



Electronic funds transfers — Requirements for interfaces

Part 2: Message structures, format and content



AS 2805.2:2019

This Australian Standard® was prepared by IT-005, Financial Transaction Systems. It was approved on behalf of the Council of Standards Australia on 18 September 2019.

This Standard was published on 4 October 2019.

The following are represented on Committee IT-005:

- Australian Payments Network
- EFTPOS Payments Australia
- New Payments Platform Australia

Additional Interests

- American Express
- ANZ Banking Group
- Coles Group
- Commonwealth Bank of Australia
- Diebold Nixdorf
- Eracom Technologies Australia
- FIS Global
- Gemalto
- Mag-Tek
- National Australia Bank
- Pacific Research
- SWIFT
- Thales e-Security
- Triton Systems of Delaware LLC
- UL Transaction Security
- Westpac Banking Corporation
- Woolworths Group

This Standard was issued in draft form for comment as DR AS 2805.2:2019.

Keeping Standards up-to-date

Ensure you have the latest versions of our publications and keep up-to-date about Amendments, Rulings, Withdrawals, and new projects by visiting:

www.standards.org.au

ISBN 978 1 76072 593 8



Electronic funds transfers — Requirements for interfaces

Part 2: Message structures, format and content

Originated as AS 2805.2—1985.
Previous edition 2015.
Seventh edition 2019.
Reissued incorporating Amendment No 1 (June 2020).

COPYRIGHT

© Standards Australia Limited 2019

All rights are reserved. No part of this work may be reproduced or copied in any form or by any means, electronic or mechanical, including photocopying, without the written permission of the publisher, unless otherwise permitted under the Copyright Act 1968 (Cth).

Preface

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transaction Systems, to supersede AS 2805.2 — 2015.

This Standard incorporates Amendment No. 1 (June 2020). The changes required by the Amendment are indicated in the text by a marginal bar and amendment number against the clause, note, table, figure or part thereof affected.

During the preparation of this Standard cognizance was taken of ISO 8583 series, *Financial transaction card originated messages — Interchange message specifications*.

The objective of this revision is to provide additional codes that have been identified by the payments industry.

The AS 2805 series comprises the following:

AS 2805.1, *Electronic funds transfer — Requirements for interfaces, Part 1: Communications*

AS 2805.2, *Electronic funds transfer — Requirements for interfaces, Part 2: Message structures, format and content* (this Standard)

AS 2805.3.1, *Electronic funds transfer — Requirements for interfaces, Part 3.1: PIN management and security — General* (in preparation)

AS 2805.3.2, *Electronic funds transfer — Requirements for interfaces, Part 3.2: PIN management and security — Off-line with ICC verification* (in preparation)

AS 2805.4.1, *Electronic funds transfer — Requirements for interfaces, Part 4.1: Message authentication — Mechanisms using a block cipher*

AS 2805.4.2, *Electronic funds transfer — Requirements for interfaces, Part 4.2: Message authentication — Mechanisms using a block cipher*

AS 2805.5.1, *Electronic funds transfer — Requirements for interfaces, Part 5.1: Ciphers — Data encipherment algorithm 1 (DEA 1)*

AS 2805.5.2, *Electronic funds transfer — Requirements for interfaces, Part 5.2: Ciphers — Modes of operation for an n-bit block cipher algorithm*

AS 2805.5.3, *Electronic funds transfer — Requirements for interfaces, Part 5.3: Ciphers — Data encipherment algorithm 2 (DEA 2)*

AS 2805.5.4, *Electronic funds transfer — Requirements for interfaces, Part 5.4: Ciphers — Data encipherment algorithm 3 (DEA 3) and related techniques*

AS 2805.6.1, *Electronic funds transfer — Requirements for interfaces, Part 6.1: Key management — Principles*

AS 2805.6.2, *Electronic funds transfer — Requirements for interfaces, Part 6.2: Key management — Transaction keys*

AS 2805.6.3, *Electronic funds transfer — Requirements for interfaces, Part 6.3: Key management — Session keys — Node to node*

AS 2805.6.4, *Electronic funds transfer — Requirements for interfaces, Part 6.4: Key management — Session Keys — Terminal to acquirer*

AS 2805.6.5.1, *Electronic funds transfer — Requirements for interfaces, Part 6.5.1: Key management — TCU initialization — Principles*

AS 2805.6.5.2, *Electronic funds transfer — Requirements for interfaces, Part 6.5.2: Key management — TCU initialization — Symmetric*

AS 2805.6.5.3, *Electronic funds transfer — Requirements for interfaces, Part 6.5.3: Key management — TCU initialization — Asymmetric*

AS 2805.6.6, *Electronic funds transfer — Requirements for interfaces, Part 6.6: Key management — Session keys — Node to node with KEK replacement*

AS 2805.9, *Electronic funds transfer — Requirements for interfaces, Part 9: Privacy of communications*

AS 2805.10.1, *Electronic funds transfer — Requirements for interfaces, Part 10.1: File transfer integrity validation*

AS 2805.10.2, *Electronic funds transfer — Requirements for interfaces, Part 10.2: Secure file transfer (retail)*

AS 2805.11, *Electronic funds transfer — Requirements for interfaces, Part 11: Card parameter table*

AS 2805.12.1, *Electronic funds transfer — Requirements for interfaces, Part 12.1: Message content — Structure and format*

AS 2805.12.2, *Electronic funds transfer — Requirements for interfaces, Part 12.2: Message content — Application and registration procedures for Institution Identification Codes (IIC)*

AS 2805.12.3, *Electronic funds transfer — Requirements for interfaces, Part 12.3: Message content — Maintenance procedures for messages, data elements and code values*

AS 2805.13.1, *Electronic funds transfer — Requirements for interfaces, Part 13.1: Secure hash functions — General*

AS 2805.13.2, *Electronic funds transfer — Requirements for interfaces, Part 13.2: Secure hash functions — MD5*

AS 2805.13.3, *Electronic funds transfer — Requirements for interfaces, Part 13.3: Secure hash functions — SHA-1*

AS 2805.14.1, *Electronic funds transfer — Requirements for interfaces, Part 14.1: Secure cryptographic devices (retail) — Concepts, requirements and evaluation methods*

AS 2805.14.2, *Electronic funds transfer — Requirements for interfaces, Part 14.2: Secure cryptographic devices (retail) — Security compliance checklists for devices used in magnetic stripe card systems*

AS 2805.16, *Electronic funds transfer — Requirements for interfaces, Part 16: Merchant Category Codes (in preparation)*

In the AS 2805 series of Standards, the definitions of words and phrases used are specific to the Part in which they appear.

The terms “normative” and “informative” are used in Standards to define the application of the appendices or annexes to which they apply. A “normative” appendix or annex is an integral part of a Standard, whereas an “informative” appendix or annex is only for information and guidance.

Contents

Preface	ii
Introduction	vi
Section 1 Scope and general	1
1.1 Scope	1
1.2 Normative references	1
1.3 Terms and definitions	1
1.4 Message structure	5
1.5 Message flow	5
1.6 Date fields	5
Section 2 Message-type identifiers	6
2.1 Scope	6
2.2 Structure and attribute	6
2.3 Message repeats	7
2.4 Identifiers	7
2.5 Type and purpose	9
Section 3 Bitmaps	10
3.1 General	10
3.2 Significance of bits	10
3.3 Presence of secondary bitmap	10
3.4 Primary bitmap	10
3.5 Secondary bitmap	10
3.6 Data element characteristics	10
3.7 Format	11
3.8 Attribute	11
3.9 Conditions	12
Section 4 Data elements	41
4.1 General	41
4.2 Message construction	41
4.3 Directory of data elements	41
4.4 Requirements for data elements	41
4.4.1 General	41
4.4.2 Card status update code (field 117)	42
4.4.3 Expression of amounts	42
4.4.4 File update code (field 91)	43
4.4.5 Handling of amounts	43
4.4.6 Identification of financial institutions	45
4.4.7 Network management information code (field 70)	45
4.4.8 Original data elements (field 90)	46
4.4.9 Point of service condition code (field 25)	47
4.4.10 Point of service entry mode (field 22)	48
4.4.11 Processing code (field 3)	49
4.4.12 Response code (field 39)	51
4.4.13 Service restriction code (field 40)	54
4.4.14 Settlement code (field 66)	54
4.4.15 Settlement data elements	54
4.4.16 Variable length data elements	54
4.4.17 Point of service PIN capture code (field 26)	55
4.4.18 Message authentication code (MAC) field (fields 64 and 128)	56
4.4.19 Additional amounts (field 54)	56
4.4.20 Transmission date and time (field 7)	57
4.4.21 Time, local transaction and date, local transaction (fields 12 and 13)	57
4.4.22 Systems trace audit number (field 11)	57
4.4.23 Usage of institution identification codes	58

4.4.24	Usage of security related control information (field 53)	58
4.4.25	Usage of additional data national (field 47)	59
4.4.26	Integrated circuit card (ICC) related data (field 55)	70
4.4.27	Payment token data (field 113)	72
Appendix A (normative) The use of additional messages and data elements		74
Appendix B (normative) Available messages — Type and purpose		75
Appendix C (normative) Message flows		84
Appendix D (normative) Data element directory		92
Appendix E (informative) Implementation information		100
Appendix F (informative) Card acceptor registry		104
Appendix G (informative) Minimal message set for a session between a terminal and an acquirer		106
Appendix H (informative) Minimal message set for a session between interchanges		119
Appendix I (normative) Data representation		132
Appendix J (normative) Institution identification code registry		134
Appendix K (informative) Sponsoring authority		135
Bibliography		136
AMENDMENT CONTROL SHEET		137

Introduction

Services of the financial industry include the exchange of electronic messages relating to financial transactions. Agreements on application specifications are generally at a private level. This Standard is designed as an interface specification enabling messages to be exchanged between systems adopting a variety of application specifications. The application specification can remain at a private level. As long as messages conform to the interface format, as prescribed in this Standard, in order for interchange to take place, all other features of applications can be altered as required.

