System Specifications
- Batch Interface Guide -

Revision History

VERSION	CHANGE	PUBLICATION DATE	EFFECTIVE DATE
Official Version		December 26, 2014	-
1.6.1	A. Revised the Interchange Type(from International to Inter-Regional, from Regional to Inter-Regional) B. Section 6.3.3 Revised the Constant Value for No.1 Record Type. C. Section 6.3.3 Revised the Required for No.2 Data Counts-Grand Total.	January 8, 2015	-
1.7.01	A. Section 3.2.6 Record Descriptor Word (RDW) is added	September 1, 2015	-
1.7.02	A. Infernal Update	September 30, 2015	-
1.7.03	A. Amended typographical errors and figures which were not shown correctly. B. Added an Error Code and its Error Message C. Revised the explanation about Interchange Fee Structure (from International to Inter-Regional/International, from Regional to Intra-Regional) D. Changed Names of sub field - PDE3003 E. Changed Name of PDE - PDE3550	A-B: April 1, 2016 C-E: April 25, 2016	-
1.7.04	A. Amended some fields of IIN File - changed the names: No.1: IIN Prefix Length - changed the names: No. 13, 14 & 15: Filler - changed the format: No. 4: Issuer Name - added the description about order of records in IIN File	April 1, 2017	-
1.7.05	A. Interchange File 1. Added new explanations - 3.6.1.2: Character Attributions and Available Characters - 3.7: Bit 22: Mapping Bit22, Bit61 between J-Link and BIG 2. Amended typographical errors - 3.7: Bit 22 Position 7 - 3.7: Bit 54 subfield 3 and 5	October 1, 2017	-

VERSION	CHANGE	PUBLICATION DATE	EFFECTIVE DATE
	3. Added an Error Code and its Error Message in 3.9 - 1416 is added B. Merchant Data File 1. Amended typographical errors - 4.3.2 Data Record		
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1.8.01	A. Interchange File 1. Added explanations - 3.6.1.2 : Character Attributions and Available Characters - 3.7: Bit 22 : Mapping between online interface and batch interface. 2. Amended typographical errors - 3.8: PDE 3551 subfield 1 3. Added explanations in regards to ATM Access Fee - 3.5.12 - 3.6.2.3 : PDE 3021 - 3.6.2.6 : PDE 3021 - 3.6.2.7 : PDE 3021 - 3.6.2.8 : PDE 3021 - 3.6.2.13 : PDE 3558 - 3.6.2.14 : PDE 3021 - 3.7 : Bit 54 - 3.8 : PDE 3021 and PDE 3558 - 3.8 : PDE 3005 s4 ss4 - 3.9 : New Error Code 1390 -1416, 2038-2044 4. Added explanations regarding changing Card Product and Grade - 3.8 : Private Data Elements - 7.2.3.2 : No.7 Card Product, No.8 Card Grade	April 1, 2018	-
1.8.02	A. Interchange File 1. Added PDE3006 named Additional Info 2. Added explanation - 3.7 : Bit 12, Bit 40 - 3.8 : PDE3302 B. Merchant Data File 1. Added explanation - 4.3 : Record Layout	October 12, 2018	-
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	1.Added Error Code for JCB Single Message Service. - 3.9.3 Presentment and other Interchange Message 2. Added PDE 3030 in Private Data Elements for Mass Transit Transaction. - 3.6.2.3 Presentment - 3.6.2.6 First Chargeback - 3.6.2.7 Representment - 3.6.2.8 Second Chargeback B. Transaction List for JCB Web API Service and JCB Single Message Service. - 2.2.2 Transaction List (CSV File Format) - 9 Transaction List		
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1.9.03	A. Interchange File 1. Added/ Modified explanations - 3.7: Bit 31 Acquirer Reference Data - 3.7: PDE3581 Issuer Acquirer Indicator - 3.7: PDE3009 EC Security Level Indicator 2. Amended typographical errors - 3.1.4.2: CPD of Presentment and Other Transactions 3. Deleted explanations regarding Pan Entry Mode 91: Contactless magnetic stripe mode - 3.7: Bit 22 Point of Service Data Code 4. Modified an Error Message of Error No. 1353. - 3.9: Error Code List B. Transaction List 3. Deleted explanations regarding Pan Entry Mode 91: Contactless magnetic stripe mode - 9.1.4: Field 17 PEM	October 24, 2019	-
2.0.01	A. Interchange File 1. Added explanations regarding COF Tokenization Transactions - 3.7: Bit 14 Date, Expiration	April 1, 2020	-

VERSION	CHANGE	PUBLICATION DATE	EFFECTIVE DATE
	2. Added value "7: Card On File " in Bit 22 position7. - 3.7: Bit 22 Point of Service Data Code 3. Modified Bit 22 mapping guide - How to map Position 1 with Bit 22 Position 1-2 in Authorization Message (J-Link) - How to map Position 4 with Bit 22 Position 1-2 or Bit 61 Position 1 or 2 in Authorization Message (J-Link) - How to map Position 5 with Bit 22 Position 1-2, Bit 25 Position 1-2 or Bit 61 Position 1-2 in Authorization Message (J-Link) - How to map Position 6 with Bit 22 Position 1-2 or Bit 25 in Authorization Message (J-Link) - How to map Position 7 with Bit 22 Position 1-2 in Authorization Message (J-Link) 4. Modified error message for Bit 22 - Error No. 1267, 1268, 1269 5. Added New Errror Code 1020 - 3.9.1 Common - 3.9.3 Presentment and other Interchange Message B. Transaction List 3. Added value “10：Card On File” in Field 17 PEM. - 9.1.4: Field 17 PEM		
2.0.02	A. General Guidance 1. Added classification of Currency Rate Information - 2.1 Batch File Classification Figure 2-1-1 Batch Files Classification - 2.1 Batch File Classification Figure 2-1-2 Batch File Exchange Direction - 2.2.7 Currency Rate Information (CSV File Format) 2. Reorganized Chapter Structure - Deleted 2.2 OTHER FILE CLASSIFICATION - Added 2.1 Batch File Clasification - Added 2.2 Batch File Genedal Information - Modified chapter number as follows; 2.2.1 Interchange File (Variable Length Format) 2.2.2 Merchant Data File (850 bytes Record Length Format) 2.2.3 Stop Data File 2.2.4 Negative Data Update File 2.2.5 IIN File 2.2.6 Stand-in Authorization Log File 2.2.7 Currency Rate Information (CSV File Format) 2.2.8 Transaction List (CSV File Format) B. Currency Rate Information 1. Modified explanations of Currency Rate Information format	October 1, 2020	-

VERSION	CHANGE	PUBLICATION DATE	EFFECTIVE DATE
	- 8.1 Overview - 8.1.1.2 Record Length - 8.1.1.3 File Structure, Figure 8.1.1.3.1 Currency Rate Information File (without minor unit /with minor unit) Structure by EBCDIC - 8.1.2.1 Code Used - 8.1.2.2 Record Length - 8.1.2.3 File Structure, Figure 8.1.2.3.1 Currency Rate Information File Structure by ASCII - 8.1.3 Field Definition of Currency Rate Information File (without minor unit) - 8.2 Example, Figure8.2.1: Example of Transaction DataCurrency Rate Information File (without minor unit) in CSV format 2. Added explanations of Currency Rate Information (with minor unit) - 8.1.4 Field Definition of Currency Rate Information File (with minor unit) - 8.2 Example, Figure8.2.2: Example of Currency Rate Information File (with minor unit) in CSV format		
20.3	A. General Information 1. Unified the style of writing and optimized the description for the entire document B. Interchange File 1. for Staged Digital Wallet Transactions, added the descriptions how to set Card Acceptor Name in Bit 43 - 3.7 Data Elements.	October 16, 2020	-
21.4	A. Interchange File 1. Added explanations of Fee Incentive Info - 3.8 : PDE 3005 s4 ss5, ss6	April 23, 2021	February 1, 2022
21.10	A. 3.7 Data Elements 1. Revised explanations in Bit2 Primary Account Number (PAN).	September 30, 2021	April 1, 2022
22.0.01	A. 3.8 Private Data Elements 1. PDE3009 Added “space” as possible value, which is also described in BIG 3.9 Error Code List. 2. PDE3600 Added the notes that Travel General must be set if the Licensee acquiring Airline Merchant, as described in FormA	April 27, 2022	-
22.0.02	A. Interchange File 1. for Installment transactions, added the descriptions how to set Card Acceptor Name in Bit 43	October 31, 2022	-

VERSION	CHANGE	PUBLICATION DATE	EFFECTIVE DATE
	- 3.7 Data Elements. 2. Added explanations of Additional Information about merchants - 3.8 Private Data Elements PDE3008 s1 s2 s3		
23.0.01	Corrected Error Message in 3.9.3 Presentment and other Interchange Message -Error No.1140	April 28,2023	April 28,2023
23.0.02	Corrected Error Message in 3.9.3 Presentment and other Interchange Message -Error No.1124	July 31,2023	July 31,2023
24.0.01	Added / Corrected card accceptor code of merchant number part to support alphabetic as well as numeric. -Figure 3-6-1-2-1: Character Attributions and Available Characters -Bit 42 of 3.7 Data Element, and 3.9.3 Presentment and other Interchange Message -No.7 Merchant Number (16 digits) of 4.3.2 Data Record	April 30, 2024	February 24, 2025
24.0.02	The entire document -Unified the writing style described as NOTE below. *NOTE* -Unified the numbering convention for Table and Figure. -Added the title for table, figure where no corresponding title was originally available. A. Interchange File 1.Added PDE 3015 Token Information in Private Data Elements for COF Tokenization Service. - 3.6.2.3 Presentment -3.6.2.14 Reconciliation Data - 3.8 Private Data Elements B. Token-PAN Mapping Information 1.Added Token-PAN Mapping Information for COF Tokenization Service. - 2.2.9 Token-PAN Mapping Information - 10 Token-PAN Mapping Information 3.6.2 Message Layout 3.6.2.3 Presentment 3.6.2.6 First Chargeback 3.6.2.7 Representment 3.6.2.8 Second Chargeback - Changed symbol of “C” to “/” of PDE3030 3.6.2.7 Representment - Changed symbol of “C” to “/” of PDE3014	October 31, 2024	October 31, 2024
	3.9.4 Chargeback/Representment/Retrieval Added an Error Code and its Error Message -Error No. 2076	October 31, 2024	December 22, 2024

VERSION	CHANGE	PUBLICATION DATE	EFFECTIVE DATE
25.0.01	3.5.13 Combination of values in Chargeback process -Added new section about value setting in Chargeback process 3.7 Data Elements -Modified descriptions in Note of Bit4. 3.9.4 Chargeback/Representment/Retrieval -Modified descriptions in Message section -Error No. 2002, 2004, 2008 and 2019.	April 30, 2025	April 30, 2025

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1 Introduction

1.1 Purpose of This Document

Batch Interface Guide is primarily intended to describe the specification of the rules and formats for the Interchange Files, Merchant Data File , Negative Data Update File and other format descripted in ***2.1 Batch File Classification***.

1.2 Intended Readers

This document is intended for persons responsible for:

System development

Network, hardware, and software installation

System operation

Test support

1.3 Related Documents

The following documents will be prepared by JCBI before the start of programming or implementation of JCB Batch Interface in the Licensee's system.

(a) Project Plan

This document provides the overall plan for the system implementation project. It contains such information as project overview, system and processing flow, system configuration, requirements, formation, relevant documents, and the master schedule.

(b) JCB Licensee Testing Guide

This document establishes the guidelines for Function Test, EDI Transmission Test, and Certification Test required for Licensees who wish to begin acquiring or issuing business for JCBI or implement new functions into the host system, and for use of the JCB Test Simulator.

2 General Guidance

2.1 Batch File Classification

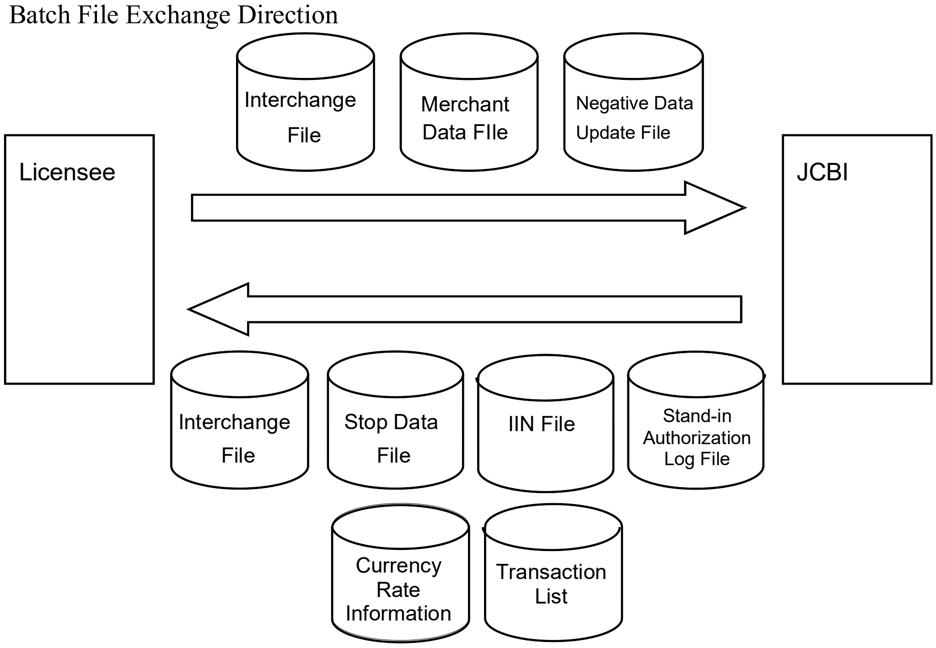
This section describes the Batch File classification for Licensees.

Table 2-1-1 Batch Files Required for Licensees

Classification		Issuer		Acquirer	
		Receive	Submit	Receive	Submit
Interchange File		Y	Y	Y	Y
Merchant Data File					Y
Stop Data File				Y	
Negative Data Update File			Y(*)		
IIN File				Y	
Stand-in Authorization Log File		Y			
Currency Rate Information	Without minor unit	Y		Y	
	With minor unit				
Transaction List				Y	

(*)Only if the Issuer does not use online message (#302) for Exception File update.

Figure 2-1-1 Batch File Exchange Direction



2.2 BATCH FILE GENERAL INFORMATION

2.2.1 Interchange File (Variable Length Format)

The Interchange File is a file designated for Licensees / Processors to exchange Interchange Messages including Transaction Data for the monetary settlement through JCBI Settlement System. Also, Verification Result File such as Acknowledgement File and Settlement Result File such as Reconciliation Data are provided in Interchange File by JCBI.

In this document, a "sender" means a Licensee that sends an Interchange File and a "receiver" means a Licensee that receives an Interchange File.

📖 *Refer to* ***"Operations Manual – Chapter 3"*** *for file exchange procedures.*

2.2.2 Merchant Data File (850 bytes Record Length Format)

The Merchant Data File is a file designated for Acquirers to submit the attributive Merchant database to JCBI. By using this file, Acquirers are required to notify JCBI of new Merchants, any changes from the previous Merchant data, and cancelled Merchants.

Licensees are required to submit all the existing merchant data at the first submission. Licensees are required to submit only the update data with Data ID such as 1: Addition 2: Revision 3: Cancellation 4: Revival for any subsequent submission as specified in **Section 4.3**.

📖 *Refer to* ***"Operations Manual –Chapter 2"*** *for file exchange procedures.*

2.2.3 Stop Data File

The Stop Data File is a file designated for Acquirers to receive the negative Cardnumbers to be listed on the Stop List from JCBI. By extracting the data from this file, Acquirers are required to publish Stop Lists and distribute to the Merchants.

JCBI currently provides 2 different types of Stop Data File:

(a) Full Data File: Contains all new Stop Data Cardnumbers which replaces all the previous data.

(b) Maintenance File: Contains the Stop Data Cardnumbers to be added to, revised, or deleted from the previous data.

📖 *Refer to* ***"Operations Manual –Chapter 5"*** *for file exchange procedures.*

2.2.4 Negative Data Update File

The Negative Data Update File is a file designated for Issuers to submit the Cardnumbers to be added to revised or deleted from the Exception File residing in JCB Authorization System. This file also allows Issuers to ask JCBI to list Cardnumbers on the Stop List.

*Refer to **"Operations Manual –Chapter 5"** for file exchange procedures.*

2.2.5 IIN File

The IIN File is a file designated for Acquirers to receive IIN and its related information such as card product, for a purpose of authorization switching and use of JCBI brand services.

*Refer to Chapter **7. IIN File** for IIN file specifications.*

2.2.6 Stand-in Authorization Log File

The Stand-in Authorization Log File is a file designated for Issuers to receive the Stand-in Authorization log from JCBI.

NOTE: The description of Stand-in Authorization Log File removed from the body document because of termination for its new providing

*Refer to **"Operations Manual – Chapter 5"** for file exchange procedures.*

2.2.7 Currency Rate Information (CSV File Format)

The Currency Rate Information is a file designated for Licensees to recieve the daily foreign exchange rate used in JCBI.

*Refer to Chapter **8. Currency Rate Information** for CSV file specification.*

2.2.8 Transaction List (CSV File Format)

Transaction List is a file designated for Acquirers only using JCB Single Message Service for ATM Acquirers and/or JCB Web API Service to receive the simple format of settlement detail information from JCBI.

*Refer to Chapter **9. Transaction List** for CSV file specification.*

NOTE: Transaction List delivery will be only for Cycle 1 as of April 2019. Other cycles will be available in future.

2.2.9 Token-PAN Mapping Information

Token-PAN Mapping Information is a file designated for Issuers using JCB COF Tokenization Service to receive Payment Token, Token Status and Associated PAN information from JCBI.

*Refer to Chapter **10 Token-PAN Mapping Information** for the file specification.*

3 Interchange File

3.1 Basic Concept of JCBI Settlement System

In this Chapter, the basic specification of JCBI Settlement System is explained as introductory information to understand the specification of the Interchange File.

3.1.1 Term Definitions

The terms are defined as following in this document.

Table 3-1-1-1 Term definitions

	Terms	Definitions
1	Physical File	A unit of data set, consisting more than one Interchange File.
2	Interchange File	A unit of so-called Batch File, consisting more than one Interchange Message between File Header and File Trailer.
3	Interchange Message	Transaction Data and the other information data related with the interchange activity such as Acknowledgement File and Reconciliation Data.
4	Interchange File - Transaction Data	The specific data used for settlement, such as Presentment from Acquirers and Chargeback from Issuers. In this document, Transaction Data include 1240/1442/1740 of Message Type Indicator (MTI).
5	Presentment	Transaction Data for sending sales record.
6	Retrieval Request	Transaction Data for sending Retrieval Request.
7	First Chargeback	Transaction Data for sending First Chargeback.
8	Representment	Transaction Data for sending Representment.
9	Second Chargeback	Transaction Data for sending Second Chargeback.

	Terms	Definitions
10	Fee Collection	Transaction Data for miscellaneous settlements such as Arbitration / Pre-Arbitration, expenses and so on.
11	Interchange File - Addendum Information	Addenda record with a presentment record. 5 types of information; Travel General / Travel Leg / Travel Rail / Lodge / Rent-A-Car.
12	Verification Result File	Verification result deliverables sent to Institution once the related Outgoing Interchange File and/or data inside are verified by JCBI Settlement System.
13	Acknowledgement File	Acknowledgement File delivered to Institution in case JCBI Settlement System receives Outgoing Interchange File and verifies the data.
14	Message Error Information	Message Error Information delivered to Institution only in case JCBI Settlement System verifies the data and it results in error.
15	File Rejection	File Rejection delivered to Institution only in case JCBI Settlement System rejects whole Physical File or Interchange File.
16	Settlement Result File	Settlement result File containing settlement summary information and its details of individual transaction.
17	Settlement Summary Information	Settlement Summary Information containing information such as Net Settlement Amount, Settlement Currency, account information, Settlement Cycle, and Settlement Date.

	Terms	Definitions
18	Reconciliation Data	Reconciliation Data containing detailed individual Transaction Data information regarding Settlement Summary Information, such as Transaction Amount, Transaction Currency, Gross Settlement Amount, Net Settlement Amount, Settlement Currency, Transaction Fee details and Conversion Rate.
19	Verification Reports	Verification result reports delivered to Institution once the related Outgoing Interchange File and/or data inside are verified by JCBI Settlement System.
20	Activity Report	Verification Report delivered to Institution in case JCBI Settlement System receives Outgoing Interchange File and verifies the data.
21	Erroneous Report	Verification Report delivered to Institution only in case JCBI Settlement System verifies the data and it results in error.
22	Settlement Report	Settlement report containing information such as Net Settlement Amount, Settlement Currency, and Settlement Date.

*In the Section **3.3 File Structure**, more descriptions of Interchange File and Physical File available.*

3.1.2 Types of Transaction Data and Transaction Flow

3.1.2.1 Types of Transaction Data

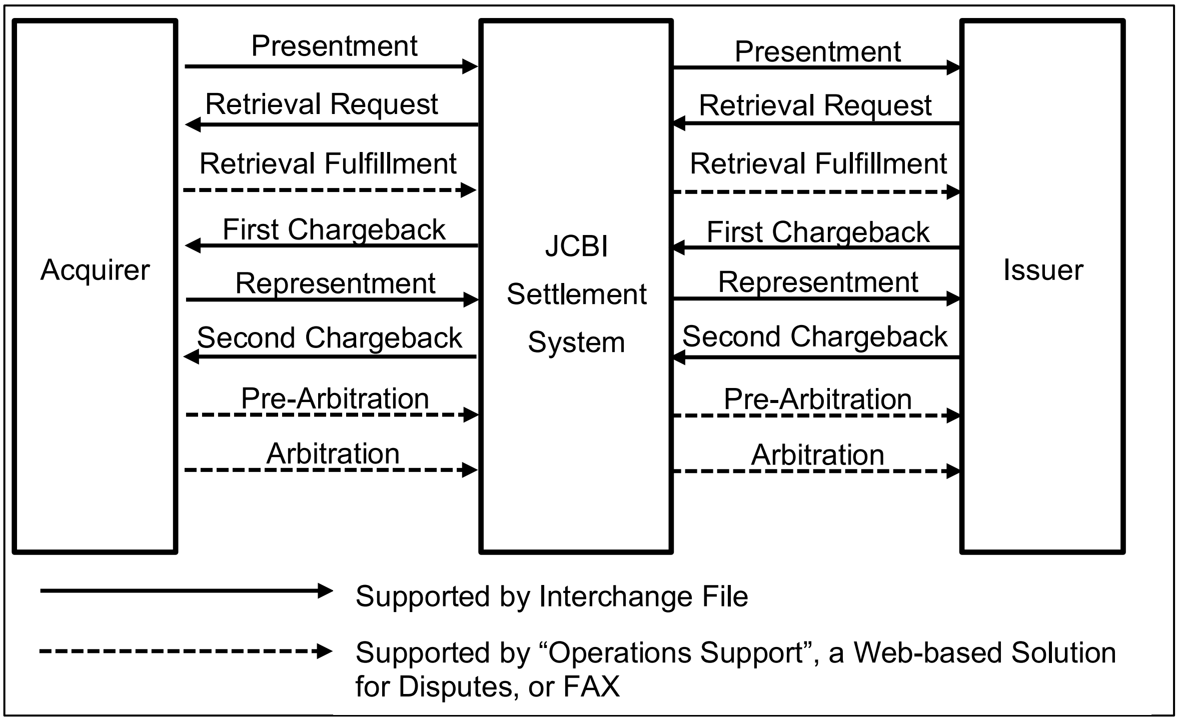
The types of Transaction Data which are exchanged in Interchange Files are as following.

Presentment
Retrieval Request
First Chargeback
Representment
Second Chargeback

3.1.2.2 Transaction Flow

The transaction flow among JCBI and Licensees / Processors is described as following.

Figure 3-1-2-2-1 Transaction Flow



🕮 *For more information about “Operations Support” which supports the dispute process including also Retrieval Fulfillment, Pre-Arbitration and Arbitration, refer to **“System Operations Manual”**.*

🕮 *Also refer to the **Section 3.4** for the data exchange flow of other transaction data and dispute related data.*

3.1.3 Cut Off and Cut Off Cycle

3.1.3.1 Definition

Cut Off is the process that Interchange File is processed into JCBI Settlement System. Cut Off Cycle means the time schedule of Cut Off.

3.1.3.2 Clearing Cut Off and Settlement Cut Off

JCBI Settlement System supports two types of Cut Off, Clearing Cut Off and Settlement Cut Off.

Clearing Cut Off is the process that JCBI Settlement System calculates the settlement amount based on Interchange Files from Licensees. Once Interchange Files are verified by the system, they enter to the next available Clearing Cut Off.

Settlement Cut Off, on the other hand, is the process that JCBI Settlement System places the settlement orders to JCBI Settlement Bank after calculating the net settlement amount for per Licensee or its settlement account. Settlement Cut Off is only one time per Licensee per day.

3.1.3.3 Cut Off Cycle

JCBI Settlement System has four times of Clearing Cut Off and Settlement Cut Off. Each Cut Off is called Cycle 1, Cycle 2, Cycle 3, and Cycle 4 accordingly. Each timing of Clearing Cut Off and Settlement Cut Off is scheduled as described in Figure 3-1-3-3-1.

The Exchange Rate is updated only once a day at the timing of Cycle 1 in JCBI Settlement System. To Interchange Files processed at the Clearing Cut Off of Cycle 2, Cycle 3, and Cycle 4, the same Exchange Rate obtained at Cycle 1 is applied to calculate settlement amounts.

The day of JCBI Settlement System starts from Cycle 1 at 0:00 am (UTC) and ends at Cycle 4 at 5:00 pm (UTC). The Cut Off is available on through Monday to Friday, except for December 31 and January 1.

Table 3-1-3-3-1: Cut Off Cycle

	Cycle 1	Cycle 2	Cycle 3	Cycle 4
Coordinated Universal Time (UTC)	0:00am	7:00am	11:00am	5:00pm
Japan Standard Time (JST)	9:00am	4:00pm	8:00pm	2:00am

NOTE: Cycle2, 3, and 4 are for future use.

NOTE: Japan Standard Time: 9 hours ahead of UTC, Coordinate Universal Time.

3.1.3.4 Availability of Incoming Interchange File and Reports

JCBI Settlement System produces Incoming Interchange File at the timing of Clearing Cut Off. Also, it produces specific reports in text or data format, such as Settlement Report, Settlement Summary Information, and Reconciliation Data at the timing of Settlement Cut Off.

Although Incoming Interchange File is delivered to Licensees basically once a day at a Settlement Cut Off which specified by the Licensees, at the maximum JCBI Settlement System is capable to deliver Incoming Interchange Files four times per day upon a request from Licensees.

Verification Result File (Acknowledgement File, Message Error Information) and Verification Reports (Activity Report and Erroneous Report), will be delivered to Licensees / Processors within approximately one hour after JCBI Settlement System receives Outgoing Interchange File, not related with either Clearing Cut off and Settlement Cut Off.

NOTE: The delivery time will be specified by Licensee / Processor on the Live Operation Reference, LOR, which is an agreement of operational procedure between JCBI and Licensee.

Settlement Summary Information, Reconciliation Data, and Settlement Report, which are created for each settlement account that Licensees have, are delivered to Licensees only once a day based on the Cycle agreed between JCBI and Licensee in advance.

Table 3-1-3-4-1: Schedule of Deliverables

	Deliverables	Frequency	Delivery to	Delivery Time
1	Incoming Interchange File	Basic: Once a day Maximum: Four times a day	Licensee ID or Processor ID	Varied by Licensees
2	Acknowledgement File Message Error Information Activity Report Erroneous Report	As many times as JCBI Receives Interchange Files	Licensee ID or Processor ID	Approximately one hour after JCBI receives Interchange File
3	Settlement Summary Information Reconciliation Data Settlement Report	Once a day	Settlement account of Licensees	Varied by Licensees

NOTE: Incoming Interchange File delivery will be only for Cycle 1 as of December 2014. Other three times will be available in future.

*Refer to Section **3.3.1.1 Single Interchange File in a Physical File** to understand how Processor ID is defined.*

3.1.4 Central Processing Date (CPD)

Central Processing Date is the date when JCBI Settlement System processes Interchange Files. This date is decided based on JST.

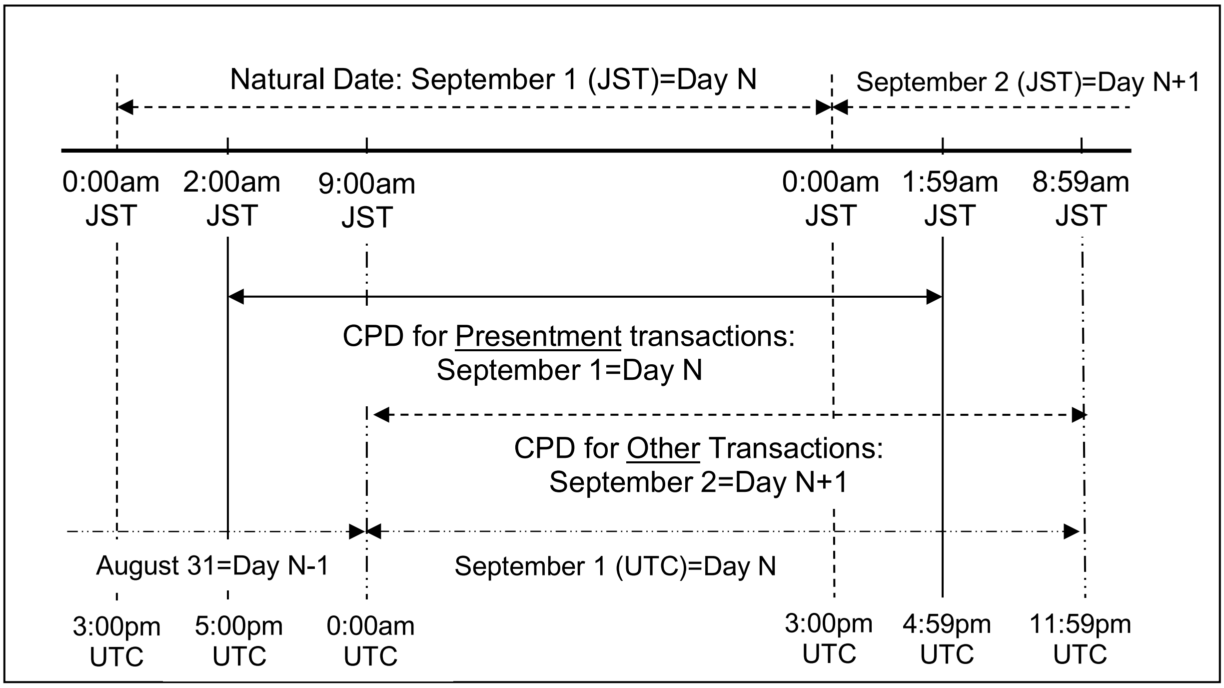
3.1.4.1 Datelines of Central Processing Date

JCBI Settlement System has two datelines of Central Processing Date for Presentment transactions and for other transactions such as First Chargeback.

