

**SEPA CARDS STANDARDISATION (SCS) “VOLUME”**

**STANDARDS’ REQUIREMENTS**

# **BOOK 3**

**DATA ELEMENTS**

*Payments and Cash Withdrawals with Cards in SEPA*

*Applicable Standards and Conformance Processes*

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Abstract	This document contains the work on SEPA cards standardisation to date
Document Reference	ECSG00-18
Issue	Book 3 – v10.0
Date of Version	1 October 2022
Reason for Issue	Publication
Reviewed by	ECSG Board – 22 September 2022
Produced by	ECSG Book 3 Expert Team
Owned by	ECSG
Circulation	Public

Change History of Book 3		
6.3.0.x	2012-2013	Working version of Book 3
7.3.1.0	12.12.2013 (published 07.01.2014)	EPC Published version - Volume v7.0
7.3.1.0x	2014-2015	Working version 2014-2015
7.3.1.05	11.02.2015 (published 10.03.2015)	Consultation version 2015
7.3.2.1	08.12.2015	EPC Published version - Volume v7.1
7.3.2.11- 7.3.2.9	16.12.2015-	Working Version 2015-2016
8.3.00	01.03.2017	ECSG Published version - Volume v8.0
8.5	22.04.2020	Public Consultation Release v8.5
8.6 and 8.7	13 and 20.07.2020	Working Versions after Public Consultation
9.0	24.09.2020	ECSG Published version - Volume v9.0
9.02	08.10.2021	Working Version 2021
9.02	15.12 2021	Public Consultation Release v9.5
10.0	01.10.2022	ECSG Published version - Volume v10.0

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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 <a href="https://www.iso20022.org/cards_and_retail_messages.page">https://www.iso20022.org/cards_and_retail_messages.page</a>). ATICA v2 has been used in this release of the document.</p>	<p><b>Authorisation</b></p> <p>Authorisation InitiationV02 - cain.001.001.02</p> <p>Authorisation Response-V02 - cain.002.001.02</p> <p><b>Financial</b></p> <p>Financial Initiation V02- - cain.003.001.02</p> <p>FinancialResponse V02 - - cain.004.001.02</p> <p><b>Reversal</b></p> <p>Reversal Initiation V02 - cain.005.001.02</p> <p>Reversal Response V02 - cain.006.001.02</p>
<p>ISO 20022 - ATM Card Transactions Messages (see <a href="https://www.nexo-standards.org/standards/nexo-atm-protocol">https://www.nexo-standards.org/standards/nexo-atm-protocol</a>). ATM v2 has been used in this release of the document.</p>	<p><b>Authorisation</b></p> <p>ATMWithdrawalRequestV02 - catp.001.001.02</p> <p>ATMWithdrawalResponseV02 - catp.002.001.02</p> <p><b>Financial</b></p> <p>ATMWithdrawalCompletionAdviceV02 - catp.003.001.02</p> <p>ATMWithdrawalCompletionAcknowledgementV02 - catp.004.001.02</p>
<p>ISO 20022 - CAPE Card Payments Exchanges (see <a href="https://www.nexo-standards.org/standards/nexo-acquirer-protocol">https://www.nexo-standards.org/standards/nexo-acquirer-protocol</a>). CAPE v10 has been used in this release of the document.</p>	<p><b>Authorisation</b></p> <p>AcceptorAuthorisationRequestV10 - caaa.001.001.10</p> <p>AcceptorAuthorisationResponseV10 - caaa.002.001.10</p> <p><b>Financial</b></p> <p>AcceptorCompletionAdviceV10 - caaa.003.001.10</p> <p>AcceptorCompletionAdviceResponseV09 - caaa.004.001.09</p> <p><b>Reversal</b></p> <p>AcceptorCancellationRequestV10 - caaa.005.001.10</p> <p>AcceptorCancellationResponseV09 - caaa.006.001.09</p> <p>AcceptorCancellationAdviceV10 - caaa.007.001.10</p> <p>AcceptorCancellationAdviceResponseV09 - caaa.008.001.09</p>