This Standard uses a concept whereby each data element is assigned a position indicator in a control field which is known as a “bitmap”. The presence of a data element in a specific message is indicated by a one (1) in the assigned position; the absence of a data element is indicated by a zero (0) in the assigned position.

Message formats used in individual systems are subject to the commercial relationships between the parties contracting to each system. The data formats specified in this Standard are designed to ensure compatibility between systems.

Australian Standard®

Electronic funds transfers — Requirements for interfaces

Part 2: Message structures, format and content

Section 1 Scope and general

1.1 Scope

This Standard specifies the message structure, format, content, data elements and values for data elements required for an interface by which card-originated electronic messages relating to financial transactions may be interchanged.

This Standard allows for the automated reconciliation of messages previously exchanged but makes no provision for the final exchange of funds (between two or more institutions) known as “settlement”.

1.2 Normative references

The following documents are referred to in this Standard in such a way that some or all of their content constitutes requirements of this document:

NOTE Documents referenced for informative purposes are listed in the Bibliography.

AS 2805.12, *Electronic funds transfer — Requirements for interfaces, Part 12: Message content (series)*

AS 3523.1, *Identification cards — Identification of issuers, Part 1: Numbering system*

AS 3523.2, *Identification cards — Identification of issuers, Part 2: Application and registration procedures*

AS 3523.3, *Identification cards — Identification of issuers, Part 3: Australian national numbering system and registration procedures*

AS 3524, *Identification cards — Financial transaction cards*

AS 3525, *Financial transaction cards — Magnetic stripe data content for track 3*

AS/NZS 2632, *Codes for the representation of names of countries and their subdivisions (series)*

ISO 4217, *Codes for the representation of currencies*

ISO 8583, *Financial transaction card originated messages — Interchange message specifications (series)*

ISO/IEC 646, *Information technology — ISO 7-bit coded character set for information interchange*

ISO/IEC 7816-6, *Identification cards — Integrated circuit cards — Part 6: Interindustry data elements for interchange*

1.3 Terms and definitions

For the purpose of this Standard, the definitions below apply.

1.3.1

acquirer

institution or its agent which acquires, from the card acceptor, the financial data relating to the transaction, and which initiates that data into an interchange system

Note 1 to entry: An entity which passes messages without regard to the financial data therein is not regarded as an acquirer.

1.3.2**advice**

message which notifies a part of an action that has been taken, requiring no approval and may require a response

1.3.3**authorization**

guarantee of funds given by the card issuer to the acquirer or card acceptor

1.3.4**card acceptor**

party accepting the card and presenting transaction data to an acquirer or card acceptor

1.3.5**cardholder**

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

1.3.6**cardholder accounts transfer**

the movement of funds by a cardholder from one account to another, both of which are held by the same financial institution

1.3.7**card issuer**

institution or its agent which issues the financial transaction card to the cardholder

1.3.8**credit transaction**

claim for funds by the cardholder for the credit of an account as specified in the message

Note 1 to entry: At the same time, a credit transaction provides details of funds acknowledged as payable by the acquirer or the card acceptor, or both, against the card issuer.

1.3.9**debit transaction**

approval by the cardholder for the credit of an account as specified in the message

Note 1 to entry: At the same time, a debit transaction provides a claim of funds made by the acquirer or the card acceptor, or both against the card issuer.

1.3.10**derived mobile device**

the PAN is not read or entered when a transaction is initiated by a mobile device

1.3.11**derived online**

the PAN is not entered when a transaction is initiated online

1.3.12**integrated circuit(s) card (ICC)**

a card into which has been inserted one or more integrated circuits

1.3.13**interactive message**

a message that is to be transmitted and responded to while the transaction is taking place

1.3.14**intermediate network facility (INF)**

any message processing entity positioned between the —

(a) card acceptor and acquirer;

- (b) acquirer and card issuer; or
- (c) card acceptor and card issuer,

and which has responsibility for the financial data

1.3.15

intersector electronic purse (IEP)

an application in an ICC able to store and manipulate electronic value

1.3.16

key encipherment key (KEK)

a key which is used to encipher other keys used for secure exchange of session keys

1.3.17

may

indicates the existence of an option

1.3.18

message authentication code (MAC)

a code appended to or included with a message for the purpose of verifying the origin of the message and for verifying that the message content has not been changed

1.3.19

message

a set of data elements used to exchange information between institutions

Note 1 to entry: No communications (header/trailer, protocol, or character code) or security implications are assumed or identified.

1.3.20

non-interactive message

a message transmitted after the transaction has taken place at the point of service

Note 1 to entry: Online or off-line (e.g. magnetic tape) telecommunication methods may be used for message transmission.

1.3.21

point of service (POS)

location in which a transaction is originated

Note 1 to entry: This definition includes any device capable of initiating a card-originated transaction, e.g. retail terminal, automatic telling machine (ATM), airline ticket dispenser.

1.3.22

processing fee

a cost associated with the handling and routing of messages not relating to either cardholder service or equipment

Note 1 to entry: Automatic telling machine (ATM) usage charges are an example.

1.3.23

sponsoring authority

a party that assigns identifiers that are intended to be used in certain data elements of a transaction message

1.3.24

request message

message that requires an action to be taken and expects a response

1.3.25**reversal**

message originated by the initiator of the original message, advising that the transaction cannot be processed as instructed

1.3.26**reversal credit**

a credit arising from the reversal of a previous debit

1.3.27**reversal debit**

a debit arising from the reversal of a previous credit

1.3.28**reversal transfer**

a debit and credit arising from the reversal of a previous transfer

1.3.29**routing**

the directional flow of messages by which two parties communicate with each other directly or via intermediate network facilities, which may act as agent for the original parties involved in the message flow

1.3.30**session key**

generic reference to any one of a group of keys, other than Key Encipherment Keys (KEK) that exist between two discrete points within a network

1.3.31**settlement**

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

1.3.32**settlement institution**

the institution accepting responsibility for reimbursing the acquirer, card acceptor, card issuer or intermediate network facility for an approved financial transaction

1.3.33**shall**

indicates that a statement is mandatory

1.3.34**should**

indicates a recommendation

1.3.35**transaction**

a collection of related messages designed to complete (insofar as this is possible) the intention of the initiator of the original message, and normally concluded by a debit or credit, or both to the cardholder's account

Note 1 to entry: Reversals carried out subsequently are considered separate transactions.

1.3.36**transaction fee**

a fee related to the transaction

1.3.37**transfer transaction**

a transaction which, if approved, will result in the withdrawal of the requested amount, from the source account identified in the message, and its deposit into the destination account identified in the message

1.3.38**payment token**

a surrogate value for a PAN that is a 13-digit to 19-digit numeric value that passes basic validation rules of an account number, including the Luhn check digit

1.4 Message structure

Each message shall comprise three components and shall be constructed in the following sequence:

- (a) *First component* — message-type identifier (see [Section 2](#)).
- (b) *Second component* — one or more bitmaps (see [Section 3](#)).
- (c) *Third component* — a series of data elements (see [Section 4](#)).

1.5 Message flow

The flow of messages shall be in accordance with the requirements of [Appendix C](#).

1.6 Date fields

Supporting systems shall contain logic to properly manage date fields that do not specify the year or only specify the year as YY not YYYY (leaving out the century).

Section 2 Message-type identifiers

2.1 Scope

This Section sets out requirements for message-type identifiers.

2.2 Structure and attribute

The message-type identifier shall consist of four digits, as follows:

- (a) The first and second digits shall identify the class of message in accordance with [Table 2.1](#).
- (b) When the first two digits are between 01 and 08, the third and fourth digits shall identify the message function and transmission mode in accordance with [Table 2.2](#).
- (c) The attribute of the message-type identifier shall be n 4.

NOTE See [Clause 3.8](#) for requirements of attribute.

Table 2.1 — Class of message

First and second digits	Description
00	Reserved for ISO use
01	Authorization messages
02	Financial transaction messages
03	File update messages
04	Reversal messages
05	Reconciliation control messages
06	Administrative messages
07	Reserved for ISO use
08	Network management messages
09	Reserved for ISO use
10–29	Reserved for AS 2805.12 series
30–79	Reserved for ISO use
80–89	Reserved for AS 2805.12 series
90–99	Reserved for private use

Table 2.2 — Message function and transmission mode

Third and fourth digits	Description
00–19	Transaction processed interactively
20–39	Transaction processed non-interactively
40–59	Reserved for ISO use
60–79	Reserved for national use
80–99	Reserved for private use

NOTE In the Australian environment, the bulk of POS transactions are currently handled interactively. Therefore, this Standard places a greater emphasis on the distinction between request and advice messages than on the emphasis between interactive and non-interactive messages (see ISO 8583 series) when adopting messages with message-type identifier third and fourth digits in the ranges 00–19 and 20–39.

2.3 Message repeats

Whenever a message is repeated, that repeat message shall be identical to the original message with the exception of the message-type identifier, transmission date and time (see [Clause 4.4.20](#)) and, where appropriate, the security-related fields (e.g. PIN data, security-related control information, MAC).

In the event of a key change, any field related to this key shall be recalculated.

The MAC shall be recalculated when any data (excluding the repeat bit) is changed.

Where the repeat bit is present in the message type identifier, the repeat bit shall not be included in any MAC calculation.