Table 3-1-4-1-1: Datelines of Central Processing Date

Transactions	Data Receiving Period	CPD
Presentment	UTC; Between 5:00pm of Day N-1 and 4:59pm of Day N JST; Between 2:00am of Day N and 1:59am of Day N+1	Day N
Other Transactions - Retrieval Request - First Chargeback - Representment - Second Chargeback	UTC; Between 0:00 am of Day N and 11:59pm of Day N JST; Between 9:00am of Day N and 8:59am of Day N+1	Day N+1

Figure 3-1-4-1-1: Data Receiving Period and CPD set by JCBI Settlement System



Central Processing Date for Presentment transaction data which is received between 2:00 am on September 1 (JST) and 1:59 am on September 2 (JST) is set as September 1st.

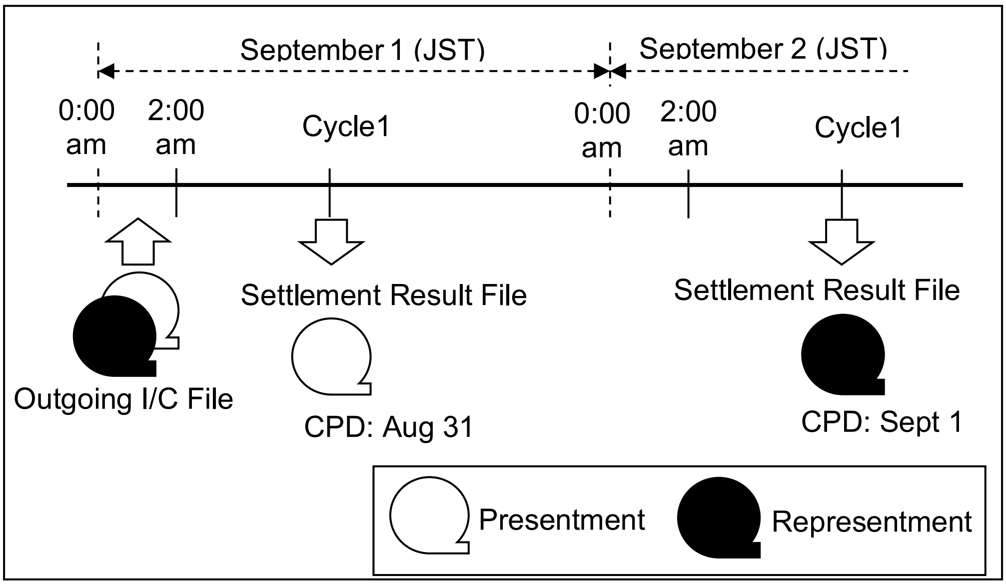
Central Processing Date for other transaction data which is received by 8:59 am on September 1 (JST) is set as September 1st, but the data which received between 9:00 am on September 1 (JST) and 8:59 am on September 2 (JST) is set as September 2nd.

3.1.4.2 CPD of Presentment and Other Transactions

Due to the difference of CPD, the delivery timings of Incoming Interchange File and the settlement timing of Presentment and other transaction data are also different. For Presentment, JCBI Settlement System clears the data for settlement right after it accepts, but for other transaction data, the settlement amount shall be fixed at 1:00 pm (JST).

For example, if an Outgoing Interchange File which contains a Presentment and a Representment was received from an Acquirer at 1:30 am (JST) on September 1 and if the file is supposed to be processed for the Settlement Cutoff of Cycle 1, the settlement of the Presentment is processed in 9:00 am (JST) of the Cycle 1 on September 1, and that of the Representment is processed in the Cycle 1 on September 2.

Chart 3-1-4-2-1: Difference of Processing Timing



It is same for the Issuer side. If an Outgoing Interchange File from an Acquirer contains a Presentment and a Representment, the Presentment will be delivered to an Issuer at the next coming Cycle which the Issuer requests.

Representment will be delivered to the Issuer at the next coming Cycle after 1:00 pm (JST) which the Issuer requests in case that the Representment is accepted by JCBI Settlement System <u>before 9:00 am (JST).</u> On the other hand, Representment will be delivered to the Issuer at the next coming Cycle after 1:00 pm (JST) on the next Japanese business day in case that the Representment is accepted by JCBI Settlement System <u>after 9:00 am (JST).</u>

3.2 Basic Interchange Message Specifications

Interchange File consists of one or more than one Interchange Messages. In this section, the basic concept of Interchange File is described.

3.2.1 General Format for Interchange Message

Interchange Message is based on ISO8583:1993. The basic structure which ISO defines is as following.

Figure 3-2-1-1 General format for Interchange Message

Message Type Identifier	Bit Maps	Data Elements

ISO defines Transaction Type by the combinations of Function Codes, which are included in Message Type Identifier (MTI) and Bit Maps, and Processing Codes. Interchange Message consists of Data Elements and Private Data Elements by Transaction Type.

3.2.2 Message Type Identifier and Transaction Type

The first message component is Message Type Identifier (MTI). JCBI Settlement System supports the following Message Type Identifiers.

1240: Financial Messages
1442: Chargeback Messages
1540: Acknowledgement/Settlement Related Messages
1644: Administrative Messages
1740: Fee Collection Messages

Transaction Type is defined by the combinations of MTI, Function Code (Bit 24), Reversal Indicator (PDE 3007), and Processing Code (Bit 3),

JCBI Settlement System supports Transaction Types as in the **Figure 3-2-2-1**.

Table 3-2-2-1: Transaction Type List

MTI	Function Code	Reversal Indicator	Processing Code Category	Transaction Type
1240	200		*1	Presentment
		R		Presentment Reversal
	205			Representment Full
		R		Representment Full Reversal
	280			Representment Partial
		R		Representment Partial Reversal
1442	450		*1	First Chargeback Full
		R		First Chargeback Full Reversal
	451			Second Chargeback Full
		R		Second Chargeback Full Reversal
	453			First Chargeback Partial
		R		First Chargeback Partial Reversal
	454			Second Chargeback Partial
		R		Second Chargeback Partial Reversal
1540	500		*2	Reconciliation Data
		R		
	570	-	-	Acknowledgement File
	571	-	-	Settlement Summary Information
1644	603	-	*1	Retrieval Request
	695	-	-	Addendum Information
	689	-	-	File Header
	690	-	-	File Trailer
	691	-	-	Message Error Information
	692	-	-	File Rejection
1740	781	-	*2	Fee Collection

Table 3-2-2-2: Processing Code Category

Processing Code Category	Processing Code	Meanings
*1	000000	Retail
	200000	Refund
	120000	Manual Cash
	010000	ATM
*2	190000	Sender DEBITs to receiver
	290000	Sender CREDITs to receiver

3.2.3 Bit Map

The second message component is one or two Bit Maps, each consisting of 64 Bits numbered from the left, starting with Bit 1. Each Bit signifies the presence (1) or the absence (0) in the message of Data Element associated with particular Bit.

The first Bit within the Primary Bit Map (Bits 1-64), when valued as '1', denotes the presence of the Secondary Bit Map (Bits 65-128).

Primary Bit Map always exists and the most frequently used Data Elements are indexed in Primary Bit Map.

Figure3-2-3-1: Example of Bit Map

MTI	Primary Bit Map						Secondary Bit Map (Bit1)					Proc. (Bit3)
1740	1	0	1	1	…	0	0	0	…	0	0	1900000
	Bit1	Bit2	Bit3	Bit4		Bit64	Bit65	Bit66		Bit127	Bit128	

Bit Position (01) (64) (65) (128)

For example above, "1" in the Bit position 1, 3, and 4 of Bit Map Primary means Bit 1, 3, and 4 exist. On the other hand, there is no Bit 2 and 64 since the Bit position 2 and 64 are "0".

3.2.4 Data Elements

The third message component is a series of Data Elements. The existences of Data Elements in Interchange Message are indexed in Bit Map. The length of Data Elements is fixed or variable. The details of each Data Element are described in **Section 3.7.**

NOTE: In this Specification, "Data Element XX" is expressed as "Bit XX".

3.2.4.1 Composition of Data Elements

There are two types of length of Data Elements, variable length and fixed length. The variable Data Elements are to be set as "Length + Data".

A value indicating length of the field (bit, PDE) is set before values for "Data", and the value for length should be shown in the maximum digits which ISO defines to each Data Element.

For example, length of "Bit 32: Acquirer Institution ID Code", a bit of variable length (1- 11 bytes), is defined as "LLVAR" by ISO.

NOTE: As the number of "L" stands for the maximum digits to show length, the length should be shown in two digits in case of "LL".

As this Batch Interface Guide defines that values of the Data should be shown in 6 digits in the Bit, the value for length must be shown as "06" in this case.

In the same way, "L" means 1 digit of variable length, and "LLL" means 3 digits of variable length. On the other hand, there is no length indicator in the fixed length Bit. Only values are supposed to be set.

Figure 3-2-4-1-1: Example of Data Element

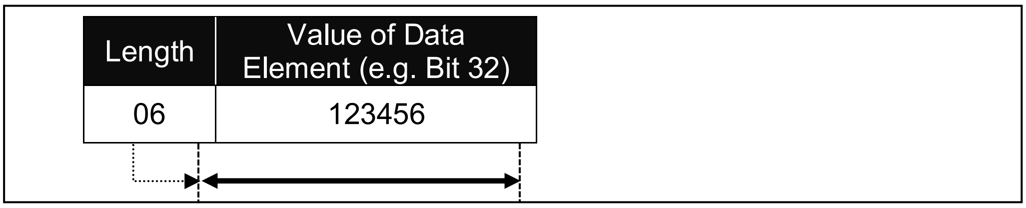


Table 3-2-4-1-1: Meaning of Length Indicator

	Indicators	Meaning	Example Setting
1	LVAR	1 digit of variable	6123456
2	LLVAR	2 digits of variable	06123456
3	LLLVAR	3 digits of variable at maximum	006123456
4	FIX	Fixed length	123456

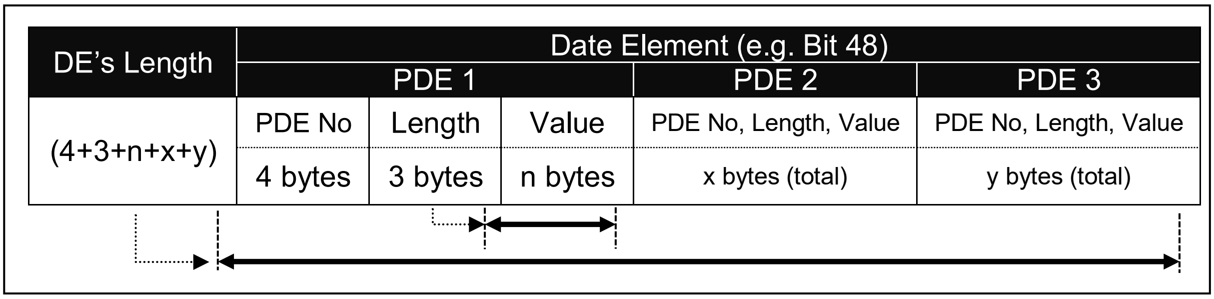
3.2.5 Definition of Private Data Elements (PDE)

Private Data Element is discretionary field as ISO8583 defines. Bit 48, Bit 62, Bit 123, Bit 124, Bit 125, and Bit 126 can be used for them.

NOTE: In this Specification, "Private Data Element XX" is expressed as "PDE XX".

The type of length of PDE is also fixed or variable. The layout in PDE is also in the order of Number of PDE, Length, and Value.

Figure 3-2-5-1: Layout of Private Data Elements



***NOTE**: Rules of PDE use:*

- In Conditional / Optional PDE, 0 should be set if no information is needed. All Space and High/Low Bit cannot be used.

- No duplicate PDE can be used in an Interchange Message. If there is duplication, only one PDE is read but the other is discarded.
- The length of PDE cannot be greater than limitation. If the length is greater, other PDEs after this PDE will be an error even their lengths and values are matched.
- PDE has to be filled start with Bit 48.
  - (a) Bit48 should be filled with PDE as many as possible.
  - (b) Once Bit 48 becomes full, move to Bit 62.
  - (c) Once Bit 62 becomes full, move to Bit 123. Same for Bit 124, Bit 125, and Bit 126.
  - (d) One PDE components cannot be separated and placed over two or more Bits.

Figure 3-2-5-2: Good Sample

Bit 48				Bit 62		
Length	PDE 1	PDE 2	PDE 3	Length	PDE 4	PDE 5
990	330	330	330	660	330	330

Figure 3-2-5-3: Bad Sample 1

Bit 48					Bit 62		
Length	PDE 1	PDE 2	PDE 3	PDE 4			PDE 5
999	330	330	330	<u>9</u>	651	<u>321</u>	330

If PDE 1 – PDE 3 composes 990 bytes and PDE 4 has 330 bytes, it cannot be placed that the first 9 bytes of PDE 4 in Bit 48 and the rest PDEs in the Bit 62. PDE 1 – 3 should be placed in Bit 48 and PDE 4 should be started from the beginning of Bit 62.

Figure 3-2-5-4: Bad Sample 2

Bit 48			Bit 62			
Length	PDE 1	PDE 2	Length	PDE 3	PDE 4	PDE 5
660	330	330	990	330	330	330

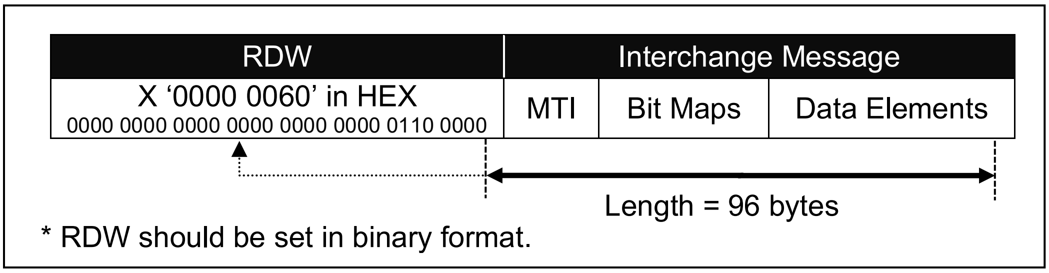
If PDE 1 – PDE 2 totals 660 bytes and PDE 3 – PDE 5 totals 990 bytes, Bit48 has to include PDE 3 and Bit 62 needed to be started with PDE 4.

3.2.6 Record Descriptor Word (RDW)

Record Descriptor Word, RDW, is a 4 byte binary field which shows the length of the following interchange message, and should be set at just before Message Type Identifier (MTI) of each message.

RDW shows the length of its following interchange message, excluding the RDW length itself, in binary. Figure 3-2-2-1 is an example. If it is assumed that an interchange message length, from MTI to the end of the message, is 96 bytes, ‘0096’ must be set at RDW in binary. That is, ‘00000060’ in hexadecimal, or ‘0000 0000 0000 0000 0000 0000 0110 0000’ in binary, must be set at just in front of MTI.

Figure 3-2-6-1: Basic Concept of RDW



The following example shows how to set RDWs in an interchange file. Also, this shows that there is no End of Data record at the end of the interchange file.

Figure 3-2-6-2: RDWs in Interchange File

RDWs in an Interchange File

RDW (X ‘00000060’)	File Header (96 bytes)	RDW (X ‘000004B5’)	Presentment (1205 bytes)	RDW (X ‘00000071’)	File Trailer (113 bytes)

* Value of each RDW is shown in hexadecimal.
* The set of “RDW+Interchange Message” is repeated.

RDWs in several Interchange Files

RDW	F/H	RDW	Presentment	RDW	F/T	RDW	F/H	RDW	F/T

* There is no End of Data record after the last File Trailer. Processing should be finished until the end of physical file.

Finally, using RDW is an option that Licensees or Processors must obtain prior approval from JCBI to use. The option of RDW can be applied on one of two or both of two data directions; 1) Licensee / Processor to JCBI Settlement System (Outgoing) and 2) JCBI Settlement System to Licensee / Processor (Incoming).

Table 3-2-6-1: Matrix of RDW

<table>
<tr><th>File type</th><th>Outgoing
(LC → JCBI)</th><th>Incoming
(JCBI → LC)</th></tr>
<tr><td>Interchange File</td><td>○</td><td rowspan="3">○</td></tr>
<tr><td>Verification Result File</td><td>-</td></tr>
<tr><td>Settlement Result File</td><td>-</td></tr>
</table>

3.3 File Structure

3.3.1 Relationship between Physical File and Interchange File

JCBI Settlement System supports the following two patterns of file structure.

(a)Single Interchange File in a Physical File

(b)Multiple Interchange Files in a Physical File

Interchange File must be organized with File Header and File Trailer, but these records are not needed for Physical File.

3.3.1.1 Single Interchange File in a Physical File

Licensees shall send a single Interchange File in a Physical File per one Outgoing transmission.

Figure 3-3-1-1-1: Single Interchange File in a Physical File

Physical File

File Header PDE 3901: File ID File Ref Date: 140702 File Seq No.: **00001**	Bi t71: Message No **00000001**
Presentment 1	00000002
Addendum 1	00000003
Presentment 2	00000004
Presentment 3	00000005
Representment 1	00000006
Presentment 4	00000007
Presentment 5	00000008
First Chargeback 1	00000009
Presentment 6	00000010

File Trailer	00000011

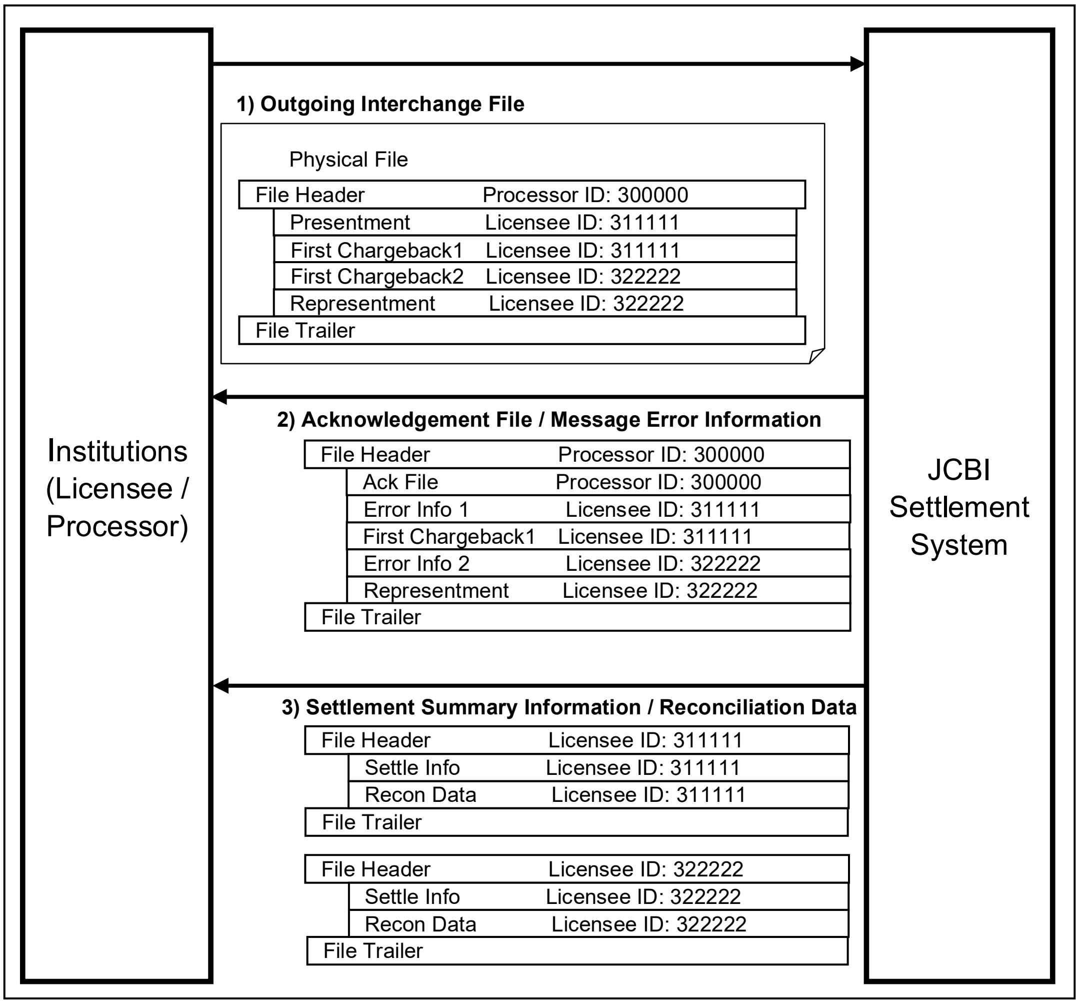
NOTE: This figure is a description of major field. Other fields are necessary to be filled in accordance with the pacification in the practical.

Licensees / Processors also can send a single Interchange File which contains multiple Interchange Messages for more than one Licensee ID using Processor ID. In this case, verification result deliverables such as Acknowledgement File, Message Error Information, and File Rejection will be delivered per Processor, but settlement related deliverables such as Settlement Report, Settlement Summary Information, and Reconciliation Data are delivered per each Licensee ID.

*Refer to Section **3.1.3.4 Availability of Incoming Interchange File and Reports** for more details.*

If a Licensee / Processor would like to use this Processor ID, a prior approval from JCBI is necessary.

Figure 3-3-1-1-2: Example: Data Flow of Single Interchange File in a Physical File



3.3.1.2 Multiple Interchange File in a Physical File

Licensees / Processors who have more than one Licensee ID also can send Multiple Interchange Files per Licensee ID in a Physical File.

Figure 3-3-1-2-1: Example: Multiple Interchange Files in a Physical File

Physical File

File Header PDE3901: File ID File Ref Date: 140702 File Seq No.: **00001**		Bit71: Message No **00000001**
	Presentment 1	00000002
	Addendum 1	00000003
	Presentment 2	00000004
	Presentment 3	00000005
	Representment 1	00000006
File Trailer		00000007

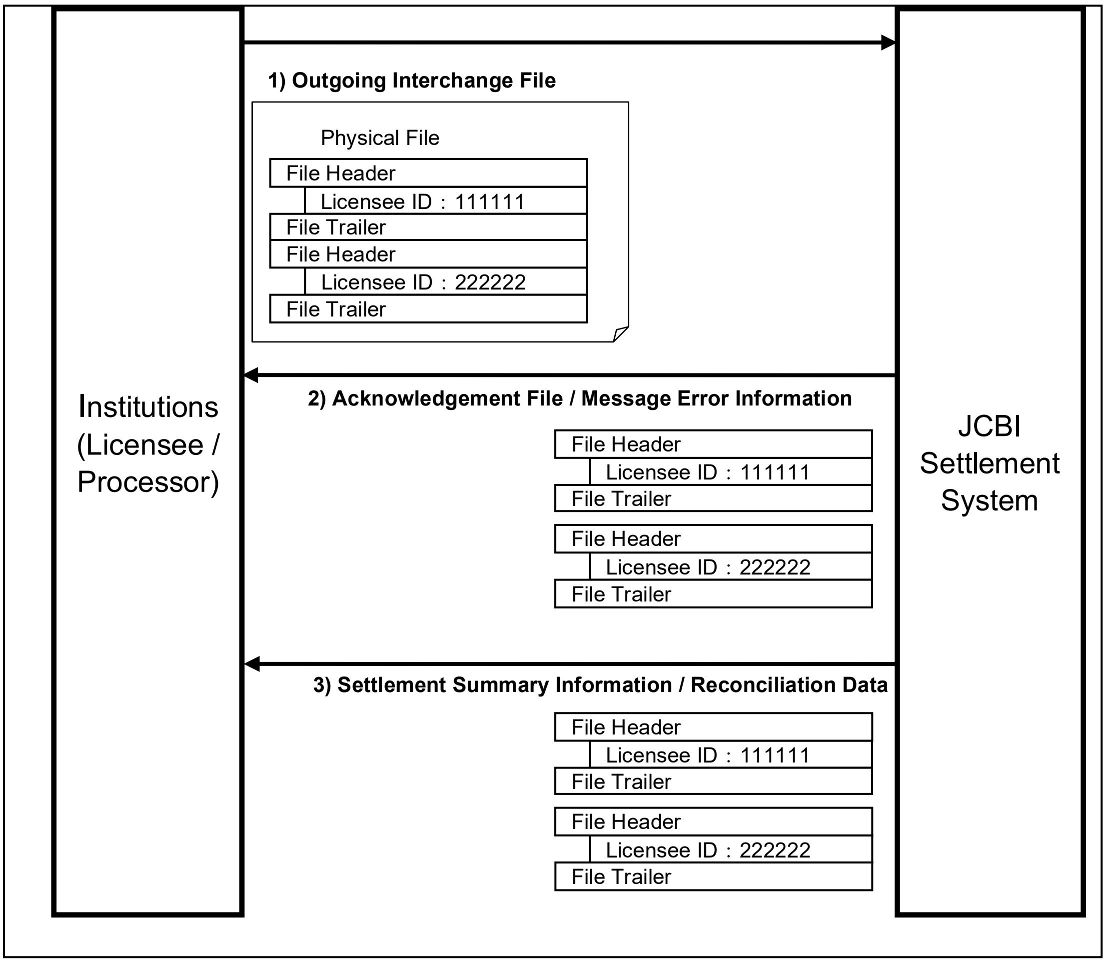
File Header PDE3901: File ID File Ref Date: 140702 File Seq No.: **00002**		Bit71: Message No **00000001**
	Presentment 4	00000002
	Presentment 5	00000003
File Trailer		00000004

In this case, verification result deliverables such as Acknowledgement File, Message Error Information, File Rejection, also settlement related deliverables such as Settlement Report, Settlement Summary Information, and Reconciliation Data will be delivered per each Licensee ID.

NOTE: Settlement Report Detail and Settlement Summary Information/Reconciliation Data will be generated per each Licensee ID but merged into single physical file when to deliver with GXS EDI..

*Refer to Section **3.5.11 File Rejection** for File Rejection constraints in detail.*

Figure 3-3-1-2-2: Example: Data Flow of Multiple Interchange Files in a Physical File



✐ *NOTE: In a Physical File to send to a Licensee from JCBI, it may become a Licensee ID unit, or, it may be with the unit of an Institution with plural Licensee IDs.*

In case of Multiple Interchange Files in a Physical File, PDE 3901 subfield 1: File Type + subfield 2：File Reference Date + subfield 3：Processor ID + subfield 4：File Sequence Number in the File Header / File Trailer must be unique. This is also applicable if more than one Interchange File a day is sent to JCBI. And “Bit 71: Message Number” of File Header always must be “00000001”.

3.4 Data Flow

Interchange File consists of various Interchange Messages. In this section, the basic concept of Interchange Message exchange flow is described.

3.4.1 Outgoing Interchange File

Licensees and Processors (Institutions) are supposed to submit transaction data such as Presentments and Retrieval Requests to the JCBI Settlement System by Outgoing Interchange File.

NOTE: Institutions have to agree with JCBI which Interchange Messages are exchanged between the parties prior to the system migration.

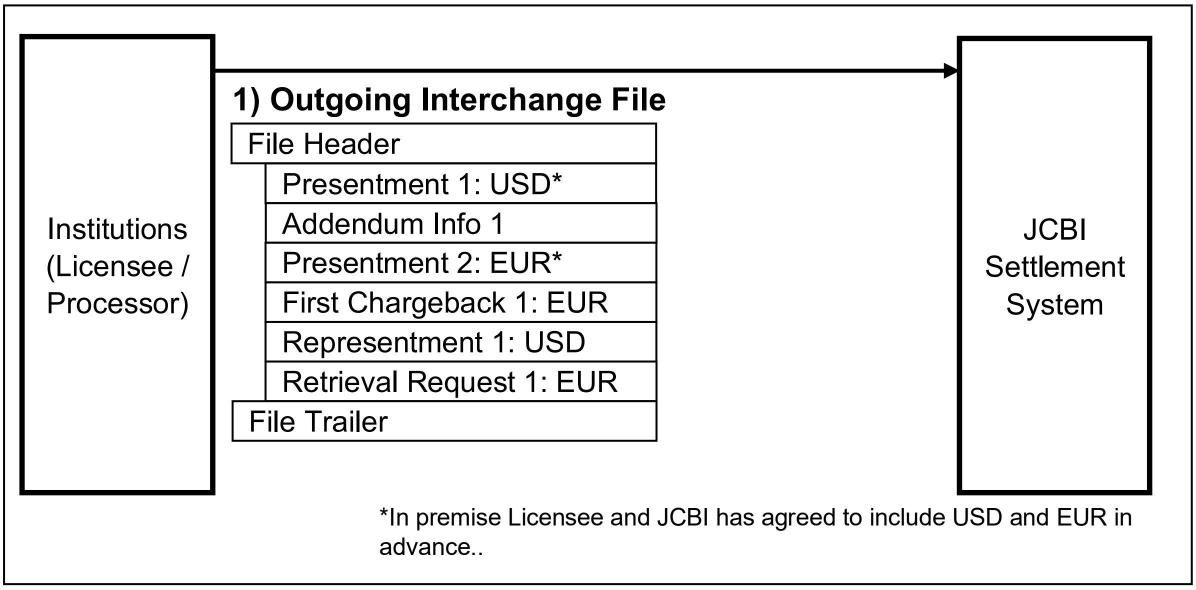
For Presentment, Institutions are allowed to include transaction currencies which JCBI has agreed with in advance only, although multiple currency transactions can be set in an Outgoing Interchange File.

Once JCBI Settlement System receives Outgoing Interchange File, it verifies the data and delivers the verification result in the report format (Acknowledgement File) or in the data format (Message Error Information) to Institutions.

For Outgoing Interchange Files, PDE 3901 subfield 1: File Type + subfield 2 : File Reference Date + subfield 3 : Processor ID + subfield 4 : File Sequence Number in the File Header / File Trailer must be unique. This is also applicable if more than one Interchange File is sent to JCBI.

“Bit 71: Message Number” of File Header must be “00000001”.

Figure 3-4-1-1: Outgoing Interchange File



3.4.2 Acknowledgement File / Message Error Information

When JCBI Settlement System receives Outgoing Interchange File without errors, Acknowledge File is delivered to Institutions. Multiple Acknowledgment Files will be delivered when the Outgoing Interchange File contains more than one transaction currency.

