

SEPA ~~CARDS-PAYMENTS~~ STANDARDISATION (~~SPCS~~) "VOLUME"

STANDARDS' REQUIREMENTS

Book 3

DATA ELEMENTS

*Payments and Cash Withdrawals ~~with Cards~~ in SEPA**Applicable Standards and Conformance Processes*© European ~~Cards-Payments~~ Stakeholders Group AISBL.

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1 GENERAL

1.1 Reference documents

| Version integrated in Book 3 | Messages identification |
|--|---|
| <p>ISO 20022 - ATICA Acquirer-To-Issuer Cards Messages (see https://www.iso20022.org/cards_and_retail_messages.page). ATICA v3</p> | <p><u>Authorisation</u></p> <p>Authorisation InitiationV03 - cain.001.001.03</p> <p>Authorisation Response-V03 - cain.002.001.03</p> <p><u>Financial</u></p> <p>Financial Initiation V03- - cain.003.001.03</p> <p>FinancialResponse V03 - - cain.004.001.03</p> <p><u>Reversal</u></p> <p>Reversal Initiation V03 - cain.005.001.03</p> <p>Reversal Response V03 - cain.006.001.03</p> |
| <p>ISO 20022 - ATICA Acquirer-To-Issuer Cards Messages (see https://www.iso20022.org/cards_and_retail_messages.page). ATICA v2 v3 and v4 has been used in this release of the document.</p> | <p><u>Authorisation</u></p> <p>Authorisation InitiationV03 - cain.001.001.03 and</p> <p>Authorisation InitiationV02-InitiationV04 - cain.001.001.0204</p> <p>Authorisation Response V03 - cain.002.001.03 and</p> <p>Authorisation Response-V02-V04 - cain.002.001.0204</p> <p><u>Financial</u></p> <p>Financial Initiation V03 - cain.003.001.03 and</p> <p>Financial Initiation V02V04- - cain.003.001.0204</p> <p>FinancialResponse V03 - cain.004.001.03 and</p> <p>FinancialResponse V02-V04 - - cain.004.001.0204</p> <p><u>Reversal</u></p> <p>Reversal Initiation V03 - cain.005.001.03 and</p> <p>Reversal Initiation V02-V04 - cain.005.001.0204</p> <p>Reversal Response V03 - cain.006.001.03 and</p> <p>Reversal Response V02-V04 - cain.006.001.0204</p> |
| <p>ISO 20022 - ATM Card Transactions Messages (see https://www.nexo-standards.org/standards/nexo-atm-protocol). ATM v2 has been used in this release of the document.</p> | <p><u>Authorisation</u></p> <p>ATMWithdrawalRequestV02 - catp.001.001.02</p> <p>ATMWithdrawalResponseV02 - catp.002.001.02</p> <p><u>Financial</u></p> <p>ATMWithdrawalCompletionAdviceV02 - catp.003.001.02</p> |

| Version integrated in Book 3 | Messages identification |
|--|---|
| | ATMWithdrawalCompletionAcknowledgementV02 - catp.004.001.02 |
| ISO 20022 - CAPE Card Payments Exchanges (see https://www.nexo-standards.org/standards/nexo-acquirer-protocol). CAPE v10-v12 has been used in this release of the document. | <p>Authorisation</p> <p>AcceptorAuthorisationRequestV10 AcceptorAuthorisationRequestV12 - caaa.001.001.1012</p> <p>AcceptorAuthorisationResponseV10 AcceptorAuthorisationResponseV12 - caaa.002.001.1012</p> <p>Financial</p> <p>AcceptorCompletionAdviceV10 AcceptorCompletionAdviceV12 - caaa.003.001.102</p> <p>AcceptorCompletionAdviceResponseV09 AcceptorCompletionAdviceResponseV11 - caaa.004.001.0911</p> <p>Reversal</p> <p>AcceptorCancellationRequestV10 AcceptorCancellationRequestV12 - caaa.005.001.1012</p> <p>AcceptorCancellationResponseV09 AcceptorCancellationResponseV11 - caaa.006.001.0911</p> <p>AcceptorCancellationAdviceV10 AcceptorCancellationAdviceV12 - caaa.007.001.1012</p> <p>AcceptorCancellationAdviceResponseV09 AcceptorCancellationAdviceResponseV11 - caaa.008.001.0911</p> |
| ISO 20022 - BG SCC ImplementationGuidelines2.0 Release Note 2014.pdf (see https://www.berlin-group.org/iso20022-sepa-card-clearing-version-2.0). SCC v2.0 has been used in this release of the document. | <p>Authorisation</p> <p>FI to FI Customer Direct Debit (pacs.003.002.04)</p> <p>Reversal</p> <p>Payment Reversal (pacs.007.002.04)</p> |
| ISO 8583:1987, Financial transaction card originated messages — Interchange message specifications (not available online) ISO 8583:1993, Financial transaction card originated messages — Interchange message specifications (not available online) ISO 8583:2003, Financial transaction card originated messages — Interchange message specifications (see https://www.iso.org/obp/ui/#iso:std:iso:8583:-1:ed-1:v1:en) | <p>Authorisation</p> <p><u>Q100/Q101</u> Auth<u>o</u>risation Request/Auth<u>o</u>risation Request Repeat</p> <p><u>Q110</u> Auth<u>o</u>risation Request Response</p> <p><u>Q120/Q121</u> Auth<u>o</u>risation Advice/Auth<u>o</u>risation Advice Repeat</p> <p><u>Q130</u> Auth<u>o</u>risation Advice Response</p> <p>Financial</p> <p><u>Q200/Q201</u> Financial transaction Request/ Financial transaction Request Repeat</p> <p><u>Q210</u> Financial transaction Request Response</p> <p><u>Q220/Q221</u> Financial transaction Advice / Financial transaction Advice Repeat</p> <p><u>Q230</u> Financial transaction Advice Response</p> |

| Version integrated in Book 3 | Messages identification |
|--|--|
| ISO 8583:2023, Financial transaction card originated messages — Interchange message specifications (see https://www.iso.org/fr/standard/79451.html and https://x9.org/iso-8583-mas/https://www.iso.org/obp/ui/#iso:std:iso:8583:-1:ed-1:v1:en) | <p><u>Reversal</u></p> <p>0400/0401 Reversal Request/ Reversal Request Repeat</p> <p>0410 Reversal Request Response</p> <p>0420/0421 Reversal Advice/ Reversal Advice Repeat</p> <p>0430 Reversal Advice Response</p> |
| ISO 8583:1993, Financial transaction card originated messages — Interchange message specifications (not available online) | <p><u>Authorisation</u></p> <p>1100/1101 Authorisation Request/Authorisation Request Repeat</p> <p>1110 Authorisation Request Response</p> <p>1120/1121 Authorisation Advice/Authorisation Advice Repeat</p> <p>1130 Authorisation Advice Response</p> <p><u>Financial</u></p> <p>1200/1201 Financial transaction Request/ Financial transaction Request Repeat</p> <p>1210 Financial transaction Request Response</p> <p>1220/1221 Financial transaction Advice / Financial transaction Advice Repeat</p> <p>1230 Financial transaction Advice Response</p> <p><u>Reversal</u></p> <p>1420/1421 Reversal Advice/ Reversal Advice Repeat</p> <p>1430 Reversal Advice Response</p> |
| ISO 8583:2003, Financial transaction card originated messages — Interchange message specifications (see https://www.iso.org/obp/ui/#iso:std:iso:8583:-1:ed-1:v1:en) | <p><u>Authorisation</u></p> <p>2100/2101 Authorisation Request/Authorisation Request Repeat</p> <p>2110 Authorisation Request Response</p> <p>2120/2121 Authorisation Advice/Authorisation Advice Repeat</p> <p>2130 Authorisation Advice Response</p> <p><u>Financial</u></p> <p>2200/2201 Financial transaction Request/ Financial transaction Request Repeat</p> <p>2210 Financial transaction Request Response</p> <p>2220/2221 Financial transaction Advice / Financial transaction Advice Repeat</p> <p>2230 Financial transaction Advice Response</p> <p><u>Reversal</u></p> <p>2420/2421 Reversal Advice/ Reversal Advice Repeat</p> <p>2430 Reversal Advice Response</p> |

| Version integrated in Book 3 | Messages identification |
|---|--|
| <p>ISO 8583:2023, Financial transaction card originated messages — Interchange message specifications (see https://www.iso.org/fr/standard/79451.html and https://x9.org/iso-8583-mas/)</p> | <p><u>Authorisation</u></p> <p>2100/2101 Authorisation Request/Authorisation Request Repeat</p> <p>2110 Authorisation Request Response</p> <p>2120/2121 Authorisation Advice/Authorisation Advice Repeat</p> <p>2130 Authorisation Advice Response</p> <p><u>Financial</u></p> <p>2200/2201 Financial transaction Request/ Financial transaction Request Repeat</p> <p>2210 Financial transaction Request Response</p> <p>2220/2221 Financial transaction Advice / Financial transaction Advice Repeat</p> <p>2230 Financial transaction Advice Response</p> <p><u>Reversal</u></p> <p>2420/2421 Reversal Advice/ Reversal Advice Repeat</p> <p>2430 Reversal Advice Response</p> |

| Version integrated in Book 3 | Messages identification |
|---|--|
| <p><u>ISO 20022 Creditor Payment Activation Request</u></p> <p><u>Payment Activation Request V07 -</u></p> <p><u>01 January 2019 is the version referenced in the SpreadSheet that is mostly used in the field in 2025in the SpreadSheetCreditor Payment Activation Request — Maintenance 2022 — 2023 —</u></p> <p><u>27 March 2023</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u></p> | <p><u>pain.013.001.1007 CreditorPaymentActivationRequestV1007 instead of</u></p> <p><u>pain.013.001.10 CreditorPaymentActivationRequestV10</u></p> <p><u>pain.014.001.07 CreditorPaymentActivationRequestStatusReportV07</u></p> |
| <p><u>ISO 20022 Creditor Payment Activation Request</u></p> <p><u>Creditor Payment Activation Request — Maintenance</u></p> <p><u>2023 — 2024 - 11 March 2024 — v11 - is the latest version available containing optional data</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u></p> <p><u>SCT Init — Request To Pay</u></p> | <p><u>pain.013.001.11 CreditorPaymentActivationRequestV11</u></p> <p><u>pain.014.001.11 CreditorPaymentActivationRequestStatusReportV11</u></p> |
| <p><u>ISO 20022 Payment Initiation</u></p> <p><u>Payments Initiation V10 - 01 January 2019 is the version referenced in the SpreadSheet that is mostly used in the field in 2025in the SpreadSheet</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u></p> | <p><u>pain.001.001.09 CustomerCreditTransferInitiationV09</u></p> <p><u>pain.002.001.10 CustomerPaymentStatusReportV10</u></p> |
| <p><u>ISO 20022 Payment Initiation</u></p> <p><u>Payments Initiation - Maintenance 2023 - 2024- 11 March 2024 — v124 is the latest version available containing optional data</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u></p> | <p><u>pain.001.001.142</u></p> <p><u>CustomerCreditTransferInitiationV142</u></p> <p><u>*Payment Initiation Response</u></p> <p><u>pain.002.001.134</u></p> <p><u>CustomerPaymentStatusReportV134</u></p> <p><u>pain.013.001.11 CreditorPaymentActivationRequestV11</u></p> <p><u>pain.014.001.11 CreditorPaymentActivationRequestStatusReportV11</u></p> |
| <p><u>ISO 20022 Payments Clearing and Settlement</u></p> <p><u>Payments Clearing and Settlement V09 - 01 February 2019 Payments Initiation V10 - 01 January 2019 is the version referenced in the SpreadSheet that is mostly used in the field in 2025</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u></p> | <p><u>pac.008.001.08 FIToFICustomerCreditTransferV098 is the major version available in the market</u></p> <p><u>The very last version available is pac.008.001.12 FIToFICustomerCreditTransferV12(this version contains additional optional data)</u></p> <p><u>pacs.002.001.140 FIToFIPaymentStatusReportV14910</u></p> <p><u>pacs.004.001.1309 PaymentReturnV0139</u></p> |
| <p><u>ISO 20022 Payments Clearing and Settlement</u></p> | <p><u>pacs.008.001.08 FIToFICustomerCreditTransferV129 is the major version available in the market</u></p> |

| Version integrated in Book 3 | Messages identification |
|---|---|
| <p><u>Payments Clearing and Settlement - Maintenance 2023 - 2024 SCT Inst Credit Transfer</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u> - 11 March 2024 v13 - is the latest version available containing optional data</p> | <p><u>The very last version available is pacs.008.001.12 FIToFICustomerCreditTransferV12Pacs-008 (this version contains additional optional data)</u></p> <p><u>pacs.002.001.14 FIToFIPaymentStatusReportV14Pacs-002</u></p> <p><u>pacs.004.001.13 PaymentReturnV13</u></p> |
| <p><u>ISO 20022 ExceptionsAndInvestigations Exceptions & Investigations V09-</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u> 01 February 2019 Payments Initiation V10 - 01 January 2019 is the version referenced in the SpreadSheet that is mostly used in the field in 2025</p> | <p><u>camt.056.001.08 FIToFIPaymentCancellationRequestv08</u></p> |
| <p><u>ISO 20022 ExceptionsAndInvestigations Exceptions and Investigations - Maintenance 2023 - 2024 - 11 March 2024 v14 - is the latest version available containing optional data</u></p> <p><u>https://www.iso20022.org/iso-20022-message-definitions?business-domain=1</u></p> | <p><u>camt.056.001.11 FIToFIPaymentCancellationRequestv11</u></p> <p><u>pacs.004.001.13</u></p> |
| <p><u>EPC Guidance Document</u></p> <p><u>Improve Transparency for Retail Payment End-Users</u></p> <p><u>EPC088-22 / Version 1.0 / Date issued: 25 May 2022 / Date effective: 25 May 2022</u></p> <p><u>[EPC TRP]</u></p> | |
| <p><u>-SEPA Instant Credit Transfer</u></p> <p><u>Scheme Rulebook EPC rulebook EPC</u></p> <p><u>[EPC SCT Inst]</u></p> | |

1.2 Book 3 - Executive summary

1.2.1 Preamble

This book defines the Data Elements to perform card payment transactions including and card payment transactions.

The usage of these Data Elements is then described for the different card and Payment Services defined within the other books of the Volume. Book 3 does not intend to describe the message flows for each service unless it is required for interoperability, only the Data Elements required to fulfil the service. As a transaction can pass through a number of systems before reaching the acquirer, different Data Elements can be populated by different systems (even if they are considered to be mandatory) or even by the acquirer, depending on the infrastructure under which the transaction is performed.

The element tables contained within this book are found within a consolidated spreadsheet, the 'Data Elements Spreadsheet', which is recommended to be downloaded to accompany this document. The spreadsheet shall be used to assess interoperability with other protocols.

Note: The ERPB worked on recommendations to improve the transparency in payments, that is to say allow customers to clearly identify the payment transaction, e.g. in their statement. It means, to easily recognise the Merchant ("the who"), the place where it happened ("the where") and the date ("the when").

EPC has issued a guidance document to improve transparency for retail end-users in conformance based on the ERPB's transparency recommendations. Those recommendations apply to all the Payment Instruments described in the Volume.

1.2.2 Card Payment Transactions

For Card Payment Transactions, this book defines the Data Elements to perform card transactions from "Acceptor to Acquirer" and "Acquirer to Issuer". The basis for the description of these Data Elements is the Acquirer to Issuer messages as defined in ATICA. ATICA has been developed using ISO 20022 technology, as well as CAPE, ATM and SCC, which are also referenced here. The Data Elements are cross referenced to the Data Elements used in the different releases of ISO 8583 (1987, 1993 and 2003 and 2023).

~~The usage of these Data Elements is then described for the different card services defined within the other books of the Volume. Book 3 does not intend to describe the message flows for each service unless it is required for interoperability, only the Data Elements required to fulfil the service. As a transaction can pass through a number of systems before reaching the acquirer, different Data Elements can be populated by different systems (even if they are considered to be mandatory) or even by the acquirer, depending on the infrastructure under which the transaction is performed.~~ The usage of each Data Element is described for Authorisation, Cancellation and Completion within the Terminal to Acquirer environment and Authorisation, Reversal and Financial in the Acquirer to Issuer one. In some implementations Authorisation and Financial are combined in a single message.

This book also recommends a Data Element to be used as the reference to a specific transaction between all actors in the value chain for card transactions. This is referred to as TransactionLifecycleTraceIdentificationData. This Data Element was originally defined within ISO 8583 ver. 2003, named with 'Transaction life cycle identification data'.

~~The element tables contained within this book are found within a consolidated spreadsheet the 'Data Elements' which is recommended to be downloaded to accompany this document. The spreadsheet shall be used to assess interoperability with other protocols.~~ Payment transactions

~~For card transactions, this book defines the Data Elements to perform card transactions from "Acceptor to Acquirer" and "Acquirer to Issuer". The basis for the description of these Data Elements is the Acquirer to Issuer messages as defined in ATICA. ATICA has been developed using ISO 20022 technology, as well as CAPE, ATM and SCC, which are also referenced here. The Data Elements are cross referenced to the Data Elements used in the different releases of ISO 8583 (1987, 1993, 2003 and 2023).~~

~~The usage of each Data Element is described for Authorisation, Cancellation and Completion within the Terminal to Acquirer environment and Authorisation, Reversal and Financial in the Acquirer to Issuer one. In some implementations Authorisation and Financial are combined in a single message.~~

~~This book also recommends a Data Element to be used as the reference to a specific transaction between all actors in the value chain for card transactions. This is referred to as TransactionLifecycleTraceIdentificationData. This Data Element was originally defined within ISO 8583 version 2003, named with 'Transaction life cycle identification data'.~~

1.2.3 Instant Credit Transfer (ICT) Transactions

For Instant Credit Transfer (ICT) Transactions, this book defines the Data Elements to perform the payment initiation and customer credit transfer from the Customer to the Acceptor of ICT Transactions. The data elements used will be based on the ISO 20022 standard.

The usage of each Data Element -described will be focusing on Payment Initiation (pain), Payments Clearing and Settlement (pacs) and Cash Management (camt) messages which will closely follow the SEPA Inst guidelines using the 2019 version of the ISO 20022 payment messages that is the most commonly used version. This book also references the latest available versions for those messages.

For ICT Transactions, this book defines the Data Elements to perform the two steps of a payment: the SCT Initialisation and the SCT Inst Transaction.

The usage of each Data Element is described for the two steps of the payment.

Public Consultation Draft

1.3 Description of changes since the last version of Book 3

This release of Book 3 includes the following changes:

- ~~— Update to the pre-authorisation scenario;~~
- Update to the reference documents and Data Elements mapping for ATICA, ~~SCC~~ ISO 8583 and CAPE;
- ~~Additional~~ list of messages in scope of Book 3 for each standard referenced of ICT Transaction.

2 CARD TRANSACTIONS

2.1 Data Element Requirements

The purpose of this chapter is to define usage requirements for the Data Elements needed to support the ~~card-service~~[Payment Services](#) covered in the Volume.

Section 2.1.1 describes the purpose of these Data Elements to ensure a common understanding of the data used across the different domains (POI application, POI to acquirer exchanges, acquirer to issuer exchanges). The corresponding usage requirements for the different services and domains are provided in chapter 2.2.

Data Elements which shall be used to reference or identify transactions between all parties are illustrated as recommendations in chapter 2.3 34, of this book.

A spreadsheet version complementary to this is available to download within the ~~ECSG~~[EPSG](#) website. This spreadsheet covers the tables presented in chapter 2.1 and 2.2 and could be used for interoperability issues. These tables are extracted directly from this spreadsheet without modification.

This document is based on the existing standards in ISO 20022, namely ATICA (Acquirer to Issuer), CAPE (Terminal to Acquirer), ATM (ATM to Acquirer) and SCC (Acquirer to Issuer Clearing). In addition, there are cross references to the corresponding Data Elements in the different versions of ISO 8583.

Some Data Elements which are not present in ATICA have been extracted from the other standards.

2.1.1.1 Data Elements Description

The description of the Data Elements is named based on the ATICA messages in ISO 20022.

The table below provides a cross reference among the **most relevant** ATICA Data Element, CAPE, ATM, SCC and the Data Elements specified in the different versions of ISO 8583. The table contains:

- The name of the Data Element
- A brief description of the purpose of the Data Element
- The reference to the relating standard. This is mapped among ATICA, CAPE, ATM, SCC and ISO8583:87, ISO8583:93, ISO8583:2003~~-~~, [ISO8583:2023](#)
 - For ATICA, CAPE, ATM and SCC this is commonly referred to as the 'Name' and also as the 'Message Item', as described in the 'Message Definition Report'. The complete path is provided.

- For the different versions of ISO 8583, the reference made is to the Data Element number e.g., Bit 43, with the same bit number corresponding to the different versions or Not Applicable (N/A) in case it is not defined.
- Any further comments which assist in understanding the purpose or usage of this Data Element.

In the table, items not applicable are denoted with “N/A”.