2.4 Identifiers

The following message-type identifiers are available:

(a) Authorization messages

0100	Authorization Request
0101	Authorization Request Repeat
0102	Authorization Completion Confirmation
0103	Authorization Completion Confirmation Repeat
0110	Authorization Request Response
0112	Authorization Completion Response
0120	Authorization Advice
0121	Authorization Advice Repeat
0122	Authorization Advice Completion Confirmation
0123	Authorization Advice Completion Confirmation Report
0130	Authorization Advice Response
0132	Authorization Advice Completion Response

(b) Financial transaction messages

0200	Financial Transaction Request
0201	Financial Transaction Request Repeat
0202	Financial Transaction Completion Confirmation
0203	Financial Transaction Completion Confirmation Repeat
0210	Financial Transaction Request Response
0212	Financial Transaction Completion Response
0220	Financial Transaction Advice
0221	Financial Transaction Advice Repeat

0222	Financial Transaction Advice Completion Confirmation
0223	Financial Transaction Advice Completion Confirmation Repeat
0230	Financial Transaction Advice Response
0232	Financial Transaction Advice Completion Response

(c) File update messages

0300	Acquirer File Update Request
0302	Card Issuer File Update Request
0310	Acquirer File Update Request Response
0312	Card Issuer File Update Request Response
0320	Acquirer File Update Advice
0322	Card Issuer File Update Advice
0330	Acquirer File Update Advice Response
0332	Card Issuer File Update Advice Response

(d) Reversal messages

0400	Acquirer Reversal Request
0401	Acquirer Reversal Request Repeat
0402	Card Issuer Reversal Request
0403	Card Issuer Reversal Request Repeat
0410	Acquirer Reversal Request Response
0412	Card Issuer Reversal Request Response
0420	Acquirer Reversal Advice
0421	Acquirer Reversal Advice Repeat
0422	Card Issuer Reversal Advice
0423	Card Issuer Reversal Advice Repeat
0430	Acquirer Reversal Advice Response
0432	Card Issuer Reversal Advice Response

(e) Reconciliation control messages

0500	Acquirer Reconciliation Request
0501	Acquirer Reconciliation Request Repeat
0502	Card Issuer Reconciliation Request
0503	Card Issuer Reconciliation Request Repeat

0510	Acquirer Reconciliation Request Response
0512	Card Issuer Reconciliation Request Response
0520	Acquirer Reconciliation Advice
0521	Acquirer Reconciliation Advice Repeat
0522	Card Issuer Reconciliation Advice
0523	Card Issuer Reconciliation Advice Repeat
0530	Acquirer Reconciliation Advice Response
0532	Card Issuer Reconciliation Advice Response
(f) Administrative messages	
0600	Administrative Request
0601	Administrative Request Repeat
0610	Administrative Request Response
0620	Administrative Advice
0621	Administrative Advice Repeat
0630	Administrative Advice Response
(g) Network management messages	
0800	Network Management Request
0801	Network Management Request Repeat
0810	Network Management Request Response
0820	Network Management Advice
0821	Network Management Advice Repeat
0830	Network Management Advice Response

2.5 Type and purpose

The type and purpose of the available messages shall be as specified in [Appendix B](#).

Section 3 Bitmaps

3.1 General

The second message component shall comprise one or two bitmaps, each consisting of 64 bits numbered from the left.

3.2 Significance of bits

Each bit shall signify the presence (1) or the absence (0) in the message of the data element associated with that particular bit.

3.3 Presence of secondary bitmap

The first bit within the first bitmap shall indicate the presence of a contiguous secondary bitmap by having the value “1”.

3.4 Primary bitmap

A primary bitmap (consisting of Bit 1 to Bit 64) shall always be present.

NOTE A primary bitmap will appear where there is no secondary bitmap, as follows:

0	Data elements	
Bit	1,	64

3.5 Secondary bitmap

A secondary bitmap (consisting of Bit 65 to Bit 128), shall be present if any of the fields represented by the bitmap are present in the message.

The presence of the secondary bitmap, shall be signified by a “1” in Bit 1 of the primary bitmap.

NOTE A primary bitmap will appear together with a secondary bitmap, as follows:

1	0	Data elements	
Bit	1,	64,	65 128

3.6 Data element characteristics

The following data element characteristics shall be in accordance with [Tables 3.1\(A\), 3.1\(B\), 3.1\(C\), 3.1\(D\), 3.1\(E\), 3.1\(F\), 3.1\(G\) and 3.1\(H\)](#), and [3.2\(A\), 3.2\(B\), 3.2\(C\), 3.2\(D\), 3.2\(E\), 3.2\(F\), 3.2\(G\) and 3.2\(H\)](#):

- (a) The name of the data element assigned to each bit
- (b) The format and attribute of the data element
- (c) Whether the presence of each bit and its corresponding data element are mandatory
- (d) Whether the presence of each bit is conditional. This is indicated by the presence of a 2-digit code identified in [Clause 3.9](#). If the condition identified in [Clause 3.9](#) applies, the field shall be present; otherwise its inclusion in a message is subject to bilateral agreement (see [Clause A.3, Appendix A](#)).

The description of each data element shall be in accordance with [Appendix D](#).

Messages may include data elements in addition to those specified as mandatory or those that are conditional.

3.7 Format

The format of data elements shall be in accordance with the format specified in [Tables 3.1\(A\), 3.1\(B\), 3.1\(C\), 3.1\(D\), 3.1\(E\), 3.1\(F\), 3.1\(G\)](#) and [3.1\(H\)](#), and [3.2\(A\), 3.2\(B\), 3.2\(C\), 3.2\(D\), 3.2\(E\), 3.2\(F\), 3.2\(G\)](#) and [3.2\(H\)](#), using the following abbreviations:

DD	= Day
hh	= Hour
LL	= Length of variable field (<100) that follows
LLL	= Length of variable field (<1000) that follows
MM	= Month
mm	= Minutes
ss	= Seconds
VAR	= Variable length of field
YY	= Year

The representation of data within the AS 2805 messages shall be in accordance with [Appendix I](#).

3.8 Attribute

The attribute of data elements shall be in accordance with [Tables 3.1\(A\), 3.1\(B\), 3.1\(C\), 3.1\(D\), 3.1\(E\), 3.1\(F\), 3.1\(G\)](#) and [3.1\(H\)](#), and [3.2\(A\), 3.2\(B\), 3.2\(C\), 3.2\(D\), 3.2\(E\), 3.2\(F\), 3.2\(G\)](#) and [3.2\(H\)](#), using the following abbreviations:

a	= Alphabetic characters
an	= Alphabetic and numeric characters
ans	= Alphabetic, numeric and special characters
as	= Alphabetic and special characters
b	= Binary representation (see Note 6)
n	= Numeric digits (see Note 2)
ns	= Numeric and special characters
s	= Special characters
x	= Alphabetic character “c” for credit or “d” for debit (see Note 3)
z	= Track 2 and Track 3 data (see AS 3524)
..	= A 2-digit prefix for variable length field (LLVAR) (see Notes 4, 5 and 6)
...	= A 3-digit prefix for variable length field (LLLVAR) (see Notes 5 and 6)

The digit(s) that follow attributes shall indicate the length or maximum length of the field. The representation of data shall be in accordance with [Appendix I](#).

NOTE 1 All data elements are counted from left to right, i.e. the left-most position is Number 1.

NOTE 2 All fixed length “n” data elements are right-justified with leading zeros, except for amount fields where Note 3 applies, with respect to the high order digits. All other fixed length data elements are left-justified with trailing blanks.

NOTE 3 The letters “C” for credit and “D” for debit are always associated with a numeric amount data element, e.g. x + n16 in Amount, Net Settlement means prefix “C” or “D” and 16 digits of Amount, Net Settlement.

NOTE 4 For example, “an..17” indicates that it is a variable length field where a maximum of 17 characters and “b..0767” indicates that it is a variable length binary field with a maximum of 767 octets.

NOTE 5 For example, “an...999” indicates that it is a variable length field with a maximum of 999 characters.

NOTE 6 For fixed length binary fields, the field length indicates the number of bits in the field. For variable length binary fields, the field length indicates the maximum field size, in octets.

3.9 Conditions

The following conditions shall apply to the 2-digit codes used in [Tables 3.1\(A\), 3.1\(B\), 3.1\(C\), 3.1\(D\), 3.1\(E\), 3.1\(F\), 3.1\(G\)](#) and [3.1\(H\)](#), and [3.2\(A\), 3.2\(B\), 3.2\(C\), 3.2\(D\), 3.2\(E\), 3.2\(F\), 3.2\(G\)](#) and [3.2\(H\)](#):

Code	Condition
M	Mandatory.
	Optional.
01	Not used.
NOTE 1	This condition code is used in ISO 8583 series to denote the use of amount, transaction fee
02	If available, data shall be included in the message
03	The codes shall contain same data as original authorization (01XX) or financial transaction (02XX) message.
04	Mandatory, if data element is present in original authorization (01XX) or financial transaction (02XX) message.
05	Mandatory, where the transaction is conducted at the POS in a currency other than Australian dollars or where settlement is to take place in a currency other than Australian dollars.
06	Not used.
NOTE 2	This condition code is used in ISO 8583 series for a reversal transaction which is for an amount other than the original requested Amount, Transaction.
07	At least one of the data elements 2, 34, 35, 36 or 45 is mandatory. For data elements 35, 36 and 45, where the length is greater than the actual track data, such data should be left justified and filled with end sentinel characters.
08	Not used.
NOTE 3	This condition code is used in ISO 8583 series to denote the use of point of service entry mode. However, this code is not used in this Standard.

- 09 Mandatory, when associated institution code's major industry identifier begins with "80". See [Clause 4.4.6](#).
- 10 Mandatory, when the forwarding institution is not the same institution as the acquirer.
- 11 Mandatory, if secondary bitmap is present.
- 12 When doing transfers, these fields contain the source and destination accounts.
- 13 Not used.

NOTE 4 This condition code is used in ISO 8583 series to denote the circumstance in which fields should be returned in response to a reconciliation request. However, this code is not used in this Standard since these fields have been made mandatory.

- 14 Mandatory, when PIN data are present in the message and the POS device cannot accept the maximum PIN length.
- 15 To be used in place of Primary account number (PAN) data element whenever the Primary account number (PAN) starts with "80".
- 16 Mandatory in response message, if present in request message.
- 17 Not used.