<p>ISO 20022 - BG SCC Implementation Guidelines 2.0 Release Note 2014.pdf (see <a href="https://www.berlin-group.org/iso20022-sepa-card-clearing-version-2.0">https://www.berlin-group.org/iso20022-sepa-card-clearing-version-2.0</a>). SCC v2.0 has been used in this release of the document.</p>	<p><b>Authorisation</b></p> <p>FI to FI Customer Direct Debit (pacs.003.002.04)</p> <p><b>Reversal</b></p> <p>Payment Reversal (pacs.007.002.04)</p>
<p>ISO 8583:1987, Financial transaction card originated messages — Interchange message specifications (not available online)</p> <p>ISO 8583:1993, Financial transaction card originated messages — Interchange message specifications (not available online)</p> <p>ISO 8583:2003, Financial transaction card originated messages — Interchange message specifications (see <a href="https://www.iso.org/obp/ui/#iso:std:iso:8583:-1:ed-1:v1:en">https://www.iso.org/obp/ui/#iso:std:iso:8583:-1:ed-1:v1:en</a>)</p>	<p><b>Authorisation</b></p> <p>100/101 Authorisation Request/Autorisation Request Repeat</p> <p>110 Authorisation Request Response</p> <p>120/121 Authorisation Advice/Autorisation Advice Repeat</p> <p>130 Authorisation Advice Response</p> <p><b>Financial</b></p> <p>200/201 Financial transaction Request/ Financial transaction Request Repeat</p> <p>210 Financial transaction Request Response</p> <p>220/221 Financial transaction Advice / Financial transaction Advice Repeat</p> <p>230 Financial transaction Advice Response</p> <p><b>Reversal</b></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>

## 1.2 Book 3 - Executive summary

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).

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.

### **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 SCC and CAPE;
- Additional list of messages in scope of Book 3 for each standard referenced.



## 2 DATA ELEMENT REQUIREMENTS

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

Section 2.1 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 3.

Data Elements which shall be used to reference or identify transactions between all parties are illustrated as recommendations in chapter 4, of this book.

A spreadsheet version complementary to this is available to download within the ECSG website. This spreadsheet covers the tables presented in chapter 2 and 3 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 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.
  - 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”.

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/OrganizationIdentification/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/Creditor/PostalAddress/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/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/DisplayCapabilities/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/Authent ication
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	CardRemittanceIn formation/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	CardRemittanceIn formation/CardData/CardSequence Number	Environment/Card/ PlainCardData/Card SequenceNumber	Environment/Card/ PlainCardData/Card SequenceNumber
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	CardRemittanceIn formation/CardData/EffectiveDate	Environment/Card/ PlainCardData/Effec tiveDate	Environment/Card/ PlainCardData/Effec tiveDate
Card Expiry Date	Expiry date of the card or the payment token.	Body	Environment/Card/ExpiryDate	Bit 14	Bit 14	Bit 14	CardRemittanceIn formation/CardData/ExpiryDate	Environment/Card/ PlainCardData/Expir yDate	Environment/Card/ PlainCardData/Expir yDate
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/Servi ceCode	Environment/Card/ PlainCardData/Servi ceCode
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/Track 1	Environment/Card/ PlainCardData/Track 1



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 to 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/AuthenticationAdditionalInformation	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/TransmissionDateTime	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

Data Element	Description	Message Building Block	ATICA	ISO 8583 v87	ISO 8583 v93	ISO 8583 v03	SCC	CAPE	ATM
Dispute Reject Reason	Reason for rejecting a dispute.	Body	Transaction/DisputeData/DisputeRejectReason	N/A	N/A	N/A	N/A	N/A	N/A
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/DetailedRequestedAmount/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



Data Element	Description	Message Building Block	ATICA	ISO 8583 v87	ISO 8583 v93	ISO 8583 v03	SCC	CAPE	ATM
Reconciliation Amount	Amount exclusive of currency	Body	Transaction/TransactionAmounts/ReconciliationAmount/Amount	Bit 5	Bit 5	Bit 5	N/A	N/A	N/A
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/OriginalTransactionAmount/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/OriginalFeeProgram	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 <sup>1</sup>

<sup>1</sup> Within the table: \* It's an anticipated data elements reference. \*\* It is a specific National usage in Europe according to EU Regulation.

### 3 DATA ELEMENT USAGE REQUIREMENTS

This section describes the usage of the Data Elements for the different card 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.

### 3.1 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/Ad vice	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
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

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
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]

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 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]
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



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 Device Provider	Provider of the customer device.	[0,1]	NP	[0,1]	NP	[0,1]	NP	[0,1]	NP	NP	NP	[0,1]	NP
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]

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
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]
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

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 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
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

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
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
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

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
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]
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

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
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
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]

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
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
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

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 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
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,*]



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 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,*]
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

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
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
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

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
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]
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]

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 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]
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]

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
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]
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]

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 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]
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]

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 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]
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]

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 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]
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



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 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
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]

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 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]
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,*]

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 Cardholder Billing Amount	Detailed amount expressed in the cardholder billing currency.	NP	NP	NP	NP	NP	NP	[0,*]	[0,*]	[0,*]	[0,*]	[0,*]	[0,*]
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]

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 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,*]
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,*]

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 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,*]
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,*]

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 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,*]
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

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 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
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 id positive or negative.	NP	[0,1]	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
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,*]
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]



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 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 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]

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
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]
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 Notificatio n	[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 Notificatio n	[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 Notificatio n	[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

### 3.2 Good and Services Payment

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

### 3.3 Refund/Merchant Return

The Data Element *TransactionType* should be set to “Return”. 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).