Public Consultation Draft

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|---------------------------------|---|------------------------|--|---------------|---------------|---------------|--|--------------------------------|--------------------------------|
| Message Function | Identifies the type of process related to the message. | Header | MessageFunction | MTI (partial) | MTI (partial) | MTI (partial) | Message root | MessageFunction | MessageFunction |
| Protocol version | Version of protocol specifications. | Header | ProtocolVersion | MTI (partial) | MTI (partial) | MTI (partial) | N/A | ProtocolVersion | ProtocolVersion |
| Exchange Identification | Unique identification of an exchange of messages between two parties | Header | ExchangeIdentification | N/A | N/A | N/A | MessageIdentification | ExchangeIdentification | ExchangeIdentification |
| Re Transmission Counter | Number of retransmission of the message. Incremented by 1 for each retransmission. | Header | ReTransmissionCounter | MTI (partial) | MTI (partial) | MTI (partial) | N/A | ReTransmissionCounter | ReTransmissionCounter |
| Creation Date Time | Date and time at which the message was sent. | Header | CreationDateTime | N/A | N/A | N/A | CreationDateTime | CreationDateTime | CreationDateTime |
| Collection Identification | Identification of the batch collection to which the batch belongs | Header | BatchManagementInformation/CollectionIdentification | N/A | N/A | Bit 69-2 | N/A | N/A | N/A |
| Batch Identification | Identification of the batch to which the message belongs. | Header | BatchManagementInformation/BatchIdentification | N/A | N/A | Bit 69-2 | MessageIdentification | N/A | N/A |
| Message Sequence Number | Sequence number of the message inside the batch. | Header | BatchManagementInformation/MessageSequenceNumber | Bit 71 | Bit 71 | Bit 68-2 | N/A | N/A | N/A |
| Message Checksum Input Value | Value of the message to use for the computation of the checksum of the batch or collection of messages | Header | BatchManagementInformation/MessageChecksumInputValue | N/A | N/A | N/A | ControlSum | N/A | N/A |
| Initiating Party Identification | Identification of the entity. | Header | InitiatingParty/Identification | N/A | N/A | N/A | InitiatingParty/Identification/OrganisationIdentification/Other/Identification, InstructingAgent | InitiatingParty/Identification | InitiatingParty/Identification |
| Recipient Party Identification | Identification of the entity. | Header | RecipientParty/Identification | N/A | N/A | N/A | InstructedAgent | RecipientParty/Identification | RecipientParty/Identification |
| Trace Data | Information sent in the request message to be returned in the response one, for instance to help in the retrieval of the context of the exchange. | Header | TraceData | N/A | Bit 59 | Bit 59 | N/A | Traceability | Traceability |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|-----------------------------------|---|------------------------|---|--------------|--------------|--------------|--|--|--|
| Traceability Relay Identification | Information sent in the request message to be returned in the response one, for instance to help in the retrieval of the context of the exchange. | Header | Traceability/RelayIdentification/Identification | N/A | N/A | N/A | N/A | Traceability/RelayIdentification/ShortName | Traceability/RelayIdentification/ShortName |
| Trace Date Time In | Date and time of incoming data exchange for relaying or processing. | Header | Traceability/TraceDateTimeIn | N/A | N/A | N/A | N/A | Traceability/TraceDateTimeIn | Traceability/TraceDateTimeIn |
| Trace Date Time Out | Date and time of the outgoing exchange for relaying or processing. | Header | Traceability/TraceDateTimeOut | N/A | N/A | N/A | N/A | Traceability/TraceDateTimeOut | Traceability/TraceDateTimeOut |
| Acquirer Identification | Identification of the acquirer. | Body | Environment/Acquirer/Identification | Bit 32 | Bit 32 | Bit 32 | PaymentInformation/CreditorSchemeIdentification/PrivateIdentification/Id | Environment/Acquirer/Identification/Identification | Environment/Acquirer/AcquiringInstitution |
| Acquirer Country | Country code of the acquirer. | Body | Environment/Acquirer/Country | Bit 19 | Bit 19 | Bit 19 | PaymentInformation/CreditorPostalAddress/Country | Environment/Acquirer/Identification/Country | N/A |
| Sender Identification | Identification of the party sending the message to another intermediary agent or to the final destination. | Body | Environment/Sender/Identification | Bit 33 | Bit 33 | Bit 33 | Part of Business Application Header defined by ACH | N/A | N/A |
| Sender Country | Country code of the sender | Body | Environment/Sender/Country | Bit 21 | Bit 21 | N/A | Part of Business Application Header defined by ACH | N/A | N/A |
| Receiver Identification | Identification of the party receiving the message from the origin or from an intermediary agent. | Body | Environment/Receiver/Identification | Bit100 | Bit100 | Bit100 | Part of Business Application Header defined by ACH | N/A | N/A |
| Receiver Country | Country of the party. | Body | Environment/Receiver/Country | Bit 68 | Bit 68 | Bit 68 | Part of Business Application Header defined by ACH | N/A | N/A |
| Acceptor Identification | Identification of the card acceptor performing the card transaction. | Body | Environment/Acceptor/Identification | Bit 42 | Bit 42 | Bit 42 | PaymentInformation/UltimateCreditor/Identification | Environment/Merchant/Identification/Identification | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|------------------------------|--|------------------------|---|------------------|------------------|------------------|--|--|-----|
| Acceptor country | Country code of the acceptor | Body | Environment/Acceptor/Country | Bit 43 (partial) | Bit 43 (partial) | Bit 43 (partial) | Part of PaymentInformation/UltimateCreditor/Name | Environment/POI/Identification/Country | N/A |
| Acceptor Name and Location | Name and location of the card acceptor as appearing on the receipt or the statement of account of the cardholder. May contain location information relevant to the cardholder. | Body | Environment/Acceptor/NameAndLocation | Bit 43 (partial) | Bit 43 (partial) | Bit 43-71 | Part of PaymentInformation/UltimateCreditor/Name | Environment/Merchant/CommonName | N/A |
| Acceptor Address | Address of the acceptor | Body | Environment/Acceptor/Addresses | N/A | 43 (partial) | Bit 43-71 | Part of PaymentInformation/UltimateCreditor/Name | Environment/Merchant/LocationAndContact/PostalAddress | N/A |
| Acceptor e-Mail | Email of the acceptor | Body | Environment/Acceptor/Email | N/A | N/A | Bit 43-71 | N/A | Environment/Merchant/LocationAndContact/Email | N/A |
| Acceptor URL Address | URL address of the acceptor | Body | Environment/Acceptor/URLAddress | N/A | N/A | Bit 43-71 | Part of PaymentInformation/UltimateCreditor/Name | Environment/Merchant/LocationAndContact/URLAddress | N/A |
| Acceptor Phone | Phone Number of the acceptor | Body | Environment/Acceptor/Phone Number | N/A | N/A | Bit 43-71 | N/A | Environment/Merchant/LocationAndContact/Phone | N/A |
| Acceptor Customer Service | Phone number of the customer service. | Body | Environment/Acceptor/CustomerService | N/A | N/A | Bit 43-71 | N/A | Environment/Merchant/LocationAndContact/CustomerService | N/A |
| Acceptor Contact Information | Additional information used to facilitate contact with the card acceptor, for instance sales agent name, dispute manager name. | Body | Environment/Acceptor/AdditionalContactInformation | N/A | N/A | Bit 43-71 | N/A | Environment/Merchant/LocationAndContact/AdditionalContactInformation | N/A |
| Payer | Person initiating a payment to the benefit of a payee. | Body | Environment/Payer | N/A | N/A | N/A | DirectDebitTransactionInformation/DebtorAccount | DirectDebitContext/DebtorIdentification | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------------|--|------------------------|--|--------------|--------------|--------------|---|--|--|
| Payee | Person to the benefit of whom a payment is performed. | Body | Environment/Payee | Bit 98 | Bit 98 | Bit 98 | PaymentInformation/UltimateCreditor/Identification | DirectDebitContext/CreditorIdentification | N/A |
| Terminal Identification | Identification of the terminal performing the transaction. | Body | Environment/Terminal/TerminalIdentification/Identification | Bit 41 | Bit 41 | Bit 41 | CardRemittanceInformation/PointOfInteraction/Identification | Environment/POI/Identification/Identification | Environment/ATM/Identification |
| Card Reading Capabilities | Card reading capabilities of the terminal performing the transaction. | Body | Environment/Terminal/Capabilities/CardReadingCapabilities | N/A | Bit 22-1 | Bit 27-1 | CardRemittanceInformation/PointOfInteraction/Capabilities/CardReadingCapabilities | Environment/POI/Capabilities/CardReadingCapabilities | Environment/ATM/Capabilities/CardReadData |
| Card Writing Capabilities | Card writing or output capabilities of the terminal performing the transaction. | Body | Environment/Terminal/Capabilities/CardWritingCapabilities | N/A | Bit 22-10 | Bit 27-8,9 | N/A | N/A | Environment/ATM/Capabilities/CardWriteData |
| PIN length Capability | Maximum number of digits that the Point of Interaction is able to accept when the cardholder enters its PIN. | Body | Environment/Terminal/Capabilities/PINLength | Bit 26 | Bit 22-12 | Bit 27-11 | N/A | Environment/POI/Capabilities/PINLengthCapabilities | Environment/ATM/Capabilities/PINLengthCapabilities |
| Approval Code Length | Maximum number of characters of the approval code that the acquirer is able to manage. | Body | Environment/Terminal/Capabilities/ApprovalCodeLength | Bit 27 | Bit 27 | Bit 27-3 | N/A | Environment/POI/Capabilities/ApprovalCodeLength | Environment/ATM/Capabilities/ApprovalCodeLength |
| Max Script Length | Maximum data length in bytes that a card issuer can return to the ICC at the terminal. | Body | Environment/Terminal/Capabilities/MaxScriptLength | N/A | N/A | Bit 27-8 | N/A | Environment/POI/Capabilities/MaxScriptLength | Environment/ATM/Capabilities/MaxScriptLength |
| Pin-Pad Inoperative Indicator | PIN pad is inoperative | Body | Environment/Terminal/Capabilities/PinPadInoperative | N/A | N/A | N/A | N/A | N/A | N/A |
| Card capture Capable Indicator | Indicates whether the terminal can capture cards or not. | Body | Environment/Terminal/Capabilities/CardCaptureCapable | Bit 25 | Bit 22-3 | Bit 27-10 | N/A | Environment/POI/Capabilities/CardCaptureCapable | Environment/ATM/Capabilities/CardCaptureCapable |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------------------|---|------------------------|---|---------------------|--------------------|----------------|--|---|---|
| On-Line Capabilities Indicator | Capability of the terminal to go online. | Body | Environment/Terminal/Capabilities/OnLineCapabilities | N/A | N/A | N/A | N/A | Environment/POI/Capabilities/OnLineCapabilities | N/A |
| Terminal Message Capabilities | Capability of the terminal to display or print messages to the cardholder or the merchant. | Body | Environment/Terminal/Capabilities/MessageCapabilities | N/A | Bit 22-11 | Bit 27-4,5,6,7 | CardRemittanceInformation/PointOfInteraction/Capabilities/DisplayType | Environment/POI/Capabilities/MessageCapabilities | Environment/ATM/Capabilities/Messag eCapabilities |
| Cardholder Verification Capabilities | Cardholder verification capabilities performing the transaction at the point of service. | Body | Environment/Terminal/CardholderVerificationCapabilities | Bit 22(3) (partial) | Bit 22-2 | Bit 27-2 | CardRemittanceInformation/PointOfInteraction/Capabilities/CardholderVerificationCapabilities | Environment/POI/Capabilities/CardholderVerificationCapabilities | Environment/ATM/Capabilities/Authentication |
| Terminal Integration | Type of terminal integration at a point of service location. | Body | Environment/Terminal/TerminalIntegration | N/A | N/A | N/A | N/A | Environment/POI/Capabilities/TerminalIntegration | N/A |
| Terminal Out Door Indicator | Indicates whether the terminal is operated outdoor or indoor at the point of service. | Body | Environment/Terminal/OutdoorIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| Terminal Off Premises Indicator | Indicates whether the terminal is operated on- or off-premises at the point of service. | Body | Environment/Terminal/OffPremisesIndicator | N/A | Bit 22-4 (partial) | Bit 22-3 | N/A | N/A | N/A |
| Terminal On Board Indicator | Indicates whether the transaction was performed on board | Body | Environment/Terminal/OnBoardIndicator | N/A | N/A | N/A | N/A | Environment/Merchant/LocationCategory | N/A |
| POI Components | Data related to the components of the POI (Point Of Interaction) performing the transactions. | Body | Environment/Terminal/POIComponents | N/A | N/A | N/A | N/A: CardRemittanceInformation/PointOfInteraction/Component/POIComponentType | Environment/POI/Component/POIComponentType | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------|--|------------------------|--|--------------|--------------|--------------|---|---|---|
| PAN | Primary Account Number (PAN) of the card or a surrogate of the PAN such as a payment token. | Body | Environment/Card/PAN | Bit 2 | Bit 2 | Bit 2 | CardRemittanceInformation/CardData/PAN, DirectDebitTransactionInformation/DebtorAccount | Environment/Card/PlainCardData/PAN | Environment/Card/PlainCardData/PAN |
| Protected Card Indicator | To indicate whether the PAN is using Protected Data for encryption or not. | Body | Environment/Card/ProtectedPANIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| Card Sequence Number | Identify a payment token inside a set of cards with the same PAN. | Body | Environment/Card/CardSequenceNumber | Bit 23 | Bit 23 | Bit 23 | CardRemittanceInformation/CardData/CardSequenceNumber | Environment/Card/PlainCardData/CardSequenceNumber | Environment/Card/PlainCardData/CardSequenceNumber |
| Card Effective Date | Date as from which the card can be used, expressed in one of the following formats: YYYY-MM-DD, YYYY-MM, YY-MM-DD. | Body | Environment/Card/EffectiveDate | N/A | Bit 13 | Bit 14 | CardRemittanceInformation/CardData/EffectiveDate | Environment/Card/PlainCardData/EffectiveDate | Environment/Card/PlainCardData/EffectiveDate |
| Card Expiry Date | Expiry date of the card or the payment token. | Body | Environment/Card/ExpiryDate | Bit 14 | Bit 14 | Bit 14 | CardRemittanceInformation/CardData/ExpiryDate | Environment/Card/PlainCardData/ExpiryDate | Environment/Card/PlainCardData/ExpiryDate |
| Card Service Code | Service attached to the card as defined in ISO 7813. | Body | Environment/Card/ServiceCode | Bit 40 | Bit 40 | Bit 40 | N/A | Environment/Card/PlainCardData/ServiceCode | Environment/Card/PlainCardData/ServiceCode |
| Track 1 | ISO track 1 issued from the magnetic stripe card or from the ICC if the magnetic stripe was not read. The format conforms to ISO 7813, removing beginning and ending sentinels and longitudinal redundancy check characters. | Body | Environment/Card/Track1 | Bit 45 | Bit 45 | Bit 45 | N/A | Environment/Card/PlainCardData/Track1 | Environment/Card/PlainCardData/Track1 |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|-------------------------------|---|------------------------|---|---------------|----------------|---------------|-----|---|--|
| Track 2 | ISO track 2 issued from the magnetic stripe card or from the ICC if the magnetic stripe was not read. The format conforms to ISO 7813, removing beginning and ending sentinels and longitudinal redundancy check characters. | Body | Environment/Card/Track2 | Bit 35 | Bit 35 | Bit 35 | N/A | Environment/Card/PlainCardData/Track 2 | Environment/Card/PlainCardData/Track 2 |
| Track 3 | ISO track 3 issued from the magnetic stripe card or from the ICC if the magnetic stripe was not read. The content conforms to ISO 4909, removing beginning and ending sentinels and longitudinal redundancy check characters. | Body | Environment/Card/Track3 | Bit 36 | Bit 36 | Bit 36 | N/A | Environment/Card/PlainCardData/Track 3 | Environment/Card/PlainCardData/Track 3 |
| Payment Account Reference PAR | A unique non-financial reference assigned to a given PAN. May be used to link the transaction activity to that PAN. | Body | Environment/Card/PaymentAccountReference(PAR) | Bit 56 01/71* | Bit 112 01/71* | Bit 51 01/71* | N/A | Environment/Card/PaymentAccountReference | N/A |
| PAN Account Range | Leading digits of the PAN that identifies the card portfolio (for example, Issuer Identification Number). This data should not be presented to the card acceptor or its environment | Body | Environment/Card/PANAccountRange | N/A | N/A | N/A | N/A | Environment/Card/PlainCardData/IssuerBIN | N/A |
| PAN Four Last Digits | Last four digits of the PAN. | Body | Environment/Card/PANFourLastDigits | N/A | N/A | N/A | N/A | Environment/Card/PlainCardData/MaskedPAN | N/A |
| Card Country Code | Country code assigned to the card by the card issuer. | Body | Environment/Card/CardCountryCode | Bit 20 | Bit 20 | Bit 20 | N/A | Environment/Card/CardCountryCode | Environment/Card/CardCountryCode |
| Card Currency Code | Currency code assigned to the card by the card issuer. | Body | Environment/Card/CardCurrencyCode | N/A | N/A | Bit 6 | N/A | Environment/Card/PlainCardData/CardCurrencyCode | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------------|---|------------------------|---|---------------|----------------|---------------|-------------------------------------|---|-----|
| Card Product Type | Type of card product. | Body | Environment/Card/CardProductType | N/A | N/A | N/A | CardRemittanceInformation/CardBrand | Environment/Card/CardProductType | N/A |
| Card Product Subtype | Subtype of card product. | Body | Environment/Card/CardProductSubType | N/A | N/A | N/A | N/A | Environment/Card/CardProductSubType | N/A |
| Card Portfolio Identifier | Identifies the Card Portfolio | Body | Environment/Card/CardPortfolioIdentifier | N/A | N/A | N/A | N/A | N/A | N/A |
| Additional Card Data | Additional card issuer specific data. | Body | Environment/Card/AdditionalCardData | N/A | N/A | N/A | N/A | Environment/Card/AdditionalCardData | N/A |
| Customer Device Type | Type of Customer device | Body | Environment/CustomerDevice/Device/Type | N/A | N/A | N/A | N/A | Environment/CustomerDevice/Type | N/A |
| Customer Device Language | Preferred language set on the device | Body | Environment/CustomerDevice/Device/Language | N/A | N/A | N/A | N/A | N/A | N/A |
| Customer Device Phone Number | Phone number associated with the device. | Body | Environment/CustomerDevice/Device/PhoneNumber | N/A | N/A | N/A | N/A | N/A | N/A |
| Customer Device Location | Geographical location of the device. | Body | Environment/CustomerDevice/Device/Location | N/A | N/A | N/A | N/A | N/A | N/A |
| Customer Device IP Address | IP Address of the device. | Body | Environment/CustomerDevice/Device/IPAddress | N/A | N/A | N/A | N/A | N/A | N/A |
| Customer Device E-mail | Electronic mail address associated with the device. | Body | Environment/CustomerDevice/Device/Email | N/A | N/A | N/A | N/A | N/A | N/A |
| Customer Device Identification | Identification of the customer device. | Body | Environment/CustomerDevice/Identification | N/A | N/A | N/A | N/A | Environment/CustomerDevice/Identification | N/A |
| Customer Device Provider | Provider of the customer device. | Body | Environment/CustomerDevice/Provider | N/A | N/A | N/A | N/A | Environment/CustomerDevice/Provider | N/A |
| Wallet Provider Identification | Identification of the party. | Body | Environment/Wallet/Provider/Identification | Bit 56 04/74* | Bit 112 04/74* | Bit 51 04/74* | N/A | Environment/Wallet | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------------|--|------------------------|--|---------------|----------------|---------------|-------------------------------|---|---|
| Payment Token | Surrogate value of the PAN. | Body | Environment/Token/PaymentToken | N/A | N/A | N/A | N/A | Environment/PaymentToken/Token | N/A |
| Token Expiry Date | Expiry date of the payment token. | Body | Environment/Token/TokenExpiryDate | Bit 14 | Bit 14 | Bit 14 | N/A | Environment/PaymentToken/TokenExpiryDate | N/A |
| Token Requestor Identification | Identification of a party requesting a token. | Body | Environment/Token/TokenRequestorIdentification | N/A | N/A | N/A | N/A | Environment/PaymentToken/TokenRequestor/RequestorIdentification | N/A |
| Token Assurance Data | Supporting information for the Token Assurance Method. | Body | Environment/Token/TokenAssuranceData | N/A | N/A | N/A | N/A | Environment/PaymentToken/TokenAssuranceData | N/A |
| Token Assurance Method | A value that allows a Token Service Provider to indicate the identification and verification performed representing the binding of the payment token to the underlying PAN and cardholder. | Body | Environment/Token/TokenAssuranceMethod | N/A | N/A | N/A | N/A | Environment/PaymentToken/TokenAssuranceLevel | N/A |
| TokenInitiatedIndicator | Original transaction was initiated by Token. | Body | Environment/Token/TokenInitiatedIndicator | N/A | N/A | N/A | N/A | Environment/PaymentToken/TokenInitiatedIndicator | N/A |
| Cardholder Name | Contains the registered cardholder name that issuer knows to be correct. | Body | Environment/Cardholder/CardholderName | N/A | N/A | N/A | N/A | Environment/Card/PlainCardData/CardholderName | Environment/Card/PlainCardData/CardholderName |
| Cardholder Identification | Identification of the cardholder. | Body | Environment/Cardholder/Identification | Bit 56 03/73* | Bit 112 03/73* | Bit 51 03/73* | UltimateDebtor/Identification | Cardholder/Identification | N/A |
| Cardholder Address | Complete address of the cardholder. | Body | Environment/Cardholder/CardholderAddress | N/A | N/A | N/A | UltimateDebtor/PostalAddress | Cardholder/BillingAddress | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|---------------------------------|---|------------------------|--|---------------|----------------|---------------|---|--|-----|
| Cardholder Contact Information | Information about the identification and verification of the cardholder. | Body | Environment/Cardholder/ContactInformation | Bit 56 02/72* | Bit 112 02/72* | Bit 51 02/72* | UltimateDebtor/ContactDetails | Cardholder/CardholderIdentification | N/A |
| Card Present Indicator | Indicates whether the transaction has been initiated by a card physically present or not. | Body | Context/PointOfServiceContext/CardPresent | Bit 25 | Bit 22-6 | N/A | CardRemittanceInformation/TransactionDetails/PaymentContext/CardPresent | Context/PaymentContext/CardPresent | N/A |
| Cardholder present Indicator | Indicates whether the transaction has been initiated in presence of the cardholder or not. | Body | Context/PointOfServiceContext/CardholderPresent | Bit 25 | Bit 22-5 | N/A | CardRemittanceInformation/TransactionDetails/PaymentContext/CardholderPresent | Context/PaymentContext/CardholderPresent | N/A |
| Cardholder Activated Indicator | Indicates whether the automated device was operated solely by the cardholder or not (for example, vending machine, automated fuel dispenser, ATM, kiosk, etc.). | Body | Context/PointOfServiceContext/CardholderActivated | N/A | N/A | Bit 22-3 | N/A | N/A | N/A |
| Transponder Activated Indicator | Transaction initiated through a transponder or not. | Body | Context/PointOfServiceContext/TransponderActivated | N/A | N/A | N/A | N/A | N/A | N/A |
| Attended Indicator | Card acceptor representative in attendance at the point of service during the transaction. | Body | Context/PointOfServiceContext/AttendedIndicator | Bit 25 | Bit 22-4 | Bit 22-3 | CardRemittanceInformation/TransactionDetails/PaymentContext/AttendanceContext | Context/PaymentContext/AttendanceContext | N/A |
| Unattended Level Category | When an acceptor's terminal is semi-attended (for example, multiple terminals supervised by a single clerk), it will be identified as 'attended'. | Body | Context/PointOfService/UnattendedLevelCategory | N/A | N/A | N/A | N/A | Transaction/TransactionDetails/UnattendedLevelCategory | N/A |
| E-commerce Indicator | Indicates whether the point of service is an e-commerce one or not: | Body | Context/PointOfServiceContext/ECommerceIndicator | N/A | N/A | Bit 22-3 | N/A | Context/PaymentContext/TransactionChannel | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|---------------------------------|--|------------------------|--|--------------|-----------------|---------------------|---|--|------------------------------------|
| E-commerce Data | Contains electronic commerce data. | Body | Context/PointOfServiceContext/ECommerceData | N/A | N/A | Bit 34 01/71/72/73* | N/A | N/A | N/A |
| MOTO Indicator | Indicates whether the context of the point of service is a MOTO one or not. | Body | Context/PointofServiceContext/MOTOIndicator | Bit 25 | Bit 22-5 | Bit 22-3 | N/A | Merchant/LocationCategory | N/A |
| Partial Approval Supported | Indicates whether the point of service supports partial approval or not. | Body | Context/PointOfService/PartialApprovalSupported | N/A | N/A | N/A | N/A | Context/PaymentContext/SupportedOption | N/A |
| Delayed Authorisation Indicator | Indicates whether the authorisation was delayed due to an on-board initiated transaction. | Body | Context/PointOfService/DelayedAuthorisationIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| POS Security Characteristic | The security characteristics of the communication link in the card acceptance process. | Body | Context/PointOfService/SecurityCharacteristics | N/A | N/A | Bit 22-4 | N/A | N/A | N/A |
| Card data Entry Mode | Entry mode of the card data for the transaction | Body | Context/PointofServiceContext/CardDataEntryMode | Bit 22(1-2) | Bit 22-7 | Bit 22-1 | CardRemittanceInformation/TransactionDetails/PaymentContext/CardDataEntryMode | Context/PaymentContext/CardDataEntryMode | Environment/Card/CardDataEntryMode |
| Storage Location | Storage location of payment credential (for example, PAN or token). | Body | Context/StorageLocation | N/A | N/A | N/A | N/A | N/A | N/A |
| POS Special Conditions | Data used to assign specific conditions at the card acceptor location and decided by bilateral agreements. | Body | Context/PointOfServiceContext/SpecialConditions | N/A | N/A | N/A | N/A | N/A | N/A |
| Merchant Category Code | Category code related to the type of services or goods the merchant provides for the transaction. | Body | Context/TransactionContext/MerchantCategoryCode | Bit 18 | Bit 18 & Bit 26 | Bit 26 | CardRemittanceInformation/TransactionDetails/MerchantCategoryCode | Transaction/MerchantCategoryCode | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|-------------------------------|---|------------------------|--|--------------|--------------|--------------|---|---|------------------------------------|
| Customer Consent | Notifies the express consent of the customer for a given service (used in DCC, funds transfers, money lending, etc.). | Body | Context/TransactionContext/CustomerConsent | N/A | N/A | N/A | N/A | /Transaction/CustomerConsent | N/A |
| Fallback Indicator | Indicates a card entry fallback. | Body | Context/TransactionContext/FallbackIndicator | N/A | N/A | N/A | CardRemittanceInformation/TransactionDetails/PaymentContext/FallbackIndicator | Context/PaymentContext/FallbackIndicator | Environment/Card/FallbackIndicator |
| Late Presentment Indicator | Indicates a late presentment as defined by each specific implementation. | Body | Context/TransactionContext/LatePresentmentIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| Final Authorisation Indicator | Identifies final authorisation messages for the purpose of managing open-to buy or available balance. | Body | Context/TransactionContext/FinalAuthorisationIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| Deferred Delivery Indicator | Indicates a deferred delivery as defined by each specific implementation. | Body | Context/TransactionContext/DeferredDeliveryIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| Transaction Initiator | Identifies the transaction initiator. | Body | Context/TransactionContext/TransactionInitiator | N/A | N/A | N/A | N/A | Cardholder/Authentication/AuthenticationExemption | N/A |
| Card Programme Proposed | Card programme or brand proposed for the transaction. | Body | Context/TransactionContext/CardProgramme/CardProgrammeProposed | N/A | N/A | N/A | N/A | Transaction/CardProgrammeProposed | N/A |
| Card Programme Applied | Card programme or brand actually applied to the transaction. | Body | Context/TransactionContext/CardProgramme/CardProgrammeApplied | Bit 24 | N/A | N/A | N/A | Transaction/CardProgrammeApplied | N/A |
| Settlement Service Proposed | Type of settlement service proposed. | Body | Context/TransactionContext/SettlementService/SettlementServiceProposed | N/A | N/A | N/A | GroupHeader/SettlementInformation | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------------------|--|------------------------|--|--|--|--------------------------------------|-------------------------------------|--|--|
| Settlement Service Applied | Settlement service actually applied to the transaction. | Body | Context/TransactionContext/SettlementService/SettlementServiceApplied | N/A | N/A | N/A | N/A | N/A | N/A |
| Settlement Date | Actual date of settlement | Body | Context/TransactionContext/SettlementService/SettlementServiceDates/SettlementDate | Bit 15 | N/A | N/A | GroupHeader/InterbankSettlementDate | N/A | N/A |
| Settlement Reporting Entity | Entity in charge of the settlement reporting service. | Body | Context/TransactionContext/SettlementService/SettlementReportingEntity | N/A | N/A | N/A | N/A | N/A | N/A |
| Reconciliation Identification | Identification of the reconciliation. | Body | Context/TransactionContext/Reconciliation/Identification | N/A | N/A | N/A | N/A | Transaction/ReconciliationIdentification | Transaction/ReconciliationIdentification |
| Reconciliation Date | Date of the reconciliation. | Body | Context/TransactionContext/Reconciliation/Date | N/A | Bit 28 | Bit 28 | N/A | N/A | N/A |
| Reconciliation Check Point Reference | A value used to allow a period within a reconciliation date. | Body | Context/TransactionContext/Reconciliation/CheckpointReference | N/A | Bit 29 | Bit 29 | N/A | N/A | N/A |
| Capture Date | Date the transaction was completed and captured. | Body | Context/TransactionContext/CaptureDate | Bit 17 | Bit 17 | Bit 17 | N/A | N/A | N/A |
| Verification Type | Type of authentication or verification. | Body | Context/Verification/Type | N/A | Bit 22-8 | Bit 22-2 | N/A | N/A | Environment/Customer/Profile/Authentication/AuthenticationMethod |
| Verification Subtype | Type of authentication for a given method (for example, three domain authentication, scheme proprietary solution, type of cryptogram, etc.). | Body | Context/Verification/SubType | Bit 109 01/71/72/73* Bit 103 01/71* | Bit 113 01/71/72/73* Bit 114 01/71* | Bit 34 01/71/72/73* Bit 49 01/71* | N/A | N/A | N/A |
| Verification Information Type | Type of the verification or authentication. | Body | Context/Verification/Type | Bit 109 01/71/72/73* | Bit 113 01/71/72/73* | Bit 34 01/71/72/73* | N/A | Environment/Cardholder/Authentication/AuthenticationMethod | Environment/Customer/Profile/Authentication/AuthenticationMethod |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--|--|------------------------|--|--|--|--------------------------------------|-----|--|--|
| Verification Information Value | Value of the verification or authentication. | Body | Context/Verification/VerificationInformation/Value | Bit 109 01/71/72/73* Bit 103 01/71* | Bit 113 01/71/72/73* Bit 114 01/71* | Bit 34 01/71/72/73* Bit 49 01/71* | N/A | Environment/Cardholder/Authentication/AuthenticationValue | Environment/Customer/Profile/Authentication/AuthenticationValue |
| Verification Information Reason | Reason to perform the verification. | Body | Context/Verification/VerificationInformation/Reason | N/A | N/A | N/A | N/A | N/A | N/A |
| Verification Information Date and Time | Date and time when the verification was performed. | Body | Context/Verification/VerificationInformation/DateTime | N/A | N/A | N/A | N/A | N/A | N/A |
| Verification Information Validity End Date | Contains end date of the verification that has been performed. | Body | Context/Verification/VerificationInformation/ValidityEndDate | N/A | N/A | N/A | N/A | N/A | N/A |
| Verification Information Validity End Time | Contains end time of the verification that has been performed. | Body | Context/Verification/VerificationInformation/ValidityEndTime | N/A | N/A | N/A | N/A | N/A | N/A |
| Verification Additional Information | Additional information about the verification. | Body | Context/Verification/AdditionalInformation | N/A | N/A | N/A | N/A | Environment/Cardholder/Authentication/AdditionalInformation | N/A |
| Verification Result Type | Type of the verification or authentication. | Body | Context/Verification/VerificationResult/Type | Bit 105 02/72* | Bit 114 02/72* | Bit 49 02/72* | N/A | Transaction/TransactionVerificationResult/Method | Environment/Customer/Profile/AuthenticationResult/Method |
| Verification Result Entity | Entity who actually performed the verification. | Body | Context/Verification/VerificationResult/Entity | Bit 105 02/72* | Bit 114 02/72* Bit 22-9 | Bit 49 02/72* | N/A | Transaction/TransactionVerificationResult/VerificationEntity | Environment/Customer/Profile/AuthenticationResult/VerificationEntity |
| Verification Result | Result of the verification. | Body | Context/Verification/VerificationResult/Result | Bit 105 02/72* | Bit 114 02/72* | Bit 49 02/72* | N/A | Transaction/TransactionVerificationResult | Environment/Customer/Profile/AuthenticationResult/Result |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|------------------------------------|--|------------------------|---|----------------|----------------|---------------|--|--|--|
| Verification Result Details | Details of the result. | Body | Context/Verification/VerificationResult/ResultDetails | Bit 105 02/72* | Bit 114 02/72* | Bit 49 02/72* | N/A | Transaction/TransactionVerificationResult/AdditionalResult | Environment/Customer/Profile/AuthenticationResult/AdditionalResult |
| Risk Input Data Entity | Entity providing the information required for a risk assessment | Body | Context/RiskContext/RiskInputData/Entity | Bit 105 03/73* | Bit 114 03/73* | Bit 49 03/73* | N/A | N/A | N/A |
| Risk Input Data Type | Identifies the type of risk assessment associated with the input data in the message | Body | Context/RiskContext/RiskInputData/Type | Bit 105 03/73* | Bit 114 03/73* | Bit 49 03/73* | N/A | N/A | N/A |
| Risk Input Data Value | Value of input data for risk assessment | Body | Context/RiskContext/RiskInputData/Value | Bit 105 03/73* | Bit 114 03/73* | Bit 49 03/73* | N/A | N/A | N/A |
| Risk Assessment Entity | Entity providing an intermediate result of a risk assessment process. | Body | Context/RiskAssessment/RiskAssessmentEntity | Bit 105 03/73* | Bit 114 03/73* | Bit 49 03/73* | N/A | N/A | N/A |
| Risk Assessment Type | Type of risk assessment. | Body | Context/RiskAssessment/RiskAssessmentType | Bit 105 04/74* | Bit 114 04/74* | Bit 49 04/74* | N/A | N/A | N/A |
| Risk Assessment Reason | Reason for indicating a certain level of risk for the transaction. | Body | Context/RiskAssessment/Reason | Bit 105 04/74* | Bit 114 04/74* | Bit 49 04/74* | N/A | N/A | N/A |
| Risk Assessment Level | Level of risk from 1 to 99 | Body | Context/RiskAssessment/Level | Bit 105 04/74* | Bit 114 04/74* | Bit 49 04/74* | N/A | N/A | N/A |
| Risk Assessment Recommended Action | Recommended action for the card issuer based on risk data. | Body | Context/RiskAssessment/RecommendedAction | Bit 105 04/74* | Bit 114 04/74* | Bit 49 04/74* | N/A | N/A | N/A |
| Sale Identification | Identification of the sale terminal (electronic cash register or point of sale terminal) or the sale system. | Body | Context/SaleContext/SaleIdentification | N/A | N/A | N/A | N/A | Context/SaleContext/SaleIdentification | N/A |
| Sale Reference Identification | Global reference of the sale transaction for the sale system. | Body | Context/SaleContext/SaleReferenceIdentification | N/A | N/A | N/A | N/A | N/A | N/A |
| Sale Reference Number | Identify a sale transaction assigned by the sale system. | Body | Context/SaleContext/SaleReferenceNumber | N/A | N/A | N/A | CardRemittanceInformation/TransactionDetails/SaleReferenceNumber | Context/SaleContext/SaleReferenceNumber | N/A |
| Good and Services Type | Type of goods and/or services. | Body | Context/SaleContext/GoodAndServicesType | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|-----------------------------|---|------------------------|---|--------------|--------------|---------------|--|---|--|
| Split Payment Indicator | Also referred to as split tender. Indicates whether the payment transaction is a partial payment of the sale transaction. | Body | Context/SaleContext/SplitPaymentIndicator | N/A | N/A | N/A | N/A | SaleContext/SplitPayment | N/A |