NOTE 5 This condition code is used in ISO 8583 series to denote the use of the response code on a transaction advice. However, this code is not used in this Standard.

Code Condition

- 18 Mandatory if authorization identification response is required to be less than six characters.
- 19 Mandatory, when institution receiving the request message is not the institution identified in either the primary account number (PAN) or primary account number, extended, data elements.
- 20 Optional, if primary account number (PAN Field 2) is manually entered.
- 21 Either one of the data elements 64 or 128, whichever is the last, is mandatory. However, data elements 64 and 128 shall not both be present in the same message.
- 22 Not used.
- 23 Not used.
- 24 Mandatory, when associated institution code's major industry identifier begins with "80" or if the transaction is to be despatched overseas.
- 25 The use of this field is prohibited.
- 26 Optional (see [Clause 4.4.25](#) for usage).
- 27 Optional (see [Clause 4.4.27](#) for usage).
- 28–53 Not used.
- 54 Mandatory to interchange.

NOTE 6 For information on minimal message set for a session between a terminal and acquirer, see [Appendix G](#).

NOTE 7 For information on minimal message set for a session between interchanges, see [Appendix H](#).

Table 3.1(A) — Primary bitmap (in numerical order)

Bit	Name	Format	Attribute
1	Secondary bitmap		b 64
2	Primary account number (PAN)	LLVAR	n ..19
3	Processing code		n 6
4	Amount, transaction		n 12
5	Amount, settlement		n 12
6	Amount, cardholder billing		n 12
7	Transmission date and time	MMDDhhmmss	n 12
8	Amount, cardholder billing fee		n 10
9	Conversion rate, settlement		n 8
10	Conversion rate, cardholder billing		n 8
11	Systems trace audit number		n 6
12	Time, local transactions	hhmmss	n 6
13	Date, local transaction	MMDD	n 4
14	Date, expiry	YYMM	n 4
15	Date, settlement	MMDD	n 4
16	Date, conversion	MMDD	n 4
17	Date, Capture	MMDD	n 4
18	Merchant's type		n 4
19	Acquiring institution country code		n 3
20	Primary account number (PAN) extended, Country code		n 3
21	Forwarding institution country code		n 3
22	Point of service entry mode		n 3
23	Card sequence number		n 3
24	Network international identifier		n 3
25	Point of service condition code		n 2
26	Point of service PIN capture code		n 2
27	Authorization identification response length		n 1
28	Amount, Transaction fee		x+n 8
29	Amount, Settlement fee		x+n 8
30	Amount, Transaction processing fee		x+n 8
31	Amount, Settlement processing fee		x+n 8
32	Acquiring institution identification code	LLVAR	n ..11
33	Forwarding institution identification code	LLVAR	n ..11
34	Primary account number (PAN), Extended	LLVAR	ns ..28
35	Track 2 data	LLVAR	z ..37
36	Track 3 data	LLVARR	z ..104
37	Retrieval reference number		an 12
38	Authorization identification response		an 6
39	Response code		an 2
40	Service restriction code		an 3
41	Card acceptor terminal identification		ans 8
42	Card acceptor identification code		ans 15

Table 3.1(A) (continued)

Bit	Name	Format	Attribute
43	Card acceptor name/location		ans 40
44	Additional response data	LLVAR	ans ..25
45	Track 1 data	LLVAR	ans ..76
46	Additional data — ISO	LLVARR	ans ...999
47	Additional data — National	LLVARR	ans ...999
48	Additional data — Private	LLVARR	ans ...999
49	Currency code, Transaction		n 3
50	Currency code, Settlement		n 3
51	Currency code, Cardholder billing		n 3
52	Personal Identification Number (PIN) data		b 64
53	Security related control information		n 16
54	Additional amounts	LLLVAR	an ...120
55	Integrated circuit card (ICC) related data	LLLVAR	b ...999
56	Reserved for ISO use	LLLVAR	ans ...999
57	Amount cash		n 12
58	Ledger balance		n 12
59	Account balance, Cleared funds		n 12
60-63	Reserved private	LLLVAR	ans ...999*
64	Message authentication code field		b 64
* Attribute for each bit.			

Table 3.1(B) — Primary bitmap (by message type 0100 to 0123)

Bit	Name	0100/ 0101	0102/ 0103	0110	0112	0120/ 0121	0122/ 0123
1	Secondary bitmap	11	11	11	11	11	11
2	Primary account number (PAN)	07	07	.	.	07	07
3	Processing code	M	M	M	M	M	M
4	Amount, transaction	M	M	M	M	M	M
5	Amount, settlement	05	.	.	.	05	.
6	Amount, cardholder billing	.	.	.	.	.	.
7	Transmission date and time	54	54	54	54	54	54
8	Amount, cardholder billing fee	.	.	.	.	.	.
9	Conversion rate, settlement	05	.	.	.	05	.
10	Conversion rate, cardholder billing	.	.	.	.	.	.
11	Systems trace audit number	M	M	M	M	M	M
12	Time, local transactions	54	54	M	M	54	54
13	Date, local transaction	54	54	M	M	54	54
14	Date, expiry	54	.	.	.	20	.
15	Date, settlement	20	.	.	.	.	.
16	Date, conversion	.	.	.	.	.	.
17	Date, Capture	.	.	.	.	.	.
18	Merchant's type	54	.	.	.	54	.

Table 3.1(B) *(continued)*

Bit	Name	0100/ 0101	0102/ 0103	0110	0112	0120/ 0121	0122/ 0123
19	Acquiring institution country code	24	24	24	24	24	24
20	Primary account number (PAN) extended, Country code	09	09	09	09	09	09
21	Forwarding institution country code	24	24	24	24	24	24
22	Point of service entry mode	.	.	.	.	.	.
23	Card sequence number	02	.	.	.	02	.
24	Network international identifier	.	.	02	02	.	.
25	Point of service condition code	M	.	.	.	M	.
26	Point of service PIN capture code	14	14	.	.	14	14
27	Authorization identification response length	18	.	.	.	18	.
28	Amount, Transaction fee	.	.	.	.	.	.
29	Amount, Settlement fee	.	.	.	.	.	.
30	Amount, Transaction processing fee	.	.	.	.	.	.
31	Amount, Settlement processing fee	.	.	.	.	.	.
32	Acquiring institution identification code	54	54	54	54	54	54
33	Forwarding institution identification code	10	10	10	10	10	10
34	Primary account number (PAN), Extended	15	.	.	.	15	.
35	Track 2 data	07	07	.	.	07	07
36	Track 3 data	.	.	.	.	.	.
37	Retrieval reference number	.	.	.	.	.	.
38	Authorization identification response	.	.	.	.	.	.
39	Response code	.	.	M	M	.	.
40	Service restriction code	.	.	.	.	.	.
41	Card acceptor terminal identification	M	M	M	M	M	M
42	Card acceptor identification code	M	M	M	M	M	M
43	Card acceptor name/location	54	.	.	.	54	.
44	Additional response data	.	.	.	.	.	.
45	Track 1 data	.	.	.	.	.	.
46	Additional data — ISO	25	25	25	25	25	25
47	Additional data — National	26	26	26	26	26	26
48	Additional data — Private	.	.	.	.	.	.
49	Currency code, Transaction	05	.	.	.	05	.
50	Currency code, Settlement	05	.	.	.	05	.

Table 3.1(B) (continued)

Bit	Name	0100/ 0101	0102/ 0103	0110	0112	0120/ 0121	0122/ 0123
51	Currency code, Cardholder billing	.	.	.	.	.	.
52	Personal Identification Number (PIN) data	.	.	.	.	.	.
53	Security related control information	.	.	.	.	.	.
54	Additional amounts	.	.	.	.	.	.
55	Integrated circuit card (ICC) related data	.	.	.	.	.	.
56	Reserved for ISO use	25	25	25	25	25	25
57	Amount cash	.	.	.	.	.	.
58	Ledger balance	.	.	.	.	.	.
59	Account balance, Cleared funds	.	.	.	.	.	.
60-63	Reserved private	.	.	.	.	.	.
64	Message authentication code field	21	21	21	21	21	21

Table 3.1(C) — Primary bitmap (by message type 1230 to 0212)

Bit	Name	0130	01232	0200/ 0201	0202/ 0203	0210	0212
1	Secondary bitmap	11	11	11	11	11	11
2	Primary account number (PAN)	.	.	07	07	.	.
3	Processing code	M	M	M	M	M	M
4	Amount, transaction	M	M	M	M	M	M
5	Amount, settlement	.	.	05	.	.	.
6	Amount, cardholder billing	.	.	.	.	.	.
7	Transmission date and time	54	54	54	54	54	54
8	Amount, cardholder billing fee	.	.	.	.	.	.
9	Conversion rate, settlement	.	.	05	.	.	.
10	Conversion rate, cardholder billing	.	.	.	.	.	.
11	Systems trace audit number	M	M	M	M	M	M
12	Time, local transactions	M	M	54	54	M	M
13	Date, local transaction	M	M	54	54	M	M
14	Date, expiry	.	.	20	.	.	.
15	Date, settlement	.	.	.	.	.	.
16	Date, conversion	.	.	.	.	.	.
17	Date, Capture	.	.	.	.	.	.
18	Merchant's type	.	.	54	.	.	.
19	Acquiring institution country code	24	24	24	24	24	24
20	Primary account number (PAN) extended, Country code	09	09	09	09	09	09
21	Forwarding institution country code	24	24	24	24	24	24