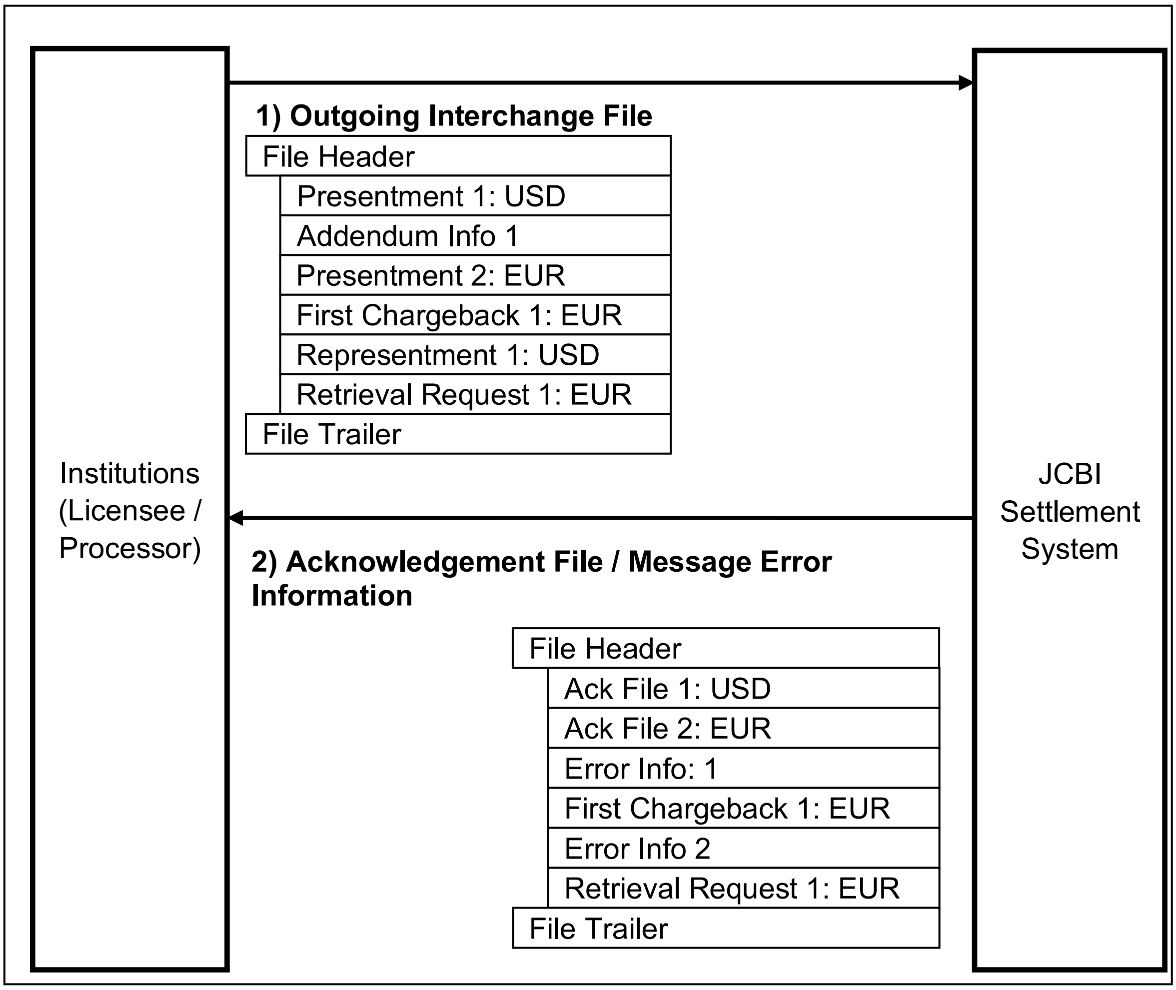
In Acknowledgement File, verification information such as the number of accepted / rejected Interchange Messages by Transaction Types and total transaction amounts in transaction currencies by Transaction Types are shown.

If Transaction Data is rejected at the verification process, Message Error Information is delivered to Institutions in addition to Acknowledgement File.

Message Error Information is created in corresponding to the rejected transaction data. Message Error Information shows 10 error codes at maximum and the corresponding error messages are reflected in “Bit 72: Data Record”.

The PDE 3901 subfield 2 : File Reference Date + subfield 3 : Processor ID + subfield 4 : File Sequence Number in the File Header of Acknowledgement File / Message Error Information is filled with the data from Outgoing Interchange File JCBI received.

Figure 3-4-2-1: Acknowledgement File / Message Error Information



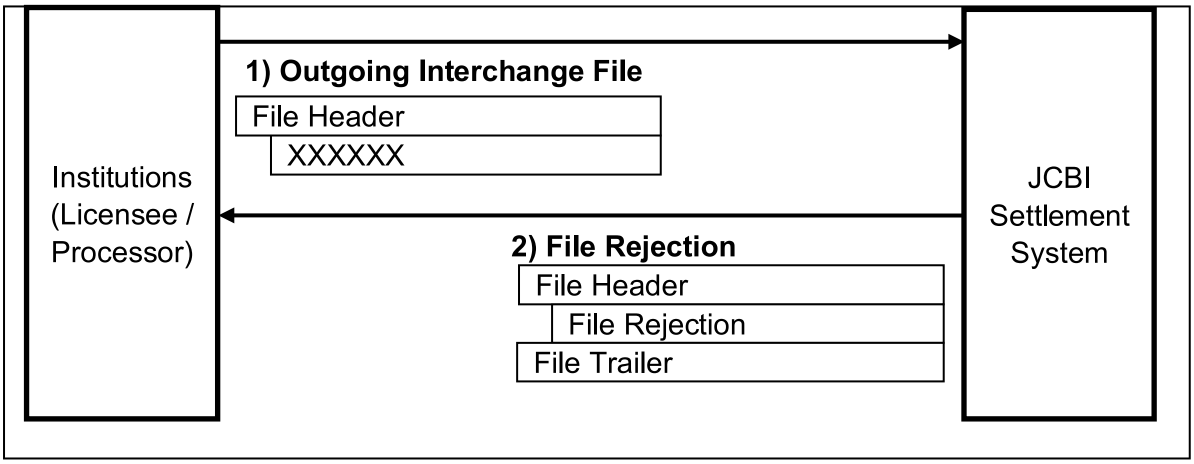
3.4.3 File Rejection

In case that Physical File or Interchange File is rejected by JCBI, File Rejection is delivered to Institutions.

In File Rejection, PDE3901 subfield4: File Sequence Number is always filled with constant value "90000", then the PDE3901: File IDs in the File Header / File Trailer of more than one File Rejection a day will be duplicated as a result.

*Refer to Section **3.5.11 File Rejection** for conditions or restrictions of File Rejection in more detail.*

Figure 3-4-3-1: File Rejection



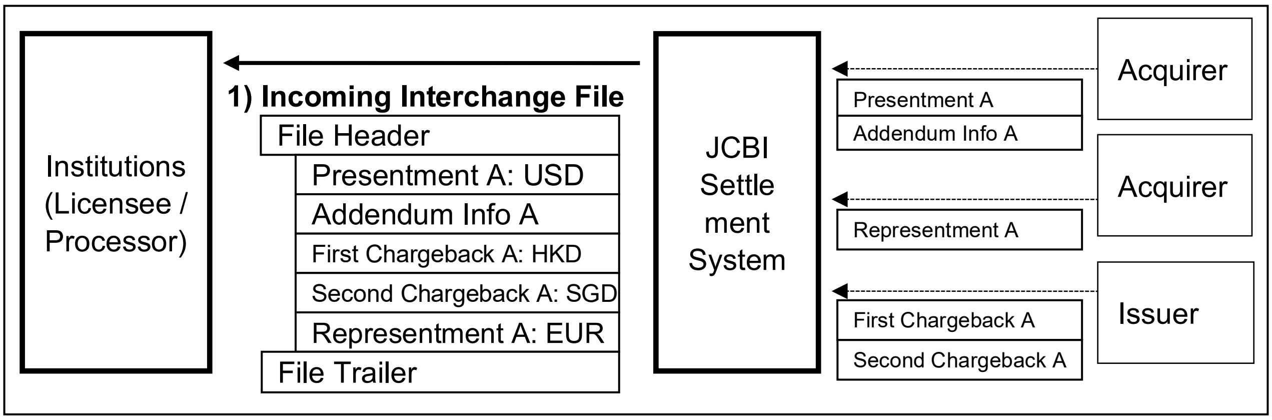
3.4.4 Incoming Interchange File

Incoming Interchange File contains Presentment and other Transaction Data such as Chargeback and Fee Collection. Settlement related Interchange Messages such as Settlement Summary Information and Reconciliation Data are not included in the same Incoming Interchange File.

For Incoming Interchange File, “001” (Incoming Interchange File) is set in Sub-field 1: File Type of PDE 3901: File ID in File Header. For Incoming Interchange File with Settlement related Interchange Message, “004” (Reconciliation File) is set in the position.

In a single Incoming Interchange File, Transaction Data with multiple settlement currencies can be provided as well as the multiple transaction currencies.

Figure 3-4-4-1: Incoming Interchange File



3.4.5 Settlement Summary Information / Reconciliation Data

Settlement Report, Settlement Summary Information, and Reconciliation Data are delivered to Licensee at the Settlement Cycle requested. These Interchange Messages are created and delivered to Institutions only once a business day per Settlement Account.

Settlement Summary Information has the equivalent information with Settlement Report. The data record is sorted by Interchange Type, such as International/Inter-Regional, Intra-Regional, and Local, for each settlement currency under Licensee IDs. In the data field of the file, settlement information such as Net Settlement Amount, Settlement Account Information, Settlement Cycle, and Settlement Date are available.

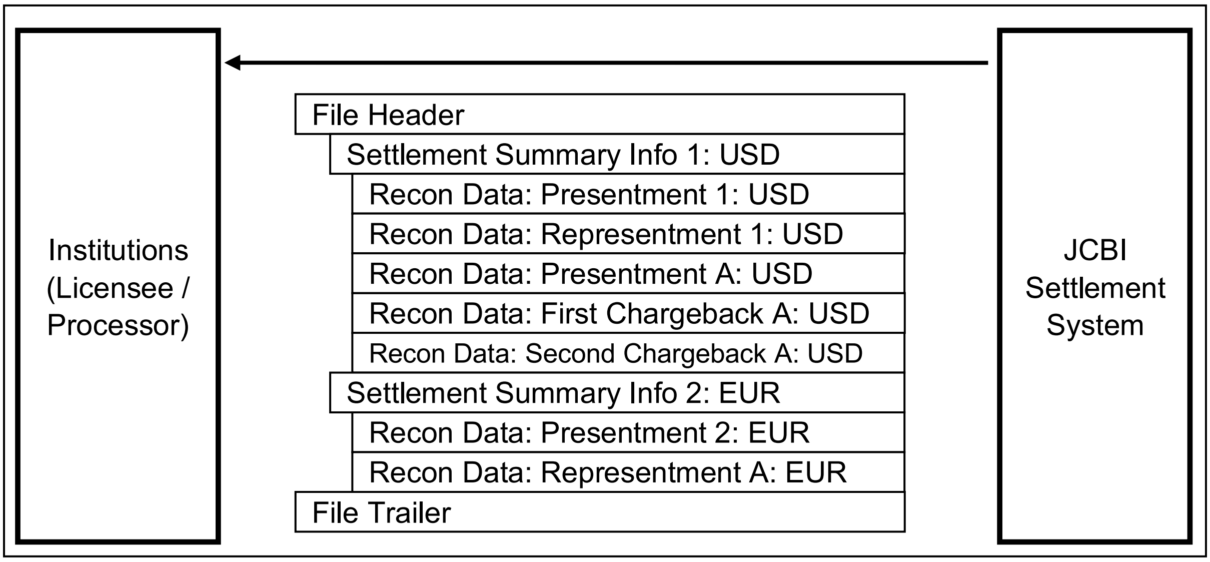
Reconciliation Data is records with detailed information of individual Transaction Data summarized in Settlement Summary Information, such as Transaction Amount, Transaction Currency, Gross Settlement Amount, Net Settlement Amount, Settlement Currency, Transaction Fee details and Conversion Rate.

NOTE: Interchange Type is defined into three layers, International/Inter-Regional, Intra-Regional, and Local. Under the Type of "Intra-Regional", there are several Intra-Regional groups such as "EMEA" are defined.

*Refer to Section **3.5.8** for the linking of Settlement Summary Information and Reconciliation Data.*

NOTE: Regarding Periodic Fee, total amount of Periodic Fee and its Invoice Number are delivered also in Reconciliation Data to Institutions, but individual record information is not. Individual record information is delivered in Fee Invoice.

Figure 3-4-5-1: Settlement Summary Information / Reconciliation Data



3.5 Supplemental Notes for Interchange Message

In this section, supplemental explanations are described for the most complicated parts of the specification.

3.5.1 Interchange Messages by Interchange File Types

There are several types of Interchange File, and Interchange File Types are shown in PDE3901 Sub Field 1.

Table 3-5-1-1: Interchange File Types

No	Interchange File Names	Interchange File Types in PDE3901 Sub Field 1
1	Incoming Interchange File	001
2	Outgoing Interchange File	002
3	Verification Result File - Acknowledge File - Message Error Information - File Rejection	003
4	Settlement Result File - Settlement Summary Information - Reconciliation Data	004

Interchange Messages must be set on specific Interchange File Types.

Table 3-5-1-2: List of Interchange File Type and Messages

MTI	Function Codes	Rev. Ind.	Transaction Types	Interchange File Types			
				001	002	003	004
1240	200		Presentment	●	●	●	-
		R	Presentment Reversal	●	●	●	-
	205		Representment Full	●	●	●	-
		R	Representment Full Reversal	●	●	●	-
	280		Representment Partial	●	●	●	-
		R	Representment Partial Reversal	●	●	●	-
1442	450		First Chargeback Full	●	●	●	-
		R	First Chargeback Full Reversal	●	●	●	-
	451		Second Chargeback Full	●	●	●	-
		R	Second Chargeback Full Reversal	●	●	●	-
	453		First Chargeback Partial	●	●	●	-
		R	First Chargeback Partial Reversal	●	●	●	-
	454		Second Chargeback Partial	●	●	●	-
		R	Second Chargeback Partial Reversal	●	●	●	-
1540	500		Reconciliation Data	-	-	-	●
		R		-	-	-	●
	570	-	Acknowledgement File	-	-	●	-
	571	-	Settlement Summary Information	-	-	-	●
1644	603	-	Retrieval Request	●	●	●	-
	695	-	Addendum Information	●	●	●	-
	689	-	File Header	●	●	●	●
	690	-	File Trailer	●	●	●	●
	691	-	Message Error Information	-	-	●	-
	692	-	File Rejection	-	-	●	-
1740	781	-	Fee Collection	●	-	-	-

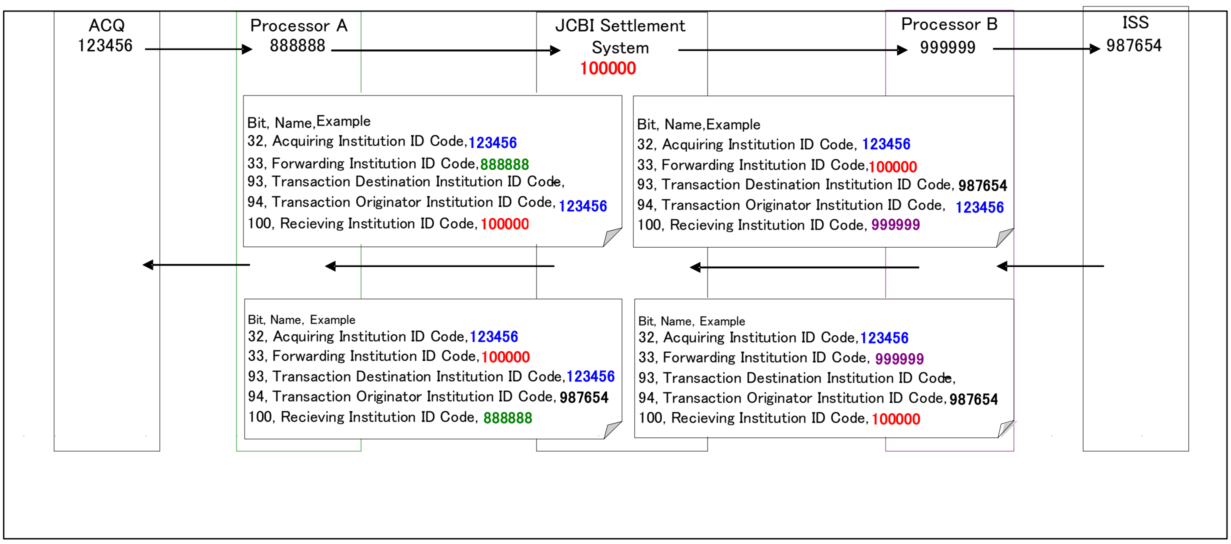
3.5.2 Institution ID

Institution IDs are the numeric codes which are assigned to Institutions (Licensees and Processors) by JCBI to identify entities.

Table 3-5-2-1: Definitions of Institution ID

Bit No	Institution IDs	Definitions
32	Acquiring Institution ID Code	Acquirer which presents sales data
33	Forwarding Institution ID Code	Entity which presents Interchange Message to next Institution
93	Transaction Destination Institution ID Code	Final Licensee which receives Interchange Message
94	Transaction Originator Institution ID Code	Licensee which created Interchange Message
100	Receiving Institution ID Code	Entity which receives Interchange Message from previous Institution
PDE 3901	Sub Field3: Processor ID	[Outgoing Interchange File]: Licensee or Processor which presents Interchange File [Incoming Interchange File]: Licensee or Processor which receives Interchange File

Figure 3-5-2-1: Example of Institution ID Setting with Issuer / Acquirer Processors



3.5.2.1 ID Setting Example for Licensees without Processors

The following figures show how JCBI assigns Institution ID to Licensee that has no processor directly exchange Interchange Files with JCBI.

Figure 3-5-2-1-1: Example of Network Structure without Processor

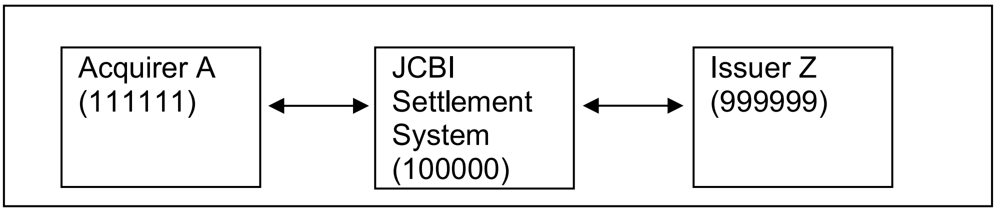


Table 3-5-2-1-1: From Acquirer to JCBI: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	111111
100	Receiving Institution ID Code	100000
PDE 3901	Sub Field3: Processor ID	111111

Table 3-5-2-1-2: From Acquirer to JCBI: Interchange Message (e.g. Presentment)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	111111
93	Transaction Destination Institution ID Code	-
94	Transaction Originator Institution ID Code	111111
100	Receiving Institution ID Code	-

Table 3-5-2-1-3: From JCBI to Issuer: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	100000
100	Receiving Institution ID Code	999999
PDE 3901	Sub Field3: Processor ID	999999

Table 3-5-2-1-4: From JCBI to Issuer: Interchange Message (e.g. Presentment)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	100000
93	Transaction Destination Institution ID Code	999999
94	Transaction Originator Institution ID Code	111111
100	Receiving Institution ID Code	999999

Table 3-5-2-1-5: From Issuer to JCBI: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	999999
100	Receiving Institution ID Code	100000
PDE3901	Sub Field3: Processor ID	999999

Table 3-5-2-1-6: From Issuer to JCBI: Interchange Message (e.g. Chargeback)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	999999
93	Transaction Destination Institution ID Code	-
94	Transaction Originator Institution ID Code	999999
100	Receiving Institution ID Code	100000

Table 3-5-2-1-7: From JCBI to Acquirer: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	100000
100	Receiving Institution ID Code	111111
PDE 3901	Sub Field3: Processor ID	111111

Table 3-5-2-1-8: From JCBI to Acquirer: Interchange Message (e.g. Chargeback)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	100000
93	Transaction Destination Institution ID Code	111111
94	Transaction Originator Institution ID Code	999999
100	Receiving Institution ID Code	111111

3.5.2.2 ID Setting Example for Licensees with Processors

The following tables show how JCBI assigns Institution ID to Licensee that has a processor indirectly exchange Interchange Files with JCBI.

Figure 3-5-2-2-1: Example of Network Structure with Acquirer Processor

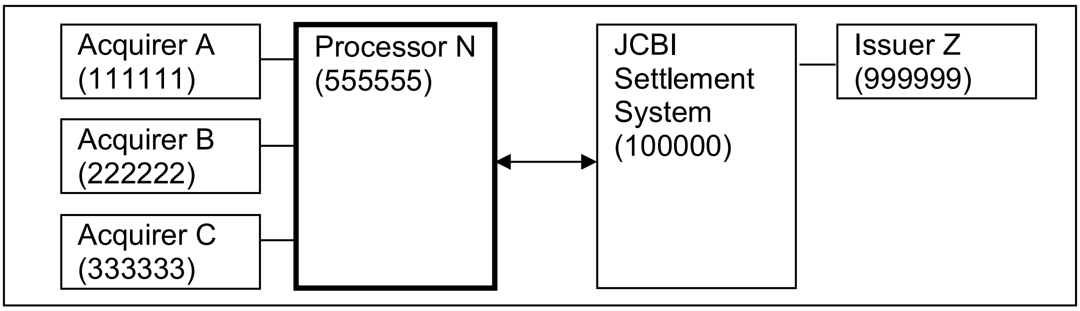


Table 3-5-2-2-1: From Processor N to JCBI: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	555555
100	Receiving Institution ID Code	100000
PDE 3901	Sub Field3: Processor ID	555555

Table 3-5-2-2-2: From Processor N to JCBI: Interchange Message (e.g. Presentment)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	555555
93	Transaction Destination Institution ID Code	-
94	Transaction Originator Institution ID Code	111111
100	Receiving Institution ID Code	-

Table 3-5-2-2-3: From JCBI to Processor N: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	100000
100	Receiving Institution ID Code	555555
PDE 3901	Sub Field3: Processor ID	555555

Table 3-5-2-2-4: From JCBI to Processor N: Interchange Message (e.g. Chargeback)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	100000:
93	Transaction Destination Institution ID Code	111111
94	Transaction Originator Institution ID Code	999999
100	Receiving Institution ID Code	555555

Figure 3-5-2-2-2: Example of Network Structure with Issuer Processor

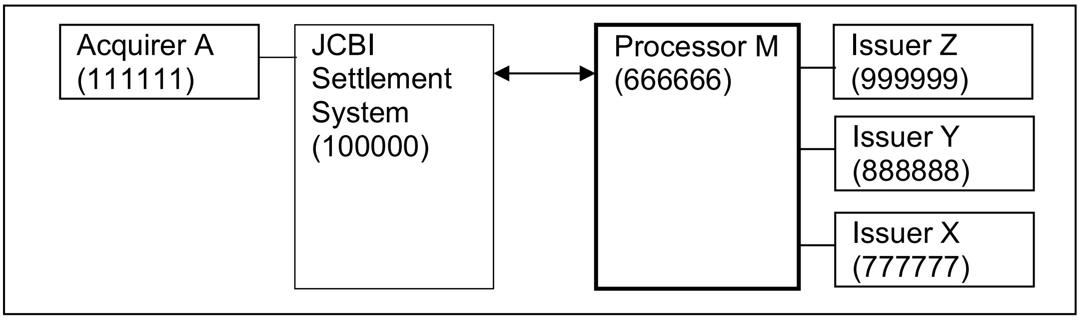


Table 3-5-2-2-5: From JCBI to Processor M: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	100000
100	Receiving Institution ID Code	666666
PDE 3901	Sub Field3: Processor ID	666666

Table 3-5-2-2-6: From JCBI to Processor M: Interchange Message (e.g. Presentment)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	100000
93	Transaction Destination Institution ID Code	999999
94	Transaction Originator Institution ID Code	111111
100	Receiving Institution ID Code	666666

Table 3-5-2-2-7: From Processor M to JCBI: Header and Trailer

Bit No	Institution IDs	IDs to be set
33	Forwarding Institution ID Code	666666
100	Receiving Institution ID Code	100000
PDE 3901	Sub Field3: Processor ID	666666

Table 3-5-2-2-8: From Processor M to JCBI: Interchange Message (e.g. Chargeback)

Bit No	Institution IDs	IDs to be set
32	Acquiring Institution ID Code	111111
33	Forwarding Institution ID Code	666666
93	Transaction Destination Institution ID Code	-
94	Transaction Originator Institution ID Code	999999
100	Receiving Institution ID Code	-

3.5.3 Reversal

To create Reversals to Presentment and Chargeback, Reversal Indicator must be set in PDE 3007 in the Transaction Data. ("R" on Sub Field 1 of PDE3007 and CPD in YYMMDD format of the original Transaction Data on Sub Field 2.)

JCBI Settlement System verifies Reversals by matching specific fields of the original Transaction Data and it rejects the data if not matched. The matching keys are listed in the following figure.

In addition, in case that information of Reversals is listed in Reconciliation Data or Reversals are forwarded to Issuers in Incoming Interchange File, fields other than PDE 3007 are overwritten as the same values as in the original Transaction Data.

Table 3-5-3-1: Matching Keys for Reversal Transaction

Bit/PDE No	Bit Names	Presentment	Chargeback/ Representment
2	Primary Account Number (PAN)	○	○
3	Processing Code	○	○
4	Amount, Transaction	○	○
12	Date and Time, Local Transaction	○	○
25	Message Reason Code		○
30	Amounts, Original		○
31	Acquirer Reference Data	○	○
38	Approval Code		○

Bit/PDE No	Bit Names	Presentment	Chargeback/ Representment
42	Card Acceptor ID Code		○
49	Currency Code, Transaction	○	○
3009	EC Security Level Indicator		○

In case that Presentment was already sent in the former Interchange File Format and Reversal is needed in this ISO 8583:1993 based Interchange File Format, Bit12 "Date and Time Local Transaction" must be set as following.

- YYMMDD: Same YYMMDD of original Presentment
- hhmmss: 000000

3.5.4 Credit / Debit Indicator

In Interchange Message, Credit / Debit Indicator are set in Interchange Message. Basic idea of the indicators is as following. In case that a different idea is applied, the idea shall describe in Description in the related Item.

Table 3-5-4-1: Definitions of Credit and Debit Indicator

Signs	Credit / Debit	Definitions
C	Credit	Sender pays to Receiver
D	Debit	Sender bills to Receiver

Under the assumption of Interchange Fee, examples of usage regarding a value "C" and "D" are shown in the following figure.

Figure 3-5-4-1: Example of Credit / Debit Indicator

Assumption: ATM Interchange Fee: 2.25 USD

Fee Destination: Acquirer ← JCBI ← Issuer

Descriptions	Amounts	Messages for ACQ*	Messages for ISS*	Remarks
Transaction Amount	100.00 USD			Bit4
ATM I/C Fee	2.25 USD	C	D	PDE 3005 Sub Field 8
Net Settlement Amount	102.25 USD	C	D	Reconciliation Data Only

*Credit means that JCBI pays to Licensee; Debit means that JCBI charges to Licensee.

For example, regarding ATM Interchange Fee, Acquirer finds an indicator "C" on Reconciliation Data, because the "Sender" of Reconciliation Data is JCBI and the "Receiver" is the Acquirer, and "Sender"(JCBI) pays to "Receiver"(Acquirer).

Moreover, though Transaction Amount and Settlement Amount do not have Credit / Debit indicators, each Transaction Data is classified into Credit or Debit as shown in Table 3-5-4-2.

Table 3-5-4-2: Credit/Debit classification of each Transaction Data

MTI	Func Code	Proc Code	Reversal	Names	ACQ	ISS
1240	200	000000	-	Presentment Retail	C	D
		010000	-	Presentment ATM	C	D
		120000	-	Presentment Manual Cash	C	D
		200000	-	Presentment Refund	D	C
		000000	R	Presentment Retail Reversal	D	C
		010000	R	Presentment ATM Reversal	D	C
		120000	R	Presentment Manual Cash Reversal	D	C
		200000	R	Presentment Refund Reversal	C	D
	205	000000	-	Representment(Full) Retail	C	D
		010000	-	Representment(Full) ATM	C	D
		120000	-	Representment(Full) Manual Cash	C	D
		200000	-	Representment(Full) Refund	D	C
		000000	R	Representment(Full) Retail Reversal	D	C
		010000	R	Representment(Full) ATM Reversal	D	C
		120000	R	Representment(Full) Manual Cash Reversal	D	C
		200000	R	Representment(Full) Refund Reversal	C	D
	280	000000	-	Representment(Partial) Retail	C	D
		010000	-	Representment(Partial) ATM	C	D
		120000	-	Representment(Partial) Manual Cash	C	D
		200000	-	Representment(Partial) Refund	D	C
		000000	R	Representment(Partial) Retail Reversal	D	C
		010000	R	Representment(Partial) ATM Reversal	D	C
		120000	R	Representment(Partial) Manual Cash Reversal	D	C
		200000	R	Representment(Partial) Refund Reversal	C	D
1442	450	000000	-	First Chargeback(Full) Retail	D	C
		010000	-	First Chargeback(Full) ATM	D	C
		120000	-	First Chargeback(Full) Manual Cash	D	C
		200000	-	First Chargeback(Full) Refund	C	D
		000000	R	First Chargeback(Full) Retail Reversal	C	D
		010000	R	First Chargeback(Full) ATM Reversal	C	D
		120000	R	First Chargeback(Full) Manual Cash Reversal	C	D
		200000	R	First Chargeback(Full) Refund Reversal	D	C
	453	000000	-	First Chargeback(Partial) Retail	D	C
		010000	-	First Chargeback(Partial) ATM	D	C
		120000	-	First Chargeback(Partial) Manual Cash	D	C
		200000	-	First Chargeback(Partial) Refund	C	D

MTI	Func Code	Proc Code	Reversal	Names	ACQ	ISS
1442	453	000000	R	First Chargeback(Partial) Retail Reversal	C	D
		010000	R	First Chargeback(Partial) ATM Reversal	C	D
		120000	R	First Chargeback(Partial) Manual Cash Reversal	C	D
		200000	R	First Chargeback(Partial) Refund Reversal	D	C
	451	000000	-	Second Chargeback(Full) Retail	D	C
		010000	-	Second Chargeback(Full) ATM	D	C
		120000	-	Second Chargeback(Full) Manual Cash	D	C
		200000	-	Second Chargeback(Full) Refund	C	D
		000000	R	Second Chargeback(Full) Retail Reversal	C	D
		010000	R	Second Chargeback(Full) ATM Reversal	C	D
		120000	R	Second Chargeback(Full) Manual Cash Reversal	C	D
		200000	R	Second Chargeback(Full) Refund Reversal	D	C
	454	000000	-	Second Chargeback(Partial) Retail	D	C
		010000	-	Second Chargeback(Partial) ATM	D	C
		120000	-	Second Chargeback(Partial) Manual Cash	D	C
		200000	-	Second Chargeback(Partial) Refund	C	D
		000000	R	Second Chargeback(Partial) Retail Reversal	C	D
		010000	R	Second Chargeback(Partial) ATM Reversal	C	D
		120000	R	Second Chargeback(Partial) Manual Cash Reversal	C	D
		200000	R	Second Chargeback(Partial) Refund Reversal	D	C
1740	781	190000	-	Fee Collection	D	D
		290000	-	Fee Collection	C	C

3.5.5 “Original” and “Modified” Field

When JCBI Settlement System converts the Former Interchange File Format to this ISO 8583:1993 based Interchange File Format, it adds the original information set by Acquirer / JCBI in Original Field or Modified Field. The values in these fields can be used in case to identify a transaction between Issuer and Acquirer directly.