| Receipt Request Indicator | Indicates whether a receipt from the goods or services provider was requested. | Body | Context/SaleContext/ReceiptRequestIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| Receipt Type | Type of receipt requested or communication channel used. | Body | Context/SaleContext/ReceiptType | N/A | N/A | N/A | N/A | N/A | N/A |
| Receipt Destination | Destination of the receipt (for example, e-mail address, SMS number, etc.). | Body | Context/SaleContext/ReceiptDestination | N/A | N/A | N/A | N/A | N/A | N/A |
| Transaction Type | Type of transaction associated with the main service. | Body | Transaction/TransactionType | Bit 3 | Bit 3 | Bit 3 | DirectDebitTransactionInformation/Purpose/Code | Transaction/TransactionType | We have different messages for different types of transactions & Context/Service/ServiceType |
| Additional Service Type | Type of additional service applied to the transaction. | Body | Transaction/AdditionalService/Type | N/A | N/A | N/A | CardRemittanceInformation/TransactionDetails/AdditionalService | Transaction/AdditionalService | Context/Service/ServiceVariantIdentification |
| Transaction Attribute | Attribute of the transaction. | Body | Transaction/TransactionAttribute | Bit 25 | N/A | Bit 22-3 & 24 | N/A | Transaction/ServiceAttribute | Context/Service/ServiceType? |
| Message Reason | Reason to send the message. | Body | Transaction/MessageReason | N/A | Bit 25 | Bit 25 | N/A | Transaction/TransactionDetails/OnlineReason | N/A |
| Preauthorisation Time Limit | Contains the period (expressed in minutes) within which a merchant is expected to complete the transaction. | Body | Transaction/PreauthorisationTimeLimit | N/A | Bit 57 | Bit 57 | N/A | N/A | N/A |
| Associated Data Reference | Reference to additional transaction details to be conveyed separately from this message. | Body | Transaction/AssociatedDataReference | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|---|--|------------------------|--|--------------|--------------|--------------|--|---|---|
| Special Programme Qualification | Name of special programme. | Body | Transaction/SpecialProgramme Qualification/Programme | N/A | N/A | N/A | N/A | N/A | N/A |
| Special Programme Qualification Details Name | Name of the special programme detail. | Body | Transaction/SpecialProgramme Qualification/Details/Name | N/A | N/A | N/A | N/A | N/A | N/A |
| Special Programme Qualification Details Value | Special Programme Detail Value | Body | Transaction/SpecialProgramme Qualification/Details/Value | N/A | N/A | N/A | N/A | N/A | N/A |
| Local Date and Time | Local date and time the transaction takes place at the card acceptor location. | Body | Transaction/TransactionIdentification/LocalDateTime | Bit 12 & 13 | Bit 12 | Bit 12 | CardRemittanceInformation/TransactionDetails/TransactionDateTime | Transaction/TransactionIdentification/TransactionDateTime | Transaction/TransactionIdentification/TransactionDateTime |
| Time Zone | Time zone name (for example, as defined by IANA - Internet Assigned Numbers Authority - in the time zone database). | Body | Transaction/TransactionIdentification/TimeZone | N/A | N/A | N/A | Part of CardRemittanceInformation/TransactionDetails/TransactionDateTime | Part of Transaction/TransactionIdentification/TransactionDateTime | Part of Transaction/TransactionIdentification/TransactionDateTime |
| Card Acceptor Transaction Reference | Identification of the transaction by the card acceptor. It may appear on the receipt of the cardholder. It remains unchanged throughout the lifetime of the transaction. | Body | Transaction/TransactionIdentification/TransactionReference | N/A | N/A | N/A | CardRemittanceInformation/TransactionDetails/TransactionReference | Transaction/TransactionIdentification/TransactionReference | Transaction/TransactionIdentification/TransactionReference |
| Transmission Date and Time | Date and time expressed in UTC of the message as sent by the initiator. | Body | Transaction/TransactionIdentification/TransmissionDateTime | Bit 7 | N/A | N/A | N/A | N/A | N/A |
| System Trace Audit Number STAN | Number assigned by a transaction originator to assist in identifying a transaction uniquely. The trace number remains unchanged for all messages within a two-message exchange (for example, request/repeat and response). | Body | Transaction/TransactionIdentification/SystemTraceAuditNumber | Bit 11 | Bit 11 | Bit 11 | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|---|---|------------------------|---|--------------|--------------|--------------|--|--|-----|
| Retrieval Reference Number | Reference supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof. | Body | Transaction/TransactionIdentification/RetrievalReferenceNumber | Bit 37 | Bit 37 | Bit 37 | CardRemittanceInformation/TransactionDetails/SaleReferenceNumber | Context/SaleContext/SaleReferenceNumber | N/A |
| Life Cycle Support | Indicate the point in the transaction lifecycle at which the lifecycle identifier was assigned. | Body | Transaction/TransactionIdentification/LifeCycleSupport | N/A | N/A | Bit 21-1 | N/A | N/A | N/A |
| Life Cycle Trace Identification Data | Unique global identification structure used to match transactions throughout their lifecycle. | Body | Transaction/TransactionIdentification/LifeCycleTraceIdentificationData | N/A | N/A | Bit 21-2 | N/A | Transaction/InitiatorTransactionIdentification | N/A |
| Life Cycle Trace Identification Missing | Reason for not providing a lifecycle trace identification information. | Body | Transaction/TransactionIdentification/LifeCycleTraceIdentificationMissing | N/A | N/A | N/A | N/A | N/A | N/A |
| Acquirer Reference Data | Data supplied by an acquirer in an authorisation or financial request, advice or notification that may be required to be provided in a subsequent transaction. | Body | Transaction/TransactionIdentification/AcquirerReferenceData | N/A | Bit 31 | N/A | N/A | N/A | N/A |
| Acquirer Reference Number | Data supplied by an acquirer to assist in identifying a transaction (for example, for researching retrievals and chargebacks). | Body | Transaction/TransactionIdentification/AcquirerReferenceNumber | N/A | N/A | Bit 31 | N/A | N/A | N/A |
| Card Issuer Reference Data | Data supplied by a card issuer in an authorisation response, financial response message or in a chargeback transaction that the acquirer may be required to provide in subsequent transactions. | Body | Transaction/TransactionIdentification/CardIssuerReferenceData | N/A | Bit 95 | Bit 95 | N/A | Transaction/TransactionIdentification/RecipientTransactionIdentification | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--|--|------------------------|---|--------------|--------------|--------------|--|---|-----|
| Original Message Function | Message function of the original message. | Body | Transaction/TransactionIdentification/OriginalDataElements/MessageFunction | Bit 90 | Bit 56 | Bit 56 | Appearance in Reversal Transactions: OriginalGroupInformation/OriginalMessageNameIdentification | Transaction/OriginalTransaction/TransactionType | N/A |
| Original Acquirer Identification | Code identifying the acquirer of the original message. | Body | Transaction/TransactionIdentification/OriginalDataElements/AcquirerIdentification | Bit 90 | Bit 56 | Bit 56 | Appearance in Reversal Transactions : [//]/OriginalTransactionReference/Debtor/[Name/Identification] | Transaction/OriginalTransaction/RecipientTransactionIdentification | N/A |
| Original Sender Identification | Code identifying the sender of the original message. | Body | Transaction/TransactionIdentification/OriginalDataElements/SenderIdentification | Bit 90 | N/A | N/A | N/A | N/A | N/A |
| Original Local Date and Time | Local date and time the transaction takes place at the acceptor location. | Body | Transaction/TransactionIdentification/OriginalDataElements/LocalDateTime | N/A | Bit 56 | N/A | N/A | N/A | N/A |
| Original Time Zone | Time zone name (for example, as defined by IANA - Internet Assigned Numbers Authority) in the time zone data base. | Body | Transaction/TransactionIdentification/OriginalDataElements/TimeZone | N/A | N/A | N/A | Part of GroupHeader/OriginalGroupInformation/OriginalMessageIdentification | Part of Transaction/OriginalTransaction/TransactionIdentification/TransactionDateTime | N/A |
| Original Card Acceptor Transaction Reference | Identification of the transaction by the card acceptor. It may appear on the receipt of the cardholder. It remains unchanged throughout the lifetime of the transaction. | Body | Transaction/TransactionIdentification/OriginalDataElements/TransactionReference | N/A | N/A | N/A | GroupHeader/OriginalGroupInformation/OriginalMessageIdentification | Transaction/OriginalTransaction/TransactionIdentification/TransactionReference | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--|--|------------------------|--|--------------|--------------|--------------|---|---|-----|
| Original Transmission Date and Time | Date and time expressed in UTC of the message as sent by the initiator. | Body | Transaction/TransactionIdentification/OriginalDataElements/TransactionDateTime | Bit 90 | N/A | N/A | GroupHeader/OriginalGroupInformation/OriginalCreationDateTime | Transaction/OriginalTransaction/TransactionIdentification/TransactionDateTime | N/A |
| Original System Trace Audit Number STAN | Transaction reference of the original message. | Body | Transaction/TransactionIdentification/OriginalDataElements/SystemTraceAuditNumber | Bit 90 | Bit 56 | N/A | N/A | N/A | N/A |
| Original Retrieval Reference Number | A reference supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof. | Body | Transaction/TransactionIdentification/OriginalDataElements/RetrievalReferenceNumber | N/A | N/A | N/A | N/A | Transaction/OriginalTransaction/SaleReferenceIdentification | N/A |
| Original Life Cycle Support | Indicate the point in the transaction lifecycle at which the lifecycle identifier was assigned. | Body | Transaction/TransactionIdentification/OriginalDataElements/LifeCycleSupport | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Life Cycle Trace Identification Data | Unique global identification structure used to match transactions throughout their lifecycle. | Body | Transaction/TransactionIdentification/OriginalDataElements/LifeCycleTraceIdentificationData | N/A | N/A | N/A | TransactionInformation/OriginalEndToEndIdentification | Transaction/OriginalTransaction/InitiatorTransactionIdentification | N/A |
| Original Life Cycle Trace Identification Missing | Reason for not providing a lifecycle trace identification information. | Body | Transaction/TransactionIdentification/OriginalDataElements/LifeCycleTraceIdentificationMissing | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Acquirer Reference Data | Data supplied by an acquirer in an authorisation or financial request, advice or notification that may be required to be provided in a subsequent transaction. | Body | Transaction/TransactionIdentification/OriginalDataElements/AcquirerReferenceData | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|-------------------------------------|---|------------------------|--|--------------|--------------|--------------|-----|---|-----|
| Original Acquirer Reference Number | Data supplied by an acquirer to assist in identifying a transaction (for example, for researching retrievals and chargebacks). | Body | Transaction/TransactionIdentification/OriginalDataElements/AcquirerReferenceNumber | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Card Issuer Reference Data | Data supplied by a card issuer in an authorisation response, financial response message or in a chargeback transaction that the acquirer may be required to provide in subsequent transactions. | Body | Transaction/TransactionIdentification/OriginalDataElements/CardIssuerReferenceData | N/A | N/A | N/A | N/A | Transaction/Original Transaction/RecipientTransactionIdentification | N/A |
| Presentment Cycle | Indicates the cycle of presentment or of the chargeback (1= first cycle for chargeback, 2= second cycle of presentment or chargeback, etc.). | Body | Transaction/DisputeData/PresentmentCycle | N/A | N/A | N/A | N/A | N/A | N/A |
| Dispute Condition | Condition of the dispute. | Body | Transaction/DisputeData/DisputeCondition | N/A | N/A | N/A | N/A | N/A | N/A |
| Dispute Status | Status of dispute. | Body | Transaction/DisputeData/DisputeStatus | N/A | N/A | N/A | N/A | N/A | N/A |
| Partial Dispute indicator. | Partial dispute indicator. | Body | Transaction/DisputeData/PartialDispute | N/A | N/A | N/A | N/A | N/A | N/A |
| Dispute Reference Assigner | Name of the entity assigning the dispute reference. | Body | Transaction/DisputeData/DisputeReference/AssignerEntity | N/A | N/A | N/A | N/A | N/A | N/A |
| Dispute Identification | Identification of the dispute. | Body | Transaction/DisputeData/DisputeReference/DisputeIdentification | N/A | N/A | N/A | N/A | N/A | N/A |
| Dispute Documentation Status | Status of the dispute documentation. | Body | Transaction/DisputeData/DocumentationStatus | N/A | N/A | N/A | N/A | N/A | N/A |
| Additional Dispute Data | Additional information related to the dispute. | Body | Transaction/DisputeData/AdditionalDisputeData | N/A | N/A | N/A | N/A | N/A | N/A |
| Dispute Reject Reason | Reason for rejecting a dispute. | Body | Transaction/DisputeData/DisputeRejectReason | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--|--|------------------------|--|--------------|--------------|--------------|--|--|---|
| Transaction Amount Qualifier | Qualifier or type of amount. | Body | Transaction/TransactionAmounts/AmountQualifier | N/A | N/A | Bit 24 | N/A | Transaction/TransactionDetails/AmountQualifier | N/A |
| Transaction Amount | Amount of the transaction expressed in the currency of the terminal or as a reversed amount of a previous authorisation. | Body | Transaction/TransactionAmounts/TransactionAmount/Amount | Bit 4 | Bit 4 | Bit 4 | PaymentInformation/DirectDebitTransactionInformation/InstructedAmount | Transaction/TransactionDetails/TotalAmount | Transaction/TotalRequestedAmount/Amount or Transaction/TotalAmount/Amount |
| Transaction Currency | Currency code associated with the transaction amount. "Codes for the representation of currencies and funds" | Body | Transaction/TransactionAmounts/TransactionAmount/Currency | Bit 49 | Bit 49 | Bit 4 | CardRemittanceInformation/TransactionDetails/Amount/Amount (CardRemittanceInformation/TransactionDetails/Amount/CurrencyExchange/SourceCurrency) | Transaction/TransactionDetails/Currency | ATM/BaseCurrency or Transaction/TotalRequestedAmount/Currency or Transaction/DetailRequestedAmount/Currency |
| Cardholder Billing Amount | Amount exclusive of currency | Body | Transaction/TransactionAmounts/CardholderBillingAmount/Amount | Bit 6 | Bit 6 | Bit 6 | N/A | N/A | N/A |
| Cardholder Billing Currency | Currency code associated with the applicable type of amount. | Body | Transaction/TransactionAmounts/CardholderBillingAmount/Currency | Bit 51 | Bit 51 | Bit 6 | N/A | N/A | N/A |
| Cardholder Billing Currency Exchange Rate | Exchange rate to the currency of the amount. | Body | Transaction/TransactionAmounts/CardholderBillingAmount/ExchangeRate | Bit 10 | Bit 10 | Bit 10 | N/A | N/A | N/A |
| Cardholder Billing Currency Quotation Date | Date and time at which the exchange rate has been quoted. | Body | Transaction/TransactionAmounts/CardholderBillingAmount/QuotationDate | N/A | N/A | N/A | N/A | N/A | N/A |
| Reconciliation Amount | Amount exclusive of currency | Body | Transaction/TransactionAmounts/ReconciliationAmount/Amount | Bit 5 | Bit 5 | Bit 5 | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--|---|------------------------|---|--------------|--------------|--------------|--|--|---|
| Reconciliation Currency | Currency code associated with the applicable type of amount. | Body | Transaction/TransactionAmounts/ReconciliationAmount/Currency | Bit 50 | Bit 50 | Bit 5 | N/A | N/A | N/A |
| Reconciliation Currency Exchange Rate | Exchange rate to the currency of the amount. | Body | Transaction/TransactionAmounts/ReconciliationAmount/ExchangeRate | Bit 9 | Bit 9 | Bit 9 | N/A | N/A | N/A |
| Reconciliation Currency Quotation Date | Date and time at which the exchange rate has been quoted. | Body | Transaction/TransactionAmounts/ReconciliationAmount/QuotationDate | Bit 16 | Bit 16 | Bit 16 | N/A | N/A | N/A |
| Detailed Amount Type | Type or class of amount. | Body | Transaction/TransactionAmounts/DetailedAmount/Type | N/A | N/A | N/A | CardRemittanceInformation/TransactionDetails/Amount/Type | Part of Transaction/TransactionDetails/Detailed Amount | N/A |
| Detailed Transaction Amount | Detailed amount expressed in the transaction currency. | Body | Transaction/TransactionAmounts/DetailedAmount/Amount | N/A | N/A | N/A | CardRemittanceInformation/TransactionDetails/Amount/Amount | Part of Transaction/TransactionDetails/Detailed Amount | Transaction/TotalRequestedAmount/Amount or Transaction/TotalAmount/Amount |
| Detailed Cardholder Billing Amount | Detailed amount expressed in the cardholder billing currency. | Body | Transaction/TransactionAmounts/DetailedAmount/CardholderBillingAmount | N/A | N/A | N/A | N/A | N/A | N/A |
| Detailed Reconciliation Amount | Detailed amount expressed in the reconciliation currency. | Body | Transaction/TransactionAmounts/DetailedAmount/ReconciliationAmount | N/A | N/A | N/A | N/A | N/A | N/A |
| Detailed Amount Label | Short description of the detailed amount. | Body | Transaction/TransactionAmounts/DetailedAmount/Label | N/A | N/A | N/A | N/A | e.g. DetailedAmount/Fees/Label | Transaction/DetailedRequestedAmount/Fees/Label |
| Original Transaction Amount Qualifier | Qualifies the amount of the transaction. | Body | Transaction/TransactionAmounts/OriginalTransactionAmounts/AmountQualifier | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|------------------------------------|--|------------------------|--|--------------|--------------|--------------|--|------|-----|
| Original Transaction Amount | Amount of the transaction expressed in the currency of the terminal or as a reversed amount of a previous authorisation. | Body | Transaction/TransactionAmounts/OriginalTransactionAmounts/TransactionAmount/Amount | N/A | N/A | N/A | Part of OriginalTransactionReference/InterbankSettlementAmount | N/A | N/A |
| Original Transaction Currency | Currency code associated with the transaction amount. "Codes for the representation of currencies and funds" | Body | Transaction/TransactionAmounts/OriginalTransactionAmounts/TransactionAmount/Currency | N/A | N/A | N/A | Part of OriginalTransactionReference/InterbankSettlementAmount | N/A | N/A |
| Original Cardholder Billing Amount | Amount to be billed to cardholder. | Body | Transaction/TransactionAmounts/OriginalTransactionAmounts/CardholderBillingAmount | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Reconciliation Amount | Original Amount exclusive of currency | Body | Transaction/TransactionAmounts/OriginalTransactionAmounts/ReconciliationAmount | N/A | N/A | N/A | N/A | N/A | N/A |
| Additional Amount Type | Type or class of amount. | Body | Transaction/AdditionalAmounts/Type | N/A | N/A | N/A | N/A | N/A | N/A |
| Additional Amount | Amount value. | Body | Transaction/AdditionalAmounts/Amount/Amount | Bit 54 | Bit 54 | Bit 54 | N/A | N/A | N/A |
| Additional Amount Currency | Currency code associated with the applicable type of amount. | Body | Transaction/AdditionalAmounts/Amount/Currency | N/A | N/A | N/A | N/A | N/A | N/A |
| Additional Amount Sign | Sign of the amount. | Body | Transaction/AdditionalAmounts/Amount/Sign | N/A | N/A | N/A | N/A | N/A | N/A |
| Additional Amount Label | Short description of the additional amount. | Body | Transaction/AdditionalAmounts/Label | N/A | N/A | N/A | N/A | N/A | N/A |
| Fee Type | Type or class of fee. | Body | Transaction/AdditionalFees/Type | N/A | N/A | N/A | Transaction/TransactionDetails/Amount/Type | N/A | N/A |
| Fee Program | Identification of fee program. | Body | Transaction/AdditionalFees/FeeProgram | N/A | N/A | N/A | N/A | N/A | N/A |
| Fee Descriptor | Identification of specific fee. | Body | Transaction/AdditionalFees/FeeDescriptor | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|-----------------------------|--|------------------------|--|------------------------|--------------|--------------|--|--|---|
| Fee Amount | Amount exclusive of currency. | Body | Transaction/AdditionalFees/Amount/Amount | Bit 8, 28, 29, 30 & 31 | Bit 8 & 46 | Bit 8 & 46 | Part of /DirectDebitTransactionInformation/ChargesInformation/Amount | Part of Transaction/TransactionDetails/Detailed Amount/Fees/Amount | Transaction/DetaildRequestedAmount/Fees/Amount/Amount |
| Fee Currency | Currency for the type of amount. | Body | Transaction/AdditionalFees/Amount/Currency | N/A | N/A | N/A | Part of /DirectDebitTransactionInformation/ChargesInformation/Amount | N/A | Transaction/DetaildRequestedAmount/Fees/Amount/Currency |
| Fee Currency Exchange Rate | Exchange rate of the currency code associated with the amount. | Body | Transaction/AdditionalFees/Amount/FeeCurrencyExchangeRate | N/A | N/A | N/A | Transaction/TransactionDetails/Amount/CurrencyExchange | N/A | N/A |
| Fee Exchange Quotation Date | Date and time at which the exchange rate has been quoted. | Body | Transaction/AdditionalFees/Amount/FeeExchangeQuotationDate | N/A | N/A | N/A | Transaction/TransactionDetails/Amount/QuotationDate | N/A | N/A |
| Fee Sign | Indicates whether the amount value is positive or negative. | Body | Transaction/AdditionalFees/Amount/FeeSign | N/A | N/A | N/A | Part of /DirectDebitTransactionInformation/ChargesInformation/Amount | N/A | N/A |
| Fee Label | Short description of the fee amount. | Body | Transaction/AdditionalFees/Label | N/A | N/A | N/A | N/A | Part of Transaction/TransactionDetails/Detailed Amount/Fees/Label | Transaction/DetaildRequestedAmount/Fees/Label |
| Original Fee Type | Type or class of fee. | Body | Transaction/AdditionalFees/OriginalFeeType | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Fee Program | Identification of fee program. | Body | Transaction/OriginalAdditionalFees/OriginalFeeProgramm | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Fee Descriptor | Identification of specific fee. | Body | Transaction/OriginalAdditionalFees/OriginalFeeDescriptor | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Fee Amount | Amount exclusive of currency. | Body | Transaction/AdditionalFees/Amount/OriginalFreeAmount | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------------------|---|------------------------|--|--------------|--------------|--------------|-----|------|---------------------------------------|
| Original Fee Currency | Currency for the type of amount. | Body | Transaction/OriginalAdditional Fees/Amount/OriginalFreeCurrency | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Fee Currency Exchange Rate | Exchange rate of the currency code associated with the amount. | Body | Transaction/AdditionalFees/Amount/OriginalFeeCurrencyExchangeRate | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Fee Exchange Quotation Date | Date and time at which the exchange rate has been quoted. | Body | Transaction/AdditionalFees/Amount/OriginalFeeExchangeQuotationDate | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Fee Sign | Indicates whether the amount value is positive or negative. | Body | Transaction/AdditionalFees/Amount/OriginalFeeSign | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Fee Label | Short description of the fee amount. | Body | Transaction/DepositDetails/OriginalFeeLabel | N/A | N/A | N/A | N/A | N/A | N/A |
| Deposit Type | Short description of the fee amount. | Body | Transaction/DepositDetails/Type | N/A | N/A | N/A | N/A | N/A | Context/Service/ServiceType? |
| Deposit Amount | Amount value. | Body | Transaction/DepositDetails/Amount/Amount | N/A | N/A | N/A | N/A | N/A | Transaction/TotalAmount/Amount/Amount |
| Deposit Sign | Sign of the amount. | Body | Transaction/DepositDetails/Amount/Sign | N/A | N/A | N/A | N/A | N/A | N/A |
| Funding Service Provider | Identification of the funding service provider. | Body | Transaction/FundsServices/FundingService/ServiceProvider | N/A | N/A | N/A | N/A | N/A | N/A |
| Funding Service Name | Name of the funding service (for example, MoneyGram, Western Union, etc.). | Body | Transaction/FundsServices/FundingService/ServiceName | N/A | N/A | N/A | N/A | N/A | N/A |
| Funding Service Reference | Reference to the funding service. | Body | Transaction/FundsServices/FundingService/Reference | N/A | N/A | N/A | N/A | N/A | N/A |
| Funding Service Business Purpose | Purpose of the transfer. For example: person to person, business-to-business and mobile top-up. | Body | Transaction/FundsServices/FundingService/BusinessPurpose | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--|---|------------------------|--|--------------|--------------|--------------|-----|--------------------------------------|--|
| Funding Service Description | Purpose of the transfer. For example: person to person, business-to-business and mobile top-up. | Body | Transaction/FundsServices/FundingService/Description | N/A | N/A | N/A | N/A | N/A | N/A |
| Funding Source Type | Type of source funding used to perform the transfer of funds. | Body | Transaction/FundsServices/FundingSource/Type | N/A | N/A | N/A | N/A | N/A | Context/Service/ServiceType? |
| Funding Source Reference | Reference to the funding source. | Body | Transaction/FundsServices/FundingSource/Reference | N/A | N/A | N/A | N/A | N/A | Transaction/AccountFrom/AccountIdentifier |
| Funding Service Claim Credentials | Code presented by the customer to claim funds. | Body | Transaction/FundsServices/ClaimInformation/Assigner | N/A | N/A | N/A | N/A | N/A | N/A |
| Funding Service Claim Credentials Assigner | Entity issuing the claim credential. | Body | Transaction/FundsServices/ClaimInformation/ClaimCredentials | N/A | N/A | N/A | N/A | N/A | N/A |
| Account Balance Account Type | Account for which a balance is sought. | Body | Transaction/AccountBalance/AccountType | Bit 54 | Bit 54 | Bit 54 | N/A | N/A | Transaction/AccountData/SelectedAccountType |
| Account Balance Type | Type of card account balance. | Body | Transaction/AccountBalance/Balance/Type | Bit 54 | Bit 54 | Bit 54 | N/A | N/A | Transaction/AccountInformation/Balance/BalanceLabel |
| Account Balance Amount value. | Amount value of account Balance | Body | Transaction/AccountBalance/Balance/Amount | Bit 54 | Bit 54 | Bit 54 | N/A | TransactionResponse/Balance/Amount | Transaction/AccountInformation/Balance/Amount/Amount |
| Account Balance Currency | Currency of the account balance | Body | Transaction/AccountBalance/Balance/Currency | Bit 54 | Bit 54 | Bit 54 | N/A | TransactionResponse/Balance/Currency | Transaction/AccountInformation/Balance/Amount/Currency |
| Account Balance Sign | Indicates whether the value of the balance is positive or negative. | Body | Transaction/AccountBalance/Balance/Sign | N/A | N/A | N/A | N/A | TransactionResponse/Balance/Sign | Transaction/AccountInformation/Balance/Sign |
| Balance Cardholder Currency indicator | Indicates whether the value of balance is expressed in the currency of the cardholder or not. | Body | Transaction/AccountBalance/Balance/CardholderCurrencyIndicator | N/A | N/A | N/A | N/A | N/A | N/A |
| Balance Date | Date of the balance. | Body | Transaction/AccountBalance/Balance/BalanceDate | N/A | N/A | N/A | N/A | N/A | Transaction/AccountInformation/Balance/Date |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|-----------------------------|---|------------------------|---|----------------|----------------|----------------|-----|---|--|
| Account From Name | Name of the account as assigned by the account servicing institution in an agreement with the account owner in order to provide an additional means of identification of the account. | Body | Transaction/AccountFrom/AccountName | N/A | N/A | N/A | N/A | Transaction/AccountFrom/AccountName | Transaction/AccountInformation/AccountName |
| Account From Type | Type of cardholder account used for the transaction. | Body | Transaction/AccountFrom/AccountType | Bit 3 | Bit 3 | Bit 3 | N/A | Transaction/AccountFrom/SelectedAccountType | Transaction/AccountInformation/AccountType or Transaction/AccountData/AccountType or Transaction/AccountFrom/AccountType |
| Account From Identification | Identification of an account. | Body | Transaction/AccountFrom/AccountIdentification | Bit 102 or 103 | Bit 102 or 103 | Bit 102 or 103 | N/A | Transaction/AccountFrom/AccountIdentifier | Transaction/AccountInformation/AccountIdentifier or Transaction/AccountData/AccountIdentifier or Transaction/AccountFrom/AccountIdentifier |
| Account To Name | Name of the account as assigned by the account servicing institution in an agreement with the account owner in order to provide an additional means of identification of the account. | Body | Transaction/AccountTo/AccountName | N/A | N/A | N/A | N/A | Transaction/AccountTo/AccountName | Transaction/AccountInformation/AccountName or Transaction/AccountData/AccountName or Transaction/AccountFrom/AccountName |
| Account To Type | Type of cardholder account used for the transaction. | Body | Transaction/AccountTo/AccountType | Bit 3 | Bit 3 | Bit 3 | N/A | Transaction/AccountTo/SelectedAccountType | Transaction/AccountTo/AccountType |
| Account To Identification | Identification of an account. | Body | Transaction/AccountTo/AccountIdentification | Bit 102 or 103 | Bit 102 or 103 | Bit 102 or 103 | N/A | Transaction/AccountTo/AccountIdentifier | Transaction/AccountTo/AccountIdentifier |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------|--|------------------------|-------------------------------------|--------------|--------------|----------------------|-----|------|-----|
| Transaction Description | Transaction data related to programmes and services, content and format based on bilateral agreements. | Body | Transaction/TransactionDescription | Bit 104 | Bit 104 | Bit 104 05/71* | N/A | N/A | N/A |
| Purchase Identifier Type | Identifies the type of custom information present in the message. | Body | AddendumData/PurchaseIdentifierType | N/A | N/A | N/A | N/A | N/A | N/A |
| Purchase Identifier | Contains a value identifying Invoice Data or Purchase Request Data. | Body | AddendumData/PurchaseIdentifier | N/A | N/A | N/A | N/A | N/A | N/A |
| Additional Acceptor Data | Contains additional card acceptor data. | Body | AddendumData/AdditionalAcceptorData | N/A | N/A | N/A | N/A | N/A | N/A |
| Customer | Information about the customer. | Body | AddendumData/Customer | N/A | N/A | N/A | N/A | N/A | N/A |
| Sale | Details of good and services included in the sale. | Body | AddendumData/Sale | N/A | N/A | Bit 104 01-02/7A-7B* | N/A | N/A | N/A |
| Fleet | Fleet data pertaining to the payment transaction. | Body | AddendumData/Fleet | N/A | N/A | Bit 104 0D/78* | N/A | N/A | N/A |
| Invoice | Invoice data pertaining to the payment transaction. | Body | AddendumData/Invoice | N/A | N/A | Bit 104 06-07/72-73* | N/A | N/A | N/A |
| Travel Agency | Component supports corporate transactions for travel agency, airline, or railway transactions. Acquirers may submit multiple occurrences of this component. Each occurrence provides detailed travel agency fee data associated with a travel agency, airline, or railway transaction. | Body | AddendumData/TravelAgency | N/A | N/A | Bit 104 0E-0F/7E-7F* | N/A | N/A | N/A |
| Passenger Transport | Component supports ticketing transactions for airline, railway, and travel agency transactions to provide passenger ticket information for the cardholder. | Body | AddendumData/PassengerTransport | N/A | N/A | Bit 104 08-09/74-75* | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|----------------------------|--|------------------------|--|--------------|--------------|----------------------|-----|------|-----|
| Vehicle Rental | Component provides detailed vehicle rental information. One occurrence of this component provides rental agreement data reporting for a single vehicle rental transaction. | Body | AddendumData/VehicleRental | N/A | N/A | Bit 104 10/80* | N/A | N/A | N/A |
| Lodging | Component provides detailed information about lodging accommodations and related expenses for the cardholder. Acquirers can submit multiple occurrences of this component for each lodging transaction, to provide details of one or more folios. | Body | AddendumData/Lodging | N/A | N/A | Bit 104 0B-0C/77-79* | N/A | N/A | N/A |
| Shipping Data | Shipping or Courier Service detail component provides detailed information regarding delivery or courier services. | Body | AddendumData/ShippingData | N/A | N/A | Bit 104 11-12/81-82* | N/A | N/A | N/A |
| Telecommunication services | Telecommunication services component is designed to carry telephony billing data and to enable issuers to supply more transaction information to their consumer and corporate clients pertaining to telecommunications services and related billing information. | Body | AddendumData/TelecommunicationServices | N/A | N/A | Bit 104 13-14/83-84* | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--------------------------------|--|------------------------|---|--------------|--------------|----------------------|--|--|---|
| Temporary Services | Temporary Services component provides detailed information regarding the billing for services rendered on a temporary or contract basis. The component provides information such as the employee job performed, timekeeping, and billing rates | Body | AddendumData/TemporaryServices | N/A | N/A | Bit 104 15-16/85-86* | N/A | N/A | N/A |
| Instalment | Data exclusively related to a card issuer financial loan of the payment transaction, or instalment. | Body | AddendumData/Instalment/Plan | N/A | N/A | Bit 104 17/87* | N/A | Transaction/TransactionDetails/Instalment | N/A |
| Additional Data | Contains additional data for the addendum. | Body | AddendumData/AdditionalData | N/A | N/A | N/A | N/A | Transaction/AdditionalTransactionData | N/A |
| Approval Entity Identification | Identification of the entity. | Body | ProcessingResult/ApprovalData/ApprovalEntity/Identification | N/A | Bit 58 | Bit 58 | N/A | TransactionResponse/AuthorisationEntity/Identification or AuthorisationResult/AuthorisationEntity/Identification | Transaction.AuthorisationResult.AuthorisationEntity |
| Approval Entity Country | Country of the entity declining or delivering the authorisation. ISO 3166-1 alpha-2 or alpha-3. | Body | ProcessingResult/ApprovalData/ApprovalEntity/Country | N/A | Bit 70 | N/A | N/A | TransactionResponse/AuthorisationResult/AuthorisationEntity/Country | N/A |
| Approval Code | Value assigned by the approval entity indicating approval | Body | ProcessingResult/ApprovalData/ApprovalCode | Bit 38 | Bit 38 | Bit 38 | DirectDebitTransactionInformation/DirectDebitTransaction/MandateRelatedInformation/MandateIdentification | TransactionResponse/AuthorisationResult/AuthorisationCode or TransactionResult/AuthorisationCode | Transaction/AuthorisationResult/AuthorisationCode |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|--|--|------------------------|---|--------------|--------------|--------------|-----|--|---|
| Processing Result | Generic result of the processing. | Body | ProcessingResult/ResultData/Result | Bit 39 | Bit 39 | Bit 39 | N/A | TransactionResponse/AuthorisationResult/ResponseToAuthorisation/Response or TransactionResult/ResponseToAuthorisation/Response | Transaction/AuthorisationResult/AuthorisationResponse/Response |
| Result Details | Detailed results of the processing. | Body | ProcessingResult/ResultData/ResultDetails | Bit 39 & 66 | Bit 39 | Bit 39 | N/A | TransactionResponse/AuthorisationResult/ResponseToAuthorisation/ResponseReason or TransactionResult/ResponseToAuthorisation/ResponseReason | Transaction/AuthorisationResult/AuthorisationResponse/ResponseReason |
| Additional Result Information | Additional information to be logged for further information. | Body | ProcessingResult/ResultData/AdditionalResultInformation | N/A | N/A | N/A | N/A | N/A | Transaction/AuthorisationResult/AuthorisationResponse/AdditionalResponseInformation |
| Original Processing Result | Generic result of the processing of original transaction | Body | ProcessingResult/OriginalResultData/Result | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Result Details | Detailed results of the processing of original transaction | Body | ProcessingResult/OriginalResultData/ResultDetails | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Additional Result Information | Additional information from original transaction to be logged for further information. | Body | ProcessingResult/OriginalResultData/AdditionalResultInformation | N/A | N/A | N/A | N/A | N/A | N/A |
| Processing Result Action | Set of actions to be performed. | Body | ProcessingResult/Action | Bit 39 | Bit 39 | Bit 39 | N/A | TransactionResponse/Action/ActionType | Transaction/AuthorisationResult/Action |
| Processing Result Additional Action | Additional action to perform. | Body | ProcessingResult/AdditionalAction | N/A | N/A | N/A | N/A | N/A | N/A |