Table 3.1(C) *(continued)*

Bit	Name	0130	01232	0200/ 0201	0202/ 0203	0210	0212
22	Point of service entry mode	.	.	.	.	.	.
23	Card sequence number	.	.	02	.	.	.
24	Network international identifier	02	02	.	.	02	02
25	Point of service condition code	.	.	M	.	.	.
26	Point of service PIN capture code	.	.	14	14	.	.
27	Authorization identification response length	.	.	18	.	.	.
28	Amount, Transaction fee	.	.	.	.	.	.
29	Amount, Settlement fee	.	.	.	.	.	.
30	Amount, Transaction processing fee	.	.	.	.	.	.
31	Amount, Settlement processing fee	.	.	.	.	.	.
32	Acquiring institution identification code	54	54	54	54	54	54
33	Forwarding institution identification code	10	10	10	10	10	10
34	Primary account number (PAN), Extended	.	.	15	.	.	.
35	Track 2 data	.	.	07	07	.	.
36	Track 3 data	.	.	.	.	.	.
37	Retrieval reference number	.	.	02	.	16	.
38	Authorization identification response	.	.	.	.	.	.
39	Response code	M	M	.	.	M	M
40	Service restriction code	.	.	.	.	.	.
41	Card acceptor terminal identification	M	M	M	M	M	M
42	Card acceptor identification code	M	M	M	M	M	M
43	Card acceptor name/location	.	.	54	.	.	.
44	Additional response data	.	.	.	.	.	.
45	Track 1 data	.	.	.	.	.	.
46	Additional data — ISO	25	25	25	25	25	25
47	Additional data — National	26	26	26	26	26	26
48	Additional data — Private	.	.	.	.	.	.
49	Currency code, Transaction	.	.	05	.	.	.
50	Currency code, Settlement	.	.	05	.	.	.
51	Currency code, Cardholder billing	.	.	.	.	.	.
52	Personal Identification Number (PIN) data	.	.	.	.	.	.
53	Security related control information	.	.	.	.	.	.
54	Additional amounts	.	.	.	.	.	.

Table 3.1(C) (continued)

Bit	Name	0130	01232	0200/ 0201	0202/ 0203	0210	0212
55	Integrated circuit card (ICC) related data	.	.	.	.	.	.
56	Reserved for ISO use	25	25	25	25	25	25
57	Amount cash	.	.	.	.	.	.
58	Ledger balance	.	.	.	.	.	.
59	Account balance, Cleared funds	.	.	.	.	.	.
60-63	Reserved private	.	.	.	.	.	.
64	Message authentication code field	21	21	21	21	21	21

Table 3.1(D) — Primary bitmap (by message type 0220 to 0312)

Bit	Name	0220/ 0221	0222/ 0223	0230	0232	0300/ 0302	0310/ 0312
1	Secondary bitmap	11	11	11	11	M	11
2	Primary account number (PAN)	07	07	.	.	.	.
3	Processing code	M	M	M	M	.	.
4	Amount, transaction	M	M	M	M	.	.
5	Amount, settlement	05	.	.	.	.	.
6	Amount, cardholder billing	.	.	.	.	.	.
7	Transmission date and time	54	54	54	54	54	54
8	Amount, cardholder billing fee	.	.	.	.	.	.
9	Conversion rate, settlement	05	.	.	.	.	.
10	Conversion rate, cardholder billing	.	.	.	.	.	.
11	Systems trace audit number	M	M	M	M	M	M
12	Time, local transactions	54	54	M	M	.	.
13	Date, local transaction	54	54	M	M	.	.
14	Date, expiry	20	.	.	.	.	.
15	Date, settlement	.	.	.	.	.	.
16	Date, conversion	.	.	.	.	.	.
17	Date, Capture	.	.	.	.	.	.
18	Merchant's type	54	.	.	.	.	.
19	Acquiring institution country code	24	24	24	24	.	.
20	Primary account number (PAN) extended, Country code	09	09	09	09	.	.
21	Forwarding institution country code	24	24	24	24	.	.
22	Point of service entry mode	.	.	.	.	.	.
23	Card sequence number	02	.	.	.	.	.
24	Network international identifier	.	.	02	02	.	.
25	Point of service condition code	M	.	.	.	.	.

Table 3.1(D) *(continued)*

Bit	Name	0220/ 0221	0222/ 0223	0230	0232	0300/ 0302	0310/ 0312
26	Point of service PIN capture code	14	14	.	.	.	.
27	Authorization identification response length	18	.	.	.	.	.
28	Amount, Transaction fee	.	.	.	.	.	.
29	Amount, Settlement fee	.	.	.	.	.	.
30	Amount, Transaction processing fee	.	.	.	.	.	.
31	Amount, Settlement processing fee	.	.	.	.	.	.
32	Acquiring institution identification code	54	54	54	54	.	.
33	Forwarding institution identification code	10	10	10	10	10	10
34	Primary account number (PAN), Extended	15	.	.	.	.	.
35	Track 2 data	07	07	.	.	.	.
36	Track 3 data	.	.	.	.	.	.
37	Retrieval reference number	02	.	16	.	.	.
38	Authorization identification response	.	.	.	.	.	.
39	Response code	.	.	M	M	.	M
40	Service restriction code	.	.	.	.	.	.
41	Card acceptor terminal identification	M	M	M	M	M	M
42	Card acceptor identification code	M	M	M	M	M	M
43	Card acceptor name/location	54	.	.	.	.	.
44	Additional response data	.	.	.	.	.	.
45	Track 1 data	.	.	.	.	.	.
46	Additional data — ISO	25	25	25	25	25	25
47	Additional data — National	26	26	26	26	26	26
48	Additional data — Private	.	.	.	.	.	.
49	Currency code, Transaction	.	.	.	.	.	.
50	Currency code, Settlement	.	.	.	.	.	.
51	Currency code, Cardholder billing	.	.	.	.	.	.
52	Personal Identification Number (PIN) data	.	.	.	.	.	.
53	Security related control information	.	.	.	.	.	.
54	Additional amounts	.	.	.	.	.	.
55	Integrated circuit card (ICC) related data	.	.	.	.	.	.
56	Reserved for ISO use	25	25	25	25	25	25
57	Amount cash	.	.	.	.	.	.
58	Ledger balance	.	.	.	.	.	.

Table 3.1(D) *(continued)*

Bit	Name	0220/ 0221	0222/ 0223	0230	0232	0300/ 0302	0310/ 0312
59	Account balance, Cleared funds	.	.	.	.	.	.
60-63	Reserved private	.	.	.	.	.	.
64	Message authentication code field	21	21	21	21	.	21

Table 3.1(E) — Primary bitmap (by message type 0320 to 0421)

Bit	Name	0320/ 0322	0330/ 0332	0400/ 0401	0402/ 0403	0410/ 0412	0420/ 0421
1	Secondary bitmap	M	11	M	M	11	M
2	Primary account number (PAN)	.	.	03	07	.	03
3	Processing code	.	.	03	03	16	03
4	Amount, transaction	.	.	03	03	16	03
5	Amount, settlement	.	.	04	04	.	04
6	Amount, cardholder billing	.	.	.	.	.	.
7	Transmission date and time	54	54	54	54	54	54
8	Amount, cardholder billing fee	.	.	.	.	.	.
9	Conversion rate, settlement	.	.	04	04	.	04
10	Conversion rate, cardholder billing	.	.	.	.	.	.
11	Systems trace audit number	M	M	M	M	M	M
12	Time, local transactions	.	.	54	54	M	54
13	Date, local transaction	.	.	54	54	M	54
14	Date, expiry	.	.	.	.	.	.
15	Date, settlement	.	.	.	.	.	.
16	Date, conversion	.	.	04	04	.	04
17	Date, Capture	.	.	.	.	.	.
18	Merchant's type	.	.	.	.	.	.
19	Acquiring institution country code	.	.	24	24	24	24
20	Primary account number (PAN) extended, Country code	.	.	09	09	09	09
21	Forwarding institution country code	.	.	24	24	24	24
22	Point of service entry mode	.	.	.	.	.	.
23	Card sequence number	.	.	04	04	.	04
24	Network international identifier	.	.	.	.	.	.
25	Point of service condition code	.	.	.	.	.	.
26	Point of service PIN capture code	.	.	.	.	.	.
27	Authorization identification response length	.	.	.	.	.	.
28	Amount, Transaction fee	.	.	.	.	.	.
29	Amount, Settlement fee	.	.	.	.	.	.

Table 3.1(E) *(continued)*

Bit	Name	0320/ 0322	0330/ 0332	0400/ 0401	0402/ 0403	0410/ 0412	0420/ 0421
30	Amount, Transaction processing fee	.	.	.	.	.	.
31	Amount, Settlement processing fee	.	.	.	.	.	.
32	Acquiring institution identification code	.	.	54	54	54	54
33	Forwarding institution identification code	10	10	10	10	10	10
34	Primary account number (PAN), Extended	.	.	03	03	16	03
35	Track 2 data	.	.	.	07	.	.
36	Track 3 data	.	.	.	.	.	.
37	Retrieval reference number	.	.	04	04	16	04
38	Authorization identification response	.	.	.	.	.	.
39	Response code	.	M	.	.	M	.
40	Service restriction code	.	.	.	.	.	.
41	Card acceptor terminal identification	M	M	M	M	M	M
42	Card acceptor identification code	M	M	M	M	M	M
43	Card acceptor name/location	.	.	03	03	.	03
44	Additional response data	.	.	.	.	.	.
45	Track 1 data	.	.	.	.	.	.
46	Additional data — ISO	25	25	25	25	25	25
47	Additional data — National	26	26	26	26	26	26
48	Additional data — Private	.	.	.	.	.	.
49	Currency code, Transaction	.	.	03	03	.	03
50	Currency code, Settlement	.	.	04	04	.	04
51	Currency code, Cardholder billing	.	.	.	.	.	.
52	Personal Identification Number (PIN) data	.	.	.	.	.	.
53	Security related control information	.	.	.	.	.	.
54	Additional amounts	.	.	.	.	.	.
55	Integrated circuit card (ICC) related data	.	.	.	.	.	.
56	Reserved for ISO use	25	25	25	25	25	25
57	Amount cash	.	.	.	.	.	.
58	Ledger balance	.	.	.	.	.	.
59	Account balance, Cleared funds	.	.	.	.	.	.
60-63	Reserved private	.	.	.	.	.	.