3.5.5.1 Acquirer Reference Data

JCBI Settlement System converts “Bit 31: Acquirer Reference Data” when it is agreed between JCBI and Licensee. In case of Presentment, JCBI Settlement System sets a modified value on “Bit 31: Acquirer Reference Data” and the original value on “PDE3011: Original Acquirer Reference Data” and then forwards to Issuer.

On the other hand, when forwarding to Acquirer, on “Bit 31: Acquirer Reference Data”, JCBI Settlement System sets the original value set by Acquirer. Also, on “PDE 3014: Modified Acquirer Reference Data”, it sets the value set by JCBI to Issuer.

Table 3-5-5-1-1: Conversion Rule of Acquirer Reference Data

Interchange File Sent to	Issuer			Acquirer		
Bit	31	48		31	48	
PDE	-	3011	3014	-	3011	3014
Value set by	JCBI	Acquirer	N/A_	Acquirer	N/A_	JCBI

3.5.5.2 **Card Acceptor Terminal ID**

JCBI Settlement System copies first 8 digits of Terminal ID in the Former Interchange File Format and pastes it on “Bit 41: Card Acceptor Terminal ID” and copies all digits and pastes it on “PDE3012: Original Card Acceptor Terminal ID”, if Terminal ID is longer than or equal to 9 digits. If it is shorter than 8 digits, Terminal ID is placed on “Bit 41: Card Acceptor Terminal ID”. PDE 3012 is not used in the case.

Table 3-5-5-2-1: Conversion Rule of Card Acceptor Terminal ID

Interchange File Sent to	Issuer		Acquirer	
Bit	41	48	41	48
PDE	-	3012	-	3012
If longer than or equal to 9 digits	First 8 digits	All digits	First 8 digits	All digits
If shorter than 8 digits	All digits	-	All digits	-

NOTE: For Acquirer’s Interchange Message, PDE3012 can be set only in chargeback messages whose original transaction is in the Former Interchange File Format.

3.5.5.3 **Card Acceptor ID Code**

JCBI Settlement System copies first 15 digits of Merchant ID of the former Interchange File Format and pastes it on “Bit 42: Card Acceptor ID Code” and copies all digits and pastes it on “PDE 3013: Original Card Acceptor ID Code”, if Merchant ID is equal to 16 digits. If it is shorter than 15 digits, Merchant ID is placed on “Bit 42: Card Acceptor ID Code”. PDE3013 is not used in the case.

Table 3-5-5-3-1: "Original" Card Acceptor ID code

Interchange File Sent to	Issuer		Acquirer	
Bit	42	48	42	48
PDE	-	3013	-	3013
If equal to 16 digits	First 15 digits	All digits	First 15 digits	All digits
If shorter than 15 digits	All digits		All digits	

NOTE: For acquirer's interchange data and reconciliation data, PDE3013 can be set only in chargeback data whose original transaction is in the former Interchange File Format.

3.5.6 Conversion Rate

For Presentment, JCBI Settlement System calculates settlement amount with Cross Rate of 18 digits (9 integrals and 9 decimals) when transaction currency and settlement currency are different. For Reversal, First/Second Chargeback, and Representment, the original Conversion Rate used in Presentment is applied.

NOTE: This Reversal described above does not include the Reversal from a Licensee which is described in ***3.5.5.1 Acquirer Reference Data****. Amount for the Reversals for the case of "3.5.5.1" is calculated by a daily updated Conversion Rate.*

Conversion Rate is set in Incoming Interchange Message and Reconciliation Data. However, Conversion Rate is set in a different field in Incoming Interchange Message and Reconciliation Data, and field definition is different in Incoming Interchange Message and Reconciliation Data.

In Incoming Interchange Message, Cross Rate of 7 digits (at longest) is set on "Bit 9: Conversion Rate, Reconciliation (Settlement)" as ISO defines. The values under 8 digits are rounded down.

For example, as shown in the Figure 3-5-6-1 below, if a cross rate of transaction currency A and settlement currency B calculated by JCBI Settlement System is 123.456789, only "123.4567" is set in the Incoming Interchange Message. An actual value to be set on Bit 9 of the Incoming Interchange Message is "41234567". The first value indicates the decimal place and the rest 7 digits are the actual cross rate.

However, due to the reason that the settlement amount in "Bit5: Amount, Reconciliation (Settlement)" is calculated with the cross rate of 18 digits which JCBI Settlement System owns, the calculation result of "Bit4: Amount, Transaction" multiplied by "Bit9: Conversion Rate, Reconciliation (Settlement)" may not be equal to "Bit5: Amount, Reconciliation (Settlement)".

In Reconciliation Data, the actual cross rate used for settlement amount calculation is set on "PDE 3585: Currency Conversion Rate". Therefore, "Bit5: Amount, Reconciliation (Settlement)" is calculated from "Bit4: Amount, Transaction" multiplied by "PDE 3585: Currency Conversion Rate (the values under the effective decimal of currencies are rounded down)".

<Condition>
Transaction Currency: USD
Settlement Currency: xxx
Exchange rate: 123.456789

Table 3-5-6-1: Conversion Rate setting in Interchange Message and Reconciliation Data

	Bit/PDE	Descriptions	Interchange Message (Actual values)	Reconciliation Data (Actual values)
1	Bit4	Transaction Amount	100,000.00 (000010000000)	100,000.00 (000010000000)
2	Bit9	Conversion Rate, Reconciliation (Settlement)	123.4567 (41234567)	-
3	PDE 3585	Currency Conversion Rate	-	123.4567**89** (123.456789000)
4	Bit5	Amount, Reconciliation (Settlement)	12,345,67**8.90** (001234567890)	12,345,678.90 (001234567890)

On the other hand, the value of "Bit 6: Amount, Cardholder Billing" is calculated from "Bit 4: Amount, Transaction" multiplied by "Bit 10: Conversion Rate, Cardholder Billing".

📖 *Refer to "**Operations Manual－Appendix 3-7**" for more details.*

3.5.7 Clearing Data

In "PDE3003: Clearing Data", four kinds of information are defined; Interchange Type, Interchange Type Name, Clearing Cut Off Cycle, and Central Processing Date of the Transaction Data.

For an Intra-Regional Transaction, one out of 10 values for priority ("11" to "20") is set in "PDE3003: Clearing Data", based on Intra-Regional groups which the related Licensees (Issuer and Acquirer) belong to. A value from "11" to "20" indicates a priory as it is in order. In other words, "11" is in the first place, and "20" is the tenth place. Licensee recognizes a group for the Intra-Regional Transaction Data by referring to Interchange Type Name in the PDE.

For example, in case that a Transaction Data is categorized into a Business Region named "EMEA", which is in "the third place", and is occurred on "July 2 in 2014" and processed in "Cycle 3", the values to be set in PDE 3003 is as following:

Table 3-5-7-1: PDE3003: Clearing Data

	Sub Fields	Values
1	Interchange Type; n 2	13
2	Interchange Type Name; ans 15	EMEAΔΔΔΔΔΔΔΔΔΔΔ
3	Central Processing Date; n 6	140702
4	Clearing Cut Off; n 2	03

***NOTE: Δ**: one blank space.*

The priority for Intra-Regional groups may be changed during process by JCBI Settlement System. As a value for priority is set at a Cycle for Clearing, it can happen that the value in the Interchange Type can be different from the value in other Transaction Data in the same Interchange File and from the value for the Interchange Type Name of the related Reconciliation Data.

Based on the example as in Figure 3-5-7-1, for example, a priority for “EMEA” was in the first place on July 1 but it is changed to the third place on July 2. In such case, “11” is set in Interchange Type of a Transaction Data processed on July 1, and “13” is set in Interchange Type of a Transaction Data processed on July 2, and in addition, both Transaction Data may be contained in the same Interchange File and be sent. Please note that, for both of Transaction Data, Interchange Type Name shows “EMEAΔΔΔΔΔΔΔΔΔΔΔ”.

In case of Chargeback, Representment, Retrieval Request Transaction Data, both Interchange Type and Interchange Type Name are set the value in the original Presentment Transaction Data as it is, Central Processing Date is set the date when such Transaction Data has processed, and Clearing Cut Off is always set the value “00”.

Intra-Regional groups are defined by JCBI. Intra-Regional groups to which a Licensee belongs are notified to the Licensee by JCBI in advance.

3.5.8 Settlement Summary Information and Reconciliation Data

Settlement Summary Information includes the settlement information of Interchange Types by Settlement Currencies under Licensee IDs and Reconciliation Data consists of the settlement information related to each transaction. The key to link a record in Reconciliation Data with the corresponding record of Settlement Summary Information is Settlement Data (PDE3551).

For example, if there are three Settlement Summary Information in an Interchange File, the PDE3551 in the second Settlement Summary Information and in the corresponding Reconciliation Data will be set as following.

Table 3-5-8-1: PDE3551: Settlement Data

Sub Fields		Values
1	Settlement Cut Off Date; n 6	140702
2	Settlement Cut Off Cycle; n 2	03
3	Sequence Number; n 2	02

Interchange Type of Settlement Summary Information is shown in PDE3550. Indicator is set in Sub Field 1; International / Inter-Regional = “99”, Intra-Regional = “10”, and Local = “01”. Since the code "10" is always set for any Intra-Regionals, Interchange Type Name, in Sub Field 2 of PDE3550 and in PDE3003 of Reconciliation Data, has to be confirmed to identify which Intra-Regional the code "10" indicates.

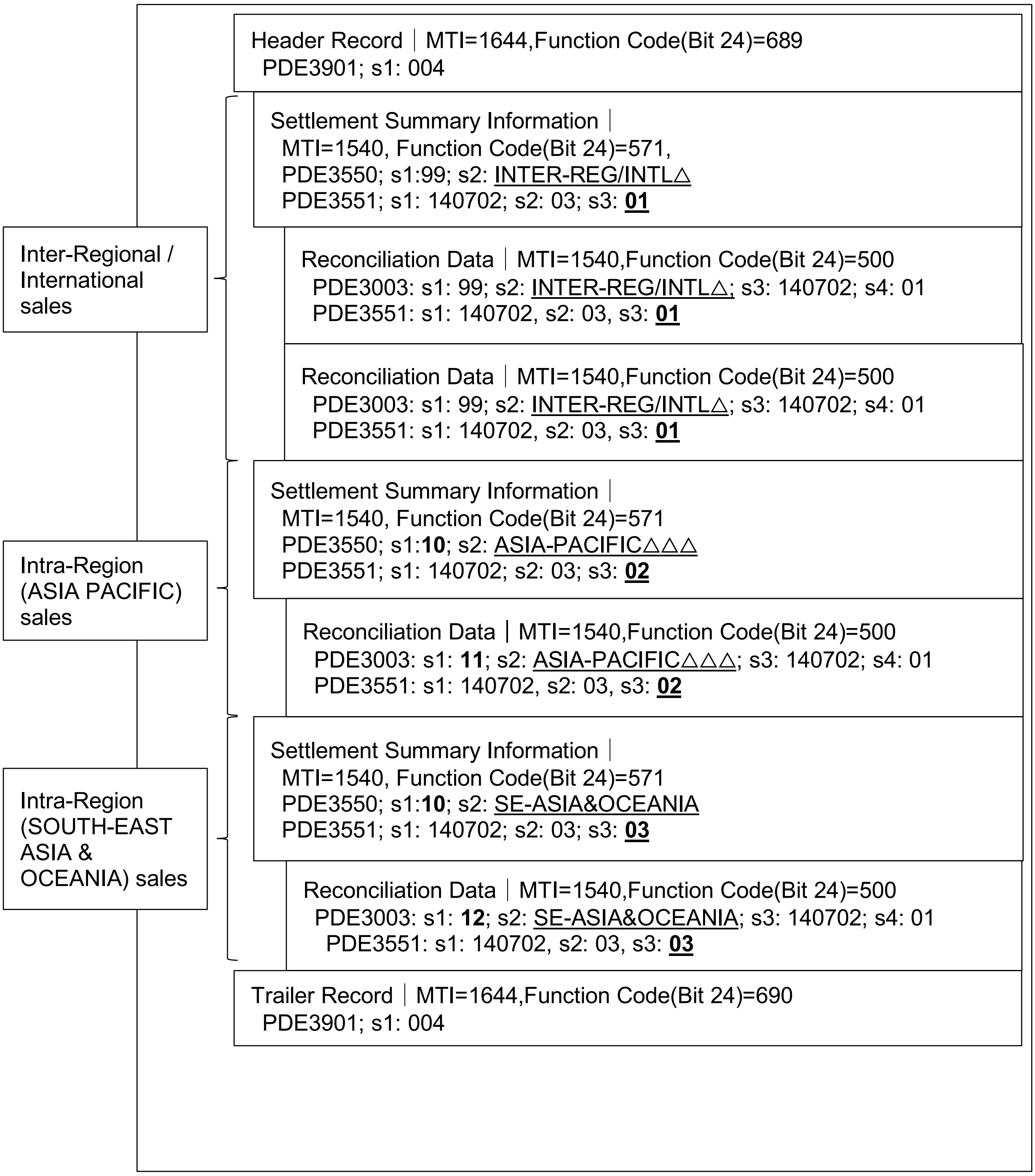
Table 3-5-8-2: PDE3550: Interchange Type and Name

Sub Fields		Values
1	Interchange Type; n 2	10
2	Interchange Type Name; ans 15	ASIA-PACIFICΔΔΔ

An example of Interchange File for Reconciliation is as following.

(In this example, there are two Inter-Regional / International Transaction Data, one Transaction Data occurred in the ASIA-PACIFIC region and another one occurred in the SOUTH-EAST ASIA & OCEANIA region. The following example shows what and how values are set, focusing only on relation between Settlement Summary Information and Reconciliation Data. Values in other fields assumed to be set appropriately.)

Figure 3-5-8-1: Example of Interchange File for Reconciliation



3.5.9 Transaction Fees

JCBI Settlement System provides Transaction Fee information on “PDE3005: Amounts, Transaction Fees” in Incoming Interchange File and Reconciliation Data. At maximum, 10 Transaction Fees can be provided per Transaction Data and they are placed in Sub field 01 - 10.

Transaction Fees set in “PDE3005: Amounts, Transaction Fees” are only fees that settled in the daily Settlement Cycle. In case that JCBI agrees with Licensee that Processing Fee is billed quarterly basis, the fee information is not on PDE 3005 in Interchange File.

An example of PDE 3005 is as following in case that multiple Transaction Fees are applicable.

<Conditions>

Card Product: Credit Card

Card Grade: Gold Card

Transaction Amount: 200.00 / EUR

Settlement Currency: JPY

Currency Conversion Rate:

- EUR/USD: 0.764175454
- JPY/USD: 100.82784

Transaction Fees

- Incoming Inter-Regional Interchange Fee (A0002): 1.115%+0.50USD
  - JCB International pays to the issuer.
  - Fee rate after Fee Incentive (0.50USD) accommodated
- Incoming International Processing Fee (B0004): 1.25%
  - The issuer pays to JCB International.
- Currency Exchange Assessment (C0001): 1.00USD
  - The issuer pays to JCB International.

Table 3-5-9-1: Example of PDE 3005

PDE 3005		Values	Meanings
1	PDE No.	3005	
2	Length	171	
4	Fee Code	A0002	Incoming Inter-Regional Interchange Fee
5	Product/Grade	CGD	Credit Card / Gold
6	MCC	7393	
7	Fee Incentive Info	0010000000	The value indicates the fee "ss3; Transaction Date; n 1"*.
8	Fee Rate	40011150	1.115%
9	Currency Code, Fee Price	840	USD
10	Fee Price	20000050	0.50 (USD)
11	Credit/Debit Indicator	C	Credit to the Issuer
12	Currency Code, Fee, Reconciliation	392	JPY
13	Amount, fee, Reconciliation	000000000344	344 (JPY)
14	Fee Code	B0004	Incoming Int'l Proc Fee
15	Product/Grade	CGD	Credit Card / Gold
16	MCC	7393	
17	Fee Incentive Info	0000000000	
18	Fee Rate	30001250	1.25 %
19	Currency Code, Fee Price	000	
20	Fee Price	00000000	
21	Credit/Debit Indicator	D	Debit to the Issuer
22	Currency Code, Fee, Reconciliation	392	JPY
23	Amount, fee, Reconciliation	000000000329	329 (JPY)
24	Fee Code	C0004	CEA
25	Product/Grade	CGD	Credit Card / Gold
26	MCC	7393	
27	Fee Incentive Info	0000000000	
28	Fee Rate	00000000	
29	Currency Code, Fee Price	840	USD
30	Fee Price	00000001	1.00 (USD)
31	Credit/Debit Indicator	D	Debit to the Issuer
32	Currency Code, Fee, Reconciliation	392	JPY
33	Amount, fee, Reconciliation	000000000100	100 (JPY)

*Refer to **3.8 Private Data Elements** for PDE3005: Amounts, Transaction Fees in detail.*

3.5.10 Addendum Information

3.5.10.1 Categories of Addendum Information

JCBI Settlement System processes five categories of Addendum Information.

(a) Travel General

Summary information of Airline is set. The details of flight itinerary are set on Travel Leg.

(b) Travel Leg

The details of flight itinerary are set. Travel General is created every time Travel Leg is created.

(c) Travel Rail

The details of rail itinerary are set. One Travel Rail is affording to four itineraries.

(d) Lodge

The details of accommodations are set.

(e) Rent-A-Car

The details of Rent-A-Car itinerary such as departure / return dates are set.

3.5.10.2 Setting Addendum Information

"PDE3600: Addendum Control Data" is to be most focused in all of Addendum Information. PDE 3600 provides values, indicating a key relating to the Presentment, a category of Addendum Information, a place of order in all Addendum Information related to the Presentment. In other words, PDE 3600 describes to Issuer details of the Presentment in order.

Table 3-5-10-2-1: PDE3600: Addendum Information

Sub Field No.	Sub Fields Name	Values to be set
1	Presentment Message No	Bit71: Message Number of Presentment
2	Addendum Info Type	'01': Travel General '02': Travel Leg '03': Travel Rail '04': Lodge '05': Rent-A-Car
3	Addendum Info No	Sequence number of Addendum Information which linked to a Presentment

Sub Field No.	Sub Fields Name	Values to be set
		NOTE: The field may not be consecutive numbers, because of some data missing data or some data error from Acquirer

***NOTE**: Conditions and restrictions for setting Addendum Information are as following:*

Only one Travel General can be set for one Presentment.

Travel General is necessary when setting Travel Leg.

Multiple Addendum Information from multiple categories can be set to one Presentment. For example, Addendum Information from all five categories (Travel General + Travel Leg + Travel Rail + Lodge + Rent-A-Car) can be set to one Presentment.

Addendum Information must be set after the Presentment, according to the order of the sequence number set in Sub Field 3 of PDE 3600.

Addendum Information is set only with Presentment. It is NOT available for other Transaction Data such as Chargeback and Retrieval .

<Example of Setting Addendum Information>

The example in Figure 3-5-9-2-2 shows the following conditions of Addendum Information:

- Four Addendum Information to First Presentment (Bit71: 00000002) including one of Travel General, two of Travel Leg and one of Rent-A-Car.
- One Addendum Information to Second Presentment (Bit71: 00000007) including one of Travel Rail.

For the four Addendum Information to First Presentment, 00000002" is set in s1(Sub Field No1) of PDE 3600, a name of applicable Addendum Information is set in s2 and a sequence number in appropriate order of all the Addendum Information is set in s3.

Then, for the Addendum Information to Second Presentment, "00000007" and other values are set accordingly, as in the First Presentment.

Figure 3-5-10-2-1: Example of setting Addendum Information

Presentment｜MTI=1240,Function Code(Bit 24)=200
Bit71: 00000002

Addendum Information｜MTI=1644,Function Code(Bit 24)=695
Bit71: 00000003
PDE3600: s1: **00000002**, s2: 01 (Travel General), s3: **001**

Addendum Information｜MTI=1644,Function Code(Bit 24)=695
Bit71: 00000004
PDE3600: s1: **00000002**, s2: 02 (Travel Leg), s3: **002**

Addendum Information｜MTI=1644,Function Code(Bit 24)=695
Bit71: 00000005
PDE3600: s1: **00000002**, s2: 02 (Travel Leg), s3: **003**

Addendum Information｜MTI=1644,Function Code(Bit 24)=695
Bit71: 00000006
PDE3600: s1: **00000002**, s2: 05 (Rent-A-Car), s3: **004**

Presentment｜MTI=1240,Function Code(Bit 24)=200
Bit71: 00000007

Addendum Information｜MTI=1644,Function Code(Bit 24)=695
Bit71: 00000008
PDE3600: s1: **00000007**, s2: 03 (Travel Rail), s3: **001**

3.5.11 File Rejection

3.5.11.1 The examples of File Rejection corresponding to Error Case

There are two error cases for File Rejection. One is error case occurred by Physical File, and the other case is occurred by Interchange File.
The example for each case is as follows.

(a) An example of Physical File Rejection

<Conditions>

Licensee ID(Institution ID): 123456

Error Code: 1001 “MESSAGE TYPE INDICATOR (MTI) INCORRECT OR CANNOT EXPAND RECORD IN FILE. CONTACT JCBI”

In this case that JCBI received the Data “1240xx” only as Outgoing Interchange File, then the length of Bit72: Data Record shall be set as ‘006’, not ‘250’.

Table 3-5-11-1-1: Example of File Rejection to Physical File

Bit	Descriptions	Values
	Message Type Identifier (MTI)	1644
	Bit Map, Primary	8000 0181 8000 0000 *in hex*
1	Bit Map, Secondary	0300 000C 1000 0000 *in hex*
24	Function Code	692
25	Message Reason Code	1001
32	Acquiring Institution ID Code	123456
33	Forwarding Institution ID Code	100000
71	Message Number	00000002
72	Data Record	1240xx
93	Transaction Destination Institution ID Code	123456
94	Transaction Originator Institution ID Code	100000
100	Receiving Institution ID Code	123456

(b) An example of Interchange File Rejection

<Conditions>

Licensee ID (Institution ID): 123456

Error Code: 1007 "Duplicate File ID"

Table 3-5-11-1-2: Example of File Rejection to Interchange File

Bit	Descriptions	Values
	Message Type Identifier (MTI)	1644
	Bit Map, Primary	8000 0181 8001 0000 *in hex*
1	Bit Map, Secondary	0300 000C 1000 0000 *in hex*
24	Function Code	692
25	Message Reason Code	1007
32	Acquiring Institution ID Code	123456
33	Forwarding Institution ID Code	100000
48	Additional Data	
P3905	Message Error Indicator	S1: P3901 S2: 00 S3: 1007
P3906	Original File ID	S1: 002 S2: 20140702 S3: 00000123456 S4: 00001
71	Message Number	00000002
72	Data Record	P3901/ DUPLICATE FILE ID.//
93	Transaction Destination Institution ID Code	123456
94	Transaction Originator Institution ID Code	100000
100	Receiving Institution ID Code	123456

*Refer to Section **3.7 Data Elements** and **3.8 Private Data Elements** for each field description in detail.*

3.5.11.2 Notes for Incoming Configuration of EDI

In the file transfer of File Rejection through EDI, Licensees have to be aware of the configuration conditions upon receiving the files.

The Points to note for File Rejection based on the distinction of EDI configuration Push-Push or Push-Pull, and also the number of Interchange Files in a Physical File are as following.

Table 3-5-11-2-1: Matrix of Constraints

EDI Configuration Types	Single Interchange File in a Physical File	Multiple Interchange Files in a Physical File
Push-Push	(a)	(c)
Push-Pull	(b)	

The type of Push-Push is the way that once the EDI server receives the files from Licensees and forwards them to the JCBI Settlement System and the type of Push-Pull is the way that the EDI server temporary stores the files and the files are taken by the receiving JOB of JCBI settlement System activated at the specific time cycle.

For the (a) area, File Rejection will be provided by Interchange File (=Physical File). Licensees can confirm the error information and resubmit Interchange File after correction.

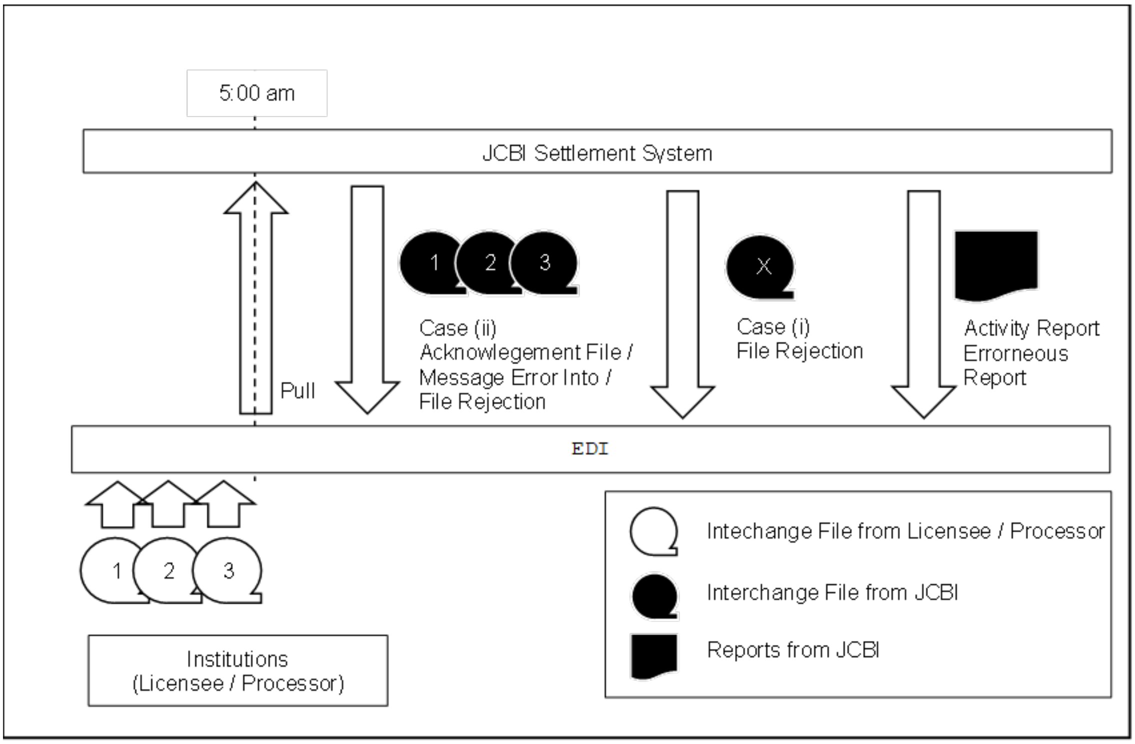
For the (b) are, if multiple Interchange Files are stored in the EDI server, the situation is same as the (c) area.

For the (c) are, File Rejection is provided when an error is happened in an Interchange File or in the Physical File as whole.

In case of the Physical File error, no matter how many Interchange Files are set in the Physical File, one File Rejection will be provided as shown in Case (i). The case (i) shows a sample case that File Rejection is provided due to the reason the Physical File containing the three Interchange Files had an error.

In case of an error in an Interchange File, File Rejection and Acknowledgement File will be provided in a Physical File as shown in Case (ii). The case (ii) shows a sample case that the JCBI Settlement System delivers the three Interchange Messages of Acknowledgement File, Message Error Information, and File Rejection, after taking three Interchange Files in Outgoing Interchange File from the EDI server.

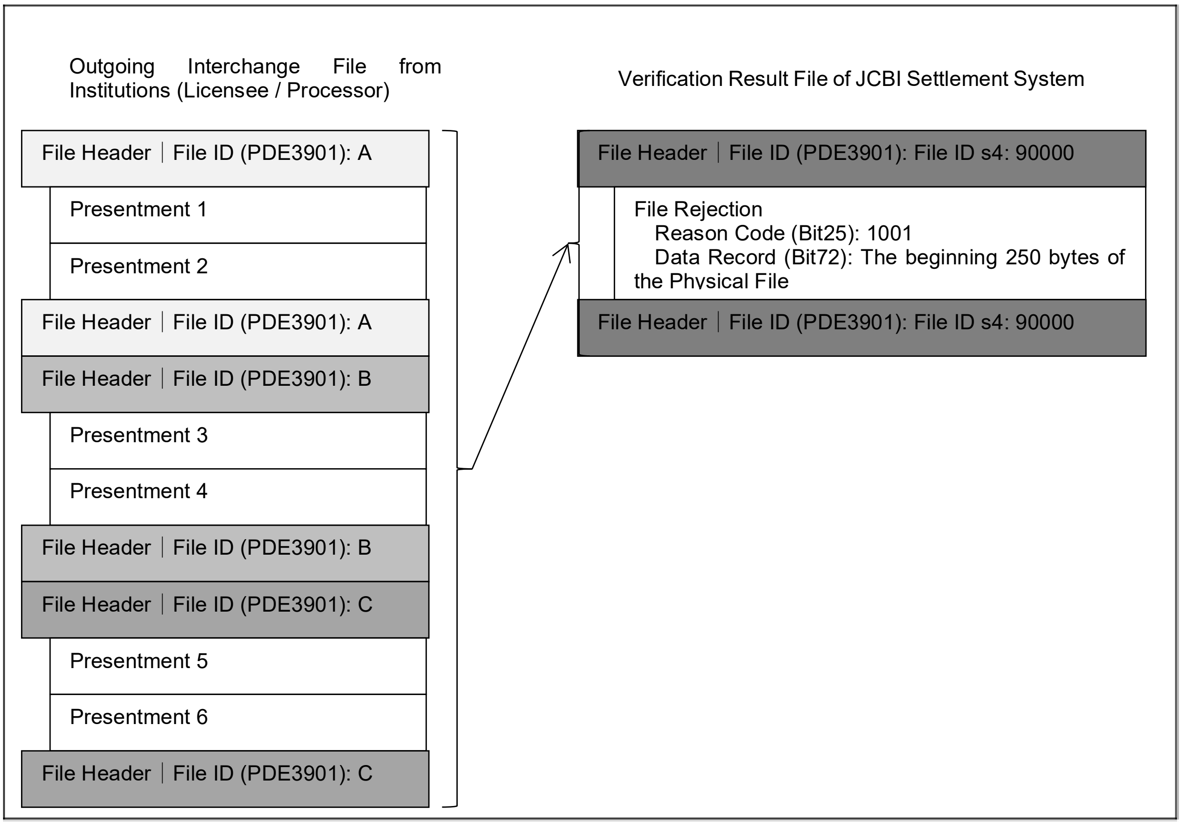
Figure 3-5-11-2-1: Sample Case (i) and (ii)



Case (i):

In case of Physical File error, one File Rejection will be provided regardless the number of Interchange Files in the Physical File. For the Licensee sending multiple Interchange Files through EDI in Push-Pull configuration, the first 250 byte of the Physical File is shown in the Bit72: Data Record of File Rejection. If the length of the Physical File is less than 250 bytes, Bit72: Data Record of File Rejection also will have the length less than 250 bytes accordingly.