| Data Element | Description | Message Building Block | ATICA | ISO 8583 v87 | ISO 8583 v93 | ISO 8583 v03 | SCC | CAPE | ATM |
|---|--|------------------------|---|-----------------|----------------|----------------|----------------|---|---|
| Processing Result Additional Information | Additional information relevant for the destination. | Body | ProcessingResult/AdditionalInformation | Bit 44 | Bit 44 | Bit 44 | N/A | TransactionResponse/Action/MessageToPresent | N/A |
| ICC Related Data | Data related to an integrated circuit card application embedded in the payment card of the cardholder. | Body | ICCRelatedData | Bit 55* | Bit 55 | Bit 55 | ICCRelatedData | ICCRelatedData | Transaction/ICCRelatedData |
| Protected Data | Elements to be protected. | Body | ProtectedData | Bit 110* | Bit 111* | Bit 50* | N/A | Environment/Card/ProtectedCardData | Environment/Card/ProtectedCardData |
| Supplementary Data Place and Name | Unambiguous reference to the location where the supplementary data must be inserted in the message instance. In the case of XML, this is expressed by a valid XPath. | Body | SupplementaryData/PlaceAndName | N/A | N/A | N/A | N/A | SupplementaryData/PlaceAndName | N/A |
| Supplementary Data Envelope | Technical element wrapping the supplementary data. | Body | SupplementaryData/Envelope | N/A | N/A | N/A | N/A | SupplementaryData/Envelope | N/A |
| Supplementary Data Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. | Body | SupplementaryData/SupplementaryDataRule | N/A | N/A | N/A | N/A | N/A | N/A |
| Supplementary Data Rule for EU PSD2 Strong Customer Authentication [**] | Several use cases where SCA does not apply as per EU regulation [**] | Body | SupplementaryData/SupplementaryDataRule | Bit 34 4A/BF * | Bit 34 4A/BF * | Bit 34 4A/BF * | N/A | Environment/Cardholder/Authentication/AuthenticationExemption | N/A |
| MAC Data | Type of data protection. | Security Trailer | MACData | Bit 53 or 110 * | Bit 53 or 111* | Bit 53 or 50* | N/A | SecurityTrailer/AuthenticatedData/MAC Algorithm | SecurityTrailer/AuthenticatedData/MAC Algorithm |
| MAC | Message Authentication Code data. | Security Trailer | MAC | Bit 64 or 128 | Bit 64 or 128 | Bit 64 or 128 | N/A | SecurityTrailer/AuthenticatedData/MAC | SecurityTrailer/AuthenticatedData/MAC |