Table 3.1(E) *(continued)*

Bit	Name	0320/ 0322	0330/ 0332	0400/ 0401	0402/ 0403	0410/ 0412	0420/ 0421
64	Message authentication code field	.	21	.	.	.	.

Table 3.1(F) — Primary bitmap (by message type 0422 to 0521)

Bit	Name	0422/ 0423	0430/ 0432	0500/ 0501	0502/ 0503	0510/ 0512	0520/ 0521
1	Secondary bitmap	M	11	M	M	M	M
2	Primary account number (PAN)	07	.	.	.	.	.
3	Processing code	03	16	.	.	.	.
4	Amount, transaction	03	16	.	.	.	.
5	Amount, settlement	04	.	.	.	.	.
6	Amount, cardholder billing	.	.	.	.	.	.
7	Transmission date and time	54	54	54	54	54	54
8	Amount, cardholder billing fee	.	.	.	.	.	.
9	Conversion rate, settlement	04	.	.	.	.	.
10	Conversion rate, cardholder billing	.	.	.	.	.	.
11	Systems trace audit number	M	M	M	M	M	M
12	Time, local transactions	54	M	.	.	.	.
13	Date, local transaction	54	M	.	.	.	.
14	Date, expiry	.	.	.	.	.	.
15	Date, settlement	.	.	.	.	.	.
16	Date, conversion	04	.	.	.	.	.
17	Date, Capture	.	.	.	.	.	.
18	Merchant's type	.	.	.	.	.	.
19	Acquiring institution country code	24	24	.	.	.	.
20	Primary account number (PAN) extended, Country code	09	09	.	09	09	.
21	Forwarding institution country code	24	24	.	24	24	.
22	Point of service entry mode	.	.	.	.	.	.
23	Card sequence number	04	.	.	.	.	.
24	Network international identifier	.	.	.	.	.	.
25	Point of service condition code	.	.	.	.	.	.
26	Point of service PIN capture code	.	.	.	.	.	.
27	Authorization identification response length	.	.	.	.	.	.
28	Amount, Transaction fee	.	.	.	.	.	.
29	Amount, Settlement fee	.	.	.	.	.	.
30	Amount, Transaction processing fee	.	.	.	.	.	.

Table 3.1(F) *(continued)*

Bit	Name	0422/ 0423	0430/ 0432	0500/ 0501	0502/ 0503	0510/ 0512	0520/ 0521
31	Amount, Settlement processing fee	.	.	.	.	.	.
32	Acquiring institution identification code	54	54	54	54	54	54
33	Forwarding institution identification code	10	10	10	10	10	10
34	Primary account number (PAN), Extended	03	16	.	.	.	.
35	Track 2 data	07	.	.	.	.	.
36	Track 3 data	.	.	.	.	.	.
37	Retrieval reference number	04	16	.	.	.	.
38	Authorization identification response	.	.	.	.	.	.
39	Response code	.	M	.	.	M	.
40	Service restriction code	.	.	.	.	.	.
41	Card acceptor terminal identification	M	M	.	.	.	.
42	Card acceptor identification code	M	M	.	.	.	.
43	Card acceptor name/location	03	.	.	.	.	.
44	Additional response data	.	.	.	.	.	.
45	Track 1 data	.	.	.	.	.	.
46	Additional data — ISO	25	25	25	25	25	25
47	Additional data — National	26	26	26	26	26	26
48	Additional data — Private	.	.	.	.	.	.
49	Currency code, Transaction	03	.	.	.	.	.
50	Currency code, Settlement	04	.	05	05	05	05
51	Currency code, Cardholder billing	.	.	.	.	.	.
52	Personal Identification Number (PIN) data	.	.	.	.	.	.
53	Security related control information	.	.	.	.	.	.
54	Additional amounts	.	.	.	.	.	.
55	Integrated circuit card (ICC) related data	.	.	.	.	.	.
56	Reserved for ISO use	25	25	25	25	25	25
57	Amount cash	.	.	.	.	.	.
58	Ledger balance	.	.	.	.	.	.
59	Account balance, Cleared funds	.	.	.	.	.	.
60-63	Reserved private	.	.	.	.	.	.

Table 3.1(F) *(continued)*

Bit	Name	0422/ 0423	0430/ 0432	0500/ 0501	0502/ 0503	0510/ 0512	0520/ 0521
64	Message authentication code field	.	.	.	.	.	.

Table 3.1(G) — Primary bitmap (by message type 0522 to 0630)

Bit	Name	0522/ 0523	0530/ 0532	0600/ 0601	0610	0620/ 0621	0630
1	Secondary bitmap	M	M	11	11	11	11
2	Primary account number (PAN)	.	.	.	.	.	.
3	Processing code	.	.	.	.	.	.
4	Amount, transaction	.	.	.	.	.	.
5	Amount, settlement	.	.	.	.	.	.
6	Amount, cardholder billing	.	.	.	.	.	.
7	Transmission date and time	54	54	54	54	54	54
8	Amount, cardholder billing fee	.	.	.	.	.	.
9	Conversion rate, settlement	.	.	.	.	.	.
10	Conversion rate, cardholder billing	.	.	.	.	.	.
11	Systems trace audit number	M	M	M	M	M	M
12	Time, local transactions	.	.	.	.	.	.
13	Date, local transaction	.	.	.	.	.	.
14	Date, expiry	.	.	.	.	.	.
15	Date, settlement	.	.	.	.	.	.
16	Date, conversion	.	.	.	.	.	.
17	Date, Capture	.	.	.	.	.	.
18	Merchant's type	.	.	.	.	.	.
19	Acquiring institution country code	.	.	.	.	.	.
20	Primary account number (PAN) extended, Country code	09	.	09	.	09	.
21	Forwarding institution country code	24	.	24	.	24	.
22	Point of service entry mode	.	.	.	.	.	.
23	Card sequence number	.	.	.	.	.	.
24	Network international identifier	.	.	.	.	.	.
25	Point of service condition code	.	.	.	.	.	.
26	Point of service PIN capture code	.	.	.	.	.	.
27	Authorization identification response length	.	.	.	.	.	.
28	Amount, Transaction fee	.	.	.	.	.	.
29	Amount, Settlement fee	.	.	.	.	.	.
30	Amount, Transaction processing fee	.	.	.	.	.	.

Table 3.1(G) *(continued)*

Bit	Name	0522/ 0523	0530/ 0532	0600/ 0601	0610	0620/ 0621	0630
31	Amount, Settlement processing fee	.	.	.	.	.	.
32	Acquiring institution identification code	54	54	.	.	.	.
33	Forwarding institution identification code	10	10	10	10	10	10
34	Primary account number (PAN), Extended	.	.	.	.	.	.
35	Track 2 data	.	.	.	.	.	.
36	Track 3 data	.	.	.	.	.	.
37	Retrieval reference number	.	.	.	.	.	.
38	Authorization identification response	.	.	.	.	.	.
39	Response code	.	M	.	M	.	M
40	Service restriction code	.	.	.	.	.	.
41	Card acceptor terminal identification	.	.	.	.	.	.
42	Card acceptor identification code	.	.	.	.	.	.
43	Card acceptor name/location	.	.	.	.	.	.
44	Additional response data	.	.	.	.	.	.
45	Track 1 data	.	.	.	.	.	.
46	Additional data — ISO	25	25	25	25	25	25
47	Additional data — National	26	26	26	26	26	26
48	Additional data — Private	.	.	.	.	.	.
49	Currency code, Transaction	.	.	.	.	.	.
50	Currency code, Settlement	05	05	.	.	.	.
51	Currency code, Cardholder billing	.	.	.	.	.	.
52	Personal Identification Number (PIN) data	.	.	.	.	.	.
53	Security related control information	.	.	.	.	.	.
54	Additional amounts	.	.	.	.	.	.
55	Integrated circuit card (ICC) related data	.	.	.	.	.	.
56	Reserved for ISO use	25	25	25	25	25	25
57	Amount cash	.	.	.	.	.	.
58	Ledger balance	.	.	.	.	.	.
59	Account balance, Cleared funds	.	.	.	.	.	.
60-63	Reserved private	.	.	.	.	.	.

Table 3.1(G) *(continued)*

Bit	Name	0522/ 0523	0530/ 0532	0600/ 0601	0610	0620/ 0621	0630
64	Message authentication code field	.	.	.	.	.	.

Table 3.1(H) — Primary bitmap (by message type 0800 to 0830)

Bit	Name	0800/ 0801	0810	0800/ 0821	0830
1	Secondary bitmap	M	M	M	M
2	Primary account number (PAN)	.	.	.	.
3	Processing code	.	.	.	.
4	Amount, transaction	.	.	.	.
5	Amount, settlement	.	.	.	.
6	Amount, cardholder billing	.	.	.	.
7	Transmission date and time	54	54	54	54
8	Amount, cardholder billing fee	.	.	.	.
9	Conversion rate, settlement	.	.	.	.
10	Conversion rate, cardholder billing	.	.	.	.
11	Systems trace audit number	M	M	M	M
12	Time, local transactions	.	.	.	.
13	Date, local transaction	.	.	.	.
14	Date, expiry	.	.	.	.
15	Date, settlement	.	.	.	.
16	Date, conversion	.	.	.	.
17	Date, Capture	.	.	.	.
18	Merchant's type	.	.	.	.
19	Acquiring institution country code	.	.	.	.
20	Primary account number (PAN) extended, Country code	09	.	09	.
21	Forwarding institution country code	24	.	24	.
22	Point of service entry mode	.	.	.	.
23	Card sequence number	.	.	.	.
24	Network international identifier	.	.	.	.
25	Point of service condition code	.	.	.	.
26	Point of service PIN capture code	.	.	.	.
27	Authorization identification response length	.	.	.	.
28	Amount, Transaction fee	.	.	.	.
29	Amount, Settlement fee	.	.	.	.