### 3.4 Different Pre-Authorisation as defined in ATICA

The Pre-Authorisation in the card 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 Pre-Authorisation

For the initiation of the pre-authorisation:

- the Data Element *TransactionType* should be set to “GoodsAndServicesPull”,
- the Data Element *TransactionAttribute* shall be set to “Pre-Authorization” or absent,
- the Data Element *AmountQualifier* can be set to “Estimated” or “Maximum”.

#### 3.4.2 Update Pre-Authorisation

Update Pre-Authorisation shall either be used to

- Increase the previously authorised amount(s) to reserve funds or:
  - the Data Element *TransactionType* should be set to “GoodsAndServicesPull”,
  - the Data Element *TransactionAttribute* shall be set to “Incremental”,
  - the Data Element *AmountQualifier* is set to “Estimated”,



- the link to the original transaction shall be present. As a reference, the Data Element TransactionLifecycleIdentifier 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.

### 3.4.3 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-authorized 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 TransactionType shall be set to “GoodsAndServicesPull”
- The Data Element TransactionAttribute shall be set to “Completion” or “Pre-Authorization Completion”.
- The Data Element AmountQualifier is set to “Actual”.
- The link to the original transaction shall be present in the same way as explained in 3.4.2.

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

- The Data Element AmountQualifier is set to “Maximum”.
- 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 with:

- the Data Element TransactionAttribute shall be set to “Pre-Authorization 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 MessageFunction equals "Advice".

### 3.5 No-Show

The Data Element *TransactionType* should be set to "GoodsAndServicesPull" and the Data Element AddendumData/Lodging/Summary/NoShowIndicator or AddendumData/VehicleRental/RentalInvoice/NoShowIndicator shall be set to "True".

### 3.6 Instalment Payments

For instalment transaction the Data Element *TransactionType* should be set to "GoodsAndServicesPull", the Data Element *TransactionAttribute* is set to "Instalment". For the first, Cardholder verification should be performed.

### 3.7 Recurring Payments

For the first Recurring Payment transaction the Data Element *TransactionType* should be set to "GoodsAndServicesPull", the Data Element *TransactionAttribute* is set to "FirstRecurring". Cardholder verification should be performed.

For the following Recurring Payment the Data Element *TransactionType* should be set to "GoodsAndServicesPull" and the Data Element *TransactionAttribute* is set to "RecurringPayment" or "SubsequentRecurring". No cardholder verification is performed.

### 3.8 Quasi-Cash

The Data Element *TransactionType* should be set to "QuasiCash".

### 3.9 ATM Cash Withdrawal

The Data Element *TransactionType* should be set to “Cash” and MCC should be set to “6011”.

### 3.10 Cash Advance

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

### 3.11 Card Validity Check

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

### 3.12 Balance Enquiry

ATICA uses a specific Inquiry Message. The Data Element *TransactionType* should be set to “AvailableFunds”.

### 3.13 Cards Funds Transfer

The Data Element *TransactionType* should be set to ‘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.

### 3.14 Original Credit

The Data Element *TransactionType* should be set to ‘OriginalCredit’. Data Elements that are only applicable for this service are *AccountFrom/AccountIdentification* and should include Payer/Customer/Name and Payer/Customer/Address as per AML regulation..

### 3.15 Pre-Paid Card - Loading

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

### 3.16 Additional Features

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

#### 3.16.1 Payment with Increased Amount (e.g. gratuity)

For the Payment with Increased Amount Transaction, the Data Element *TransactionType* should be set to "GoodsAndServicesPull", the Data Element *TransactionAmounts/DetailedAmount* is set to "Donation", "Extra", "Gratuity", or "Tax". The additional Amount shall be present and it is part of the Transaction Amount.

#### 3.16.2 Payment with Cash Back

For the Payment with Cash Back transaction, the Data Element *TransactionType* should be set to "GoodsAndServicesPull". The Data Element *AdditionalService* is set to "CashBack". The Data Element *TransactionAmounts/DetailedAmount* is set to "CashBack". The CashBack amount shall be present and it is part of the Transaction Amount.

#### 3.16.3 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 "GoodsAndServicesPull". The additional Data Elements needed to describe the purchasing or corporate card data should be present.

#### 3.16.4 Payment with Aggregated Amount

For the Payment with Aggregated Amount transaction, the Data Element *TransactionType* should be set to "GoodsAndServicesPull", the Data Element *TransactionAttribute* is set to 'Aggregation'.

#### 3.16.5 Payment with Deferred Authorisation

For the Payment with Deferred Authorisation transaction, the Data Element *TransactionType* should be set to "GoodsAndServicesPull". The Data Element *TransactionAttribute* is set to 'DeferredAuthorisation'.