Table 1: Data Elements Description Table ¹
¹ Within the table: * It's an anticipated data elements reference. ** It is a specific National usage in Europe according to EU Regulation.

32.2 Data Element Usage Requirements

This section describes the usage of the Data Elements for the different ~~card service~~ Payment Services defined within the other books of the Volume. It does not describe the message flows for each service, only the **most relevant** Data Elements required to fulfil the service. As a transaction can pass through a number of systems before reaching the acquirer, different Data Elements can be populated by different systems or even by the Acquirer depending on the infrastructure under which the transaction is performed. Book 2 describes the functionality of each service which is not repeated in this section. There is one table for all services. For each service there is a section highlighting the main difference between the actual service and the payment service. The usage of each Data Element is described for Authorisation, Reversal (also known as Cancellation) and Financial (also known as Completion) in both Terminal to Acquirer and Acquirer to Issuer domains. Some additional Data Elements, used for specific services, are not specified, e.g., the product data for a purchasing card. Advices sent after the completion of a service by the Terminal (which does not perform data capture) to the Acquirer are not described here; however the contents of these messages are a subset of financial presentment messages. The Data Element usage requirement section contains:

- The name of the Data Elements
- T2A (Terminal to Acquirer) domain
 - Authorisation
 - Request /Advice
 - Response
 - Cancellation/Reversal
 - Request /Advice
 - Response
 - Completion/Financial

- Request /Advice
- Response
- A2I (Acquirer to Issuer Domain)
 - Authorisation
 - Request /Advice/Notification
 - Response
 - Reversal
 - Request /Advice/Notification
 - Response
 - Financial Presentment Message
 - Request /Advice / Notification
 - Response

An Authorisation message is mostly performed as an online request. However, in some specific environments, it could be sent as an advice e.g., deferred authorisation.

A Reversal message is predominantly performed as an advice. However, in some specific environments it could be sent as a request.

A Financial message within the Terminal to Acquirer domain is mostly performed as a request while within the Acquirer to Issuer domain it is mostly performed as a notification without response.

In the Terminal to Acquirer environment it is shown CAPE usage. In case ATM has any difference, it is indicated as well.

In the Acquirer to Issuer environment it is shown ATICA usage. In case any version of ISO 8583 or SCC has any difference, it is indicated as well.

ISO 20022 usage terminology being used is:

| | |
|-------|--------------------------|
| [1,1] | Mandatory |
| [0,1] | Optional |
| [1,*] | Mandatory and repeatable |
| [0,*] | Optional and repeatable |

The following abbreviations are used as well:

M = Support of Data Element is Mandatory

C = Support of Data Element is mandatory for certain functional conditions

O = Optional

NP = Not Present

[0,1]E = If present then Echo from request

[1,1]E = Always present and Echo from request

‘Optional’ Data Elements are not required to be supported for Volume conformance of a protocol.