Table 3.1(H) *(continued)*

Bit	Name	0800/ 0801	0810	0800/ 0821	0830
30	Amount, Transaction processing fee	.	.	.	.
31	Amount, Settlement processing fee	.	.	.	.
32	Acquiring institution identification code	54	54	54	54
33	Forwarding institution identification code	10	10	10	10
34	Primary account number (PAN), Extended	.	.	.	.
35	Track 2 data	.	.	.	.
36	Track 3 data	.	.	.	.
37	Retrieval reference number	.	.	.	.
38	Authorization identification response	.	.	.	.
39	Response code	.	M	.	M
40	Service restriction code	.	.	.	.
41	Card acceptor terminal identification	.	.	.	.
42	Card acceptor identification code	.	.	.	.
43	Card acceptor name/ location	.	.	.	.
44	Additional response data	.	.	.	.
45	Track 1 data	.	.	.	.
46	Additional data — ISO	25	25	25	25
47	Additional data — National	26	26	26	26
48	Additional data — Private	.	.	.	.
49	Currency code, Transaction	.	.	.	.
50	Currency code, Settlement	.	.	.	.
51	Currency code, Cardholder billing	.	.	.	.
52	Personal Identification Number (PIN) data	.	.	.	.
53	Security related control information	.	.	.	.
54	Additional amounts	.	.	.	.
55	Integrated circuit card (ICC) related data	.	.	.	.
56	Reserved for ISO use	25	25	25	25
57	Amount cash	.	.	.	.
58	Ledger balance	.	.	.	.
59	Account balance, Cleared funds	.	.	.	.
60-63	Reserved private	.	.	.	.

Table 3.1(H) *(continued)*

Bit	Name	0800/ 0801	0810	0800/ 0821	0830
64	Message authentication code field	.	.	.	.

Table 3.2(A) — Secondary bitmap (in numerical order)

Bit	Name	Format	Attribute
65	Reserved for ISO use		b 64
66	Settlement code		n 1
67	Extended payment code		n 2
68	Receiving institution country code		n 3
69	Settlement institution country code		n 3
70	Network management information code		n 3
71	Message number		n 4
72	Message number, Last		n 4
73	Date, Action	YYMMDD	n 6
74	Credits, Number		n 10
75	Credits, Reversal amount		n 10
76	Debits, Number		n 10
77	Debits, Reversal number		n 10
78	Transfers, Number		n 10
79	Transfers, Reversal number		n 10
80	Inquiries, Number		n 10
81	Authorizations, Number		n 10
82	Credits, Processing fee amount		n 12
83	Credits, Transaction fee amount		n 12
84	Debits, Processing fee amount		n 12
85	Debits, Transaction fee amount		n 12
86	Credits, Amount		n 16
87	Credits, Reversal amount		n 16
88	Debits, Amount		n 16
89	Debits, Reversal amount		n 16
90	Original data elements		n 42
91	File update code		an 1
92	File security code		an 2
93	Response indicator		an 5
94	Service indicator		an 7
95	Replacement amounts		an 42
96	Message security code		b 64
97	Amount, Net settlement		x+n 16
98	Payee	LLVAR	ans ..25
99	Settlement institution identification code	LLVAR	n ..11
100	Receiving institution identification code	LLVAR	n ..11
101	File name	LLVAR	ans ..17
102	Account identification 1	LLVAR	ans ..28

Table 3.2(A) *(continued)*

Bit	Name	Format	Attribute
103	Account identification 2	LLVAR	ans ..28
104	Transaction description	LLLVAR	ans ...100
105-111	Reserved for ISO use	LLLVAR	ans ...999*
112	Key management data	LLLVAR	b ...999
113	Payment token data	LLLVAR	b ...999
114-116	Reserved for national use	LLLVAR	ans ...999*
117	Card status update code	LLLVAR	an 2
118	Cash, Total number		n 10
119	Cash, Total amount		n 16
120-127	Reserved for private use	LLLVAR	ans ...999*
128	Message authentication code		b 64
* Attribute for each bit.			

Table 3.2(B) — Secondary bitmap (by message type 0100 to 0123)

Bit	Name	0100/ 0101	0102/ 0103	0110	0112	0120/ 0121	0122/ 0123
65	Reserved for ISO use	25	25	25	25	25	25
66	Settlement code	.	.	.	.	.	.
67	Extended payment code	.	.	.	.	.	.
68	Receiving institution country code	24	24	24	24	24	24
69	Settlement institution country code	.	.	.	.	.	.
70	Network management information code	.	.	.	.	.	.
71	Message number	.	.	.	.	.	.
72	Message number, Last	.	.	.	.	.	.
73	Date, Action	.	.	.	.	.	.
74	Credits, Number	.	.	.	.	.	.
75	Credits, Reversal amount	.	.	.	.	.	.
76	Debits, Number	.	.	.	.	.	.
77	Debits, Reversal number	.	.	.	.	.	.
78	Transfers, Number	.	.	.	.	.	.
79	Transfers, Reversal number	.	.	.	.	.	.
80	Inquiries, Number	.	.	.	.	.	.
81	Authorizations, Number	.	.	.	.	.	.
82	Credits, Processing fee amount	.	.	.	.	.	.
83	Credits, Transaction fee amount	.	.	.	.	.	.
84	Debits, Processing fee amount	.	.	.	.	.	.
85	Debits, Transaction fee amount	.	.	.	.	.	.
86	Credits, Amount	.	.	.	.	.	.
87	Credits, Reversal amount	.	.	.	.	.	.
88	Debits, Amount	.	.	.	.	.	.
89	Debits, Reversal amount	.	.	.	.	.	.
90	Original data elements	.	.	.	.	.	.
91	File update code	.	.	.	.	.	.
92	File security code	.	.	.	.	.	.
93	Response indicator	.	.	.	.	.	.
94	Service indicator	.	.	.	.	.	.
95	Replacement amounts	.	.	.	.	.	.
96	Message security code	.	.	.	.	.	.
97	Amount, Net settlement	.	.	.	.	.	.
98	Payee	.	.	.	.	.	.
99	Settlement institution identification code	.	.	.	.	.	.
100	Receiving institution identification code	19	19	19	19	19	19
101	File name	.	.	.	.	.	.
102	Account identification 1	.	.	.	.	.	.

Table 3.2(B) *(continued)*

Bit	Name	0100/ 0101	0102/ 0103	0110	0112	0120/ 0121	0122/ 0123
103	Account identification 2	.	.	.	.	.	.
104	Transaction description	.	.	.	.	.	.
105-111	Reserved for ISO use	25	25	25	25	25	25
112	Key management data	.	.	.	.	.	.
113	Payment token data	27	27	27	27	27	27
114-116	Reserved for national use	25	25	25	25	25	25
117	Card status update code	.	.	.	.	.	.
118	Cash, Total number	.	.	.	.	.	.
119	Cash, Total amount	.	.	.	.	.	.
120-127	Reserved for private use	.	.	.	.	.	.
128	Message authentication code	21	21	21	21	21	21

Table 3.2(C) — Secondary bitmap (by message type 1230 to 0212)

Bit	Name	0130	01232	0200/ 0201	0202/ 0203	0210	0212
65	Reserved for ISO use	25	25	25	25	25	25
66	Settlement code	.	.	.	.	.	.
67	Extended payment code	.	.	.	.	.	.
68	Receiving institution country code	24	24	24	24	24	24
69	Settlement institution country code	.	.	.	.	.	.
70	Network management information code	.	.	.	.	.	.
71	Message number	.	.	.	.	.	.
72	Message number, Last	.	.	.	.	.	.
73	Date, Action	.	.	.	.	.	.
74	Credits, Number	.	.	.	.	.	.
75	Credits, Reversal amount	.	.	.	.	.	.
76	Debits, Number	.	.	.	.	.	.
77	Debits, Reversal number	.	.	.	.	.	.
78	Transfers, Number	.	.	.	.	.	.
79	Transfers, Reversal number	.	.	.	.	.	.
80	Inquiries, Number	.	.	.	.	.	.
81	Authorizations, Number	.	.	.	.	.	.
82	Credits, Processing fee amount	.	.	.	.	.	.
83	Credits, Transaction fee amount	.	.	.	.	.	.
84	Debits, Processing fee amount	.	.	.	.	.	.
85	Debits, Transaction fee amount	.	.	.	.	.	.
86	Credits, Amount	.	.	.	.	.	.
87	Credits, Reversal amount	.	.	.	.	.	.
88	Debits, Amount	.	.	.	.	.	.

Table 3.2(C) (continued)

Bit	Name	0130	01232	0200/ 0201	0202/ 0203	0210	0212
89	Debits, Reversal amount	.	.	.	.	.	.
90	Original data elements	.	.	.	.	.	.
91	File update code	.	.	.	.	.	.
92	File security code	.	.	.	.	.	.
93	Response indicator	.	.	.	.	.	.
94	Service indicator	.	.	.	.	.	.
95	Replacement amounts	.	.	.	.	.	.
96	Message security code	.	.	.	.	.	.
97	Amount, Net settlement	.	.	.	.	.	.
98	Payee	.	.	.	.	.	.
99	Settlement institution identification code	.	.	.	.	.	.
100	Receiving institution identification code	19	19	19	19	19	19
101	File name	.	.	.	.	.	.
102	Account identification 1	.	.	.	.	12	.
103	Account identification 2	.	.	.	.	12	.
104	Transaction description	.	.	.	.	.	.
105-111	Reserved for ISO use	25	25	25	25	25	25
112	Key management data	.	.	.	.	.	.
113	Payment token data	27	27	27	27	27	27
114-116	Reserved for national use	25	25	25	25	25	25
117	Card status update code	.	.	.	.	.	.
118	Cash, Total number	.	.	.	.	.	.
119	Cash, Total amount	.	.	.	.	.	.
120-127	Reserved for private use	.	.	.	.	.	.
128	Message authentication code	21	21	21	21	21	21

Table 3.2(D) — Secondary bitmap (by message type 0220 to 0312)

Bit	Name	0220/ 0221	0222/ 0223	0230	0232	0300/ 0302	0310/ 0312
65	Reserved for ISO use	25	25	25	25	25	25
66	Settlement code	.	.	.	.	.	.
67	Extended payment code	.	.	.	.	.	.
68	Receiving institution country code	24	24	24	24	24	24
69	Settlement institution country code	.	.	.	.	.	.
70	Network management information code	.	.	.	.	.	.
71	Message number	.	.	.	.	.	.
72	Message number, Last	.	.	.	.	.	.
73	Date, Action	.	.	.	.	.	.
74	Credits, Number	.	.	.	.	.	.