Figure 3-5-11-2-2: Physical File Error Example



Case (ii):

(Situation)

Interchange File 1: File OK

Interchange File 2: File OK but an error in a transaction record

Interchange File 3: File Error

(Description)

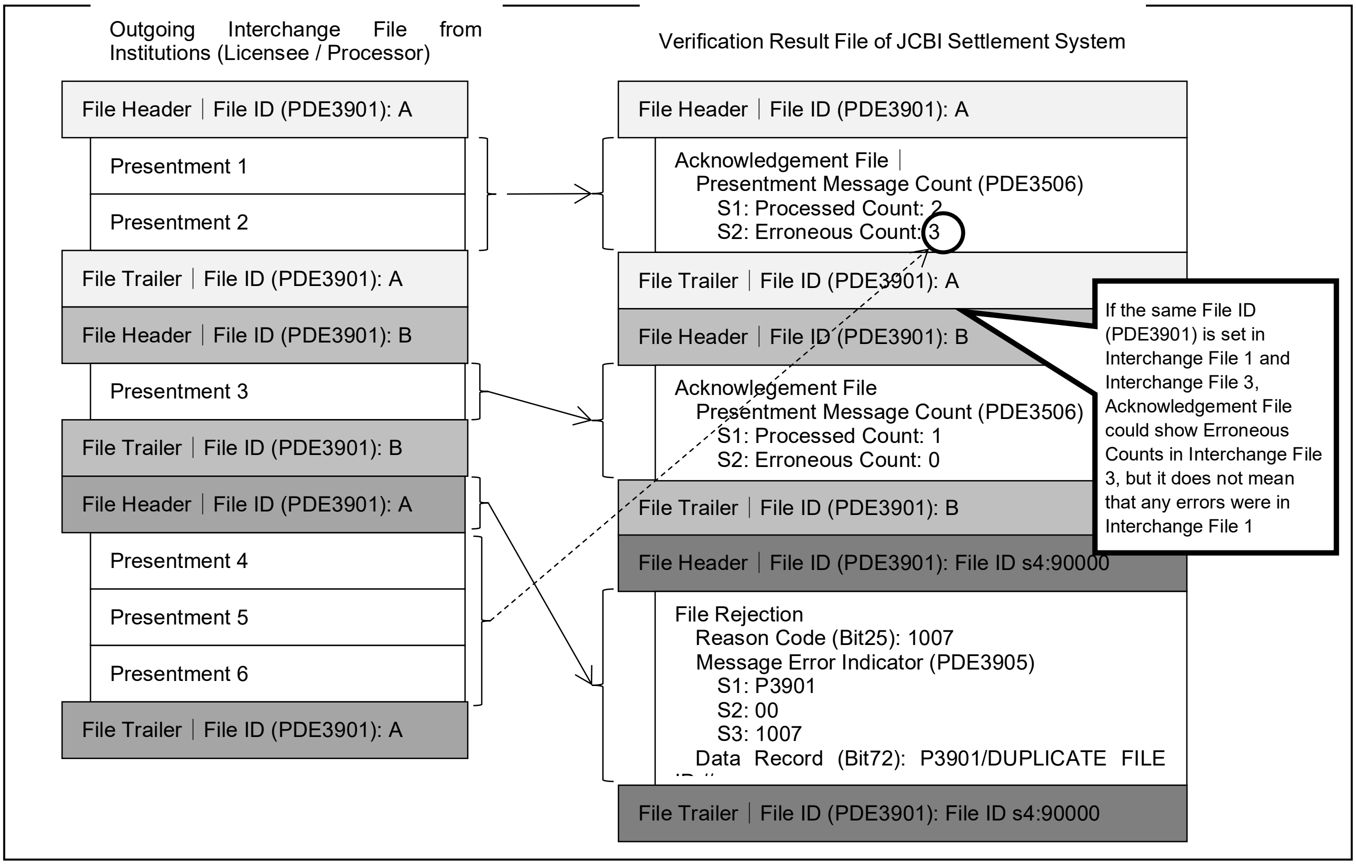
One Acknowledgement File is created to Interchange File 1 and 2

One Message Error Information is created to the transaction record error in Interchange File 2

One File Rejection is created to Interchange File 3

NOTE: If the same File ID (PDE3901) is set in Interchange File 1 and Interchange File 3, Acknowledgement File could show Erroneous Counts in Interchange File 3, but it does not mean that any errors were in Interchange File 1.

Figure 3-5-11-2-3: Interchange File Error Example



3.5.12 ATM Access Fee

Acquirers must obtain prior approval from JCBI to charge ATM Access Fee on ATM Cash Advance Transactions.

3.5.12.1 Setting ATM Access Fee in ATM Presentment

An Acquirer shall set the ATM Access Fee in a Presentment transaction as following;

An Acquirer;

shall set ATM Access Fee information for only an ATM Cash Advance Transaction whose Processing Code (Bit3) is ‘010000’.

shall set the total amount of the withdrawn amount by a cardholder and the ATM Access Fee amount at Transaction Amount (Bit4).

shall set the information of the ATM Access Fee at Amounts, Additional (Bit54) as following;

- ‘00’ must be set at Sub Field 1 (Account Type).

- ‘42’, which means ATM Access Fee, must be set at Sub Field 2 (Amount Type).
- the value of Sub Field 3 (Currency) must be same as Transaction Currency (Bit49).
- at Sub Field 4 (C/D Indicator), ‘D’ must be set for the ATM Presentment and ‘C’ for its reversal.
- the amount at Sub Field 5 (ATM Access Fee amount) must be less than the Transaction Amount (Bit4).

shall not set the ATM Access Fee in the case that the ATM Access Fee amount is 0. JCBI Settlement system will truncate it.

In the case that an ATM Cash Advance Transaction with an ATM Access Fee is the DCC Transaction, both of DCC and ATM Access Fee information must be set at Amounts, Additional (Bit54).

The following figure is an example how an Acquirer shall set ATM Access Fee information in an ATM Cash Advance Transaction where the withdrawn amount by a cardholder is 100.00 USD and ATM Access Fee amount charged by the Acquirer is 5.00 USD.

Table 3-5-12-1-1: An Example how to set an ATM Access Fee in Outgoing Interchange Message

Bit/ PDE	Description	Outgoing	Memo
3	Processing Code	010000	ATM
4	Amount, Transaction	105.00	100.00: the withdrawn amount 5.00: the ATM Access Fee amount Value to be set here: ‘000000010500’
49	Currency, Transaction	840	USD
54 s1	Amounts, Additional - Account Type	00	
s2	- Amount Type	42	ATM Access Fee
s3	- Currency Code	840	USD
s4	- Sign	D	
s5	- Amount	5.00	The ATM Access Fee amount Value to be set: ‘000000000500’

3.5.12.2 Setting ATM Access Fee in Chargeback / Representment

A Licensee shall set the ATM Access Fee in a Chargeback / Representment transaction as following.

A Licensee;

shall set the same ATM Access Fee information of the original Presentment at Amounts, Additional (Bit54) in the Full Chargeback / Full Representment transaction. In addition, if the ATM Access

Fee is not set in the original Presentment, a Licensee must not set the ATM Access Fee information in the Chargeback/Representment transaction.

- shall not set ATM Access Fee information in case that the Access Fee amount is 0, even though it was set in the original Presentment.

shall not set the ATM Access Fee information in a Partial Chargeback / Representment transaction even if the original Presentment includes the ATM Access Fee information.

shall set the amount of the Transaction Amount (Bit4) of the original Presentment at the Sub Field 1 of Amounts, Original (Bit30) of the Chargeback / Representment transaction regardless of whether the dispute is full or partial.

NOTE: In an Incoming Interchange Message, ATM Access Fee information (Bit54) and Amounts, Original (Bit30) will be set in accordance with the logic provided above.

3.5.12.3 ATM Access Fee information in Settlement Result File

ATM Access Fee amounts are set in the Settlement Result File as following.

Settlement Summary Information

- At ATM Amount of Acquirer Sales Transaction in Reconciliation Currency (PDE3557), the settlement amount of ATM Cash Advance Transactions includes these ATM Access Fee amounts.
- At Access Fee Amount of Acquirer Sales Transaction in Reconciliation Currency (PDE3558), the total amount of ATM Access Fee of all ATM Cash Advance Transaction based on the Licensee's settlement currency will be set as just reference information.

Reconciliation Data

- Amounts, Reconciliation (Settlement) (Bit5) includes the ATM Access Fee amount, which converted to the Licensee's settlement currency.

At ATM Access Fee Amount, Reconciliation (PDE3021), the ATM Access Fee amount in the Licensee's settlement currency will be set as just reference information.

3.5.13 Combination of values for Chargeback process

The values of Bit4 and Bit24 depend on whether the Chargeback/Representment request is for a full or partial amount. The value of Bit4 must remain the same throughout the dispute process. Table 3-5-13-1 shows an example of the values.

Table 3-5-13-1 Example: Combination of values in Bit4 and Bit24 for the Chargeback process
(Sample case: the Original amount is 100 USD and partial chargeback amount is 90 USD)

In the case of 1st Chargeback FULL			
Field	1st Chargeback	Representment	2nd Chargeback
Bit24(Function Code)	450(First Chargeback FULL)	205(Representment FULL)	451(Second Chargeback FULL)
Bit4(Amount,Transaction)	100 USD	100 USD	100 USD
In the case of 1st Chargeback PARTIAL			
Field	1st Chargeback	Representment	2nd Chargeback
Bit24(Function Code)	453(First Chargeback PARTIAL)	280(Representment PARTIAL)	454(Second Chargeback PARTIAL)
Bit4(Amount,Transaction)	90 USD	90 USD	90 USD

*Refer to Note on Bit4 and Bit24 in Section **3.7 Date Elements** for details.*

3.6 Message Format

3.6.1 General Information

3.6.1.1 Requirement Mark (Mandatory / Conditional / Optional)

Each field is marked Mandatory, Conditional and Optional by Interchange Messages. Mandatory field shall always be present and it shall be rejected if the field or value does not exist. Conditional shall be present if certain conditions are fulfilled. Optional shall be present if Originator voluntarily sets.

Table 3-6-1-1-1: Description of Requirement Mark

Abbr.	Description	Originator	Destination
M	Mandatory	Must present	Must be presented
C	Conditional	Shall present under certain conditions	Shall be presented under certain conditions
O	Optional	Shall present if desired	-

3.6.1.2 Character Attributions and Available Characters

Each field has Character Attributions and Available Characters as the Table below.

Table 3-6-1-2-1: Character Attributions and Available Characters

	Attribution	Abbr.	Available Characters	Description
1	Binary	b	-	-
2	Numeric	n	0123456789	Right justified, filled with leading zeros.
3	Alphabetic(*)	a	ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz	Left justified, filled with trailing spaces.
			In case of Merchant Data File and Bit 42(Card Acceptor ID Code) : (Only Capital Letters are allowed.) ABCDEFGHIJKLMNOPQRSTUVWXYZ	
4	Space	p	△	Left justified, filled with trailing spaces.
5	Special Characters	s	@$#&*()△-=+?<>,. “ ‘/:;!%_`{}	Left justified, filled with trailing spaces.
			In case of Merchant Data File: @#$&*()-=+¥?<>,."'/:;!	

In case of EBCDIC, .JCBI Settlement System converts it into ASCII Code with the available Code Table below.

- CPGID: 00924 Latin 9 EBCDIC
- CPGID: 00037 USA/CANADA – CECP

3.6.1.3 Binary Data

JCBI Settlement System verifies a binary data field by 4 bits.

For example, if a date of July 2nd 2014 is set on “Bit55 Sub Field: Transaction Date (YYMMDD)”;

Table 3-6-1-3-1: Binary Data

	Y	Y	M	M	D	D
Value	1	4	0	7	0	2
Binary	0001	0100	0000	0111	0000	0010

Values of ‘14’ for YY must be expressed ’00010100’ by separating 1 and 4.

3.6.2 Message Layout

This section shows the layouts of each message.

*For the detail of each field, refer to Section **3.7 Data Elements** and **3.8 Private Data Element**.*

3.6.2.1 File Header

File Header must be set in all Interchange Files. If JCBI Settlement System receives an Interchange File without File Header, all of the Interchange Messages in the Interchange File are rejected as Interchange File Error.

"Bit 71: Message Number" indicates the sequence number of File Header in an Interchange File.

Table 3-6-2-1-1: File Header

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
24	Function Code	M	M	689
33	Forwarding Institution ID Code	M	M	
48	Additional Data	M	M	
PDE 3901	File ID	M	M	
71	Message Number	M	M	00000001
100	Receiving Institution ID Code	M	M	

3.6.2.2 File Trailer

File Trailer also must be in all Interchange Files. If JCBI Settlement System receives an Interchange File without File Trailer, all of the Interchange Messages in the Interchange File are rejected as Interchange File Error.

Table 3-6-2-2-1: File Trailer

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
24	Function Code	M	M	690
33	Forwarding Institution ID Code	M	M	
48	Additional Data	M	M	
PDE 3901	File ID	M	M	
PDE 3902	Total Transaction Amount	M	M	
PDE 3903	Number of Messages	M	M	
71	Message Number	M	M	
100	Receiving Institution ID Code	M	M	

3.6.2.3 Presentment

(*1) Presentment must contain 1240 in MTI and 200 in “Bit24: Function Code”.

Table 3-6-2-3-1: Presentment

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1240(*1)
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
2	Primary Account Number (PAN)	M	M	
3	Processing Code	M	M	
4	Amount, Transaction	M	M	
5	Amount, Reconciliation (Settlement)	-	M	
6	Amount, Cardholder Billing	-	M	
9	Conversion Rate, Reconciliation (Settlement)	-	M	
10	Conversion Rate, Cardholder Billing	-	M	
12	Date and Time, Local Transaction	M	M	
14	Date, Expiration	C	C	
16	Date, Conversion	-	M	
22	Point of Service Data Code	M	M	
23	Card Sequence Number	C	C	
24	Function Code	M	M	200(*1)
26	Card Acceptor Business Code (MCC)	M	M	
31	Acquirer Reference Data	M	M	
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
37	Retrieval Reference Number	O	C	
38	Approval Code	C	C	
40	Service Code	C	C	
41	Card Acceptor Terminal ID	O	C	
42	Card Acceptor ID Code	M	M	
43	Card Acceptor Name / Location	M	M	
48	Additional Data	M	M	
PDE 3001	JCB Int'l Product / Grade Identifier	-	M	
PDE 3002	Currency Exponents	M	M	
PDE 3003	Clearing Data	-	M	
PDE 3005	Amounts, Transaction Fees	-	C	
PDE 3006	Additional Info	-	C	
PDE 3007	Reversal Indicator	C	C	

Bit/PDE	Name	Org	Dst	Value
PDE 3008	Card Acceptor Additional Information	O	C	
PDE 3009	EC Security Level Indicator	C	C	
PDE 3011	Original Acquirer Reference Data	-	C	
PDE 3012	Original Card Acceptor Terminal ID	-	C	
PDE 3013	Original Card Acceptor ID Code	-	C	
PDE 3015	Token Information	-	C	
PDE 3021	ATM Access Fee Amount, Reconciliation	-	C	
PDE 3030	Transit Flag	C	/	
49	Currency Code, Transaction	M	M	
50	Currency Code, Reconciliation (Settlement)	-	M	
51	Currency Code, Cardholder Billing	-	M	
54	Amounts, Additional	C	C	
55	Integrated Circuit Card (ICC) System-Related Data	C	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

3.6.2.4 **Addendum Information**

Addendum Information is supplemental information with Presentment.

🕮 *Refer to Section **3.5.10 Addendum Information** for more detail.*

Table 3-6-2-4-1: Addendum Information (Travel General)

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
24	Function Code	M	M	695
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
48	Additional Data	M	M	
PDE 3600	Addendum Control Data	M	M	s2: 01

Bit/PDE	Name	Org	Dst	Value
PDE 3602	Travel Agency ID/Code	O	C	
PDE 3604	Travel Agency Name	O	C	
PDE 3605	Ticket Issuer Name	O	C	
PDE 3606	Ticket Issue City	O	C	
PDE 3607	Date Ticket Issue	O	C	
PDE 3608	Travel Process Identifier	O	C	
PDE 3609	Travel Transaction Type Code	O	C	
PDE 3611	Passenger Name	C	C	
PDE 3612	Ticket Number	C	C	
PDE 3613	E-Ticket Indicator	O	C	
PDE 3614	Conjunction Ticket	O	C	
PDE 3615	Invoice Number	O	C	
PDE 3616	Carrier Code	C	C	
PDE 3617	Carrier Name	C	C	
PDE 3618	Customer Reference	C	C	
PDE 3619	Amount Total Fare	C	C	
PDE 3620	Amount Total Fees	C	C	
PDE 3621	Amount Total Taxes	O	C	
PDE 3622	Number in Party	O	C	
PDE 3623	Travel Document Type Code	O	C	
PDE 3624	Airline Document Number	O	C	
PDE 3625	Airline Document Parts	O	C	
PDE 3628	Conjunction Ticket No	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	

Bit/PDE	Name	Org	Dst	Value
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

Table 3-6-2-4-2: Addendum Information (Travel Leg)

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
24	Function Code	M	M	695
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
48	Additional Data	M	M	
PDE 3600	Addendum Control Data	M	M	s2: 02
PDE 3616	Carrier Code	C	C	
PDE 3631	Departure Date	C	C	
PDE 3636	Class of Travel	C	C	
PDE 3637	Departure Airport Code	C	C	
PDE 3638	Destination Airport Code	C	C	
PDE 3639	Stop Over Code	C	C	
PDE 3640	Fare Basis Code	C	C	
PDE 3641	Flight Number	C	C	
PDE 3642	Departure Time & Segment Code	C	C	
PDE 3643	Arrival Time & Segment Code	O	C	
PDE 3644	Amount Fare	O	C	
PDE 3645	Amount Fees	O	C	
PDE 3646	Amount Taxes	O	C	
PDE 3647	Departure Tax	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	

Bit/PDE	Name	Org	Dst	Value
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

Table 3-6-2-4-3: Addendum Information (Travel Rail)

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
24	Function Code	M	M	695
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
48	Additional Data	M	M	
PDE 3600	Addendum Control Data	M	M	s2: 03
PDE 3602	Travel Agency ID/Code	O	C	
PDE 3604	Travel Agency Name	O	C	
PDE 3605	Ticket Issuer Name	O	C	
PDE 3606	Ticket Issue City	O	C	
PDE 3609	Travel Transaction Type Code	O	C	
PDE 3611	Passenger Name	C	C	
PDE 3612	Ticket Number	C	C	
PDE 3616	Carrier Code	C	C	
PDE 3617	Carrier Name	C	C	
PDE 3618	Customer Reference	C	C	
PDE 3619	Amount Total Fare	C	C	
PDE 3620	Amount Total Fees	C	C	
PDE 3621	Amount Total Taxes	O	C	
PDE 3631	Departure Date	C	C	
PDE 3632	Departure Date 2	O	C	
PDE 3633	Departure Date 3	O	C	
PDE 3634	Departure Date 4	O	C	
PDE 3651	Departure Station Name	O	C	
PDE	Departure Station Name 2	O	C	

Bit/PDE	Name	Org	Dst	Value
3652				
PDE 3653	Departure Station Name 3	O	C	
PDE 3654	Departure Station Name 4	O	C	
PDE 3655	Destination Station Name	O	C	
PDE 3656	Destination Station Name 2	O	C	
PDE 3657	Destination Station Name 3	O	C	
PDE 3658	Destination Station Name 4	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

Table 3-6-2-4-4: Addendum Information (Lodge)

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
24	Function Code	M	M	695
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
48	Additional Data	M	M	
PDE 3600	Addendum Control Data	M	M	s2: 04
PDE 3601	No-Show Indicator	O	C	
PDE 3602	Travel Agency ID/Code	O	C	
PDE 3604	Travel Agency Name	O	C	
PDE 3661	Lodging Renter Name	O	C	
PDE 3662	Lodging Folio Number	O	C	
PDE 3663	Lodging Total Amount	O	C	
PDE	Lodging Total Non-Room Amount	O	C	

Bit/PDE	Name	Org	Dst	Value
3664				
PDE 3665	Lodging Total Amount charged on card	O	C	
PDE 3666	Lodging Amount Room Service	O	C	
PDE 3667	Lodging Bar/mini-Bar	O	C	
PDE 3668	Lodging Date Arrival	C	C	
PDE 3669	Lodging Check In Time	O	C	
PDE 3670	Lodging Date Departure	C	C	
PDE 3671	Lodging Check Out Time	O	C	
PDE 3672	Lodging Customer Service/Facility Phone Number	C	C	
PDE 3673	Lodging Amount Room Rate 1	C	C	
PDE 3674	Lodging Amount Room Rate 2	O	C	
PDE 3675	Lodging Amount Room Rate 3	O	C	
PDE 3676	Lodging Amount Room Tax	C	C	
PDE 3677	Lodging Amount Phone Charges	O	C	
PDE 3678	Lodging Amount Restaurant Charges	O	C	
PDE 3679	Lodging Amount Laundry/dry Cleaning	O	C	
PDE 3680	Lodging Other Services	O	C	
PDE 3681	Number of Nights at Room Rate 1	C	C	
PDE 3682	Number of Nights at Room Rate 2	O	C	
PDE 3683	Number of Nights at Room Rate 3	O	C	
PDE 3684	Lodging Movie Charges	O	C	
PDE 3685	Lodging Health Club Charge	O	C	
PDE 3686	Lodging Special Program Code	O	C	
PDE 3687	Lodging Charge Type Code	O	C	
PDE 3688	Lodging Stay Duration	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	

Bit/PDE	Name	Org	Dst	Value
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

Table 3-6-2-4-5: Addendum Information (Rent-A-Car)

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
24	Function Code	M	M	695
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
48	Additional Data	M	M	
PDE 3600	Addendum Control Data	M	M	s2: 05
PDE 3602	Travel Agency ID / Code	O	C	
PDE 3604	Travel Agency Name	O	C	
PDE 3691	Auto Rental Agency Name	C	C	
PDE 3692	Auto Rental Agreement Reference	C	C	
PDE 3693	Auto Renter Name	C	C	
PDE 3694	Auto Rental City	C	C	
PDE 3695	Auto Rental State / Providence	C	C	
PDE 3696	Auto Rental Country Code	C	C	
PDE 3697	Auto Rental Pickup Date	C	C	
PDE 3698	Auto Rental Pickup Time	C	C	
PDE 3699	Auto Return City	C	C	
PDE 3700	Auto Return State/Providence	C	C	
PDE 3701	Auto Return Country	C	C	
PDE 3702	Auto Return Location ID	C	C	
PDE 3703	Auto Return Date	C	C	
PDE 3704	Auto Rental Return Time	C	C	
PDE 3705	Auto Rental Rate & Rental Rate Time Period	C	C	

Bit/PDE	Name	Org	Dst	Value
PDE 3706	Auto Rental Distance	O	C	
PDE 3707	Auto Maximum Free Miles / Kilometers	O	C	
PDE 3708	Auto Distance Unit of Measure	O	C	
PDE 3709	Auto Amount Vehicle Insurance	O	C	
PDE 3710	Auto Class ID	C	C	
PDE 3711	Auto Rental Period Days	C	C	
PDE 3712	Auto One Way Drop Off Charge	O	C	
PDE 3713	Auto Late Charge	O	C	
PDE 3714	Auto Fuel Charge	O	C	
PDE 3715	Auto Other & Extra Charge	O	C	
PDE 3716	Auto Rental Audit Adjustment Indicator	O	C	
PDE 3717	Auto Rental Audit Adjustment Amount	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

3.6.2.5 **Retrieval Request**

A Retrieval Request shall be applied by Interchange File. Retrieval Fulfillment is only available at "Operations Support" , a web-based solution for disputes.

(*1) Retrieval Request must be set with 1644 in MTI and 603 in "Bit24: Function Code".

(*2) Bit 25 must be populated with a value corresponding to the Message Type.

Refer to Regulations - Section 6.2.4 Retrieval Reason for details.

Table 3-6-2-5-1: Retrieval Request

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1644(*1)

Bit/PDE	Name	Org	Dst	Value
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
2	Primary Account Number (PAN)	M	M	
3	Processing Code	M	M	
12	Date and Time, Local Transaction	M	M	
14	Date, Expiration	C	C	
22	Point of Service Data Code	M	M	
23	Card Sequence Number	C	C	
24	Function Code	M	M	603(*1)
25	Message Reason Code	M	M	(*2)
26	Card Acceptor Business Code (MCC)	M	M	
30	Amounts, Original	M	M	
31	Acquirer Reference Data	M	M	
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
37	Retrieval Reference Number	O	C	
38	Approval Code	C	C	
40	Service Code	C	C	
41	Card Acceptor Terminal ID	O	C	
42	Card Acceptor ID Code	M	M	
43	Card Acceptor Name / Location	M	M	
48	Additional Data	M	M	
PDE 3001	JCB Int'l Product / Grade Identifier	-	M	
PDE 3002	Currency Exponents	M	M	
PDE 3003	Clearing Data	-	M	
PDE 3008	Card Acceptor Additional Information	O	C	
PDE 3009	EC Security Level Indicator	C	C	
PDE 3012	Original Card Acceptor Terminal ID	-	C	
PDE 3013	Original Card Acceptor ID Code	-	C	
PDE 3014	Modified Acquirer Reference Data	-	C	
PDE 3201	Dispute Control Number	-	M	
PDE 3203	Retrieval Document	M	M	
PDE 3251	Sender Memo	O	-	
49	Currency Code, Transaction	M	M	
50	Currency Code, Reconciliation (Settlement)	-	M	

Bit/PDE	Name	Org	Dst	Value
62	Additional Data 2	C	C	
71	Message Number	M	M	
72	Data Record	C	C	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

3.6.2.6 **First Chargeback**

(*1) First Chargeback must be set with 1442 in MTI and 450 or 453 in Bit24: Function Code.

📖 *Refer to Note on Bit 24 in Section **3.7 Data Elements** for details.*

(*2) Bit4 must be populated with a value corresponding to the value in Bit 24.

📖 *Refer to Section 3.5.13 Combination of values in Chargeback process for details.*

(*3) Bit 25 must be populated with a value corresponding to the Message Type.

📖 *Refer to Regulations - Section 6.4.1 Chargeback Reasons by Categories for details.*

Table 3-6-2-6-1: First Chargeback

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1442(*1)
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
2	Primary Account Number (PAN)	M	M	
3	Processing Code	M	M	
4	Amount, Transaction	M	M	(*2)
5	Amount, Reconciliation (Settlement)	-	M	
9	Conversion Rate, Reconciliation (Settlement)	-	M	
12	Date and Time, Local Transaction	M	M	
14	Date, Expiration	C	C	
16	Date, Conversion	-	M	
22	Point of Service Data Code	M	M	
23	Card Sequence Number	C	C	
24	Function Code	M	M	Full: 450 Partial: 453 (*1)(*2)
25	Message Reason Code	M	M	(*3)

Bit/PDE	Name	Org	Dst	Value
26	Card Acceptor Business Code (MCC)	M	M	
30	Amounts, Original	M	M	
31	Acquirer Reference Data	M	M	
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
37	Retrieval Reference Number	C	C	
38	Approval Code	C	C	
40	Service Code	C	C	
41	Card Acceptor Terminal ID	C	C	
42	Card Acceptor ID Code	M	M	
43	Card Acceptor Name/Location	M	M	
48	Additional Data	M	M	
PDE 3001	JCB Int'l Product/Grade Identifier	-	M	
PDE 3002	Currency Exponents	M	M	
PDE 3003	Clearing Data	-	M	
PDE 3005	Amounts, Transaction Fees	-	C	
PDE 3006	Additional Info	-	C	
PDE 3007	Reversal Indicator	C	C	
PDE 3009	EC Security Level Indicator	C	C	
PDE 3012	Original Card Acceptor Terminal ID	-	C	
PDE 3013	Original Card Acceptor ID Code	-	C	
PDE 3014	Modified Acquirer Reference Data	-	C	
PDE 3021	ATM Access Fee Amount, Reconciliation	-	C	
PDE 3030	Transit Flag	C	/	
PDE 3201	Dispute Control Number	-	M	
PDE 3202	Retrieval Request Data	-	C	
PDE 3205	First Chargeback Reference Number	O	-	
PDE 3206	Chargeback Support Documentation Dates	-	C	
PDE 3250	Documentation Indicator	M	M	
PDE 3251	Sender Memo	O	-	
49	Currency Code, Transaction	M	M	
50	Currency Code, Reconciliation (Settlement)	-	M	

Bit/PDE	Name	Org	Dst	Value
54	Amounts, Additional	C	C	
55	Integrated Circuit Card (ICC) System-Related Data	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
72	Data Record	C	C	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

3.6.2.7 Representment

(*1) Representment must be set with 1240 in MTI and 205 or 280 in "Bit24: Function Code".

NOTE: Bit24 value will depend on whether it is a full or partial Representment.

*Refer to Note on Bit 24 in Section **3.7 Data Elements** for details.*

(*2) Bit4 must be populated with a value corresponding to the value in Bit 24.

Refer to Section 3.5.13 Combination of values in Chargeback process for details.

(*3) Bit 25 must be populated with a value corresponding to the Message Type.

Refer to Regulations - Section 6.4.3 Representment Reason for details.

Table 3-6-2-7-1: Representment

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1240(*1)
	Bit Map, Primary	M	M	
1	Bit Map, Secondary	M	M	
2	Primary Account Number (PAN)	M	M	
3	Processing Code	M	M	
4	Amount, Transaction	M	M	(*2)
5	Amount, Reconciliation (Settlement)	-	M	
6	Amount, Cardholder Billing	-	M	
9	Conversion Rate, Reconciliation (Settlement)	-	M	
10	Conversion Rate, Cardholder Billing	-	M	
12	Date and Time, Local Transaction	M	M	
14	Date, Expiration	C	C	

Bit/PDE	Name	Org	Dst	Value
16	Date, Conversion	-	M	
22	Point of Service Data Code	M	M	
23	Card Sequence Number	C	C	
24	Function Code	M	M	Full: 205 Partial: 280 (*1)(*2)
25	Message Reason Code	M	M	(*3)
26	Card Acceptor Business Code (MCC)	M	M	
30	Amounts, Original	M	M	
31	Acquirer Reference Data	M	M	
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
37	Retrieval Reference Number	C	C	
38	Approval Code	C	C	
40	Service Code	C	C	
41	Card Acceptor Terminal ID	C	C	
42	Card Acceptor ID Code	M	M	
43	Card Acceptor Name / Location	M	M	
48	Additional Data	M	M	
PDE 3001	JCB Int'l Product / Grade Identifier	-	M	
PDE 3002	Currency Exponents	M	M	
PDE 3003	Clearing Data	-	M	
PDE 3005	Amounts, Transaction Fees	-	C	
PDE 3006	Additional Info	-	C	
PDE 3007	Reversal Indicator	C	C	
PDE 3009	EC Security Level Indicator	C	C	
PDE 3011	Original Acquirer Reference Data	-	C	
PDE 3012	Original Card Acceptor Terminal ID	-	C	
PDE 3013	Original Card Acceptor ID Code	-	C	
PDE 3021	ATM Access Fee Amount, Reconciliation	-	C	
PDE 3030	Transit Flag	C	/	
PDE 3201	Dispute Control Number	-	M	
PDE 3202	Retrieval Request Data	-	C	
PDE 3205	First Chargeback Reference Number	-	C	

Bit/PDE	Name	Org	Dst	Value
PDE 3206	Chargeback Support Documentation Dates	-	C	
PDE 3207	First Chargeback Return Data	-	C	
PDE 3208	Representment Reference Number	O	-	
PDE 3250	Documentation Indicator	M	M	
PDE 3251	Sender Memo	O	-	
49	Currency Code, Transaction	M	M	
50	Currency Code, Reconciliation (Settlement)	-	M	
51	Currency Code, Cardholder Billing	-	M	
54	Amounts, Additional	C	C	
55	Integrated Circuit Card (ICC) System-Related Data	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
72	Data Record	C	C	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

3.6.2.8 Second Chargeback

(*1) Second Chargeback must be set with 1442 in MTI and 451 or 454 in Bit24: Function Code.