3.12.2.1 Data Elements Usage Requirements table

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|------------------------------|--|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Message Function | Identifies the type of process related to the message. | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Protocol version | Version of protocol specifications. | [1,1] | [1,1]E | [1,1] | [1,1]E | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Exchange Identification | Unique identification of an exchange of messages between two parties | [1,1] | [1,1]E | [1,1] | [1,1]E | [1,1] | [0,1] | [0,1] | [1,1]E | [0,1] | [1,1]E | [0,1] | [1,1]E |
| Re Transmission Counter | Number of retransmission of the message. Incremented by 1 for each retransmission. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Creation Date Time | Date and time at which the message was sent. | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Collection Identification | Identification of the batch collection to which the batch belongs | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Batch Identification | Identification of the batch to which the message belongs. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Message Sequence Number | Sequence number of the message inside the batch. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Message Checksum Input Value | Value of the message to use for the computation of the checksum of the batch or collection of messages | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-----------------------------------|---|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Initiating Party Identification | Identification of the entity. | [1,1] | [1,1]E | [1,1] | [1,1]E | [1,1] | [1,1]E | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Recipient Party Identification | Identification of the entity. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Trace Data | Information sent in the request message to be returned in the response one, for instance to help in the retrieval of the context of the exchange. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Traceability Relay Identification | Information sent in the request message to be returned in the response one, for instance to help in the retrieval of the context of the exchange. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Trace Date Time In | Date and time of incoming data exchange for relaying or processing. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Trace Date Time Out | Date and time of the outgoing exchange for relaying or processing. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Acquirer Identification | Identification of the acquirer. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Acquirer Country | Country code of the acquirer. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Sender Identification | Identification of the party sending the message to another intermediary agent or to the final destination. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Sender Country | Country code of the sender | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Receiver Identification | Identification of the party receiving the message from the origin or from an intermediary agent. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Receiver Country | Country of the party. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Acceptor Identification | Identification of the card acceptor performing the card transaction. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] SCC-M | [0,1] |
| Acceptor country | Country code of the acceptor | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] ISO8583- M SCC-M | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|------------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Acceptor Name and Location | Name and location of the card acceptor as appearing on the receipt or the statement of account of the cardholder. May contain location information relevant to the cardholder. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583-M SCC-M | NP |
| Acceptor Address | Address of the acceptor | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Acceptor e-Mail | Email of the acceptor | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Acceptor URL Address | URL address of the acceptor | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Acceptor Phone | Phone Number of the acceptor | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Acceptor Customer Service | Phone number of the customer service. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Acceptor Contact Information | Additional information used to facilitate contact with the card acceptor, for instance sales agent name, dispute manager name. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Payer | Person initiating a payment to the benefit of a payee. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] SCC-M | NP |
| Payee | Person to the benefit of whom a payment is performed. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Terminal Identification | Identification of the terminal performing the transaction. | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Card Reading Capabilities | Card reading capabilities of the terminal performing the transaction. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] ISO8583: 93-M | NP | NP | NP | [0,*] ISO8583:9 3-M | NP |
| Card Writing Capabilities | Card writing or output capabilities of the terminal performing the transaction. | NP | NP | NP | NP | NP | NP | [0,*] ISO8583: 93-M | NP | NP | NP | [0,*] ISO8583:9 3-M | NP |
| PIN length Capability | Maximum number of digits that the Point of Interaction is able to accept when the cardholder enters its PIN. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M | NP | NP | NP | [0,1] ISO8583:9 3-M | NP |
| Approval Code Length | Maximum number of characters of the approval code that the acquirer is able to manage. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--------------------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Max Script Length | Maximum data length in bytes that a card issuer can return to the ICC at the terminal. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Pin-Pad Inoperative Indicator | PIN pad is inoperative | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Card capture Capable Indicator | Indicates whether the terminal can capture cards or not. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M | NP | NP | NP | [0,1] ISO8583:9 3-M | NP |
| On-Line Capabilities Indicator | Capability of the terminal to go online. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Terminal Message Capabilities | Capability of the terminal to display or print messages to the cardholder or the merchant. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] ISO8583: 93-M | NP | NP | NP | [0,*] ISO8583:v 93-M | NP |
| Cardholder Verification Capabilities | Cardholder verification capabilities performing the transaction at the point of service. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] ISO8583: 93-M | NP | NP | NP | [0,*] ISO8583:9 3-M | NP |
| Terminal Integration | Type of terminal integration at a point of service location. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Terminal Out Door Indicator | Indicates whether the terminal is operated outdoor or indoor at the point of service. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---------------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|---|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Terminal Off Premises Indicator | Indicates whether the terminal is operated on- or off-premises at the point of service. | NP | NP | NP | NP | NP | NP | [0,1] ISO8583: 93-M ISO8583: 2003-M | NP | NP | NP | [0,1] ISO8583:9 3-M ISO8583:2 003-M | NP |
| Terminal On Board Indicator | Indicates whether the transaction was performed on board | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| POI Components | Data related to the components of the POI (Point Of Interaction) performing the transactions. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| PAN | Primary Account Number (PAN) of the card or a surrogate of the PAN such as a payment token. | [1,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Protected Card Indicator | To indicate whether the PAN is using Protected Data for encryption or not. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Card Sequence Number | Identify a payment token inside a set of cards with the same PAN. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Card Effective Date | Date as from which the card can be used, expressed in one of the following formats: YYYY-MM-DD, YYYY-MM, YY-MM-DD. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | NP | NP | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Card Expiry Date | Expiry date of the card or the payment token. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | NP | NP | [0,1] SCC-M | [0,1] |
| Card Service Code | Service attached to the card as defined in ISO 7813. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Track 1 | ISO track 1 issued from the magnetic stripe card or from the ICC if the magnetic stripe was not read. The format conforms to ISO 7813, removing beginning and ending sentinels and longitudinal redundancy check characters. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | NP | NP | NP | [0,1] | NP |
| Track 2 | ISO track 2 issued from the magnetic stripe card or from the ICC if the magnetic stripe was not read. The format conforms to ISO 7813, removing beginning and ending sentinels and longitudinal redundancy check characters. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | NP | NP | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-------------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Track 3 | ISO track 3 issued from the magnetic stripe card or from the ICC if the magnetic stripe was not read. The content conforms to ISO 4909, removing beginning and ending sentinels and longitudinal redundancy check characters. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | NP | NP | [0,1] | [0,1] |
| Payment Account Reference PAR | A unique non-financial reference assigned to a given PAN. May be used to link the transaction activity to that PAN. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | |
| PAN Account Range | Leading digits of the PAN that identifies the card portfolio (for example, Issuer Identification Number). This data should not to be presented to the card acceptor or its environment | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | NP | [0,1] | [0,1] | [0,1] | NP | [0,1] |
| PAN Four Last Digits | Last four digits of the PAN. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] |
| Card Country Code | Country code assigned to the card by the card issuer. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | NP | NP | [0,1] | [0,1] |
| Card Currency Code | Currency code assigned to the card by the card issuer. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] |
| Card Product Type | Type of card product. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | NP | NP | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--------------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Card Product Subtype | Subtype of card product. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | NP | NP | [0,1] | [0,1] |
| Card Portfolio Identifier | Identifies the Card Portfolio | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Additional Card Data | Additional card issuer specific data. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Customer Device Type | Type of Customer device | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Customer Device Language | Preferred language set on the device | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Customer Device Phone Number | Phone number associated with the device. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Customer Device Location | Geographical location of the device. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Customer Device IP Address | IP Address of the device. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Customer Device E-mail | Electronic mail address associated with the device. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Customer Device Identification | Identification of the customer device. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Customer Device Provider | Provider of the customer device. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--------------------------------|--|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Wallet Provider Identification | Identification of the party. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | NP | [0,1] | [0,1] |
| Payment Token | Surrogate value of the PAN. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Token Expiry Date | Expiry date of the payment token. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Token Requestor Identification | Identification of a party requesting a token. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Token Assurance Data | Supporting information for the Token Assurance Method. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Token Assurance Method | A value that allows a Token Service Provider to indicate the identification and verification performed representing the binding of the payment token to the underlying PAN and cardholder. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| TokenInitiatedIndicator | Original transaction was initiated by Token. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---------------------------------|---|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Cardholder Name | Contains the registered cardholder name that issuer knows to be correct. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | NP | NP | NP | [0,1] | NP |
| Cardholder Identification | Identification of the cardholder. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| Cardholder Address | Complete address of the cardholder. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Cardholder Contact Information | Information about the identification and verification of the cardholder. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Card Present Indicator | Indicates whether the transaction has been initiated by a card physically present or not. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M | NP | [0,1] | NP | [0,1] ISO8583:9 3-M | NP |
| Cardholder present Indicator | Indicates whether the transaction has been initiated in presence of the cardholder or not. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M | NP | [0,1] | NP | [0,1] ISO8583:9 3-M | NP |
| Cardholder Activated Indicator | Indicates whether the automated device was operated solely by the cardholder or not (for example, vending machine, automated fuel dispenser, ATM, kiosk, etc.). | NP | NP | NP | NP | NP | NP | [0,1] ISO8583: 2003-M | NP | [0,1] | NP | [0,1] ISO8583:2 003-M | NP |
| Transponder Activated Indicator | Transaction initiated through a transponder or not. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|----------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|---|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Attended Indicator | Card acceptor representative in attendance at the point of service during the transaction. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M ISO8583: 2003-M | NP | [0,1] | NP | [0,1] ISO8583:9 3-M ISO8583:2 003-M | NP |
| Unattended Level Category | When an acceptor's terminal is semi-attended (for example, multiple terminals supervised by a single clerk), it will be identified as 'attended'. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| E-commerce Indicator | Indicates whether the point of service is an e-commerce one or not: | NP | NP | NP | NP | NP | NP | [0,1] ISO8583: 2003-M | NP | [0,1] | NP | [0,1] ISO8583:2 003-M | NP |
| E-commerce Data | Contains electronic commerce data. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| MOTO Indicator | Indicates whether the context of the point of service is a MOTO one or not. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M ISO8583: 2003-M | NP | [0,1] | NP | [0,1] ISO8583:9 3-M ISO8583:2 003-M | NP |
| Partial Approval Supported | Indicates whether the point of service supports partial approval or not. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---------------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|---|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Delayed Authorisation Indicator | Indicates whether the authorisation was delayed due to an on-board initiated transaction. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| POS Security Characteristic | The security characteristics of the communication link in the card acceptance process. | NP | NP | NP | NP | NP | NP | [0,*] ISO8583: 2003-M | NP | [0,*] | NP | [0,*] ISO8583:2 003-M | NP |
| Card data Entry Mode | Entry mode of the card data for the transaction | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M ISO8583: 2003-M | NP | [0,1] | NP | [0,1] ISO8583:9 3-M ISO8583:2 003-M, SCC-M | NP |
| Storage Location | Storage location of payment credential (for example, PAN or token). | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| POS Special Conditions | Data used to assign specific conditions at the card acceptor location and decided by bilateral agreements. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Merchant Category Code | Category code related to the type of services or goods the merchant provides for the transaction. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] ISO8583: 93-M ISO8583: 2003-M | [0,1] | [0,1] | [0,1] | [0,1] ISO8583:9 3-M ISO8583:2 003-M | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-------------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Customer Consent | Notifies the express consent of the customer for a given service (used in DCC, funds transfers, money lending, etc.). | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Fallback Indicator | Indicates a card entry fallback. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Late Presentment Indicator | Indicates a late presentment as defined by each specific implementation. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Final Authorisation Indicator | Identifies final authorisation messages for the purpose of managing open-to buy or available balance. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Deferred Delivery Indicator | Indicates a deferred delivery as defined by each specific implementation. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Transaction Initiator | Identifies the transaction initiator. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Card Programme Proposed | Card programme or brand proposed for the transaction. | [0,*] | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--------------------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Card Programme Applied | Card programme or brand actually applied to the transaction. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Settlement Service Proposed | Type of settlement service proposed. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] SCC-M | NP |
| Settlement Service Applied | Settlement service actually applied to the transaction. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Settlement Date | Actual date of settlement | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] SCC-M | [0,1] |
| Settlement Reporting Entity | Entity in charge of the settlement reporting service. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Reconciliation Identification | Identification of the reconciliation. | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Reconciliation Date | Date of the reconciliation. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Reconciliation Check Point Reference | A value used to allow a period within a reconciliation date. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Capture Date | Date the transaction was completed and captured. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|---|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Verification Type | Type of authentication or verification. | NP | NP | NP | NP | NP | NP | [0,*] ISO8583: 93-M ISO8583: 2003-M | [0,*] | NP | NP | [0,*] ISO8583:9 3-M ISO8583:2 003-M | |
| Verification Subtype | Type of authentication for a given method (for example, three domain authentication, scheme proprietary solution, type of cryptogram, etc.). | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Verification Information Type | Type of the verification or authentication. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| Verification Information Value | Value of the verification or authentication. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| Verification Information Reason | Reason to perform the verification. | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| Verification Information Date and Time | Date and time when the verification was performed. | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| Verification Information Validity End Date | Contains end date of the verification that has been performed. | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Verification Information Validity End Time | Contains end time of the verification that has been performed. | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| Verification Additional Information | Additional information about the verification. | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | [0,*] | NP | NP | NP | [0,*] |
| Verification Result Type | Type of the verification or authentication. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Verification Result Entity | Entity who actually performed the verification. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] ISO8583: 93-M | [0,*] | NP | NP | [0,*] ISO8583:9 3-M | [0,*] |
| Verification Result | Result of the verification. | [0,*] | NP | [0,*] | NP | [0,*] | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Verification Result Details | Details of the result. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Risk Input Data Entity | Entity providing the information required for a risk assessment | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Risk Input Data Type | Identifies the type of risk assessment associated with the input data in the message | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Risk Input Data Value | Value of input data for risk assessment | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|------------------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Risk Assessment Entity | Entity providing an intermediate result of a risk assessment process. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Risk Assessment Type | Type of risk assessment. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Risk Assessment Reason | Reason for indicating a certain level of risk for the transaction. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Risk Assessment Level | Level of risk from 1 to 99 | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Risk Assessment Recommended Action | Recommended action for the card issuer based on risk data. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | NP | NP | [0,*] | [0,*] |
| Sale Identification | Identification of the sale terminal (electronic cash register or point of sale terminal) or the sale system. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Sale Reference Identification | Global reference of the sale transaction for the sale system. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Sale Reference Number | Identify a sale transaction assigned by the sale system. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Good and Services Type | Type of goods and/or services. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Split Payment Indicator | Also referred to as split tender. Indicates whether the payment transaction is a partial payment of the sale transaction. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP | NP | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-----------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Receipt Request Indicator | Indicates whether a receipt from the goods or services provider was requested. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Receipt Type | Type of receipt requested or communication channel used. | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] | NP |
| Receipt Destination | Destination of the receipt (for example, e-mail address, SMS number, etc.). | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| Transaction Type | Type of transaction associated with the main service. | [0,1] | NP | NP | NP | [0,1] | NP | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Additional Service Type | Type of additional service applied to the transaction. | [0,*] | NP | NP | NP | [0,*] | NP | [0,1] | [0,1] | [0,1] | NP | [0,1] | [0,1] |
| Transaction Attribute | Attribute of the transaction. | [0,1] | NP | NP | NP | [0,1] | NP | [0,1] ISO8583: 2003-M | [0,1] | [0,1] | [0,1] | [0,1] ISO8583:2 003-M | [0,1] |
| Message Reason | Reason to send the message. | [0,*] | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Preauthorisation Time Limit | Contains the period (expressed in minutes) within which a merchant is expected to complete the transaction. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | NP | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Associated Data Reference | Reference to additional transaction details to be conveyed separately from this message. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Special Programme Qualification | Name of special programme. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Special Programme Qualification Details Name | Name of the special programme detail. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Special Programme Qualification Details Value | Special Programme Detail Value | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Local Date and Time | Local date and time the transaction takes place at the card acceptor location. | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] ISO8583: 87-O | [1,1] ISO8583:87 -O | [1,1] ISO8583: 87-O | [1,1] ISO8583:87 -O | [1,1] | [1,1] ISO8583:8 7-O |
| Time Zone | Time zone name (for example, as defined by IANA - Internet Assigned Numbers Authority - in the time zone database). | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Card Acceptor Transaction Reference | Identification of the transaction by the card acceptor. It may appear on the receipt of the cardholder. It remains unchanged throughout the lifetime of the transaction. | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Transmission Date and Time | Date and time expressed in UTC of the message as sent by the initiator. | NP | NP | NP | NP | NP | NP | [0,1] ISO8583: 87-M | [0,1] ISO8583:87 -M | [0,1] ISO8583: 87-M | [0,1] ISO8583:87 -M | [0,1] ISO8583:8 7-M | [0,1] ISO8583:8 7-M |
| System Trace Audit Number STAN | Number assigned by a transaction originator to assist in identifying a transaction uniquely. The trace number remains unchanged for all messages within a two-message exchange (for example, request/repeat and response). | NP | NP | NP | NP | NP | NP | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Retrieval Reference Number | Reference supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [1,1] ISO8583 - O | [1,1] ISO8583 - O | [1,1] ISO8583 - O | [1,1] ISO8583 - O | [1,1] ISO8583 - O | [1,1] ISO8583 - O, SCC-O |
| Life Cycle Support | Indicate the point in the transaction lifecycle at which the lifecycle identifier was assigned. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Life Cycle Trace Identification Data | Unique global identification structure used to match transactions throughout their lifecycle. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1]E | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Life Cycle Trace Identification Missing | Reason for not providing a lifecycle trace identification information. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|----------------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Acquirer Reference Data | Data supplied by an acquirer in an authorisation or financial request, advice or notification that may be required to be provided in a subsequent transaction. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Acquirer Reference Number | Data supplied by an acquirer to assist in identifying a transaction (for example, for researching retrievals and chargebacks). | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Card Issuer Reference Data | Data supplied by a card issuer in an authorisation response, financial response message or in a chargeback transaction that the acquirer may be required to provide in subsequent transactions. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Message Function | Message function of the original message. | [0,1] | NP | [1,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] ISO8583-M | [0,1] | [0,1] | [0,1] |
| Original Acquirer Identification | Code identifying the acquirer of the original message. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] ISO8583-M | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--|--|--|----------|----------------|----------|-----------|----------|--|--|---|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Original Sender Identification | Code identifying the sender of the original message. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Local Date and Time | Local date and time the transaction takes place at the acceptor location. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] ISO8583: 93-M ISO8583: 2003-M | [0,1] | [0,1] | [0,1] |
| Original Time Zone | Time zone name (for example, as defined by IANA - Internet Assigned Numbers Authority) in the time zone data base. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] SCC-M | [0,1] |
| Original Card Acceptor Transaction Reference | Identification of the transaction by the card acceptor. It may appear on the receipt of the cardholder. It remains unchanged throughout the lifetime of the transaction. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] SCC-M | [0,1] |
| Original Transmission Date and Time | Date and time expressed in UTC of the message as sent by the initiator. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] ISO8583: 87-M | [0,1] | [0,1] | [0,1] |
| Original System Trace Audit Number STAN | Transaction reference of the original message. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] ISO8583-M | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Original Retrieval Reference Number | A reference supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Life Cycle Support | Indicate the point in the transaction lifecycle at which the lifecycle identifier was assigned. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Life Cycle Trace Identification Data | Unique global identification structure used to match transactions throughout their lifecycle. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Life Cycle Trace Identification Missing | Reason for not providing a lifecycle trace identification information. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Acquirer Reference Data | Data supplied by an acquirer in an authorisation or financial request, advice or notification that may be required to be provided in a subsequent transaction. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Acquirer Reference Number | Data supplied by an acquirer to assist in identifying a transaction (for example, for researching retrievals and chargebacks). | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-------------------------------------|---|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Original Card Issuer Reference Data | Data supplied by a card issuer in an authorisation response, financial response message or in a chargeback transaction that the acquirer may be required to provide in subsequent transactions. | [0,1] | NP | [0,1] | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Presentment Cycle | Indicates the cycle of presentment or of the chargeback (1= first cycle for chargeback, 2= second cycle of presentment or chargeback, etc.). | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Dispute Condition | Condition of the dispute. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Dispute Status | Status of dispute. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Partial Dispute indicator. | Partial dispute indicator. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Dispute Reference Assigner | Name of the entity assigning the dispute reference. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Dispute Identification | Identification of the dispute. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Dispute Documentation Status | Status of the dispute documentation. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Additional Dispute Data | Additional information related to the dispute. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Dispute Reject Reason | Reason for rejecting a dispute. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Transaction Amount Qualifier | Qualifier or type of amount. | [0,1] | [0,1] | NP | NP | [0,1] | NP | [0,1] ISO8583: 2003-M | [0,1] | [0,1] ISO8583: 2003-M | [0,1] | [0,1] ISO8583:2 003-M | [0,1] |
| Transaction Amount | Amount of the transaction expressed in the currency of the terminal or as a reversed amount of a previous authorisation. | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | NP | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Transaction Currency | Currency code associated with the transaction amount. "Codes for the representation of currencies and funds" | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | NP | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] | [1,1] |
| Cardholder Billing Amount | Amount exclusive of currency | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Cardholder Billing Currency | Currency code associated with the applicable type of amount. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Cardholder Billing Currency Exchange Rate | Exchange rate to the currency of the amount. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Cardholder Billing Currency Quotation Date | Date and time at which the exchange rate has been quoted. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Reconciliation Amount | Amount exclusive of currency | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Reconciliation Currency | Currency code associated with the applicable type of amount. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Reconciliation Currency Exchange Rate | Exchange rate to the currency of the amount. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Reconciliation Currency Quotation Date | Date and time at which the exchange rate has been quoted. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Detailed Amount Type | Type or class of amount. | [0,1] | [0,1] | NP | NP | [0,1] | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Detailed Transaction Amount | Detailed amount expressed in the transaction currency. | [0,1] | [0,1] | NP | NP | [0,1] | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Detailed Cardholder Billing Amount | Detailed amount expressed in the cardholder billing currency. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---------------------------------------|--|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Detailed Reconciliation Amount | Detailed amount expressed in the reconciliation currency. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Detailed Amount Label | Short description of the detailed amount. | [0,1] | [0,1] | NP | NP | [0,1] | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Transaction Amount Qualifier | Qualifies the amount of the transaction. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Transaction Amount | Amount of the transaction expressed in the currency of the terminal or as a reversed amount of a previous authorisation. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Transaction Currency | Currency code associated with the transaction amount. "Codes for the representation of currencies and funds" | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Cardholder Billing Amount | Amount to be billed to cardholder. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Reconciliation Amount | Original Amount exclusive of currency | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Additional Amount Type | Type or class of amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Additional Amount | Amount value. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--------------------------------|--|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Additional Amount Currency | Currency code associated with the applicable type of amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Additional Amount Sign | Sign of the amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Additional Amount Label | Short description of the additional amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Type | Type or class of fee. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Program | Identification of fee program. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Descriptor | Identification of specific fee. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Amount | Amount exclusive of currency. | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Currency | Currency for the type of amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Currency Exchange Rate | Exchange rate of the currency code associated with the amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Exchange Quotation Date | Date and time at which the exchange rate has been quoted. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--------------------------------------|--|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Fee Sign | Indicates whether the amount value is positive or negative. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Fee Label | Short description of the fee amount. | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Type | Type or class of fee. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Program | Identification of fee program. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Descriptor | Identification of specific fee. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Amount | Amount exclusive of currency. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Currency | Currency for the type of amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Currency Exchange Rate | Exchange rate of the currency code associated with the amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Exchange Quotation Date | Date and time at which the exchange rate has been quoted. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Original Fee Sign | Indicates whether the amount value is positive or negative. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|----------------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Original Fee Label | Short description of the fee amount. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Deposit Type | Short description of the fee amount. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Deposit Amount | Amount value. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Deposit Sign | Sign of the amount. | NP | NP | NP | NP | NP | NP | [0,*] | NP | [0,*] | NP | [0,*] | NP |
| Funding Service Provider | Identification of the funding service provider. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Funding Service Name | Name of the funding service (for example, MoneyGram, Western Union, etc.). | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Funding Service Reference | Reference to the funding service. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Funding Service Business Purpose | Purpose of the transfer. For example: person to person, business-to-business and mobile top-up. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Funding Service Description | Purpose of the transfer. For example: person to person, business-to-business and mobile top-up. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Funding Source Type | Type of source funding used to perform the transfer of funds. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Funding Source Reference | Reference to the funding source. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Funding Service Claim Credentials | Code presented by the customer to claim funds. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Funding Service Claim Credentials Assigner | Entity issuing the claim credential. | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] | NP |
| Account Balance Account Type | Account for which a balance is sought. | NP | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] |
| Account Balance Type | Type of card account balance. | NP | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] |
| Account Balance Amount value. | Amount value of account Balance | NP | [0,1] | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] |
| Account Balance Currency | Currency of the account balance | NP | [0,1] | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] |
| Account Balance Sign | Indicates whether the value of the balance is positive or negative. | NP | [0,1] | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] |
| Balance Cardholder Currency indicator | Indicates whether the value of balance is expressed in the currency of the cardholder or not. | NP | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] |
| Balance Date | Date of the balance. | NP | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-----------------------------|---|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Account From Name | Name of the account as assigned by the account servicing institution in an agreement with the account owner in order to provide an additional means of identification of the account. | [0,1] | NP | NP | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Account From Type | Type of cardholder account used for the transaction. | [0,1] | NP | NP | NP | [0,1] | NP | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M |
| Account From Identification | Identification of an account. | [0,1] | NP | NP | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Account To Name | Name of the account as assigned by the account servicing institution in an agreement with the account owner in order to provide an additional means of identification of the account. | [0,1] | NP | NP | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---------------------------|--|--|----------|--------------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/ Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Account To Type | Type of cardholder account used for the transaction. | [0,1] | NP | NP | NP | [0,1] | NP | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M | [0,1] ISO8583-M |
| Account To Identification | Identification of an account. | [0,1] | NP | NP | NP | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Transaction Description | Transaction data related to programmes and services, content and format based on bilateral agreements. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Purchase Identifier Type | Identifies the type of custom information present in the message. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Purchase Identifier | Contains a value identifying Invoice Data or Purchase Request Data. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Additional Acceptor Data | Contains additional card acceptor data. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Customer | Information about the customer. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Sale | Details of good and services included in the sale. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Fleet | Fleet data pertaining to the payment transaction. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | NP | NP | [0,1] | [0,1] |
| Invoice | Invoice data pertaining to the payment transaction. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Travel Agency | Component supports corporate transactions for travel agency, airline, or railway transactions. Acquirers may submit multiple occurrences of this component. Each occurrence provides detailed travel agency fee data associated with a travel agency, airline, or railway transaction. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Passenger Transport | Component supports ticketing transactions for airline, railway, and travel agency transactions to provide passenger ticket information for the cardholder. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Vehicle Rental | Component provides detailed vehicle rental information. One occurrence of this component provides rental agreement data reporting for a single vehicle rental transaction. | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | NP | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|----------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Lodging | Component provides detailed information about lodging accommodations and related expenses for the cardholder. Acquirers can submit multiple occurrences of this component for each lodging transaction, to provide details of one or more folios. | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | NP | [0,*] |
| Shipping Data | Shipping or Courier Service detail component provides detailed information regarding delivery or courier services. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Telecommunication services | Telecommunication services component is designed to carry telephony billing data and to enable issuers to supply more transaction information to their consumer and corporate clients pertaining to telecommunications services and related billing information. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--------------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Temporary Services | Temporary Services component provides detailed information regarding the billing for services rendered on a temporary or contract basis. The component provides information such as the employee job performed, timekeeping, and billing rates | NP | NP | NP | NP | NP | NP | [0,*] | NP | NP | NP | NP | [0,*] |
| Instalment | Data exclusively related to a card issuer financial loan of the payment transaction, or instalment. | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | NP | [0,1] |
| Additional Data | Contains additional data for the addendum. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | NP | NP | [0,1] | [0,1] |
| Approval Entity Identification | Identification of the entity. | NP | [0,1] | [0,1] | [0,1] | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Approval Entity Country | Country of the entity declining or delivering the authorisation. ISO 3166-1 alpha-2 or alpha-3. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|-------------------------------|--|--|----------|----------------|----------|-----------|----------|--|--|---|--|--|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Approval Code | Value assigned by the approval entity indicating approval | NP | [0,1] | [0,1] | [0,1] | [0,1] | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] SCC-M | [0,1] |
| Processing Result | Generic result of the processing. | NP | NP | NP | NP | NP | NP | [0,1] ISO8583-M for advice and Notificati on | [0,1] ISO8583-M | [0,1] ISO8583-M for advice and Notificati on | [0,1] ISO8583-M | [0,1] ISO8583-M for advice and Notificati on | [0,1] ISO8583-M |
| Result Details | Detailed results of the processing. | NP | NP | NP | NP | NP | NP | [0,1] ISO8583-M for advice and Notificati on | [0,1] ISO8583-M | [0,1] ISO8583-M for advice and Notificati on | [0,1] ISO8583-M | [0,1] ISO8583-M for advice and Notificati on | [0,1] ISO8583-M |
| Additional Result Information | Additional information to be logged for further information. | NP | NP | NP | NP | NP | NP | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| Original Processing Result | Generic result of the processing of original transaction | NP | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|--|--|--|----------|----------------|----------|-----------|----------|--|--|---|--|--|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Original Result Details | Detailed results of the processing of original transaction | NP | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] |
| Original Additional Result Information | Additional information from original transaction to be logged for further information. | NP | NP | NP | NP | NP | NP | NP | [0,1] | NP | [0,1] | NP | [0,1] |
| Processing Result Action | Set of actions to be performed. | NP | [0,1] | NP | [0,1] | NP | NP | [0,*] ISO8583-M for advice and Notificati on | [0,*] ISO8583-M | [0,*] ISO8583-M for advice and Notificati on | [0,*] ISO8583-M | [0,*] ISO8583-M for advice and Notificati on | [0,*] ISO8583-M |
| Processing Result Additional Action | Additional action to perform. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Processing Result Additional Information | Additional information relevant for the destination. | NP | [0,1] | NP | [0,1] | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| ICC Related Data | Data related to an integrated circuit card application embedded in the payment card of the cardholder. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Protected Data | Elements to be protected. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |

| Data Element | Description | Data Element Usage T2A (based on CAPE + Differences in ATM) | | | | | | Data Element Usage A2I (based on ATICA + Differences of ISO 8583 and SCC) | | | | | |
|---|--|--|----------|----------------|----------|-----------|----------|--|--|-------------------------------------|--|-------------------------------------|--|
| | | Authorisation | | Reversal | | Financial | | Authorisation | | Reversal | | Financial | |
| | | Request, Advice | Response | Request/Advice | Response | Advice | Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response | Request, Advice, Notification | Request Response, Advice Response |
| Supplementary Data Place and Name | Unambiguous reference to the location where the supplementary data must be inserted in the message instance. In the case of XML, this is expressed by a valid XPath. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Supplementary Data Envelope | Technical element wrapping the supplementary data. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Supplementary Data Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. | NP | NP | NP | NP | NP | NP | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] | [0,*] |
| Supplementary Data Rule for EU PSD2 Strong Costumer Authentication [**] | Several use cases where SCA does not apply as per EU regulation [**] | NP | NP | NP | NP | NP | NP | [0,1] | NP | NP | NP | [0,1] | NP |
| MAC Data | Type of data protection. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |
| MAC | Message Authentication Code data. | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] | [0,1] |

Table 2: Data Elements Usage Requirements Table

3.22.2.2 Good and Services Payment

The Data Element *Transaction_Type* should be set to “Goods_And_Services_Pull”. The message table is presenting the rules for the presence of the message elements defining the ~~card-Card service~~ ~~Payment~~ (if not stated otherwise). The authorisation and the financial functionality may be combined in one message, also known as Single Message.