Table 3.2(D) *(continued)*

Bit	Name	0220/ 0221	0222/ 0223	0230	0232	0300/ 0302	0310/ 0312
75	Credits, Reversal amount	.	.	.	.	.	.
76	Debits, Number	.	.	.	.	.	.
77	Debits, Reversal number	.	.	.	.	.	.
78	Transfers, Number	.	.	.	.	.	.
79	Transfers, Reversal number	.	.	.	.	.	.
80	Inquiries, Number	.	.	.	.	.	.
81	Authorizations, Number	.	.	.	.	.	.
82	Credits, Processing fee amount	.	.	.	.	.	.
83	Credits, Transaction fee amount	.	.	.	.	.	.
84	Debits, Processing fee amount	.	.	.	.	.	.
85	Debits, Transaction fee amount	.	.	.	.	.	.
86	Credits, Amount	.	.	.	.	.	.
87	Credits, Reversal amount	.	.	.	.	.	.
88	Debits, Amount	.	.	.	.	.	.
89	Debits, Reversal amount	.	.	.	.	.	.
90	Original data elements	.	.	.	.	.	.
91	File update code	.	.	.	.	M	.
92	File security code	.	.	.	.	.	.
93	Response indicator	.	.	.	.	.	.
94	Service indicator	.	.	.	.	.	.
95	Replacement amounts	.	.	.	.	.	.
96	Message security code	.	.	.	.	.	.
97	Amount, Net settlement	.	.	.	.	.	.
98	Payee	.	.	.	.	.	.
99	Settlement institution identification code	.	.	.	.	.	.
100	Receiving institution identification code	19	19	19	19	19	19
101	File name	.	.	.	.	M	.
102	Account identification 1	.	.	.	.	.	.
103	Account identification 2	.	.	.	.	.	.
104	Transaction description	.	.	.	.	.	.
105-111	Reserved for ISO use	25	25	25	25	25	25
112	Key management data	.	.	.	.	.	.
113	Payment token data	27	27	27	27	27	27
114-116	Reserved for national use	25	25	25	25	25	25
117	Card status update code	.	.	.	.	.	.
118	Cash, Total number	.	.	.	.	.	.
119	Cash, Total amount	.	.	.	.	.	.
120-127	Reserved for private use	.	.	.	.	.	.

Table 3.2(D) *(continued)*

Bit	Name	0220/ 0221	0222/ 0223	0230	0232	0300/ 0302	0310/ 0312
128	Message authentication code	21	21	21	21	M	21

Table 3.2(E) — Secondary bitmap (by message type 0320 to 0421)

Bit	Name	0320/ 0322	0330/ 0332	0400/ 0401	0402/ 0403	0410/ 0412	0420/ 0421
65	Reserved for ISO use	25	25	25	25	25	25
66	Settlement code	.	.	.	.	.	.
67	Extended payment code	.	.	.	.	.	.
68	Receiving institution country code	24	24	24	24	24	24
69	Settlement institution country code	.	.	.	.	.	.
70	Network management information code	.	.	.	.	.	.
71	Message number	.	.	.	.	.	.
72	Message number, Last	.	.	.	.	.	.
73	Date, Action	.	.	.	.	.	.
74	Credits, Number	.	.	.	.	.	.
75	Credits, Reversal amount	.	.	.	.	.	.
76	Debits, Number	.	.	.	.	.	.
77	Debits, Reversal number	.	.	.	.	.	.
78	Transfers, Number	.	.	.	.	.	.
79	Transfers, Reversal number	.	.	.	.	.	.
80	Inquiries, Number	.	.	.	.	.	.
81	Authorizations, Number	.	.	.	.	.	.
82	Credits, Processing fee amount	.	.	.	.	.	.
83	Credits, Transaction fee amount	.	.	.	.	.	.
84	Debits, Processing fee amount	.	.	.	.	.	.
85	Debits, Transaction fee amount	.	.	.	.	.	.
86	Credits, Amount	.	.	.	.	.	.
87	Credits, Reversal amount	.	.	.	.	.	.
88	Debits, Amount	.	.	.	.	.	.
89	Debits, Reversal amount	.	.	.	.	.	.
90	Original data elements	.	.	M	M	.	M
91	File update code	M	.	.	.	.	.
92	File security code	.	.	.	.	.	.
93	Response indicator	.	.	.	.	.	.
94	Service indicator	.	.	.	.	.	.
95	Replacement amounts	.	.	06	06	.	06
96	Message security code	.	.	.	.	.	.
97	Amount, Net settlement	.	.	.	.	.	.
98	Payee	.	.	.	.	.	.

Table 3.2(E) *(continued)*

Bit	Name	0320/ 0322	0330/ 0332	0400/ 0401	0402/ 0403	0410/ 0412	0420/ 0421
99	Settlement institution identification code	.	.	.	.	.	.
100	Receiving institution identification code	19	19	19	19	19	19
101	File name	M	.	.	.	.	.
102	Account identification 1	.	.	04	04	04	04
103	Account identification 2	.	.	04	04	04	04
104	Transaction description	.	.	.	.	.	.
105-111	Reserved for ISO use	25	25	25	25	25	25
112	Key management data	.	.	.	.	.	.
113	Payment token data	27	27	27	27	27	27
114-116	Reserved for national use	25	25	25	25	25	25
117	Card status update code	.	.	.	.	.	.
118	Cash, Total number	.	.	.	.	.	.
119	Cash, Total amount	.	.	.	.	.	.
120-127	Reserved for private use	.	.	.	.	.	.
128	Message authentication code	M	21	M	M	M	M

Table 3.2(F) — Secondary bitmap (by message type 0422 to 0521)

Bit	Name	0422/ 0423	0430/ 0432	0500/ 0501	0502/ 0503	0510/ 0512	0520/ 0521
65	Reserved for ISO use	25	25	25	25	25	25
66	Settlement code	.	.	.	.	.	.
67	Extended payment code	.	.	.	.	.M	.
68	Receiving institution country code	24	24	24	24	24	24
69	Settlement institution country code	.	.	.	.	.	.
70	Network management information code	.	.	.	.	.	.
71	Message number	.	.	.	.	.	.
72	Message number, Last	.	.	.	.	.	.
73	Date, Action	.	.	.	.	.	.
74	Credits, Number	.	.	M	M	.M	M
75	Credits, Reversal amount	.	.	M	M	.M	M
76	Debits, Number	.	.	M	M	.M	M
77	Debits, Reversal number	.	.	.	.	.	.
78	Transfers, Number	.	.	M	M	.M	M
79	Transfers, Reversal number	.	.	M	M	.M	M
80	Inquiries, Number	.	.	M	M	.M	M
81	Authorizations, Number	.	.	M	M	.M	M
82	Credits, Processing fee amount	.	.	.	.	.	.
83	Credits, Transaction fee amount	.	.	.	.	.	.
84	Debits, Processing fee amount	.	.	.	.	.	.

Table 3.2(F) (continued)

Bit	Name	0422/ 0423	0430/ 0432	0500/ 0501	0502/ 0503	0510/ 0512	0520/ 0521
85	Debits, Transaction fee amount	.	.	.	.	.	.
86	Credits, Amount	.	.	M	M	.M	M
87	Credits, Reversal amount	.	.	M	M	.M	M
88	Debits, Amount	.	.	M	M	.M	M
89	Debits, Reversal amount	.	.	M	M	.M	M
90	Original data elements	M	.	.	.	.	.
91	File update code	.	.	.	.	.	.
92	File security code	.	.	.	.	.	.
93	Response indicator	.	.	.	.	.	.
94	Service indicator	.	.	.	.	.	.
95	Replacement amounts	06	.	.	.	.	.
96	Message security code	.	.	.	.	.	.
97	Amount, Net settlement	.	.	M	M	.M	M
98	Payee	.	.	.	.	.	.
99	Settlement institution identification code	.	.	M	M	.M	M
100	Receiving institution identification code	19	19	19	19	19	19
101	File name	.	.	.	.	.	.
102	Account identification 1	04	04	.	.	.	.
103	Account identification 2	04	04	.	.	.	.
104	Transaction description	.	.	.	.	.	.
105-111	Reserved for ISO use	25	25	25	25	25	25
112	Key management data	.	.	.	.	.	.
113	Payment token data	27	27	27	27	27	27
114-116	Reserved for national use	25	25	25	25	25	25
117	Card status update code	.	.	.	.	.	.
118	Cash, Total number	.	.	M	M	.M	M
119	Cash, Total amount	.	.	.	.	.	.
120-127	Reserved for private use	.	.	M	M	.M	M
128	Message authentication code	M	M	M	M	.M	M

Table 3.2(G) — Secondary bitmap (by message type 0522 to 0630)

Bit	Name	0522/ 0523	0530/ 0532	0600/ 0601	0610	0620/ 0621	0630
65	Reserved for ISO use	25	25	25	25	25	25
66	Settlement code	.	.	.	.	.	.
67	Extended payment code	.	M	.	.	.	.
68	Receiving institution country code	24	24	24	24	24	24
69	Settlement institution country code	.	.	.	.	.	.
70	Network management information code	.	.	.	.	.	.