NOTE: Bit24 value will depend on whether it is a full or partial Second Chargeback.

*Refer to Note on Bit 24 in Section **3.7 Data Elements** for details.*

(*2) Bit4 must be populated with a value corresponding to the value in Bit 24.

Refer to Section 3.5.13 Combination of values in Chargeback process for details.

(*3) Bit 25 must be populated with a value corresponding to the Message Type.

Refer to Regulations - Section 6.4.1 Chargeback Reasons by Categories for details.

Table 3-6-2-8-1: Second Chargeback

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	M	M	1442(*1)
	Bit Map, Primary	M	M	

Bit/PDE	Name	Org	Dst	Value
1	Bit Map, Secondary	M	M	
2	Primary Account Number (PAN)	M	M	
3	Processing Code	M	M	
4	Amount, Transaction	M	M	(*2)
5	Amount, Reconciliation (Settlement)	-	M	
9	Conversion Rate, Reconciliation (Settlement)	-	M	
12	Date and Time, Local Transaction	M	M	
14	Date, Expiration	C	C	
16	Date, Conversion	-	M	
22	Point of Service Data Code	M	M	
23	Card Sequence Number	C	C	
24	Function Code	M	M	Full: 451 Partial: 454 (*1)(*2)
25	Message Reason Code	M	M	(*3)
26	Card Acceptor Business Code (MCC)	M	M	
30	Amounts, Original	M	M	
31	Acquirer Reference Data	M	M	
32	Acquiring Institution ID Code	M	M	
33	Forwarding Institution ID Code	M	M	
37	Retrieval Reference Number	C	C	
38	Approval Code	C	C	
40	Service Code	C	C	
41	Card Acceptor Terminal ID	C	C	
42	Card Acceptor ID Code	M	M	
43	Card Acceptor Name / Location	M	M	
48	Additional Data	M	M	
PDE 3001	JCB Int'l Product / Grade Identifier	-	M	
PDE 3002	Currency Exponents	M	M	
PDE 3003	Clearing Data	-	M	
PDE 3005	Amounts, Transaction Fees	-	C	
PDE 3006	Additional Info	-	C	
PDE 3007	Reversal Indicator	C	C	
PDE 3009	EC Security Level Indicator	C	C	
PDE 3012	Original Card Acceptor Terminal ID	-	C	
PDE 3013	Original Card Acceptor ID Code	-	C	
PDE 3014	Modified Acquirer Reference Data	-	C	

Bit/PDE	Name	Org	Dst	Value
PDE 3021	ATM Access Fee Amount, Reconciliation	-	C	
PDE 3030	Transit Flag	C	/	
PDE 3201	Dispute Control Number	-	M	
PDE 3202	Retrieval Request Data	-	C	
PDE 3206	Chargeback Support Documentation Dates	-	C	
PDE 3207	First Chargeback Return Data	-	C	
PDE 3208	Representment Reference Number	-	C	
PDE 3209	Second Chargeback Support Documentation Date	-	C	
PDE 3210	Representment Resubmission Data	-	C	
PDE 3211	Second Chargeback Reference Number	O	-	
PDE 3250	Documentation Indicator	M	M	
PDE 3251	Sender Memo	O	-	
49	Currency Code, Transaction	M	M	
50	Currency Code, Reconciliation (Settlement)	-	M	
54	Amounts, Additional	C	C	
55	Integrated Circuit Card (ICC) System Related Data	O	C	
62	Additional Data 2	C	C	
71	Message Number	M	M	
72	Data Record	C	C	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	M	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	C	C	
124	Additional Data 4	C	C	
125	Additional Data 5	C	C	
126	Additional Data 6	C	C	

3.6.2.9 **Fee Collection**

JCBI Settlement System creates and provides Fee related information such as the result of Arbitration / Pre-Arbitration, Application Fees, and the settlement amount of Monthly / Quarterly Fees in Fee Collection. JCBI Settlement System does not support Fee information exchange among Licensees.

Table 3-6-2-9-1: Fee Collection

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	-	M	1740
	Bit Map, Primary	-	M	
1	Bit Map, Secondary	-	M	
3	Processing Code	-	M	
5	Amount, Reconciliation (Settlement)	-	M	
24	Function Code	-	M	781
33	Forwarding Institution ID Code	-	M	
48	Additional Data	-	M	
PDE 3002	Currency Exponents	-	M	
PDE 3003	Clearing Data	-	M	
PDE 3302	Amount, Other	-	M	
50	Currency Code, Reconciliation (Settlement)	-	M	
62	Additional Data 2	-	C	
71	Message Number	-	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	-	M	
100	Receiving Institution ID Code	-	M	

3.6.2.10 **Acknowledgement File**

JCBI Settlement System creates and provides Acknowledgement File per Forwarding Institution ID and per Transaction Currency. If Multiple Transaction Currencies are linked with one Forwarding Institution ID, the same number of Acknowledgement Files shall be provided.

Acknowledgement File is provided in Interchange File whose PDE 3901 Sub Field 1 of Interchange File Header is “003” (Acknowledge File / Message Error Information).

Table 3-6-2-10-1: Acknowledgement File

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	-	M	1540
	Bit Map, Primary	-	M	
1	Bit Map, Secondary	-	M	
24	Function Code	-	M	570
33	Forwarding Institution ID Code	-	M	
48	Additional Data	-	M	
PDE 3002	Currency Exponents	-	C	

Bit/PDE	Name	Org	Dst	Value
PDE 3501	Date and Time, Verification	-	M	
PDE 3502	Total Message Count	-	M	
PDE 3503	Total Net Amount, in Transaction Currency	-	C	
PDE 3504	Total Credit Amount, in Transaction Currency	-	C	
PDE 3505	Total Debit Amount, in Transaction Currency	-	C	
PDE 3506	Presentment Message Count	-	C	
PDE 3507	Presentment Net Amount, in Transaction Currency	-	C	
PDE 3508	Presentment Credit Amount, in Transaction Currency	-	C	
PDE 3509	Presentment Debit Amount, in Transaction Currency	-	C	
PDE 3510	First Chargeback (Full) Message Count	-	C	
PDE 3511	First Chargeback (Full) Net Amount, in Transaction Currency	-	C	
PDE 3512	First Chargeback (Full) Credit Amount, in Transaction Currency	-	C	
PDE 3513	First Chargeback (Full) Debit Amount, in Transaction Currency	-	C	
PDE 3514	First Chargeback (Partial) Message Count	-	C	
PDE 3515	First Chargeback (Partial) Net Amount, in Transaction Currency	-	C	
PDE 3516	First Chargeback (Partial) Credit Amount, in Transaction Currency	-	C	
PDE 3517	First Chargeback (Partial) Debit Amount, in Transaction Currency	-	C	
PDE 3518	Representment (Full) Message Count	-	C	
PDE 3519	Representment (Full) Net Amount, in Transaction Currency	-	C	
PDE 3520	Representment (Full) Credit Amount, in Transaction Currency	-	C	
PDE 3521	Representment (Full) Debit Amount, in Transaction Currency	-	C	
PDE 3522	Representment (Partial) Message Count	-	C	
PDE 3523	Representment (Partial) Net Amount, in Transaction Currency	-	C	
PDE 3524	Representment (Partial) Credit Amount, in Transaction Currency	-	C	
PDE 3525	Representment (Partial) Debit Amount, in Transaction Currency	-	C	
PDE 3526	Second Chargeback (Full) Message Count	-	C	
PDE 3527	Second Chargeback (Full) Net Amount, in Transaction Currency	-	C	
PDE	Second Chargeback (Full) Credit Amount,	-	C	

Bit/PDE	Name	Org	Dst	Value
3528	in Transaction Currency			
PDE 3529	Second Chargeback (Full) Debit Amount, in Transaction Currency	-	C	
PDE 3530	Second Chargeback (Partial) Message Count	-	C	
PDE 3531	Second Chargeback (Partial) Net Amount, in Transaction Currency	-	C	
PDE 3532	Second Chargeback (Partial) Credit Amount, in Transaction Currency	-	C	
PDE 3533	Second Chargeback (Partial) Debit Amount, in Transaction Currency	-	C	
PDE 3534	Retrieval Request Message Count	-	C	
PDE 3536	Addendum Information Message Count	-	C	
49	Currency Code, Transaction	-	C	
62	Additional Data 2	-	C	
71	Message Number	-	M	
94	Transaction Originator Institution ID Code	-	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	-	C	
124	Additional Data 4	-	C	
125	Additional Data 5	-	C	
126	Additional Data 6	-	C	

3.6.2.11 Message Error Information

JCBI Settlement System creates and provides Message Error Information per Transaction Data which rejected by the system. Message Error Information shall convey 10 pairs of error information per Interchange Message at maximum, even if the number of errors exceeds 10. JCBI Settlement System provides Interchange Message in pair with Message Error Information.

Message Error Information is provided in Interchange File whose PDE 3901 Sub Field 1 of Interchange File Header is “003” (Acknowledge File / Message Error Information).

Table 3-6-2-11-1: Message Error Information

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	-	M	1644
	Bit Map, Primary	-	M	
1	Bit Map, Secondary	-	M	
24	Function Code	-	M	691
32	Acquiring Institution ID Code	-	C	
33	Forwarding Institution ID Code	-	M	
48	Additional Data	-	C	
PDE	Original Message Number	-	C	

Bit/PDE	Name	Org	Dst	Value
3904				
PDE 3905	Message Error Indicator	-	C	
PDE 3906	Original File ID	-	C	
62	Additional Data 2	-	C	
71	Message Number	-	M	
72	Data Record	-	M	
93	Transaction Destination Institution ID Code	-	C	
94	Transaction Originator Institution ID Code	-	M	
100	Receiving Institution ID Code	-	M	

3.6.2.12 **File Rejection**

JCBI Settlement System creates and provides File Rejection in case that Physical File is rejected and not accepted by the system. The beginning 250 bytes at the longest are set in Bit 72 and forwarded back to Forwarding Institution.

File Rejection is provided in Interchange File whose PDE 3901 Sub Field 1 of Interchange File Header is “003” (Acknowledge File / Message Error Information).

(*1) Bit 25 must be filled with the value corresponding to the Message Type.

Refer to Section 3.9 Error Code List for details.

Table 3-6-2-12-1: File Rejection

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	-	M	1644
	Bit Map, Primary	-	M	
1	Bit Map, Secondary	-	M	
24	Function Code	-	M	692
25	Message Reason Code	-	C	(*1)
32	Acquiring Institution ID Code	-	C	
33	Forwarding Institution ID Code	-	M	
48	Additional Data	-	C	
PDE 3905	Message Error Indicator	-	C	
PDE 3906	Original File ID	-	C	
62	Additional Data 2	-	C	
71	Message Number	-	M	
72	Data Record	-	M	
93	Transaction Destination Institution ID Code	-	C	
94	Transaction Originator Institution ID Code	-	M	

Bit/PDE	Name	Org	Dst	Value
100	Receiving Institution ID Code	-	M	

3.6.2.13 Settlement Summary Information

JCBI Settlement System creates and provides Settlement Summary Information per Licensee, Interchange Type, and settlement bank account. If Licensee has multiple settlement bank accounts, the same number of Settlement Summary Information shall be provided. It shall be identified in "PDE3551: Settlement Data".

Settlement Summary Information is provided in Interchange File whose PDE 3901 Sub Field1 of Interchange File Header is "004" (Settlement Summary Information / Reconciliation Data).

Table 3-6-2-13-1: Settlement Summary Information

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	-	M	1540
	Bit Map, Primary	-	M	
1	Bit Map, Secondary	-	M	
24	Function Code	-	M	571
33	Forwarding Institution ID Code	-	M	
48	Additional Data	-	M	
PDE 3002	Currency Exponents	-	M	
PDE 3550	Interchange Type and Name	-	M	
PDE 3551	Settlement Data	-	M	
PDE 3552	Settlement Summary	-	M	
PDE 3553	Account Information	-	C	
PDE 3554	Acquirer Sales Transaction Amount in Reconciliation Currency	-	M	
PDE 3555	Retail Amount of Acquirer Sales Transaction in Reconciliation Currency	-	C	
PDE 3556	Manual Cashing Amount of Acquirer Sales Transaction in Reconciliation Currency	-	C	
PDE 3557	ATM Amount of Acquirer Sales Transaction in Reconciliation Currency	-	C	
PDE 3558	ATM Fee Amount of Acquirer Sales Transaction in Reconciliation Currency	-	C	
PDE 3559	Acquirer Fee Amount in Reconciliation Currency	-	M	
PDE 3560	Detail Data, Acquirer Fee Amount for Retail in Reconciliation Currency	-	C	
PDE 3561	Detail Data, Acquirer Fee Amount for Manual Cashing in Reconciliation Currency	-	C	
PDE 3562	Detail Data, Acquirer Fee Amount for ATM in Reconciliation Currency	-	C	
PDE	Acquirer Amount of Chargeback in	-	C	

Bit/PDE	Name	Org	Dst	Value
3564	Reconciliation Currency			
PDE 3565	Acquirer Amount of Other (Fee Collection) in Reconciliation Currency	-	C	
PDE 3566	Issuer Sales Transaction Amount in Reconciliation Currency	-	M	
PDE 3567	Retail Amount of Issuer Sales Transaction in Reconciliation Currency	-	C	
PDE 3568	Manual Cashing Amount of Issuer Sales Transaction in Reconciliation Currency	-	C	
PDE 3569	ATM Amount of Issuer Sales Transaction in Reconciliation Currency	-	C	
PDE 3571	Issuer Fee Amount in Reconciliation Currency	-	M	
PDE 3572	Detail Data, Issuer Fee Amount for Retail in Reconciliation Currency	-	C	
PDE 3573	Detail Data, Issuer Fee Amount for Manual Cashing in Reconciliation Currency	-	C	
PDE 3574	Detail Data, Issuer Fee Amount for ATM in Reconciliation Currency	-	C	
PDE 3576	Issuer Amount of Chargeback in Reconciliation Currency	-	C	
PDE 3577	Issuer Amount of Other (Fee Collection) in Reconciliation Currency	-	C	
50	Currency Code, Reconciliation (Settlement)	-	M	
62	Additional Data 2	-	C	
71	Message Number	-	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	-	M	
97	Amount, Net Reconciliation	-	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	-	C	
124	Additional Data 4	-	C	
125	Additional Data 5	-	C	
126	Additional Data 6	-	C	

3.6.2.14 **Reconciliation Data**

JCBI Settlement System creates Reconciliation Data to provide information such as Gross Settlement Amount, Transaction Fee Amount, and Net Settlement Amount per Transaction Data. “PDE3551: Settlement Data” in Reconciliation Data identifies the original Settlement Summary Information.

Reconciliation Data is provided in Interchange File whose PDE 3901 Sub Field1 of Interchange File Header is “004” (Settlement Summary Information / Reconciliation Data).

(*1) Bit 25 must be populated with a value corresponding to the original Message Type.

Table 3-6-2-14-1: Reconciliation Data

Bit/PDE	Name	Org	Dst	Value
	Message Type Identifier (MTI)	-	M	1540

Bit/PDE	Name	Org	Dst	Value
	Bit Map, Primary	-	M	
1	Bit Map, Secondary	-	M	
2	Primary Account Number (PAN)	-	C	
3	Processing Code	-	M	
4	Amount, Transaction	-	C	
5	Amount, Reconciliation(Settlement)	-	M	
12	Date and Time, Local Transaction	-	C	
14	Date, Expiration	-	C	
16	Date, Conversion	-	C	
22	Point of Service Data Code	-	C	
23	Card Sequence Number	-	C	
24	Function Code	-	M	500
25	Message Reason Code	-	C	(*1)
30	Amounts, Original	-	C	
31	Acquirer Reference Data	-	C	
32	Acquiring Institution ID Code	-	C	
33	Forwarding Institution ID Code	-	M	
38	Approval Code	-	C	
40	Service Code	-	C	
41	Card Acceptor Terminal ID	-	C	
42	Card Acceptor ID Code	-	C	
43	Card Acceptor Name/Location	-	C	
48	Additional Data - private	-	M	
PDE 3002	Currency Exponents	-	M	
PDE 3003	Clearing Data	-	M	
PDE 3004	Sub-LCID	-	M	
PDE 3005	Amounts, Transaction Fees	-	C	
PDE 3006	Additional Info	-	C	
PDE 3007	Reversal Indicator	-	C	
PDE 3009	EC Security Level Indicator	-	C	
PDE 3011	Original Acquirer Reference Data	-	C	
PDE 3012	Original Card Acceptor Terminal ID	-	C	
PDE 3013	Original Card Acceptor ID Code	-	C	
PDE 3014	Modified Acquirer Reference Data	-	C	
PDE 3015	Token Information	-	C	

Bit/PDE	Name	Org	Dst	Value
PDE 3021	ATM Access Fee Amount, Reconciliation	-	C	
PDE 3201	Dispute Control Number	-	C	
PDE 3302	Amount, Other	-	C	
PDE 3551	Settlement Data	-	M	
PDE 3581	ISSUER or ACQUIRER	-	M	
PDE 3582	MTI of Original Record	-	M	
PDE 3583	Function Code of Original Record	-	M	
PDE 3584	Processing Code of Original Record	-	M	
PDE 3585	Currency Conversion Rate	-	M	
49	Currency Code, Transaction	-	C	
50	Currency Code, Reconciliation (Settlement)	-	M	
54	Amounts, Additional	-	C	
55	Integrated Circuit Card (ICC) System-Related Data	-	C	
62	Additional Data 2	-	C	
71	Message Number	-	M	
93	Transaction Destination Institution ID Code	-	M	
94	Transaction Originator Institution ID Code	-	M	
97	amount, net reconciliation	-	M	
100	Receiving Institution ID Code	-	M	
123	Additional Data 3	-	C	
124	Additional Data 4	-	C	
125	Additional Data 5	-	C	
126	Additional Data 6	-	C	

3.7 Data Elements

Primary Bit Map

Length	8 bytes; Fixed Length
Format	Bit string
Length Field	No
Description	This field indicates the existence of data elements for the first 64 fields, and is mandatory for all message types.

Bit 1 Secondary Bit Map

Length	8 bytes; Fixed Length
Format	Bit string
Length Field	No
Description	This field indicates the existence of data elements from bit 65 to bit 128.

Bit 2 Primary Account Number (PAN)

Length	8 - 19 bytes; LLVAR
Format	Numeric
Length Field	Yes
Description	This field must be filled with the Cardnumber of JCB Card. The Cardnumber set in this field must: - be within the valid IIN Range, and 📖 *Refer to **"Regulations" -1.3.2*** - have a valid check-digit on the last digit of Cardnumber.
Note	✎ *A calculation method of the check-digit is defined in **"Schedule E"**.*

Bit 3 Processing Code

Length	6 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Processing Code. <table><tr><th>Codes</th><th>Descriptions</th></tr><tr><td>000000</td><td>Retail</td></tr><tr><td>200000</td><td>Refund</td></tr><tr><td>120000</td><td>Manual Cash</td></tr><tr><td>010000</td><td>ATM</td></tr><tr><td>190000</td><td>Sender DEBITs to receiver</td></tr><tr><td>290000</td><td>Sender CREDITs to receiver</td></tr></table>
Note	*Reversal / Chargeback / Representment / Retrieval Transaction shall be set the same value as Presentment Transaction.*

Bit 4 Amount, Transaction

Length	12 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with the amount of Presentment, Reversal, Chargeback (First / Second), and Representment in Transaction Currency.
Note	*Decimal place must be consistent with Currency Definition in JRP Code List.* *In Full Reversal, the amount must be the same with the original amount of Presentment.* *In First Chargeback, the amount must be less than the original amount of Presentment when Bit24 is "453(First Chargeback Partial)".* *In First Chargeback, the amount must be equal to the original amount of Presentment when Bit24 is "450(First Chargeback Full)" .* *In Representment and Second Chargeback, the amount must be the same with the amount of First Chargeback.*

Bit 5 Amount, Reconciliation (Settlement)

Length	12 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field shall be filled with Gross Settlement Amount. *Refer to **3.5.6** for more details.* Bit 5 = Transaction Amount (Bit 4) x Conversion Rate for Settlement Currency / Conversion Rate for Transaction Currency.
Note	*Decimal place must be consistent with Currency Definition in JRP **"Code List".***

Bit 6 Amount, Cardholder Billing

Length	12 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field shall be filled with the amount to be charged to Issuer / Cardholder. *Refer to **3.5.6** for more details* Bit 6 = Transaction Amount (Bit 4) x Cardmember Billing Conversion Rate (Bit10)
Note	*Decimal place must be consistent with Currency Definition in JRP **"Code List".***

Bit 9 Conversion Rate, Reconciliation(Settlement)

Length	8 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field shall be filled with the Cross Rate which calculated in Settled Amount Reconciliation Bit 5. The rate from USD for Settlement Currency divided by USD for Transaction Currency shall be in D7 Format.
Note	*The real conversion rate used by settlement is in PDE3585 of Reconciliation Data.*

Bit 10 Conversion Rate, Cardholder Billing

Length	8 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	Conversion Rate for Issuer Billing Amount calculation.
Note	✐ *The rate is to be set in D7 Format.*

Bit 12 Date and Time, Local Transaction

Length	12 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Transaction Date and Time in Authorization in the following format. - YYMMDDhhmmss
Note	✐ *In Reversal, the date must be same with the Presentment.* ✐ *In some certain cases, '000000' may be set instead of YYMMDD.* ✐ *If the original transaction is provided in the Former Interchange File Format, hhmmss must be filled with '000000'.* ✐ *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 14 Date, Expiration

Length	4 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Expiration Date of card in the following format. - YYMM
Note	✐ *Mandatory in IC Related Record.* ✐ *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.* ✐ *In case of COF Tokenization Transactions, Token Expiration date shall be set in this field between Acquirers and JCBI.*

Bit 16 Date, Conversion

Length	4 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Conversion Date of currency in the following format. - MMDD

Bit 22 Point of Service Data Code

Length	12 bytes; Fixed Length
Format	Alphabetic, Numeric
Length Field	No
Description	PAN ENTRY mode

Table1 Position1: Card Data Input Capability

Values	Descriptions
0	unknown
1	manual, no terminal
2	magnetic stripe read
3	bar code
4	OCR
5	ICC
6	key entered

Table2 Position2: Cardholder Authentication Capability

Values	Descriptions
0	no electronic authentication
1	PIN
2	electronic signature analysis
3	biometrics
4	biographic
5	electronic authentication in operation
6	other
9	unknown

Table3 Position3: Card Capture Capability

Values	Descriptions
0	none
1	capture

Table4 Position4: Operating Environment

Values	Descriptions
0	no terminal used
1	on premises of card acceptor, attended
2	on premises of card acceptor, unattended
3	off premises of card acceptor, attended
4	off premises of card acceptor, unattended
5	on premises of cardholder, unattended
Z	Other

Table5 Position5: Cardholder Present

Values	Descriptions
0	cardholder present
1	cardholder not present, unspecified
2	cardholder not present, mail order
3	cardholder not present, telephone order
4	cardholder not present, standing authorization
8	cardholder not present, recurring billing
9	cardholder not present, internet transaction
Z	Other

Table6 Position6: Card Present

Values	Descriptions
0	card no present
1	card present
Z	Other

Table7 Position7: Card Data Input Mode

Values	Descriptions
0	Unknown
1	Manual (typing) entry
2	Magnetic stripe reading (The Track 2 data encoded on the magnetic stripe is set in Bit 35 of online message, but truncation or alteration of the data is possible.)
3	bar code
4	OCR
6	key entered
7	Card On File
C	Chip Reading
M	Contactless Chip reading
S	E-Commerce
U	Magnetic stripe reading after attempted processing using data on chip (Magnetic stripe reading after attempted processing using data on chip. The full Track 2 data encoded on the magnetic stripe is set in Bit 35 of online message without truncation or alteration.)
Z	Other

Table8 Position8: Cardholder Authentication Method

Values	Descriptions
0	not authenticated
1	PIN
2	electronic signature analysis
3	biometrics
4	biographic
5	manual signature verification
6	other manual verification
Z	Other

Table9 Position9: Cardholder Authentication Entity

Values	Descriptions
0	not authenticated
1	ICC
2	CAD
3	authorizing agent
4	by merchant
5	other

Table10 Position10: Card Data Output Capability

Values	Descriptions
0	unknown
1	none
2	magnetic strip write
3	ICC

Table11 Position11: Terminal Output Capability

Values	Descriptions
0	unknown
1	none
2	printing
3	display
4	printing and display

Table12 Position12: PIN Capture Capability

Values	Descriptions
0	no PIN capture capability
1	device PIN capture capability unknown
4	4 characters
5	5 characters
6	6 characters
7	7 characters
8	8 characters
9	9 characters
A	10 characters
B	11 characters
C	12 characters

Note

- *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*
- *Bit 22 was expanded from ISO8583: 1987 to ISO8583: 1993. Acquirers / Processors who create Clearing Files are recommended to create Transaction Records from Authorization messages along with the mapping guide written in the next page.*

Table13 How to map Position 1 with Bit 22 Position 1-2 in Authorization Message (J-Link)

J-Link Bit 22 Position 1-2	Interchange Message Bit 22 Position 1
00	0
01	1
02	2
05	5
07	5
10	1
81	1
97	5

Table14 How to map Position 2 with Bit 22 Position 3 in Authorization Message (J-Link)

J-Link Bit 22 Position 3	Interchange Message Bit 22 Position 2
0	9
1	1
2	0

Table15 How to map Position 4 with Bit 22 Position 1-2 or Bit 61 Position 1 or 2 in Authorization Message (J-Link)

J-Link Bit 22 Position 1-2	Interchange Message Bit 22 Position 4
10	0
81	0

J-Link Bit 61		Interchange Message Bit 22 Position 4
Position 1	Position 2	
1	Any	0
Any	1	0

Table16 How to map Position 5 with Bit 22 Position 1-2, Bit 25 Position 1-2 or Bit 61 Position 1-2 in Authorization Message (J-Link)

J-Link Bit 61		Interchange Message Bit 22 Position 5
Position 1	Position 2	
0	1	8
1	0	2 or 3
1	1	8
1	2	2 or 3
2	1	8

J-Link Bit 25 Position 1-2	Interchange Message Bit 22 Position 5
01	1

J-Link Bit 22 Position 1-2	Interchange Message Bit 22 Position 5
10	9*
81	9

When the authorization message meets more than one mapping condition, mapping is applied in the order of J-Link Bit 61, 22, 25.

**In the case of MIT(Merchant initiated transaction), "8" shall be set in Interchange Message Bit 22 Position 5.*

Table17 How to map Position 6 with Bit 22 Position 1-2 or Bit 25 in Authorization Message (J-Link)

J-Link Bit 22 Position 1-2	Interchange Message Bit 22 Position 6
02	1
05	1
07	1
10	0
81	0
97	1
J-Link Bit 25	**Interchange Message Bit 22 Position 6**
05	0

Table18 How to map Position 7 with Bit 22 Position 1-2 in Authorization Message (J-Link)

J-Link Bit 22 Position 1-2	Interchange Message Bit 22 Position 7
00	0
01	1
02	2
05	C
07	M
10	7
81	S
97	U

Table19 How to map Position 8 with Bit 22 Position 1-2 in Authorization Message (J-Link)

J-Link Bit 22 Position 1-2	Interchange Message Bit 22 Position 8
05	1
07	1

Table20 How to map Position 12 with Bit 22 Position 3 or Bit 26 in Authorization Message (J-Link)

J-Link Bit 22 Position 3	Interchange Message Bit 22 Position 12
2	0
J-Link Bit 26	**Interchange Message Bit 22 Position 12**
04	4
05	5
06	6
07	7
08	8
09	9
10	A
11	B
12	C

Bit 23 Card Sequence Number

Length	3 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with sequence numbers if a same cardnumber is assigned on multiple JCB cards.
Note	*Mandatory if Bit 55 exists for Acquirer. However, if the format is incorrect, JCB may cut off this field and forward the transaction to Issuer without this field.* *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 24 Function Code

Length	3 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Function Code.

Table 1 List of Function Codes

Codes	Descriptions
200	Presentment
205	Representment Full
280	Representment Partial
450	First Chargeback Full
451	Second Chargeback Full
453	First Chargeback Partial
454	Second Chargeback Partial
500	Reconciliation Data
570	Acknowledgement File
571	Settlement Summary Information
603	Retrieval Request
695	Addendum Information
689	File Header
690	File Trailer
691	Message Error Information
692	File Rejection
781	Fee Collection

<table>
<tr><td>Note</td><td>

FULL/PARTIAL segment for each corresponding Chargeback message shall match as below.

Table2 Correspondance of Function Codes in each Chargeback message

Message	First Chargeback	Representment	Second Chargeback
Value(Full)	450(First Chargeback Full)	205(Representment Full)	451(Second Chargeback Full)
Value(Partial)	453(First Chargeback Partial)	280(Representment Partial)	454(Second Chargeback Partial)

</td></tr>
</table>

Bit 25 Message Reason Code

Length	4 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Length Field	No
Description	This field shall be filled with Message Reason Code with leading zero.