3.22.2.3 Refund/Merchant Return

The Data Element *Transaction_Type* should be set to “Returns_S”. The message table is used as defined for payment however the link to the original transaction is optional. It could be performed as an Advice or Request as per implementation Member Implementation Guide (MIG).

3.42.2.4 Different Pre-Authorisation as defined in ATICA

The Pre-Authorisation in the ~~card-Card Payment~~ service consists of three different sub services:

1. Pre-Authorisation Service (Initial transaction Mandatory)
2. Update Pre-Authorisation(s) Service (0 to n optional transactions)
3. Payment Completion Service or Reversal (Final transaction Mandatory)

3.4.1.12.2.4.1 Pre-Authorisation

For the initiation of the pre-authorisation:

- the Data Element *Transaction_Type* should be set to “Goods_And_Services_Pull”,
- the Data Element *Transaction_Attribute* shall be set to “Pre-Authorization~~Authorization~~” ~~or absent~~,
- the Data Element *Amount_Qualifier* can be set to “Estimated” or “Maximum”.

3.4.22.2.4.2 Update Pre-Authorisation

Update Pre-Authorisation shall either be used to

- Increase the previously authorised amount(s) to reserve funds or:
 - the Data Element *Transaction_Type* should be set to “~~00~~ Goods_And_Services~~Pull~~”,
 - the Data Element *Transaction_Attribute* shall be set to “Incremental”,

- the Data Element *Amount_Qualifier* is set to "Estimated",
 - the link to the original transaction shall be present. As a reference, the Data Element *Transaction_Lifecycle_Identifier* should be used. As the reference in the different environment could be different, being the one within the Terminal to Acquirer typically is easier to enter as some Merchants are providing it manually. It is up to the Acquirer to correctly translate the unique identifier to the one used within A2I (It could be the same, only part of it or a new one).
- Decrease the previously authorised amount(s) to release funds. In this case, partial Reversals or Authorisation advices should be used.

3.4.32.2.4.3 Pre-Authorisation Completion

As soon as the final amount is known, then Payment Completion shall be used to finalise the transaction using the final amount.

The timeframe between the Pre-Authorisation initiation and the Pre-Authorisation completion is specific to each environment and each payment programs.

In the event that the amount(s) pre-authorised is not used, the previously authorised amount(s) shall be released using a reversal. In this case Payment Completion shall not follow.

For the completion:

- The Data Element *Transaction_Type* shall be set to "Goods_And_ServicesPull"
- The Data Element *Transaction_Attribute* shall be set to "Completion" or "Pre-Authorization_Authorisation Completion".
- The Data Element *Amount_Qualifier* is set to "Actual".
- The link to the original transaction shall be present in the same way as explained in 2.2.4.23.4.2.

3.4.42.2.4.4 Specific use case of Deferred Payment also known as automated fuel dispenser (AFD) Pre-Authorisation

- The Data Element *Amount_Qualifier* is set to "Maximum".
- In the Authorisation response, the Data Element *Amount_Qualifier* is set to "Maximum" and could be less than the requested amount.

The completion shall be sent separately within a limited timeframe with:

- the Data Element *Transaction_Attribute* shall be set to “Pre-~~Authorization~~
Authorisation Completion”,
- the actual amount could be set to zero if no delivery where initiated or delivery of the amount of zero took place,
- the Data Element *Message_Function* equals “Advice”.

3.52.2.5 **No-Show**

The Data Element *Transaction_Type* should be set to “~~00_Goods_And_ServicesPull~~” and the Data Element ~~AddendumData/Lodging/SummaryContext/NoShowIndicator or AddendumData/VehicleRental/RentalInvoice/NoShowIndicator~~ shall be set to “True”.

3.62.2.6 **Instalment Payments**

For instalment transaction the Data Element *Transaction_Type* should be set to “Goods And Services~~GoodsAndServicesPull~~”, the Data Element *Transaction_Attribute* is set to “Instalment”. For the first, ~~Cardholder~~Customer Verification should be performed.

3.72.2.7 **Recurring Payments**

For the first Recurring Payment transaction the Data Element *TransactionType* should be set to “Goods_And_ServicesPull”, the Data Element *Transaction_Attribute* is set to “First_Recurring”. ~~CustomerCardholder~~ Verification should be performed.

For the following Recurring Payment the Data Element *Transaction_Type* should be set to “Goods And_ServicesPull” and the Data Element *Transaction_Attribute* is set to “Recurring_Payment” or “Subsequent_Recurring”. No ~~Customercardholder~~ Verification is performed.

3.82.2.8 **Quasi-Cash**

The Data Element *TransactionType* should be set to “Quasi-cash and scrip ~~QuasiCash~~”.

3.92.2.9 **ATM Cash Withdrawal**

The Data Element *Transaction_Type* should be set to “Cash (ATM)” and MCC should be set to “6011”.

3.102.2.10 Cash Advance

The Data Element *TransactionType* should be set to “Cash (ATM)” and MCC set up to “6010”.

3.112.2.11 Card Validity Check

ATICA uses a specific Verification Message. The Data Element *Transaction Type* should be set to “Verification Inquiry”.

3.122.2.12 Balance Enquiry

ATICA uses a specific Inquiry Message. The Data Element *Transaction_Type* should be set to “Balance InquiryAvailableFunds”.

3.132.2.13 Cards Funds Transfer

The Data Element *TransactionType* should be set to “Non-cash financial instrument, e.g. wire transfer”~~NonCashFunding~~. Data Elements that are only applicable for this service are *AccountFrom/AccountIdentification*, *AccountTo/AccountIdentification*. The Data Element *AccountTo/AccountType* is also used for this service.

3.142.2.14 Original Credit

The Data Element *Transaction_Type* should be set to “Original credit e.g. wire transfer, gaming wins”~~OriginalCredit~~. Data Elements that are only applicable for this service are *AccountFrom/AccountIdentification* and should include Payer/~~Customer~~N/~~Name~~ and Payer/~~Customer~~/Address as per AML regulation.;

3.152.2.15 Pre-Paid Card - Loading

The Data Element *TransactionType* should be set to “Pre-paid load”~~PrepaidLoad~~.~~Data Elements that are applicable for this service are Accountidentification1, Accountidentification2 and Accounttypecode2. The Data Element AccountType is also used for this service.~~

3.162.2.16 Additional Features

The Additional Features are in the sections below as defined in the Volume.

3.16.12.2.16.1 Payment with Increased Amount (e.g. gratuity)

For the Payment with Increased Amount Transaction, the Data Element *TransactionType* should be set to “Goods_And_ServicesPull” ~~and~~ the Data Element *TransactionAmounts/DetailedAmount/Type* is set to “Amount_Donation”, “Amount_Extra”, “Amount_Gratuity”, or “Amount_Tax”. The additional Amount shall be present and it is part of the Transaction Amount.

3.16.22.2.16.2 Payment with Cash Back

For the Payment with Cash Back transaction, the Data Element *Transaction_Type* should be set to “Goods_And_ServicesPull”. The Data Element *Additional_Service* is set to “Cash_Back”. The Data Element *TransactionAmounts/DetailedAmount/Type* is set to “Amount_cashCashBack”. The CashBack amount shall be present and it is part of the Transaction Amount.

3.16.32.2.16.3 Payment with Purchasing or Corporate Card Data

For the Payment with Purchasing or Corporate Card Data Transaction, the Data Element *TransactionType* should be set to “Goods_And_ServicesPull”. The additional Data Elements needed to describe the purchasing or corporate card data should be present.

3.16.42.2.16.4 Payment with Aggregated Amount

For the Payment with Aggregated Amount transaction, the Data Element *Transaction_Type* should be set to “Goods_And_ServicesPull”, the Data Element *Transaction_Attribute* is set to ‘Aggregation’.

3.16.52.2.16.5 Payment with Deferred ~~Delayed~~ Authorisation

For the Payment with Deferred ~~Delayed~~ Authorisation transaction, the Data Element *TransactionType* should be set to “Goods_And_ServicesPull”. The Data Element *“Context/TransactionAttribute—DContext/DelayedAuthorisation”* is set to *““DeferredAuthorisation”_DelayedAuthorisationTRUE”*.

2.2.16.6 Deferred Payment (Also known as automated fuel dispenser (AFD) Pre-Authorisation)

The Data Element *TransactionType* shall be set to “Goods And Services” and the Data Element *TransactionAttribute* shall be set to “Pre- Authorizsation”. The Data Element *AmountQualifier* is set to “Maximum” or “Default”. In the Authorisation response, the Data Element *AmountQualifier* is set to “Maximum” and could be less than the requested amount.

The completion shall be sent separately within a limited timeframe. The Data Element *TransactionType* shall be set to “Goods And Services” and the Data Element *TransactionAttribute* shall be set to “Pre- Authorisation Completion”. The Data Element *AmountQualifier* is set to “Actual” in the completion showing the actual amount used for delivery. The actual amount could be set to zero if no delivery where initiated or delivery of the amount of zero took place.

3.16.62.2.16.7 Dynamic Currency Conversion

For the Dynamic Currency Conversion transaction the Data Element *Additional_Service* is set to “Goods_And_ServicesPull”. The Data Element *Additional_Service/Type* is set to “DCC”. Additionally, if there is some fee associated, the Data Element *TransactionAmounts/DetailedAmount/Type* is set to “Amount, Dynamic Currency Conversion FeeDynamicCurrencyConversionFee”. The DCC Fee amount shall be present and it is part of the Transaction Amount.

3.16.72.2.16.8 Surcharging

For the Payment with surcharge, Amount Transaction, the Data Element *TransactionType* should be set to “Goods_And_ServicesPull”, the Data Element *TransactionAmounts/DetailedAmount/Type* is set to “Amount, SurchargeSurcharge”. The surcharge Amount shall be present and it is part of the Transaction Amount.

3.16.82.2.16.9 Rebate/Discount

For the Payment with surcharge, Amount Transaction, the Data Element *TransactionType* should be set to “Goods_And_ServicesPull”, the Data Element *TransactionAmounts/AdditionalAmount/Type* is set to “Amount, Discount”. The discount Amount shall be present and it is not part of the Transaction Amount.

2.3 Reference and Identifications Between Parties

The diagram below illustrates the relations between the involved parties. All relations are not handled message exchanges. The diagram does not show intermediate agents or different infrastructures in the POI to acquirer domain.

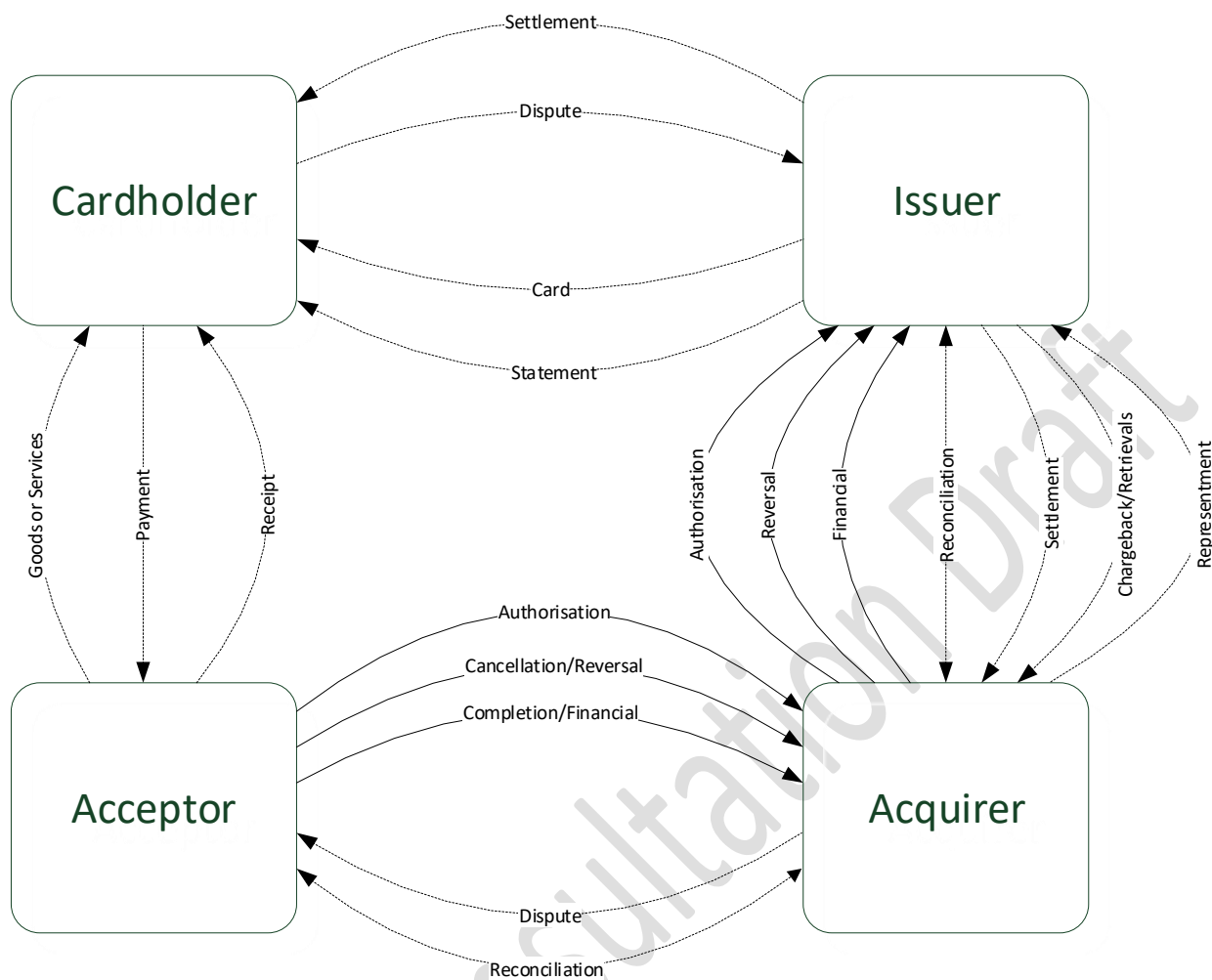


FIGURE 1: RELATIONS BETWEEN INVOLVED PARTIES FOR CARD TRANSACTIONS

2.4 Data references

The following Data Element could be part of the Transaction Identification. Where the data elements are in both T2A and A2I environments, it is recommended to populate the A2I ones with the equivalents from T2A:

| <u>ATICA/ISO</u> <u>8583</u> | <u>Usage</u> | <u>Description</u> | <u>Generated by</u> |
|---------------------------------|--------------|--------------------|---------------------|
|---------------------------------|--------------|--------------------|---------------------|

| | | | |
|--|--------------|---|--|
| <u>Local Date and Time</u> | <u>[1,1]</u> | <u>Local date and time the transaction takes place at the card acceptor location.</u> | <u>CAPE: Transaction/TransactionIdentification/TransactionDateTime</u> |
| <u>Time Zone</u> | <u>[0,1]</u> | <u>Time zone name (for example, as defined by IANA - Internet Assigned Numbers Authority - in the time zone database).</u> | <u>CAPE: Part of Transaction/TransactionIdentification/TransactionDateTime</u> |
| <u>Card Acceptor Transaction Reference</u> | <u>[1,1]</u> | <u>Identification of the transaction by the card acceptor. It may appear on the receipt of the cardholder. It remains unchanged throughout the lifetime of the transaction.</u> | <u>CAPE: Transaction/TransactionIdentification/TransactionReference if present, otherwise by the ACQUIRER</u> |
| <u>Transmission Date and Time</u> | <u>[0,1]</u> | <u>Date and time expressed in UTC of the message as sent by the initiator.</u> | <u>ACQUIRER</u> |
| <u>System Trace Audit Number STAN</u> | <u>[1,1]</u> | <u>Number assigned by a transaction originator to assist in identifying a transaction uniquely. The trace number remains unchanged for all messages within a two-message exchange (for example, request/repeat and response).</u> | <u>ACQUIRER</u> |
| <u>Retrieval Reference Number</u> | <u>[1,1]</u> | <u>Reference supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof.</u> | <u>CAPE: Context/SaleContext/SaleReferenceNumber If present, otherwise by the Acquirer</u> |
| <u>Life Cycle Support</u> | <u>[0,1]</u> | <u>Indicate the point in the transaction lifecycle at which the lifecycle identifier was assigned.</u> | <u>ACQUIRER</u> |
| <u>Life Cycle Trace Identification Data</u> | <u>[0,1]</u> | <u>Unique global identification structure used to match transactions throughout their lifecycle.</u> | <u>CAPE: Transaction/InitiatorTransactionIdentification if present or ACQUIRER or INTERMEDIATE AGENT Depending on Message Implementation Guide (MIG)</u> |
| <u>Life Cycle Trace Identification Missing</u> | <u>[0,1]</u> | <u>Reason for not providing a lifecycle trace identification information.</u> | <u>ACQUIRER</u> |
| <u>Acquirer Reference Data</u> | <u>[0,1]</u> | <u>Data supplied by an acquirer in an authorisation or financial request, advice or notification that may be required to be provided in a subsequent transaction.</u> | <u>ACQUIRER</u> |
| <u>Acquirer Reference Number</u> | <u>[0,1]</u> | <u>Data supplied by an acquirer to assist in identifying a transaction (for example, for researching retrievals and chargebacks).</u> | <u>ACQUIRER</u> |
| <u>Card Issuer Reference Data</u> | <u>[0,1]</u> | <u>Data supplied by a card issuer in an authorisation response, financial response message or in a chargeback transaction that the acquirer may be required to provide in subsequent transactions.</u> | <u>ISSUER, could be parsed to CAPE:Transaction/ TransactionIdentification/ RecipientTransactionIdentification</u> |

Table 3: Transaction Identification Table

In order to harmonise the way of identifying transactions in the Acquirer to Issuer environment, it is recommended to use **Transaction Life Cycle Identification Data** as it is a unique identifier which could be used to match transactions across message classes, e.g., Authorisation to Financial Presentment or Financial Presentment to Chargeback. Also, to match request with response, or Reversal with the Original. It shall contain the same value in all message classes throughout a transaction's life cycle.

Public Consultation Draft

3 ICT TRANSACTIONS

3.1 Data Element Requirements

The purpose of this chapter is to define usage requirements for the Data Elements needed to support the payment services covered in the Volume.

A spreadsheet version complementary to this Book is available to download within the EPSG website. This spreadsheet, which covers the tables presented in chapter 3.1.1, could be used for interoperability issues. On the contrary of what you can find in Section 2.2 of Card transactions, it was not feasible to reproduce in this section the content of the spreadsheet applicable to SCT Inst, due to the extensive length of text in several columns of the messages table, which makes it unsuitable for direct inclusion in Word format. Therefore, ~~this section provides only~~ a clarification of the column titles and related content is provided in this section, and readers are invited to refer to the Data Elements Spreadsheet published alongside this Book 3 version.