### 3.16.6 Dynamic Currency Conversion

For the Dynamic Currency Conversion transaction the Data Element *AdditionalService* is set to "GoodsAndServicesPull". The Data Element *AdditionalService* is set to "DCC". Additionally, if there is some fee associated, the Data Element *TransactionAmounts/DetailedAmount* is set to "DynamicCurrencyConversionFee". The DCC Fee amount shall be present and it is part of the Transaction Amount.

### 3.16.7 Surcharging

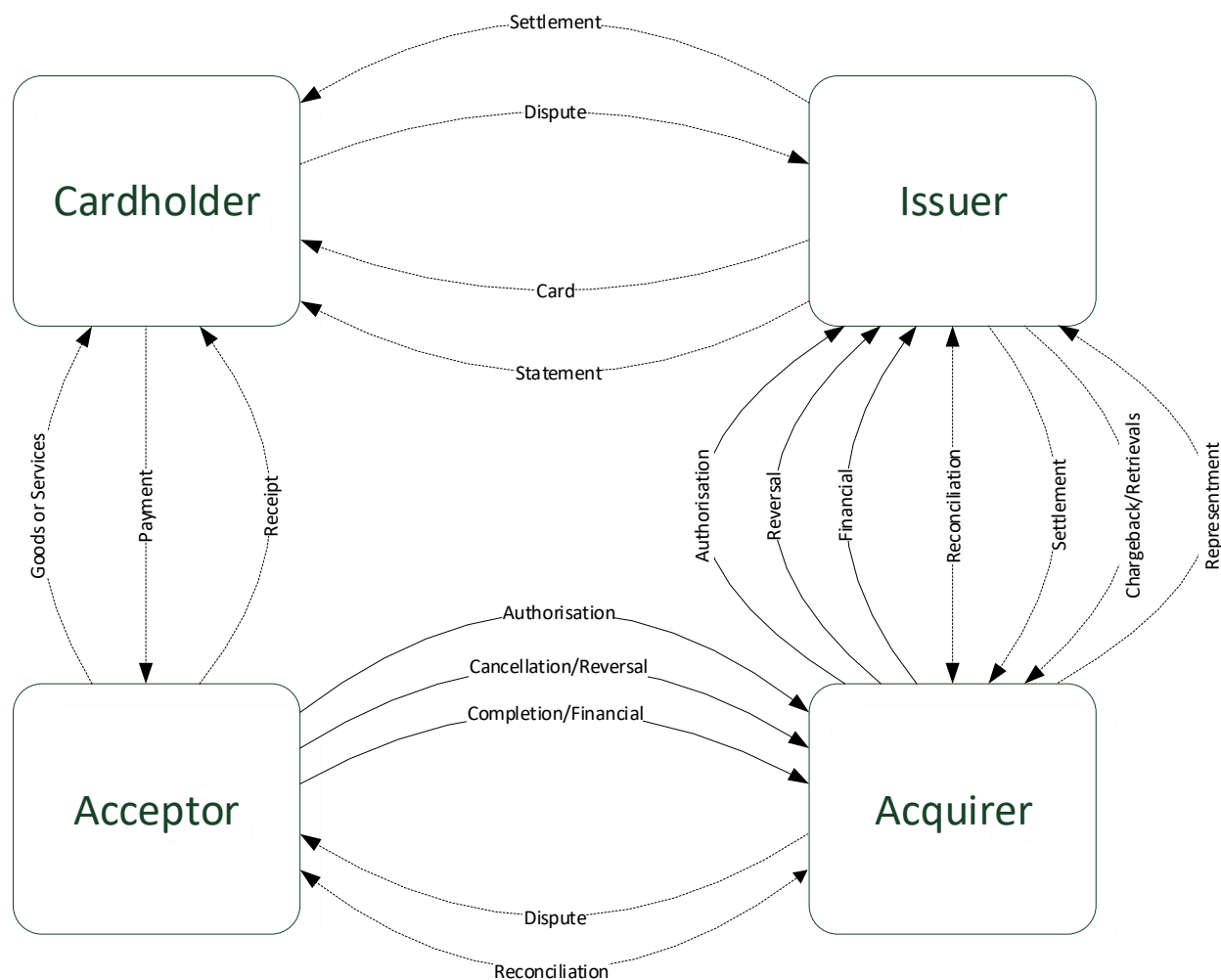
For the Payment with surcharge, Amount Transaction, the Data Element *TransactionType* should be set to "GoodsAndServicesPull", the Data Element *TransactionAmounts/DetailedAmount* is set to "Surcharge". The surcharge Amount shall be present and it is part of the Transaction Amount.

### 3.16.8 Rebate/Discount

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

#### 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.



## 5 FIGURES AND TABLES

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