Bit 26 Card Acceptor Business Code (MCC)

Length	4 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Merchant Category Code.
Note	*MCC Code is defined in JRP **"Code List"**.* *6011 is for ATM transaction, and 6010 is for Manual Cashing transaction.* *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 30 Amounts, Original

Length	24 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field shall be filled with original amount information. s1: Original Transaction Amount (in Transaction Currency); n 12 s2: Original Settlement Amount (in Settlement Currency); n 12 Outgoing: s1: Transaction Amount (in Transaction Currency) in Presentment from Acquirer s2: 000000000000 Incoming: s1: Transaction Amount (in Transaction Currency) in Presentment from Acquirer s2: Settlement Amount (in Settlement Currency) in Presentment for Destination

Bit 31 Acquirer Reference Data

Length	23 bytes; LLVAR
Format	Numeric
Length Field	Yes
Description	This field must be filled with Reference Number starting with 7 assigned by Originator. s1: 7; n 1 (Fixed) s2: Licensee Number; n 6 s3: Processing Date; n 4 MMDD (MM=Month, 01 to 12 / DD=Day, 01 to 31) This field must be filled with the same Processing Date as the MMDD in PDE3901's S2: File Reference Date of the header record. s4: Reference Number; n 12 (unique number assigned by Originator)
Note	*Subfield 3 may be filled with "YJJJ" instead of "MMDD" at Posting date of Transaction with prior consent of JCBI. (Y=Last digit of year, JJJ=Julian Date)* *In Reversal / Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.* *In JCB QR Code Payment transaction, the first 6 digits of s4: Reference Number is the same as "SystemTraceAuditNumber" of authorization message.*

Bit 32 Acquiring Institution ID Code

Length	1 - 11 bytes; LLVAR
Format	Numeric
Length Field	Yes
Description	This field must be filled with Licensee ID for Acquirer assigned by JCBI.
Note	*In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 33 Forwarding Institution ID Code

Length	1 - 11 bytes; LLVAR
Format	Numeric
Length Field	Yes
Description	This field must be filled with Institution ID for Institution assigned by JCBI. Outgoing: Institution ID of Institution forwarding Interchange File to JCBI Incoming: 100000 (Fixed)

Bit 37 Retrieval Reference Number

Length	12 bytes; Fixed Length
Format	Alphabetic, Numeric, Space
Length Field	No
Description	This field must be filled with Retrieval Reference Number which assigned by terminals.
Note	*In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 38 Approval Code

Length	6 bytes; Fixed Length
Format	Alphabetic, Numeric, Space
Length Field	No
Description	This field must be filled with Approval Code obtained in Authorization
Note	*In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 40 Service Code

Length	3 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Service Code of Track 1 or Track 2 in Authorization.
Note	🖉 *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 41 Card Acceptor Terminal ID

Length	8 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Length Field	No
Description	This field must be filled with Terminal ID assigned by Acquirer.
Note	🖉 *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 42 Card Acceptor ID Code

Length	15 bytes; Fixed Length
Format	Numeric, Alphabetic (Capital Letters), Space(Only trailing spaces are allowed)
Length Field	No
Description	This field must be filled with Merchant ID assigned by Acquirer. Also, it must be left-justified with trailing spaces.
Note	🖉 *In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 43 Card Acceptor Name/Location

Length	99 bytes; LLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	s1; Card Acceptor Name; ans 25 Merchant Name (Mandatory): Left justified, filled with trailing spaces. For Payment Facilitator Transactions, set the Payment Facilitator name and Sub-merchant name using the following format: Payment Facilitator name @ Sub-merchant name or Payment Facilitator name * Sub-merchant name *NOTE: Use the same Sub-merchant name displayed on the storefront or order page.* *NOTE: If there is not enough space, use the abbreviated name of the Payment Facilitator applied for in advance using* ***"Appendix 4-34"***. For Staged Digital Wallet Transactions, set the Staged Digital Wallet Operator name and its retailer name using the following format: Staged Digital Wallet Operator name @ retailer name or Staged Digital Wallet Operator name * retailer name *NOTE: Use the same retailer name displayed on the storefront or order page.* *NOTE: If there is not enough space, use the abbreviated name of the Staged Digital Wallet Operator applied for in advance using* ***"Appendix 4-35".*** For Installment transactions, set the Installment Provider name and its retailer name using the following format: Installment Provider name @ retailer name or Installment Provider name * retailer name If space allows, it is recommended to include a message describing the Installment being paid (For example "PYMT 2 of 3") in the field. *NOTE: Use the same retailer name displayed on the storefront or ordering page.* *NOTE: If there is not enough space, use the abbreviated name of the Installment Provider applied for in advance using* ***"Appendix 4-36"***.

Description	s2; Address1: Street Address; ans 45 Merchant Address (Optional): Left justified, filled with trailing spaces. s3; Address2: City; ans 13 City Name (Mandatory): Left justified, filled with trailing spaces. s4; ZIP Code; ans 10 Postal Code (Recommended for transactions originated in USA) : Left justified, filled with trailing spaces. s5; State Code; ans 3 State Code (Transactions originated in USA: Mandatory) (Transactions originated in other than USA: Country Code) s6; Country Code; a 3 Country Code defined by ISO 3166-1 alpha-3 (Mandatory) *NOTE: In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 48 Additional Data

Length	8 - 999 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	This field shall be filled with Private Data Elements (PDE)

Bit 49 Currency Code, Transaction

Length	3 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Currency Code in sales defined by JRP **“Code List”** (Numeric).
Note	*In Reversal / Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

Bit 50 Currency Code, Reconciliation (Settlement)

Length	3 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Currency Code in settlement defined by JRP **“Code List”** (Numeric).

Bit 51 Currency Code, Cardholder Billing

Length	3 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with Currency Code in cardholder billing defined by JRP **“Code List”** (Numeric).

Bit 54 Amounts, Additional

Length	20 - 120 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	Amounts, Additional (For DCC transaction and ATM Access Fee transaction) s1; Account Type; n 2 00: Fixed value s2; Amount Type; n 2 42: ATM Access Fee 58: DCC s3; Currency Code; n 3 - ATM Access Fee: Transaction Currency Code (same as Bit49) - DCC: Local Currency Code s4; Sign; a 1 * Outgoing / Incoming Interchange Message 'D': Retail, Manual Cash, ATM, Refund Reversal 'C': Refund, Retail Reversal, Manual Cash Reversal, ATM Reversal * Reconciliation Data 'D' : Debit to Licensee 'C' : Credit to Licensee s5; Amount; n 12 - ATM Access Fee: ATM Access Fee amount in Transaction Currency - DCC: Transaction Amount in Local Currency Decimal place must be consistent with Currency Definition in JRP **"Code List"**. *NOTE: Even 6 sets of Bit54 can be set per transaction, currently Bit54 is used for DCC and ATM Access Fee transaction only.* *NOTE: In the case of DCC, set the same value as the Presentment in Chargeback / Representment.* *NOTE: In the case of ATM Access Fee,* ** Need prior approval from JCBI to set.* ** Can be set only in ATM Cash Advance Transactions whose Processing Code (Bit3) is '010000'.* ** ATM Access Fee amount must be less than the Transaction Amount (Bit4).* ** Only one ATM Access Fee information can be set in a single ATM Cash Advance Transaction.* ** In a Full Chargeback / Representment, ATM Access Fee must be same as it of the original Presentment transaction.* ** In a Partial Chargeback / Representment, ATM Access Fee must not be set.*

Bit 55 Integrated Circuit Card (ICC) System-Related Data

Length	1 - 255 bytes; LLLVAR
Format	Binary Strings
Length Field	Yes
Description	This field must be filled with IC card information by setting up s1-s3 for each necessary Tag. s1; Tag Number Contains the tag value indicating the EMV data element as specified in the EMV ’96 specification. s2; Length Contains the length in bytes of the following “s3; Value”. s3;Value Contains the data as defined in each tag data specification. (i.e.) Transaction Currency Code s1: Tag: 5F2A s2: Length: 2 s3: Value: 392 ⇒ 5F2A020392 (in hexadecimal)
Note	*In Chargeback / Representment transaction, this field must be set the same value as Presentment.*

Table1 Bit 55 Set-up -Mandatory-

Mandatory

Sub element Descriptions	Tag Number	M/O/C	Value Length	Component	Each Component Length	Total Sub Element Length
Application Cryptogram(AC)	9F26	M	8	tag	2	11
				length	1	
				data	8	
Cryptogram Info. Data	9F27	M	1	tag	2	4
				length	1	
				data	1	
Issuer Application Data(IAD)	9F10	M	Variable ... 32	tag	2	4-35
				length	1	
				data	1-32	
Unpredictable Number	9F37	M	4	tag	2	7
				length	1	
				data	4	
Application Transaction Counter	9F36	M	2	tag	2	5
				length	1	
				data	2	
Terminal Verification Result (TVR)	95	M	5	tag	1	7
				length	1	
				data	5	
Transaction Date -- YYMMDD	9A	M	3	tag	1	5
				length	1	
				data	3	
Transaction Type	9C	M	1	tag	1	3

Mandatory

Sub element Descriptions	Tag Number	M/O/C	Value Length	Component	Each Component Length	Total Sub Element Length
				length	1	
				data	1	
Amount, Authorized	9F02	M	6	tag	2	9
				length	1	
				data	6	
Transaction Currency Code -- Numeric	5F2A	M	2	tag	2	5
				length	1	
				data	2	
Application Interchange Profile	82	M	2	tag	1	4
				length	1	
				data	2	
Terminal Country Code -- Numeric	9F1A	M	2	tag	2	5
				length	1	
				data	2	
Amount, Other	9F03	M	6	tag	2	9
				length	1	
				data	6	

Table2 Bit 55 Set-up -Conditional-

Conditional

Sub element Descriptions	Tag Number	M/O/C	Value Length	Component	Each Component Length	Total Sub Element Length
Cardholder Verification Method(CVM) Result	9F34	C	3	tag	2	6
				length	1	
				data	3	
Terminal Type	9F35	C	1	tag	2	4
				length	1	
				data	1	
Terminal Application version Number	9F09	C	2	tag	2	6
				length	1	
				data	2	
Terminal Capability	9F33	C	3	tag	2	6
				length	1	
				data	3	
Interface Device Serial Number	9F1E	C	8	tag	2	11
				length	1	
				data	8	
ICC Application ID	4F	C	Variable ... 16	tag	1	3-18
				length	1	
				data	1-16	
Transaction Sequence Counter	9F41	C	Variable ... 4	tag	2	5-7
				length	1	
				data	2-4	
Dedicated File Name	84	C	Variable ... 16	tag	1	7-18
				length	1	
				data	5-16	
Device Information	9F6E	C	4	tag	2	7
				length	1	
				data	4	

Conditional

Sub element Descriptions	Tag Number	M/O/C	Value Length	Component	Each Component Length	Total Sub Element Length
Partner Discretionary Data(PDD)	9F7C	C	Variable ... 32	tag	2	7-35
				length	1	
				data	4-32	

NOTE: Regarding the Mandatory Tags in Bit 55, although JCBI check the data fields and values, they still may be empty when the data is missing in the former format input file.

Bit 62 Additional Data 2

Length	8 - 999 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	Available only if Bit 48 (999 bytes) is full.

Bit 71 Message Number

Length	8 bytes; Fixed Length
Format	Numeric
Length Field	No
Description	This field must be filled with unique sequence number per Interchange Message in Interchange File.
Note	*The first message number in Header Record must be 00000001.*

Bit 72 Data Record

Length	8 - 999 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	This field shall be used for the following purpose. 1. Retrieval, Chargeback, Representment data This field shall be filled with Member message (maximum 90 characters) *Refer to* ***"Regulations– Chapter6"*** 2. Message Error Information In case of Record Error; B9999/abcd...xyz//P9999/abc...xyz// Error message shall be set if it is available. Data Element Error; '/B+Data Element Number/Error Message// PDE Error; '/P+PDE Number/Error Message//' 3. File Rejection In case of Physical File rejection; The beginning 250 bytes of Physical File will be set in this field. If the length of the Physical File is less than 250 bytes, this field of File Rejection also will have the length less than 250 bytes accordingly. Also, RDW is not included in 250 bytes. In case of Interchange File rejection; This field shall be used as same as Message Error Information case.

Bit 93 Transaction Destination Institution ID Code

Length	1 - 11 bytes; LLVAR
Format	Numeric
Length Field	Yes
Description	This field shall be filled with Licensee ID which Interchange Message is finally forward to.

Bit 94 Transaction Originator Institution ID Code

Length	1 - 11 bytes; LLVAR
Format	Numeric
Length Field	Yes
Description	This field must be filled with Licensee ID which originated Interchange Message.

Bit 97 Amount, Net Reconciliation

Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Length Field	No
Description	This field shall be filled with Net Settlement Amount s1; Credit/Debit Indicator; a 1 Values / Meanings: C – JCBI credits to Licensee D – JCBI debits to Licensee s2; Net Amount in Reconciliation Currency; n 16

Values	Meanings
C	JCBI credits to Licensee
D	JCBI debits to Licensee

Bit 100 Receiving Institution ID Code

Length	1 - 11 bytes; LLVAR
Format	Numeric
Length Field	Yes
Description	This field must be filled with Institution ID that JCBI forwards Interchange Message to.

Bit 123 Additional Data 3

Length	8 - 999 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	Available only if Bit 62 (999 bytes) is full.

Bit 124 Additional Data 4

Length	8 - 999 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	Available only if Bit 123 (999 bytes) is full.

Bit 125 Additional Data5

Length	8 - 999 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	Available only if Bit 124 (999 bytes) is full.

Bit 126 Additional Data6

Length	8 - 999 bytes; LLLVAR
Format	Alphabetic, Numeric, Special Characters
Length Field	Yes
Description	Available only if Bit 125 (999 bytes) is full.

3.8 Private Data Elements

PDE3001 JCB Int'l Product / Grade Identifier

Tag Number	3001
Length	3 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field defines the Card Product and Card Grade.

Grade		Product	Credit Card		Debit Card		Prepaid Card	Other / Unkno -wn
			personal	Corporate	personal	Corporate	personal	
		Code	Cxx	Xxx	Dxx	Yxx	Pxx	Axx
Platinu m	Ultimate	xUL	CUL	-	DUL	-	-	-
	Supreme	xSP	CSP	-	DSP	-	-	-
	Eternity	xEN	CEN	-	DEN	-	-	-
	Grand	xGR	CGR	-	DGR	-	-	-
	Precious	xPR	CPR	-	DPR	-	-	-
	Platinum	xPL	CPL	XPL	DPL	YPL	PPL	-
Gold		xGD	CGD	XGD	DGD	YGD	PGD	-
Standard		xST	CST	XST	DST	YST	PST	-
Other/Unknown		xAL	CAL	-	-	-	-	ALL

PDE3002 Currency Exponents

Tag Number	3002
Length	4 - 60 bytes; Variable
Format	Alphabetic, Numeric
Description	This field must be filled with all Currency Codes used in one Interchange Message and the decimal points. 15 currencies information can be set at maximum. s1; Currency Code; n 3 s2; Currency Exponent; an 1

PDE3003 Clearing Data

<table>
<tr><td>Tag Number</td><td>3003</td></tr>
<tr><td>Length</td><td>25 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric, Special Characters</td></tr>
<tr><td>Description</td><td>This field must be filled with Interchange Type (Local, Intra-Regional, and Inter-Regional / International) and Central Processing Date and Clearing Cut Off Cycle.
s1; Interchange Type; n 2
Table1 Value description of s1
<table>
<tr><th>Value</th><th>Interchange Type</th></tr>
<tr><td>01</td><td>Local</td></tr>
<tr><td>11 – 20</td><td>Intra-Regional 01 – Intra-Regional 10</td></tr>
<tr><td>99</td><td>Inter-Regional / International</td></tr>
</table>
s2; Interchange Type Name; ans 15
Table2 Value description of s2
<table>
<tr><th>s1’ value</th><th>Characters to be set</th></tr>
<tr><td>01</td><td>LOCALΔΔΔΔΔΔΔΔΔΔ</td></tr>
<tr><td>11 - 20</td><td>Intra-Regional’s Name
(e.g. ‘EMEAΔΔΔΔΔΔΔΔΔΔΔ’)</td></tr>
<tr><td>99</td><td>INTER-REG/INTLΔ</td></tr>
</table>
s3: Central Processing Date; n 6
YYMMDD</td></tr>
<tr><td>Note</td><td>The period of Central Processing Date is from 2:00am (JST) to 1:59 am (JST).
s4; Clearing Cut Off Cycle; n 2
Presentment: 01, 02, 03, and 04.
Chargeback/ Representment / Retrieval: 00</td></tr>
</table>

PDE3004 Sub-LCID

<table>
<tr><td>Tag Number</td><td>3004</td></tr>
<tr><td>Length</td><td>4 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field must be filled with Sub Licensee ID.
* Sub-Licensee ID is an internal sort key of information such as Transaction Currencies, Settlement Currencies, and Transaction Countries in JCBI Settlement System.
* Sub-LCID is used for the purpose of internal processing of JCBI settlement system.</td></tr>
</table>

PDE3005 Amounts, Transaction Fees

Tag Number	3005
Length	57 - 570 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field shall be filled with Transaction Fee information. 10 sets of the following combination can be set at the maximum. s1; Fee Code; an 5 s2; Product / Grade; anp 3 Same values in PDE 3001 s3; MCC; anp 4 Same values in Bit 26 s4; Fee Incentive Info; n 10 In the following ss field, “0” means Not Available. ss1; IC; n 1

Table1 Value description of ss1 in s4

Values	Descriptions
0	Not Applicable
1	Applicable

ss2; 3-D Secure; n 1

Table2 Value description of ss2 in s4

Values	Descriptions
0	Not Applicable
1	ECI = 05
2	ECI = 06
3	ECI = 07

ss3; Transaction Date; n 1

Table3 Value description of ss3 in s4

Values	Descriptions
0	Not Applicable
1	Applicable

ss4; ATM Access Fee; n 1

Table4 Value description of ss4 in s4

Values	Descriptions
0	Not Applicable
1	Applicable

ss5; Region Specific; n 1

This field is used to indicate whether regional specific fee is applicable or not.

Table5 Value description of ss5 in s4

Values	Descriptions
0	Not Applicable
1	Applicable

ss6; Transaction classification; n 1

Description

This field is used to indicate whether a specific fee for Card Present Tansaction or Card Absent Transaction is applicable or not.

Table6 Value description of ss6 in s4

Values	Descriptions
0	Not Applicable
1	Card present transaction Fee
2	Card absent transaction Fee

ss7 - ss10: Reserved for Future Use; n 4

s5; Fee Rate; n 8
First digit is the exponent.
The rest 7 digits are the significant digits.
Fee Rate = Significant digits × $10^{-exponent}$ %
i.e. 61250000 means 1250000 × 10^{-6} = 1.25%

s6; Currency Code, Fee Price; n 3
Currency code of s7

s7; Fee Price; n 8
Amount of unit per transaction fee (In same format as s5)

s8; Credit/Debit Indicator; a1

Table7 Value description of s8

Values	Descriptions
C	JCBI credits to Licensee
D	JCBI debits to Licensee

s9; Currency Code, Fee, Reconciliation; n 3
Fee Settlement Currency (Bit 50)

s10; Amount, fee, Reconciliation; n 12
Fee Settlement Amount

PDE3006 Additional Info

Tag Number	3006
Length	60 bytes; Variable Length
Format	Alphabetic, Numeric, Space
Description	This PDE is added on the QR Code related transactions only. s1; n 8; Processing Info for Issuer (DE 18 of QR OIG) ss1; n 1; Pan Entry Mode Detail ‘1’: BAR Code ‘2’: QR Code ss2; n 1; QR Processing Mode ‘1’: MPM (Merchant Present Mode) ‘2’: CPM (Customer Present Mode) ss3; n 2; Point of Initation Method ‘11’: Static QR Code ‘12’: Dynamic QR Code ‘99’: Other (used in Refund) ss4; n 4; RFU always set ‘0000’ s2; ans 25; Issuer Reference Number (DE 1 of QR OIG) Value set by the Issuer in the corresponding QR Authorization Message s3; n 14; Data Time GMT (DE 7 of QR OIG) YYYYMMDDhhmmss

PDE3007 Reversal Indicator

Tag Number	3007
Length	7 bytes; Fixed Length
Format	Alphabetic, Numeric, Space
Description	This field is only used in Reversal s1; ‘R’ s2; Central Processing Date of Original Transaction YYMMDD
Note	*If the Central Processing Date is unknown, the processing date (File Reference Date: Sub Field2 of PDE3901) in the File Header of the original transaction shall be set.* *In Incoming Interchange File, if the reversal related transaction could not be found, the date in Outgoing Interchange File will be filled with.*

PDE3008 Card Acceptor Additional Information

Tag Number	3008
Length	32 - 287 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	Additional information about merchant. s1; Customer Service Phone Number; ans 16 s2; Card Acceptor Phone Number; ans 16 s3; Card Acceptor URL; ans...255
Note	*For the Installment transaction specified in **"Regulations"- 4.3.14**, this field can be used as follows.* *s1; Customer service phone number for the retailer* *s2; Customer service phone number for the Installment Provider* *s3; The Installment number and total number of Installments (for example, "PAYMENT 2 of 3").*

PDE3009 EC Security Level Indicator

Tag Number	3009
Length	2 bytes; Fixed Length
Format	Numeric, Space
Description	This field must be filled with EC Indicator flag. <table><tr><th>Values</th><th>Descriptions</th></tr><tr><td>05</td><td>Authenticated by 3-D Secure</td></tr><tr><td>06</td><td>Failed to be authenticated by 3-D Secure (Reasons: Not supported by Issuer or Cardholder)</td></tr><tr><td>07</td><td>Not authenticated by 3-D Secure</td></tr></table>
Note	*In Chargeback / Representment / Retrieval transaction, this field must be set the same value as Presentment.*

PDE3011 Original Acquirer Reference Data

Tag Number	3011
Length	1 - 23 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Reference Number which Acquirer originally assigned. The original Reference Number uniquely assigned by Acquirer can be set if the Acquirer cannot create the Reference Number as specification.

PDE3012 Original Card Acceptor Terminal ID

Tag Number	3012
Length	9 - 15 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Terminal Number which Acquirer originally assigned.
Note	*The original Terminal ID in the former Interchange File Format can be set if Acquirer set more than 9 digits in the format.*

PDE3013 Original Card Acceptor ID Code

Tag Number	3013
Length	16 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field shall be filled with 16 digits of Merchant ID which Acquirer originally set in the former Interchange File Format.

PDE3014 Modified Acquirer Reference Data

Tag Number	3014
Length	23 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with Reference Number which JCBI Settlement System assigned when Acquirer was not able to set it in accordance with the specification.

PDE3015 Token Information

Tag Number	3015
Length	34 bytes; Fixed Length
Format	Alphabetic, Numeric, Space
Description	This field is set for COF Tokenization Transactions only. This field is only used in Presentment. Issuer receives following information s1; Token; ans 19 s2; Token Expiration Date; ans 4 (YYMM) s3; Token Requestor ID; ans 11

PDE3021 ATM Access Fee Amount, Reconciliation

Tag Number	3021
Length	16 bytes; Fixed Length
Format	Alphabetic, Numeric,
Description	ATM Access Fee Amount on Licensee's Settlement Currency ATM Access Fee Amount based on the Licensee's Settlement Currency s1; Debit/Credit Indicator; a 1; value D or C ・D: Debit to Licensee ・C: Credit to Licensee s2; Currency Code, ATM Access Fee, Reconciliation; n 3; ・Same as the value of Bit50 s3; ATM Access Fee Amount, Reconciliation; n 12;
Note	🖉 *This PDE will be set only when the ATM Access Fee is set in the transaction.*

PDE3030 Transit Flag

Tag Number	3030
Length	2 bytes; Fixed Length
Format	Numeric
Description	This field is only used for the Mass Transit Transaction. "02": Regular Settlement "03": Debt Recovery "04" to "99": Reserved for future use

PDE3201 Dispute Control Number

Tag Number	3201
Length	11 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field shall be filled with Dispute Control Number which JCBI Settlement System assigned.

PDE3202 Retrieval Request Data

Tag Number	3202
Length	18 – 21 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Retrieval information as following. S1; Retrieval Processing Date; n 6 YYMMDD s2; Dispute Control Number; ans…11 s3; Retrieval Reason Code; an 4

PDE3203 Retrieval Document

Tag Number	3203
Length	1 byte; Fixed Length
Format	Alphabetic, Numeric
Description	This field must be filled with Document Number to request sales evidence for Retrieval.

Number	Document
1	Sales Draft (Original)
2	Sales Draft (Copy)
4	Substitute Draft
5	T&E Document (Copy)
6	T&E Document (Original)
7	Sales Draft (Copy) + T&E Document (Copy)
8	Sales Draft (Original) + T&E Document (Original)
9	Sales Draft (Copy) + Substitute Draft
A	T&E Document (Copy) + Substitute Draft
B	Sales Draft (Copy) + T&E Document (Copy) + Substitute Draft
C	Sales Draft (Original) + Substitute Draft
D	T&E Document (Original) + Substitute Draft
E	Sales Draft (Original) + T&E Document (Original) + Substitute Draft

PDE3205 First Chargeback Reference Number

Tag Number	3205
Length	12 bytes; Fixed Length
Format	Alphabetic, Numeric, Space
Description	This field must be filled with First Chargeback Reference Number. Issuer can assign any number.

PDE3206 Chargeback Support Documentation Dates

Tag Number	3206
Length	12 bytes; Fixed Length
Format	Numeric, Space
Description	This filed must be filled with dates when dispute evidence was uploaded / downloaded. s1; the date when ISS upload the document for First Chargeback; n 6 YYMMDD s2; the date when ACQ upload the document for Representment; n 6 YYMMDD

PDE3207 First Chargeback Return Data

Tag Number	3207
Length	26 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with First Chargeback Information as following. s1; Reason Code of First Chargeback; ans 4 Reason Code of First Chargeback to be set. s2; Date of the First Chargeback; n 6 Central Processing Date of First Chargeback to be set（YYMMDD） s3; Amount of the First Chargeback; n 12 Dispute Amount of First Chargeback to be set. s4; Currency Code for the Amount of the First Chargeback; n 3 Currency Code for First Chargeback Amount s5; Exponents; n 1 Decimal Place of Currency Code

PDE3208 Representment Reference Number

Tag Number	3208
Length	12 bytes; Fixed Length
Format	Alphabetic, Numeric, Space
Description	This field must be filled with Representment Reference Number. Acquirer can assign any number. In case of Second Chargeback Incoming Interchange File, this field shall be filled with the same number which Acquirer assigned in Representment.

PDE3209 Second Chargeback Support Documentation Date

Tag Number	3209
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the date when Issuer uploaded Supporting Documents for Second Chargeback. (YYMMDD)

PDE3210 Representment Resubmission Data

Tag Number	3210
Length	26 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Representment Information as following. s1: Reason Code of Representment; ans 4 Reason Code of Representment s2: Date of Representment; n 6 Central Processing Date of Representment: YYMMDD s3: Amount of Representment; n 12 Amount of Representment s4: Currency Code for the Amount of Representment; n 3 Currency Code of Representment Amount s5; Exponents; n 1 Decimal place of Currency Code

PDE3211 Second Chargeback Reference Number

Tag Number	3211
Length	12 bytes; Fixed Length
Format	Alphabetic, Numeric, Space
Description	This field must be filled with Second Chargeback Reference Number. Issuer can assign any number.

PDE3250 Documentation Indicator

Tag Number	3250
Length	1 byte; Fixed Length
Format	Numeric
Description	This field must be filled with 1 if Supporting Documents are available. If not, it must be 0. Values / Descriptions: 0 – No Supporting Document 1 – With Supporting Document
Note	🖉 *It depends on Reason Code defined in JRP **“Regulation”** whether Supporting Documents are available or not.*

Values	Descriptions
0	No Supporting Document
1	With Supporting Document

PDE3251 Sender Memo

Tag Number	3251
Length	1 - 100 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This filed shall be filled with comments from Sender.

