numeric	3	Number of amortization cycles to wait before charging the installments. For future use, it does not affect transaction clearing and settlement.
Grace Period Cycle (Positions 90–92)	Numeric	3	Allow different grace period types than monthly. For future use, it does not affect transaction clearing and settlement.
Grace Period Interest Rate (Positions 93–110)	Numeric	18 (12.6[33])	Interest rate on grace period. For future use, it does not affect transaction clearing and settlement.
Reference Field 1 (Positions 111–130)	Alpha	20	Acquirer to populate with merchant's CNPJ number.
Reference Field 2 (Positions 131–150)	Alpha	20	Data exchange between merchant and issuer, to identify the transaction.
Reference Field 3 (Positions 151–170)	Alpha	20	Data exchange between merchant and issuer, to identify the transaction.
Filler Data (Positions 171–227)	Alphanumeric	56	Reserved for future Brazil domestic enhancements.

[32] For 12.6, the 12 represents numeric values in front of the decimal point and the 6 represents values behind the decimal point.
[33] For 12.6, the 12 represents numeric values in front of the decimal point and the 6 represents values behind the decimal point.

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Chapter 9 Institution ID data elements and PDSs

Multiple institution ID data elements (DE) and private data subelements (PDS) are defined in IPM messages, and each has a specific function. They are classified into financial or business institutions and technical institutions. This section describes the relationship of these data elements and PDSs.

Financial or business institutions....1296
Technical institutions....1297
Same values in institution ID data elements and PDSs....1298

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Financial or business institutions

These institutions have a financial relationship, business relationship, or both with the card acceptor, cardholder, or with Mastercard®.

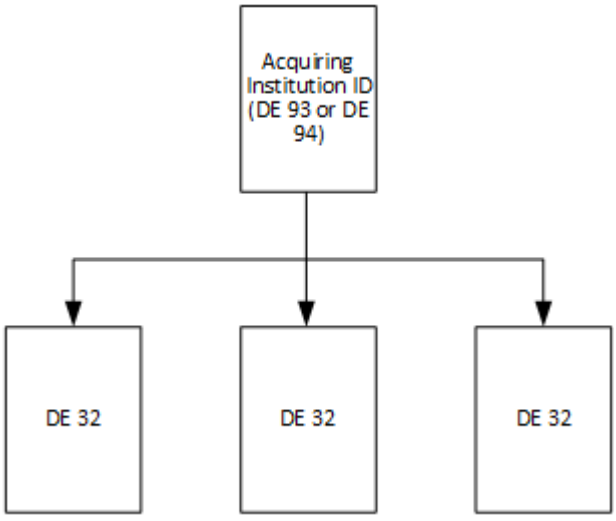
These institutions do not necessarily send and receive data. They consist of Data Element (DE) 32 (Acquiring Institution ID Code), DE 94 (Transaction Originator Institution ID Code), and DE 93 (Transaction Destination Institution ID Code).

- DE 32 - Acquirers assign DE 32 contents and the contents are not validated against the clearing system customer ID database. DE 32 is optional.
- An acquirer may use DE 32 to subdivide its portfolio within its customer ID number. For example, one acquirer may assign a different DE 32 value to each of its affiliate or agent institutions. Another acquirer may assign DE 32 values according to geographic location.
- DE 94 - This institution has financial responsibility as the transaction originator. It must be a principal member. DE 94 must contain a valid customer ID, such as an ICA number.
- DE 93 - This institution has financial responsibility as the transaction receiver. It must be a principal member. DE 93 must contain a valid customer ID, such as an ICA number.

NOTE: If submitted, DE 93 and DE 94 must be a minimum of 6 positions long and a maximum of 11 positions long. GCMS will reject clearing messages submitted with a customer ID less than six positions long.

This diagram illustrates the relationship between the acquirer and DE 32.

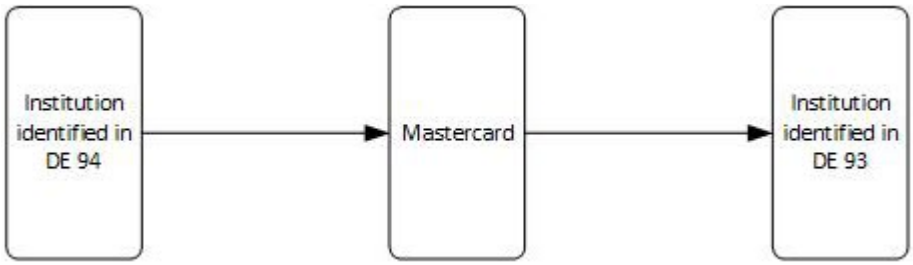
Figure 8: Acquirer and DE 32 relationship



This diagram depicts the roles of institutions identified in DE 93 and DE 94.

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Figure 9: Institution roles



Technical institutions

These institutions are physically connected to the card acceptor, cardholder data center, or with Mastercard®.

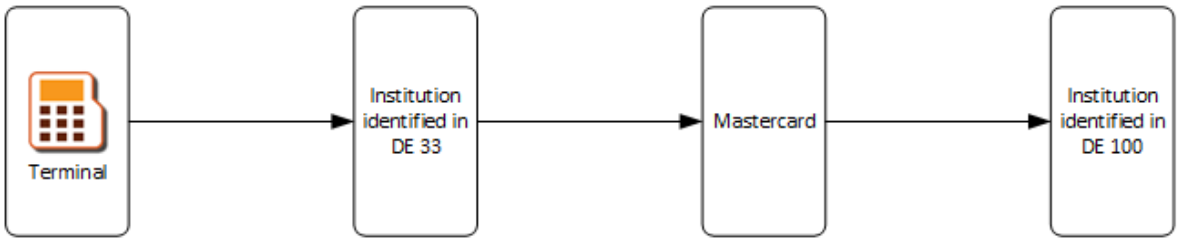
Their primary function is to send data, receive data, or both. They do not necessarily have financial responsibility for a transaction. They consist of DE 33 (Forwarding Institution ID Code) and DE 100 (Receiving Institution ID Code).

- DE 33 - This institution is physically connected to the clearing system. It is usually a processor. The message originator populates DE 33 with the customer ID assigned to the customer or processor that is physically connected to the clearing system.
- DE 100 - This institution is also physically connected to the clearing system. Like DE 33, it is usually a processor. The clearing system populates DE 100. It contains either the customer ID of the institution that receives transactions on the acquirer's behalf (as the account range in positions 3–7 of the acquirer reference data [ARD] identifies), or the issuer's behalf (as the account range in the card account number identifies), whichever is appropriate to the transaction.

NOTE: If submitted, DE 33 and DE 100 must be a minimum of 6 positions long and a maximum of 11 positions long. GCMS will reject clearing messages submitted with a customer ID less than six positions long.

This diagram further illustrates the technical relationship among these data elements and PDSs.

Figure 10: DE and PDS relationships



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Same values in institution ID data elements and PDSs

Several of these data elements and PDSs may contain the same value.

For example, an acquirer that submits transactions directly to the clearing system (as opposed to submitting them through a processor) may place the same identifier in DE 32, DE 94, and DE 33.

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