This document is based on the existing standards in ISO 20022, namely Creditor Payment Activation Request for the SCT Initiation and Payments Clearing and Settlement for the SCT Inst transaction.

3.1.1 Data Elements Description

The description of the Data Elements is named based on the ISO 20022.

The table present in the ICT Data Elements Spreadsheet provides a cross reference among the **most relevant** SCT Initiation and Payments Clearing and Settlement for the SCT Inst transaction.

In the table, items not applicable are denoted with "N/A".

The table contains the following elements:

| | | | | | | | | | | |
|--|--|--|---|---|---|--|---|---|--|--|
| <u>EPC</u> <u>Data</u> <u>Identification</u> | <u>EPC</u> <u>Data</u> <u>Definition</u> | <u>EPC</u> <u>Data</u> <u>Definition</u> | <u>DS-01 - Credit</u> <u>Transfer</u> <u>Information</u> <u>Customer</u> <u>Credit</u> <u>Transfer</u> <u>Initiation</u> <u>pain.001.001</u> <u>.09</u> | <u>DS-03 -</u> <u>Confirmation</u> <u>Message</u> <u>Customer</u> <u>Payment</u> <u>Status Report</u> <u>pain.002.001</u> <u>.10</u> | <u>DS-02 - Inter-</u> <u>PSP Payment</u> <u>Dataset</u> <u>FI to FI</u> <u>Customer</u> <u>Credit</u> <u>Transfer</u> <u>pac.008.001</u> <u>.08</u> | <u>DS-03 -</u> <u>Confirmation</u> <u>Message</u> <u>FI to FI</u> <u>Payment</u> <u>Status Report</u> <u>pac.002.001</u> <u>.10</u> | <u>DS-05 - Recall</u> <u>of an SCT Inst</u> <u>FI to FI</u> <u>Payment</u> <u>Cancellation</u> <u>Request</u> <u>camt.056.001</u> <u>.08</u> | <u>DS-06 -</u> <u>Response to</u> <u>Recall of an</u> <u>SCT Inst</u> <u>Dataset</u> <u>Payment</u> <u>Return</u> <u>pac.004.001</u> <u>.09</u> | <u>DS-01 -</u> <u>Customer-to-</u> <u>PSP Credit</u> <u>Transfer</u> <u>Information</u> <u>Creditor</u> <u>Payment</u> <u>Activation</u> <u>Request</u> <u>pain.013.001</u> <u>.10</u> | <u>DS-04 - PSP-</u> <u>to-Customer</u> <u>Credit</u> <u>Transfer</u> <u>Information</u> <u>Creditor</u> <u>Payment</u> <u>Activation</u> <u>Request</u> <u>Status Report</u> <u>pain.014.001</u> <u>.07</u> |
| <u>(1)</u> | <u>(2)</u> | <u>(3)</u> | <u>(4)</u> | <u>(5)</u> | <u>(6)</u> | <u>(7)</u> | <u>(8)</u> | <u>(9)</u> | <u>(10)</u> | <u>(11)</u> |

(1) Data "Identification" as specified in [EPC SCT Inst]

(2) Data "Name" as specified in [EPC SCT Inst]

(3) Short data "Definition" based on [EPC SCT Inst]

(4) DS-01 is specified as "Customer-to-PSP Credit Transfer Information" in [EPC SCT Inst].

pain.001.001.09 details are in ISO 20022 Payment Initiation

(5) DS-03 is specified as "Confirmation Message" in [EPC SCT Inst]

pain.002.001.10 details are in ISO 20022 Payment Initiation

(6) DS-02 is specified as "Inter-PSP Payment Dataset" in [EPC SCT Inst]

[pacs.008.001.08 details are in ISO 20022 Payments Clearing and Settlement](#)

[\(7\) DS-03 is specified as “Confirmation Message” in \[EPC SCT Inst\]](#)

[pacs.002.001.10 details are in ISO 20022 Payments Clearing and Settlement](#)

[\(8\) DS-05 is specified as “Recall of an SCT Inst Dataset” in \[EPC SCT Inst\]](#)

[camt.056.001.08 is detailed in ISO 20022 ExceptionsAndInvestigations](#)

[\(9\) DS-06 is specified as “Response to Recall of an SCT Inst Dataset” in \[EPC SCT Inst\]](#)

[pacs.004.001.09 details are in ISO 20022 Payments Clearing and Settlement](#)

[\(10\) DS-01 is specified as “Customer-to-PSP Credit Transfer Information” in \[EPC SCT Inst\]](#)

[pain.013.001.10 details are in ISO 20022 Payments Clearing and Settlement](#)

[\(11\) DS-04 is specified as “PSP-to-Customer Credit Transfer Information” in \[EPC SCT Inst\]](#)

[pain.014.001.07 details are in ISO 20022 Payments Clearing and Settlement](#)

3.2 Data Element Usage Requirements

The description of the Data Elements is named based on ISO 20022 standard.

The same Data Elements may appear in more than one path within a single message. Depending on the implementation, the data can appear in one, the other, or multiple elements.

The Data Element identification convention (DXXX) and message naming (DS-0X) detailed in the Spreadsheet are copied from the [EPC SCT Inst].

3.3 Reference and Identifications Between Parties

The diagram below illustrates the relations between the involved parties. All relations are not handled with message exchanges. The diagram does not show intermediate agents or different infrastructures.

Diagram is based on Figure 4 of Book 1, outlining a general one-off payment flow (“Model 1”). This assumes similar roles for PISP, Scheme or hub.

It includes the PISP/scheme as an entity and flows to and from are determined by PSRs and/or scheme requirements.

The diagram shows the roles of five parties but the role to the PISP may be carried out in part by the acceptor and in part by the acceptor’s ASPSP

Terminology has been taken from the existing cards model (for flows outside the payment e.g. receipt) or from the IPFSG model. some abbreviations and additions have been made:

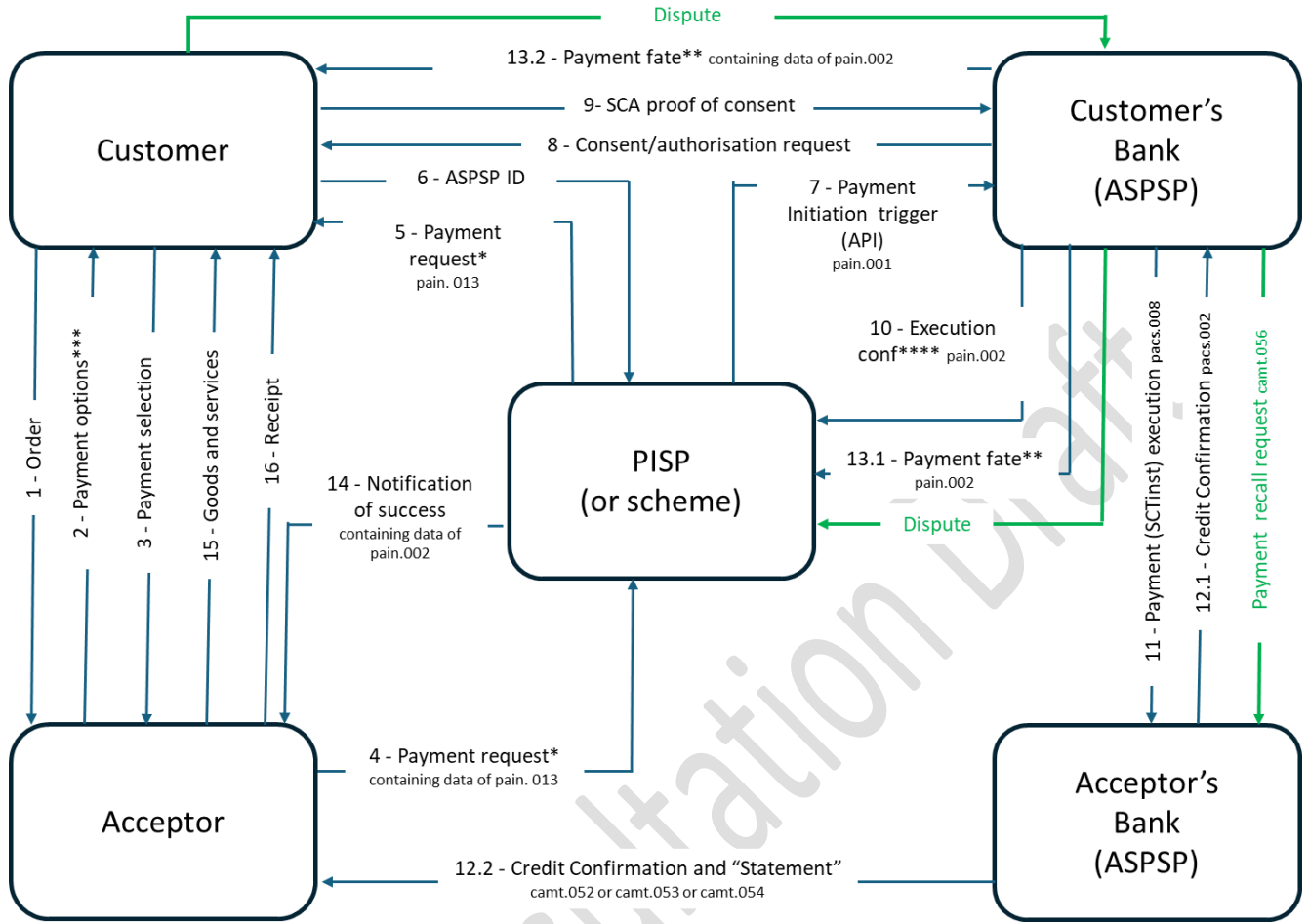
- Order – added for completeness
- *Payment request = “Summary of payments details and ASPSP identification request”
- ** Payment fate = Communication on status of payment execution (successful or failed)
- *** Payments options = “providing checkout, payments details and payment options”
- **** Execution conf = “Confirmation of payment being accepted for execution (or not)

The blue arrows explain the exchange during payment.

The green arrows explain additional exchanges that may occur in case of Dispute or SCT Recall.

The identification of the messages where appropriate is aligned with the EPC rules that adopted the ISO 20022 standard for the SCT Inst implementation.

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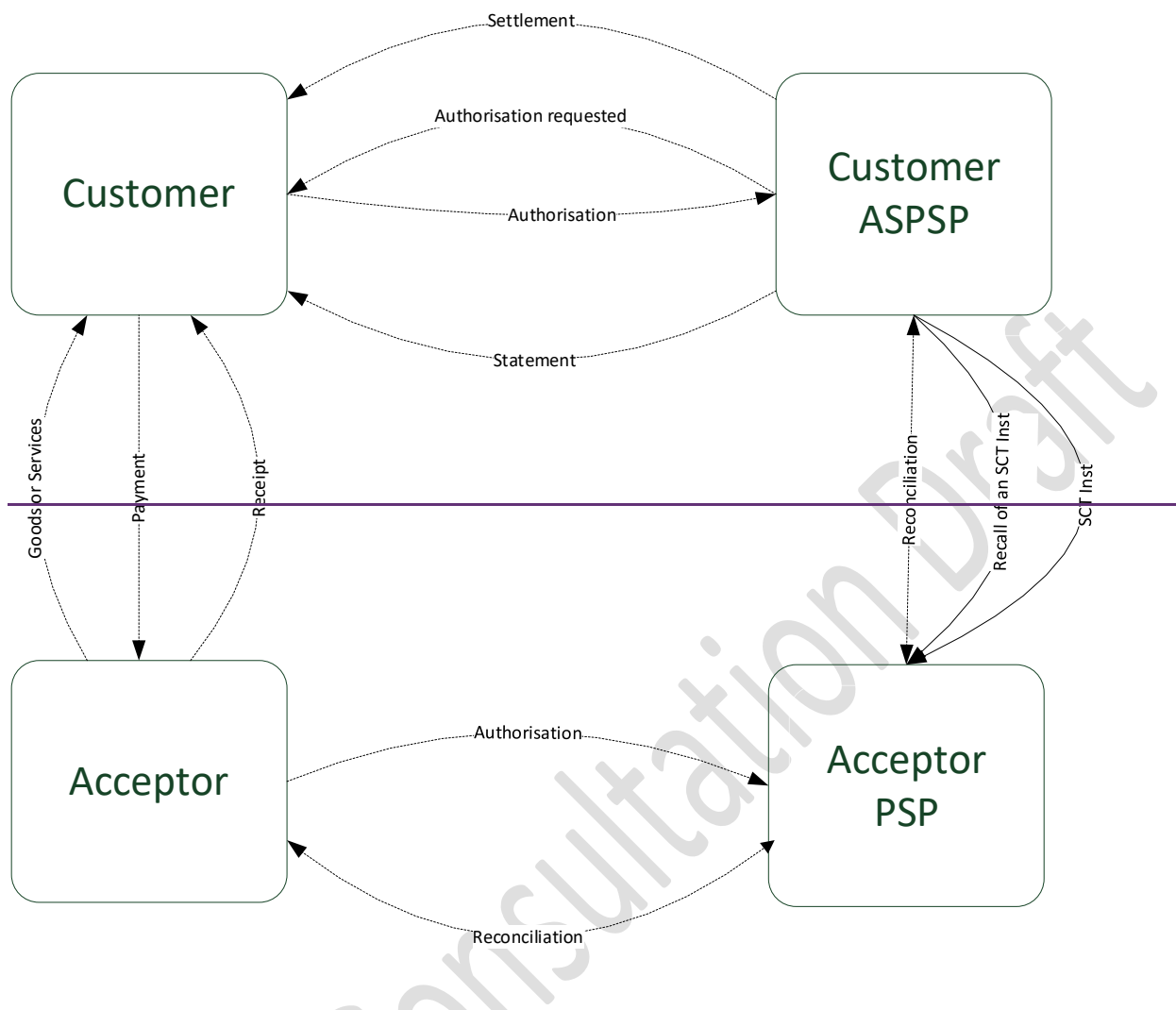


FIGURE 2: RELATIONS BETWEEN INVOLVED PARTIES FOR ICT TRANSACTIONS

FIGURE 221: RELATIONS BETWEEN INVOLVED PARTIES

4 REFERENCE AND IDENTIFICATIONS BETWEEN PARTIES

The diagram below illustrates the relations between the involved parties. All relations are not handled message exchanges. The diagram does not show intermediate agents or different infrastructures in the POI to acquirer domain.

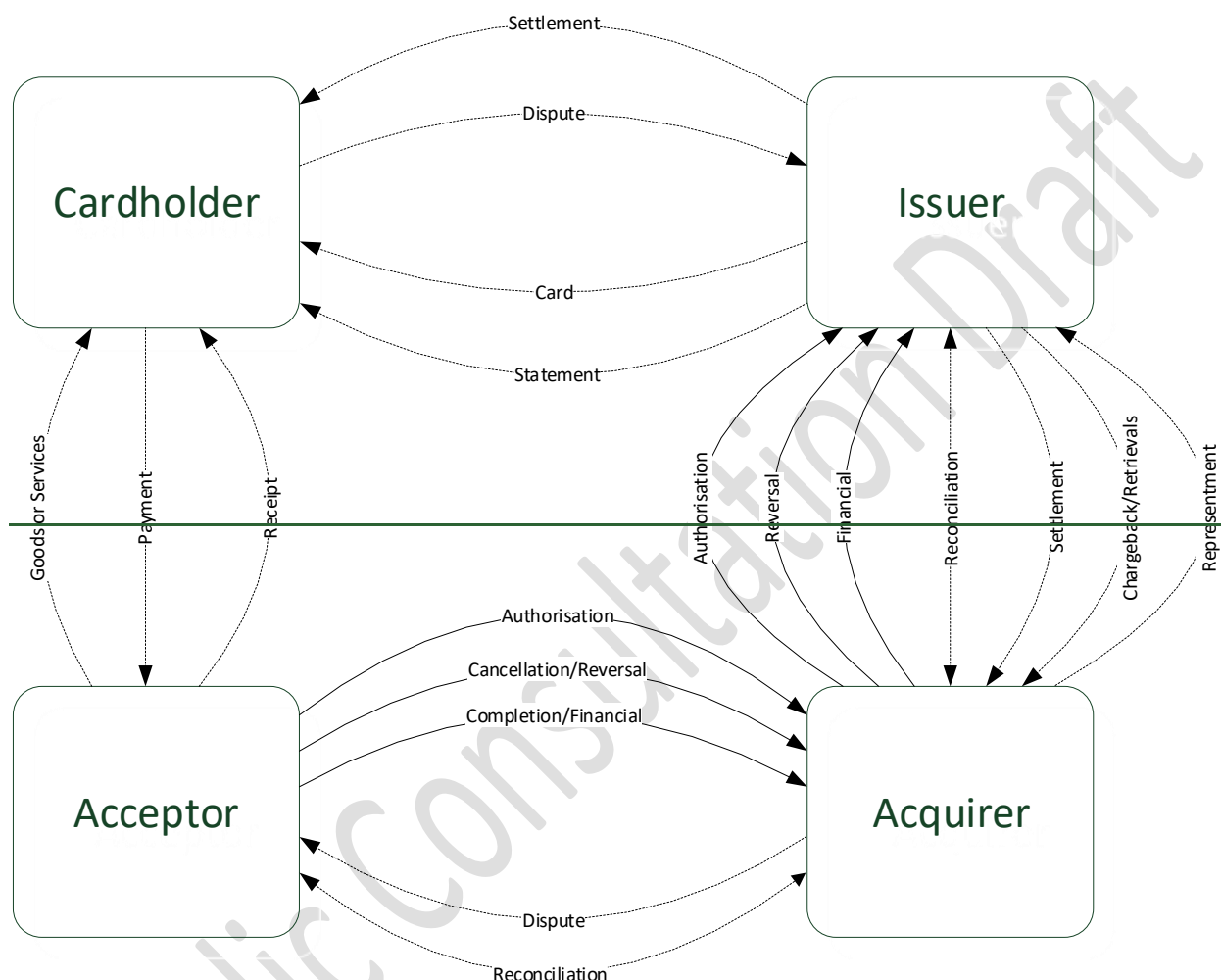


FIGURE 1: RELATIONS BETWEEN INVOLVED PARTIES

The following Data Element could be part of the Transaction Identification. Where the data elements are in both T2A and A2I environments, it is recommended to populate the A2I ones with the equivalents from T2A:

| ATICA/ISO 8583 | Usage | Description | Generated by |
|--|------------------|---|--|
| Local Date and Time | {1,1} | Local date and time the transaction takes place at the card-acceptor location. | CAPE: Transaction/TransactionIdentification/TransactionDateTime |
| Time Zone | {0,1} | Time zone name (for example, as defined by IANA – Internet Assigned Numbers Authority – in the time zone database). | CAPE: Part of Transaction/TransactionIdentification/TransactionDateTime |
| Card-Acceptor Transaction Reference | {1,1} | Identification of the transaction by the card-acceptor. It may appear on the receipt of the cardholder. It remains unchanged throughout the lifetime of the transaction. | CAPE: Transaction/TransactionIdentification/TransactionReference if present, otherwise by the ACQUIRER |
| Transmission Date and Time | {0,1} | Date and time expressed in UTC of the message as sent by the initiator. | ACQUIRER |
| System Trace Audit Number STAN | {1,1} | Number assigned by a transaction originator to assist in identifying a transaction uniquely. The trace number remains unchanged for all messages within a two-message exchange (for example, request/repeat and response). | ACQUIRER |
| Retrieval Reference Number | {1,1} | Reference supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof. | CAPE: Context/SaleContext/SaleReferenceNumber If present, otherwise by the Acquirer |
| Life Cycle Support | {0,1} | Indicate the point in the transaction lifecycle at which the lifecycle identifier was assigned. | ACQUIRER |
| Life Cycle Trace Identification Data | {0,1} | Unique global identification structure used to match transactions throughout their lifecycle. | CAPE: Transaction/InitiatorTransactionIdentification if present or ACQUIRER or INTERMEDIATE-AGENT Depending on Message Implementation Guide (MIG) |
| Life Cycle Trace Identification Missing | {0,1} | Reason for not providing a lifecycle trace identification information. | ACQUIRER |
| Acquirer Reference Data | {0,1} | Data supplied by an acquirer in an authorisation or financial request, advice or notification that may be required to be provided in a subsequent transaction. | ACQUIRER |
| Acquirer Reference Number | {0,1} | Data supplied by an acquirer to assist in identifying a transaction (for example, for researching retrievals and chargebacks). | ACQUIRER |
| Card-Issuer Reference Data | {0,1} | Data supplied by a card-issuer in an authorisation response, financial response message or in a chargeback transaction that the acquirer may be required to provide in subsequent transactions. | ISSUER, could be parsed to CAPE: Transaction/ TransactionIdentification/ RecipientTransactionIdentification |

Table 3: Transaction Identification Table

~~In order to harmonise the way of identifying transactions in the Acquirer to Issuer environment, it is recommended to use **Transaction Life Cycle Identification Data** as it is a unique identifier which could be used to match transactions across message classes, e.g., Authorisation to Financial Presentment or Financial Presentment to Chargeback. Also, to match request with response, or Reversal with the Original. It shall contain the same value in all message classes throughout a transaction's life cycle.~~

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