PDE3302 Amount, Other

Tag Number	3302
Length	111 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	s1; ITEM Name; ans 30 s2; Comments; ans 50 s3; Credit / Debit indicator; a 1 Values / Descriptions: C – JCBI credits to Licensee D – JCBI debits from Licensee s4; Amount, Other; n 12 s5; Currency Code, Amount, Other; n 3 s6; Amount, Other, Reconciliation; n 12 s7; Currency Code, Other, Reconciliation; n 3 *Following cases create Fee Collection transactions.* *Note that s1 and s2 in PDE3302 are set as following for each case.* 1. Expense – when JCBI settles other than transactions s1: EXPENSES (Left justified, filled with trailing spaces) s2: FEE COLLECTION (Left justified, filled with trailing spaces) 2. Offset – when JCBI settles debt amount s1: EXPENSES (Left justified, filled with trailing spaces) s2: OFFSET_*MMDD* (Left justified, filled with trailing spaces) 3. Periodic Fee – when JCBI settles periodic fee s1: FEE INVOICE (Left justified, filled with trailing spaces) s2: INVOICE NO:*xxxxxxxxxxx* (Left justified, filled with trailing spaces) 4. Pre-Arbitration s1: PRE ARBITRATION (Left justified, filled with trailing spaces) s2: DCN: xx-xxxxxx-xxx (Left justified, filled with trailing spaces) 5. Arbitration s1: ARBITRATION (Left justified, filled with trailing spaces) s2: DCN: xx-xxxxxx-xxx (Left justified, filled with trailing spaces)

PDE3501 Date and Time, Verification

Tag Number	3501
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the Date and Time of Interchange File accepted and verified by JCBI Settlement System. YYMMDDhhmmss
Note	*The Date and Time is stamped in JST.*

PDE3502 Total Message Count

Tag Number	3502
Length	16 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the total number of Interchange Message s1; Total Processed Count; n 8 s2; Total Erroneous Count; n 8

PDE3503 Total Net Amount, in Transaction Currency

Tag Number	3503
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the total net amount in transaction currency. s1; Credit / Debit indicator; a 1 (see values table below) s2; Total Amount in Transaction Currency; n 16

Values	Descriptions
C	s2 Amount is more than zero
D	s2 Amount is less than zero

PDE3504 Total Credit Amount, in Transaction Currency

Tag Number	3504
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the total credit amount in transaction currency. s1; Credit / Debit indicator; a 1 ‘C’ s2; Total Credit Amount in Transaction Currency; n 16

PDE3505 Total Debit Amount, in Transaction Currency

Tag Number	3505
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with total debit amount in transaction currency. s1; Credit / Debit indicator; a 1 'D' s2; Total Debit Amount in Transaction Currency; n 16

PDE3506 Presentment Message Count

Tag Number	3506
Length	56 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of Presentment. s1; Presentment Total Processed Count; n 8 s2; Presentment Total Erroneous Count; n 8 s3; Presentment Retail Processed Count; n 8 s4; Presentment Refund Processed Count; n 8 s5; Presentment Manual Cash Processed Count; n 8 s6; Presentment ATM Processed Count; n 8 s7; Presentment Reversal Processed Count; n 8

PDE3507 Presentment Net Amount, in Transaction Currency

<table>
<tr><td>Tag Number</td><td>3507</td></tr>
<tr><td>Length</td><td>17 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the net amount of Presentment in transaction currency.
s1; Credit / Debit indicator; a 1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s2 Amount is more than zero</td></tr>
<tr><td>D</td><td>s2 Amount is less than zero</td></tr>
</table>
s2; Net Presentment Amount in Transaction Currency; n 16</td></tr>
</table>

PDE3508 Presentment Credit Amount, in Transaction Currency

Tag Number	3508
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the credit amount of Presentment in transaction currency. s1; Credit / Debit indicator; a 1 'C' s2; Presentment Credit Amount in Transaction Currency; n 16

PDE3509 Presentment Debit Amount, in Transaction Currency

Tag Number	3509
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with debit amount of Presentment in transaction currency. s1; Credit / Debit indicator; a 1 'D' s2; Presentment Debit Amount in Transaction Currency; n 16

PDE3510 First Chargeback (Full) Message Count

Tag Number	3510
Length	56 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of First Chargeback (Full) s1; First Chargeback (Full) Total Processed Count; n 8 s2; First Chargeback (Full) Total Erroneous Count; n 8 s3; First Chargeback (Full) Retail Processed Count; n 8 s4; First Chargeback (Full) Refund Processed Count; n 8 s5; First Chargeback (Full) Manual Cash Processed Count; n 8 s6; First Chargeback (Full) ATM Processed Count; n 8 s7; First Chargeback (Full) Reversal Processed Count; n 8

PDE3511 First Chargeback (Full) Net Amount, in Transaction Currency

<table>
<tr><td>Tag Number</td><td>3511</td></tr>
<tr><td>Length</td><td>17 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the net amount of First Chargeback (Full) in transaction currency.
s1; Credit / Debit indicator; a 1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s2 Amount is more than zero</td></tr>
<tr><td>D</td><td>s2 Amount is less than zero</td></tr>
</table>
s2; First Chargeback (Full) Amount in Transaction Currency; n 16</td></tr>
</table>

PDE3512 First Chargeback (Full) Credit Amount, in Transaction Currency

Tag Number	3512
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the credit amount of First Chargeback (Full) in transaction currency. s1; Credit / Debit indicator; a 1 ‘C’ s2; First Chargeback (Full) Credit Amount in Transaction Currency; n 16

PDE3513 First Chargeback (Full) Debit Amount, in Transaction Currency

Tag Number	3513
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the debit amount of First Chargeback (Full) in transaction currency. s1; Credit / Debit indicator; a 1 ‘D’ s2; First Chargeback (Full) Debit Amount in Transaction Currency; n 16

PDE3514 First Chargeback (Partial) Message Count

Tag Number	3514
Length	56 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of First Chargeback (Partial). s1; First Chargeback (Partial) Total Processed Count; n 8 s2; First Chargeback (Partial) Total Erroneous Count; n 8 s3; First Chargeback (Partial) Retail Processed Count; n 8 s4; First Chargeback (Partial) Refund Processed Count; n 8 s5; First Chargeback (Partial) Manual Cash Processed Count; n 8 s6; First Chargeback (Partial) ATM Processed Count; n 8 s7; First Chargeback (Partial) Reversal Processed Count; n 8

PDE3515 First Chargeback (Partial) Net Amount, in Transaction Currency

Tag Number	3515
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the net amount of First Chargeback (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 Values / Descriptions: C – s2 Amount is more than zero D – s2 Amount is less than zero s2; First Chargeback (Partial) Amount in Transaction Currency; n 16

PDE3516 First Chargeback (Partial) Credit Amount, in Transaction Currency

Tag Number	3516
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the credit amount of First Chargeback (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 'C' s2; First Chargeback (Partial) Credit Amount in Transaction Currency; n 16

PDE3517 First Chargeback (Partial) Debit Amount, in Transaction Currency

Tag Number	3517
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the debit amount of First Chargeback (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 'D' s2; First Chargeback (Partial) Debit Amount in Transaction Currency; n 16

PDE3518 Representment (Full) Message Count

Tag Number	3518
Length	56 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of Representment (Full). s1; Representment (Full) Total Processed Count; n 8 s2; Representment (Full) Total Erroneous Count; n 8 s3; Representment (Full) Retail Processed Count; n 8 s4; Representment (Full) Refund Processed Count; n 8 s5; Representment (Full) Manual Cash Processed Count; n 8 s6; Representment (Full) ATM Processed Count; n 8 s7; Representment (Full) Reversal Processed Count; n 8

PDE3519 Representment (Full) Net Amount, in Transaction Currency

Tag Number	3519
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the net amount of Representment (Full) in transaction currency. s1; Credit / Debit indicator; a 1

Values	Descriptions
C	s2 Amount is more than zero
D	s2 Amount is less than zero

s2; Representment (Full) Amount in Transaction Currency; n 16

PDE3520 Representment (Full) Credit Amount, in Transaction Currency

Tag Number	3520
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the credit amount of Representment (Full) in transaction currency. s1; Credit / Debit indicator; a 1 ‘C’ s2; Representment (Full) Credit Amount in Transaction Currency; n 16

PDE3521 Representment (Full) Debit Amount, in Transaction Currency

Tag Number	3521
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the debit amount of Representment (Full) in transaction currency. s1; Credit / Debit indicator; a 1 'D' s2; Representment (Full) Debit Amount in Transaction Currency; n 16

PDE3522 Representment (Partial) Message Count

Tag Number	3522
Length	56 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of Representment (Partial). s1; Representment (Partial) Total Processed Count; n 8 s2; Representment (Partial) Total Erroneous Count; n 8 s3; Representment (Partial) Retail Processed Count; n 8 s4; Representment (Partial) Refund Processed Count; n 8 s5; Representment (Partial) Manual Cash Processed Count; n 8 s6; Representment (Partial) ATM Processed Count; n 8 s7; Representment (Partial) Reversal Processed Count; n 8

PDE3523 Representment (Partial) Net Amount, in Transaction Currency

Tag Number	3523
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the net amount of Representment (Partial) in transaction currency. S1; Credit / Debit indicator; a 1 <table><tr><th>Values</th><th>Descriptions</th></tr><tr><td>C</td><td>s2 Amount is more than zero</td></tr><tr><td>D</td><td>s2 Amount is less than zero</td></tr></table>s2; Representment (Partial) Amount in Transaction Currency; n 16

PDE3524 Representment (Partial) Credit Amount, in Transaction Currency

Tag Number	3524
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the credit amount of Representment (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 'C' s2; Representment (Partial) Credit Amount in Transaction Currency; n 16

PDE3525 Representment (Partial) Debit Amount, in Transaction Currency

Tag Number	3525
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the debit amount of Representment (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 'D' s2; Representment (Partial) Debit Amount in Transaction Currency; n 16

PDE3526 Second Chargeback (Full) Message Count

Tag Number	3526
Length	56 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of Second Chargeback (Full). s1; Second Chargeback (Full) Total Processed Count; n 8 s2; Second Chargeback (Full) Total Erroneous Count; n 8 s3; Second Chargeback (Full) Retail Processed Count; n 8 s4; Second Chargeback (Full) Refund Processed Count; n 8 s5; Second Chargeback (Full) Manual Cash Processed Count; n 8 s6; Second Chargeback (Full) ATM Processed Count; n 8 s7; Second Chargeback (Full) Reversal Processed Count; n 8

PDE3527 Second Chargeback (Full) Net Amount, in Transaction Currency

Tag Number	3527
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the net amount of Second Chargeback (Full) in transaction currency. s1; Credit / Debit indicator; a 1 <table><tr><th>Values</th><th>Descriptions</th></tr><tr><td>C</td><td>s2 Amount is more than zero</td></tr><tr><td>D</td><td>s2 Amount is less than zero</td></tr></table>s2; Second Chargeback (Full) Amount in Transaction Currency; n 16

PDE3528 Second Chargeback (Full) Credit Amount, in Transaction Currency

Tag Number	3528
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the credit amount of Second Chargeback (Full) in transaction currency. s1; Credit / Debit indicator; a 1 ‘C’ s2; Second Chargeback (Full) Credit Amount in Transaction Currency; n 16

PDE3529 Second Chargeback (Full) Debit Amount, in Transaction Currency

Tag Number	3529
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the debit amount of Second Chargeback (Full) in transaction currency. s1; Credit / Debit indicator; a 1 ‘D’ s2; Second Chargeback (Full) Debit Amount in Transaction Currency; n 16

PDE3530 Second Chargeback (Partial) Message Count

Tag Number	3530
Length	56 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of Second Chargeback (Partial). s1; Second Chargeback (Partial) Total Processed Count; n 8 s2; Second Chargeback (Partial) Total Erroneous Count; n 8 s3; Second Chargeback (Partial) Retail Processed Count; n 8 s4; Second Chargeback (Partial) Refund Processed Count; n 8 s5; Second Chargeback (Partial) Manual Cash Processed Count; n 8 s6; Second Chargeback (Partial) ATM Processed Count; n 8 s7; Second Chargeback (Partial) Reversal Processed Count; n 8

PDE3531 Second Chargeback (Partial) Net Amount, in Transaction Currency

Tag Number	3531
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the net amount of Second Chargeback (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 (see values below) s2; Second Chargeback (Partial) Amount in Transaction Currency; n 16

Values	Descriptions
C	s2 Amount is more than zero
D	s2 Amount is less than zero

PDE3532 Second Chargeback (Partial) Credit Amount, in Transaction Currency

Tag Number	3532
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the credit amount of Second Chargeback (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 'C' s2; Second Chargeback (Partial) Credit Amount in Transaction Currency; n 16

PDE3533 Second Chargeback (Partial) Debit Amount, in Transaction Currency

Tag Number	3533
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the debit amount of Second Chargeback (Partial) in transaction currency. s1; Credit / Debit indicator; a 1 'D' s2; Second Chargeback (Partial) Debit Amount in Transaction Currency; n 16

PDE3534 Retrieval Request Message Count

Tag Number	3534
Length	16 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of Retrieval Request. s1; Retrieval Request Processed Count; n 8 s2; Retrieval Request Erroneous Count; n 8

PDE3536 Addendum Record Message Count

Tag Number	3536
Length	16 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with the count breakdown of Addendum Record. s1; Addendum Record Processed Count; n 8 s2; Addendum Record Erroneous Count; n 8

PDE3550 Interchange Type and Name

<table>
<tr><td>Tag Number</td><td>3550</td></tr>
<tr><td>Length</td><td>17 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric, Special Characters</td></tr>
<tr><td>Description</td><td>This field shall be filled with the transaction classification of Inter-Regional/International, Intra-Regional and Local.
s1: Interchange Type; n 2
Table1 Value description of s1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>01</td><td>LOCAL</td></tr>
<tr><td>10</td><td>Intra-Regional</td></tr>
<tr><td>99</td><td>Inter-Regional / International</td></tr>
</table>
s2: Interchange Type Name; ans 15
Table2 Value description of s2
<table>
<tr><th>s1’ values</th><th>Characters to be set</th></tr>
<tr><td>01</td><td>LOCALΔΔΔΔΔΔΔΔΔΔ</td></tr>
<tr><td>10</td><td>Intra-Regional Name (e.g. ‘EMEAΔΔΔΔΔΔΔΔΔΔΔ’)</td></tr>
<tr><td>99</td><td>INTER-REG/INTLΔ</td></tr>
</table>
</td></tr>
</table>

PDE3551 Settlement Data

<table>
<tr><td>Tag Number</td><td>3551</td></tr>
<tr><td>Length</td><td>10 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with general settlement information.
s1; Settlement Date; n 6
YYMMDD
s2; Settlement Cycle; n 2
01, 02, 03 and 04
s3: Sequence Number; n 2</td></tr>
</table>

PDE3552 Settlement Summary

Tag Number	3552
Length	34 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the information of Acquirer / Issuer Total Amount in “1. Settlement Summary” on Settlement Report. s1; Credit / Debit Indicator, Acquirer Total Amount; a 1 Table1 Value description of s1 Values / Descriptions: C — s2 Amount is more than zero D — s2 Amount is less than zero s2; Acquirer Total Amount in Reconciliation Currency; n 16 s3; Credit / Debit Indicator, Issuer Total Amount; a 1 Table2 Value description of s3 Values / Descriptions: C — s4 Amount is more than zero D — s4 Amount is less than zero s4; Issuer Total Amount in Reconciliation Currency; n 16

PDE3553 Account Information

Tag Number	3553
Length	160 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field shall be filled with Account Information in “1. Settlement Summary” on the Settlement Report. s1; Bank Name; ans 40 s2; Branch Name; ans 40 s3; Account No; ans 40 s4; Account Name; ans 40

PDE3554 Acquirer Sales Transaction Amount in Reconciliation Currency

Tag Number	3554
Length	59 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the “Total” information of <For Acquirer> in “2. Sales Transaction Amount” on Settlement Report. s1; Counts of Sales Transactions; n 8 s2; Credit / Debit Indicator for Gross Amount; a 1 Table1 Value description of s2 Values / Descriptions: C — s3 Amount is more than zero D — s3 Amount is -

<table>
<tr><td>Description</td><td>
s3; Gross Amount of Sales Transaction in Reconciliation Currency; n 16
s4; Credit / Debit Indicator for Fee Amount; a 1
Table2 Value description of s4
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s5 Amount is more than zero</td></tr>
<tr><td>D</td><td>s5 Amount is less than zero</td></tr>
</table>
s5; Fee Amount of Sales Transaction in Reconciliation Currency; n 16
s6; Credit / Debit Indicator for Net Amount; a 1
Table3 Value description of s6
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s7 Amount is +</td></tr>
<tr><td>D</td><td>s7 Amount is -</td></tr>
</table>
s7; Net Amount of Sales Transaction in Reconciliation Currency; n 16
</td></tr>
</table>

PDE3555 Retail Amount of Acquirer Sales Transaction in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3555</td></tr>
<tr><td>Length</td><td>59 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>
This field shall be filled with the “Retail” information of <For Acquirer> in “2. Sales Transaction Amount” on Settlement Report.
s1; Counts of Retail transactions; n 8
s2; Credit / Debit Indicator for Retail Gross Amount; a 1
Table1 Value description of s2
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s3 Amount is more than zero</td></tr>
<tr><td>D</td><td>s3 Amount is less than zero</td></tr>
</table>
s3; Retail Gross Amount in Reconciliation Currency; n 16
s4; Credit / Debit Indicator for Retail Fee Amount; a 1
Table2 Value description of s4
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s5 Amount is more than zero</td></tr>
<tr><td>D</td><td>s5 Amount is less than zero</td></tr>
</table>
s5; Retail Fee Amount in Reconciliation Currency; n 16
s6; Credit / Debit Indicator for Retail Net Amount; a 1
Table3 Value description of s6
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s7 Amount is more than zero</td></tr>
<tr><td>D</td><td>s7 Amount is less than zero</td></tr>
</table>
s7; Retail Net Amount in Reconciliation Currency; n 16
</td></tr>
</table>

PDE3556 Manual Cashing Amount of Acquirer Sales Transaction in Reconciliation Currency

Tag Number	3556
Length	59 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the “Manual Cashing” information of <For Acquirer> in “2. Sales Transaction Amount” on Settlement Report. s1; Counts of Manual Cashing transactions; n 8 s2; Credit / Debit Indicator for Manual Cashing Gross Amount; a 1

Table1 Value description of s2

Values	Descriptions
C	s3 Amount is more than zero
D	s3 Amount is less than zero

s3; Manual Cashing Gross Amount in Reconciliation Currency; n 16
s4; Credit / Debit Indicator for Manual Cashing Fee Amount; a 1

Table2 Value description of s4

Values	Descriptions
C	s5 Amount is more than zero
D	s5 Amount is less than zero

Description

s5; Manual Cashing Fee Amount in Reconciliation Currency; n 16
s6; Credit / Debit Indicator for Manual Cashing Net Amount; a 1

Table3 Value description of s6

Values	Descriptions
C	s7 Amount is more than zero
D	s7 Amount is less than zero

s7; Manual Cashing Net Amount in Reconciliation Currency; n 16

PDE3557 ATM Amount of Acquirer Sales Transaction in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3557</td></tr>
<tr><td>Length</td><td>59 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the “ATM” information of <For Acquirer> in “2. Sales Transaction Amount” on Settlement Report.
s1; Counts of ATM transactions; n 8
s2; Credit / Debit Indicator for ATM Gross Amount; a 1
Table1 Value description of s2
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s3 Amount is more than zero</td></tr>
<tr><td>D</td><td>s3 Amount is less than zero</td></tr>
</table>
s3; ATM Gross Amount in Reconciliation Currency; n 16
s4; Credit / Debit Indicator for ATM Fee Amount; a 1
Table2 Value description of s4
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s5 Amount is more than zero</td></tr>
<tr><td>D</td><td>s5 Amount is less than zero</td></tr>
</table>
s5; ATM Fee Amount in Reconciliation Currency; n 16
s6; Credit / Debit Indicator for ATM Net Amount; a 1
Table3 Value description of s6
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s7 Amount is more than zero</td></tr>
<tr><td>D</td><td>s7 Amount is less than zero</td></tr>
</table>
s7; ATM Net Amount in Reconciliation Currency; n 16</td></tr>
</table>

PDE3558 Access Fee Amount of Acquirer Sales Transaction in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3558</td></tr>
<tr><td>Length</td><td>59 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field should be set the total of Access Fee amount at “2. Sales Transaction Amount <For Acquirer>.”
s1; Count of Access Fee; n 8
s2; Credit / Debit Indicator for Access Fee Gross Amount; a 1
<table>
<tr><th>Value</th><th>Meanings</th></tr>
<tr><td>C</td><td>s3 Amount is +</td></tr>
<tr><td>D</td><td>s3 Amount is -</td></tr>
</table>
s3; Access Fee Gross Amount in Reconciliation Currency; n 16
s4; Reserved for Future Use; a 1
s5; Reserved for Future Use; n 16
s6; Reserved for Future Use; a 1
s7; Reserved for Future Use ; n 16</td></tr>
</table>

PDE3559 Acquirer Fee Amount in Reconciliation Currency

Tag Number	3559
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the “Total” information of <For Acquirer> in “2. Fee Amount” on Settlement Report. s1; Credit / Debit Indicator; a 1 Values: C = s2 Amount is more than zero; D = s2 Amount is less than zero s2; Fee Amount; n 16

Values	Descriptions
C	s2 Amount is more than zero
D	s2 Amount is less than zero

PDE3560 Detail Data, Acquirer Fee Amount for Retail in Reconciliation Currency

Tag Number	3560
Length	26 - 260 bytes; Variable
Format	Alphabetic, Numeric
Description	This field shall be filled with the “Retail” information of <For Acquirer> in “2. Fee Amount” on Settlement Report. s1; Fee Code; an 5 s2; Counts of Fee Code; n 8 s3; Credit / Debit Indicator for the Fee Code; a 1 s4; Fee Amount for the Fee Code; n 12
Note	*Ten sets of s1-s4 can be filled at maximum.*

Values	Descriptions
C	s4 Amount is more than zero
D	s4 Amount is less than zero

PDE3561 Detail Data, Acquirer Fee Amount for Manual Cashing in Reconciliation Currency

Tag Number	3561
Length	26 - 260 bytes; Variable
Format	Alphabetic, Numeric
Description	This field shall be filled with the “Manual Cashing” information of <For Acquirer> in “2. Fee Amount” on Settlement Report. s1; Fee Code; an 5 s2; Counts of Fee Code; n 8 s3; Credit / Debit Indicator for the Fee Code; a 1 Values / Descriptions: C — s4 Amount is more than zero D — s4 Amount is less than zero s4; Fee Amount for the Fee Code; n 12
Note	*Ten sets of s1-s4 can be filled at maximum.*

PDE3562 Detail Data, Acquirer Fee Amount for ATM in Reconciliation Currency

Tag Number	3562
Length	26 - 260 bytes; Variable
Format	Alphabetic, Numeric
Description	This field shall be filled with the “ATM” information of <For Acquirer> in “2. Fee Amount” on Settlement Report. s1; Fee Code; an 5 s2; Counts of Fee Code; n 8 s3; Credit / Debit Indicator for the Fee Code; a 1 Values / Descriptions: C — s4 Amount is more than zero D — s4 Amount is less than zero s4; Fee Amount for the Fee Code; n 12
Note	*Ten sets of s1-s4 can be filled at maximum.*

PDE3564 Acquirer Amount of Chargeback in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3564</td></tr>
<tr><td>Length</td><td>25 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the information of <For Acquirer> in “2. Chargeback / Representment Amount” on Settlement Report.
s1; Counts of Chargeback / Representment; n 8
s2; Credit / Debit Indicator; a 1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s3 Amount is more than zero</td></tr>
<tr><td>D</td><td>s3 Amount is less than zero</td></tr>
</table>
s3; Net Amount of Chargeback/Representment in Reconciliation Currency; n 16</td></tr>
</table>

PDE3565 Acquirer Amount of Other (Fee Collection) in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3565</td></tr>
<tr><td>Length</td><td>25 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the information of <For Acquirer> in “2. Other” on Settlement Report.
s1; Counts of Other (Fee Collection); n 8
s2; Credit / Debit Indicator; a 1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s3 Amount is more than zero</td></tr>
<tr><td>D</td><td>s3 Amount is less than zero</td></tr>
</table>
s3; Other Amount in Reconciliation Currency; n 16</td></tr>
</table>

PDE3566 Issuer Sales Transaction Amount in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3566</td></tr>
<tr><td>Length</td><td>59 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the “Total” information of <For Issuer> in “3. Sales Transaction Amount” on Settlement Report.
s1; Counts of Sales Transaction; n 8
s2; Credit / Debit Indicator for Gross Amount; a 1
Table1 Value description of s2
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s3 Amount is more than zero</td></tr>
<tr><td>D</td><td>s3 Amount is less than zero</td></tr>
</table>
s3; Gross Amount of Sales Transaction in Reconciliation Currency; n 16
s4; Credit / Debit Indicator for Fee Amount; a 1
Table2 Value description of s4
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s5 Amount is more than zero</td></tr>
<tr><td>D</td><td>s5 Amount is less than zero</td></tr>
</table>
s5; Fee Amount of Sales Transaction in Reconciliation Currency; n 16
s6; Credit / Debit Indicator for Net Amount; a 1
Table3 Value description of s6
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s7 Amount is more than zero</td></tr>
<tr><td>D</td><td>s7 Amount is less than zero</td></tr>
</table>
s7; Net Amount of Sales Transaction in Reconciliation Currency; n 16</td></tr>
</table>

PDE3567 Retail Amount of Issuer Sales Transaction in Reconciliation Currency

Tag Number	3567
Length	59 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the “Retail” information of <For Issuer> in “3. Sales Transaction Amount” on Settlement Report. s1; Counts of Retail transactions; n 8 s2; Credit / Debit Indicator for Retail Gross Amount; a 1 Table1 Value description of s2 Values / Descriptions: C – s3 Amount is more than zero D – s3 Amount is less than zero s3; Retail Gross Amount in Reconciliation Currency; n 16 s4; Credit / Debit Indicator for Retail Fee Amount; a 1 Table2 Value description of s4 Values / Descriptions: C – s5 Amount is more than zero D – s5 Amount is less than zero s5; Retail Fee Amount in Reconciliation Currency; n 16 s6; Credit / Debit Indicator for Retail Net Amount; a 1 Table3 Value description of s6 Values / Descriptions: C – s7 Amount is more than zero D – s7 Amount is less than zero s7; Retail Net Amount in Reconciliation Currency; n 16

Table1 Value description of s2

Values	Descriptions
C	s3 Amount is more than zero
D	s3 Amount is less than zero

Table2 Value description of s4

Values	Descriptions
C	s5 Amount is more than zero
D	s5 Amount is less than zero

Table3 Value description of s6

Values	Descriptions
C	s7 Amount is more than zero
D	s7 Amount is less than zero

PDE3568 Manual Cashing Amount of Issuer Sales Transaction in Reconciliation Currency

Tag Number	3568
Length	59 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the “Manual Cashing” information of <For Issuer> in “3. Sales Transaction Amount” on Settlement Report.

s1; Counts of Manual Cashing transactions; n 8

s2; Credit / Debit Indicator for Manual Cashing Gross Amount; a 1

Table1 Value description of s2

Values	Descriptions
C	s3 Amount is more than zero
D	s3 Amount is less than zero

s3; Manual Cashing Gross Amount in Reconciliation Currency; n 16

s4; Credit / Debit Indicator for Manual Cashing Fee Amount; a 1

Table2 Value description of s4

Values	Descriptions
C	s5 Amount is more than zero
D	s5 Amount is less than zero

s5; Manual Cashing Fee Amount in Reconciliation Currency; n 16

s6; Credit / Debit Indicator for Manual Cashing Net Amount; a 1

Table3 Value description of s6

Values	Descriptions
C	s7 Amount is more than zero
D	s7 Amount is less than zero

s7; Manual Cashing Net Amount in Reconciliation Currency; n 16

PDE3569 ATM Amount of Issuer Sales Transaction in Reconciliation Currency

Tag Number	3569
Length	59 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the “ATM” information of <For Issuer> in “3. Sales Transaction Amount” on Settlement Report. s1; Counts of ATM transactions; n 8 s2; Credit / Debit Indicator for ATM Gross Amount; a 1 Table1 Value description of s2 Values / Descriptions: C — s3 Amount is more than zero D — s3 Amount is less than zero s3; ATM Gross Amount in Reconciliation Currency; n 16 s4; Credit / Debit Indicator for ATM Fee Amount; a 1 Table2 Value description of s4 Values / Descriptions: C — s5 Amount is more than zero D — s5 Amount is less than zero s5; ATM Fee Amount in Reconciliation Currency; n 16 s6; Credit / Debit Indicator for ATM Net Amount; a 1 Table3 Value description of s6 Values / Descriptions: C — s7 Amount is more than zero D — s7 Amount is less than zero s7; ATM Net Amount in Reconciliation Currency; n 16

PDE3571 Issuer Fee Amount in Reconciliation Currency

Tag Number	3571
Length	17 bytes; Fixed Length
Format	Alphabetic, Numeric
Description	This field shall be filled with the information of <For Issuer> in “3. Fee Amount” on Settlement Report. s1; Credit / Debit Indicator; a 1 Values / Descriptions: C — s2 Amount is more than zero D — s2 Amount is less than zero s2; Fee Amount; n 16

PDE3572 Detail Data, Issuer Fee Amount for Retail in Reconciliation Currency

Tag Number	3572
Length	26 - 260 bytes; Variable
Format	Alphabetic, Numeric
Description	This field shall be filled with the "Retail" information of <For Issuer> in "3. Fee Amount" on Settlement Report. s1; Fee Code; an 5 s2; Counts of Fee Code; n 8 s3; Credit / Debit Indicator for the Fee Code; a 1 Values: C = s4 Amount is more than zero; D = s4 Amount is less than zero s4; Fee Amount for the Fee Code; n 12
Note	*Ten sets of s1-s4 can be filled at maximum.*

Values	Descriptions
C	s4 Amount is more than zero
D	s4 Amount is less than zero

PDE3573 Detail Data, Issuer Fee Amount for Manual Cashing in Reconciliation Currency

Tag Number	3573
Length	26 - 260 bytes; Variable
Format	Alphabetic, Numeric
Description	This field shall be filled with the "Manual Caching" information of <For Issuer> in "3. Fee Amount" on Settlement Report. s1; Fee Code; an 5 s2; Counts of Fee Code; n 8 s3; Credit / Debit Indicator for the Fee Code; a 1 Values: C = s4 Amount is more than zero; D = s4 Amount is less than zero s4; Fee Amount for the Fee Code; n 12
Note	*Ten sets of s1-s4 can be filled at maximum.*

Values	Descriptions
C	s4 Amount is more than zero
D	s4 Amount is less than zero

PDE3574 Detail Data, Issuer Fee Amount for ATM in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3574</td></tr>
<tr><td>Length</td><td>26 - 260 bytes; Variable</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the “ATM” information of <For Issuer> in “3. Fee Amount” on Settlement Report.
s1; Fee Code; an 5
s2; Counts of Fee Code; n 8
s3; Credit / Debit Indicator for the Fee Code; a 1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s4 Amount is more than zero</td></tr>
<tr><td>D</td><td>s4 Amount is less than zero</td></tr>
</table>
s4; Fee Amount for the Fee Code; n 12</td></tr>
<tr><td>Note</td><td>Ten sets of s1-s4 can be filled at maximum.</td></tr>
</table>

PDE3576 Issuer Amount of Chargeback in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3576</td></tr>
<tr><td>Length</td><td>25 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the information of <For Issuer> in “3. Chargeback / Representment Amount” on Settlement Report.
s1; Counts of Chargeback / Representment; n 8
s2; Credit / Debit Indicator; a 1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s3 Amount is more than zero</td></tr>
<tr><td>D</td><td>s3 Amount is less than zero</td></tr>
</table>
s3; Net Amount of Chargeback/Representment in Reconciliation Currency; n 16</td></tr>
</table>

PDE3577 Issuer Amount of Other (Fee Collection) in Reconciliation Currency

<table>
<tr><td>Tag Number</td><td>3577</td></tr>
<tr><td>Length</td><td>25 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Alphabetic, Numeric</td></tr>
<tr><td>Description</td><td>This field shall be filled with the information of <For Issuer> in “2. Other” on Settlement Report.
s1; Counts of Other (Fee Collection); n 8
s2; Credit / Debit Indicator; a 1
<table>
<tr><th>Values</th><th>Descriptions</th></tr>
<tr><td>C</td><td>s3 Amount is more than zero</td></tr>
<tr><td>D</td><td>s3 Amount is less than zero</td></tr>
</table>
s3; Other Amount in Reconciliation Currency; n 16</td></tr>
</table>

PDE3581 Issuer / Acquirer Indicator

Tag Number	3581
Length	1 bytes; Fixed Length
Format	Alphabetic
Description	This field is set by JCBI settlement system in Reconciliation Data. It is filled with an indicator to show the settlement information is for Issuer or Acquirer. I: Issuer A: Acquirer

PDE3582 MTI of Original Record

Tag Number	3582
Length	4 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with MTI of the original Interchange Message.

PDE3583 Function Code of Original Record

Tag Number	3583
Length	3 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with Function Code of the original Interchange Message.

PDE3584 Processing Code of Original Record

Tag Number	3584
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with Processing Code of the original Interchange Message.

PDE3585 Currency Conversion Rate

Tag Number	3585
Length	11 - 19 bytes; Variable
Format	Numeric, Special Character
Description	This field shall be filled with Currency Conversion Rate which JCBI Settlement System applied to calculate settlement amounts. Example: 1USD=80.01 -> 80.010000000

PDE3600 Addendum Control Data

Tag Number	3600
Length	13 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Addendum Control Data as following. s1; Presentment Message Number; n 8 Message Number (Bit 71) of Presentment which the Addendum Information refers to. s2; Addendum Info Type; n 2 Type / Descriptions: 01 – Travel General * Mandatory if Licensees support airline merchants. 02 – Travel Leg 03 – Travel Rail 04 – Lodge 05 – Rent-A-Car s3; Addendum Info No; n 3 Sequence Numbers of Addendum Information which refer to the same Presentment. (Starts from 001, 002, 003,,, 999)

Type	Descriptions
01	Travel General * Mandatory if Licensees support airline merchants.
02	Travel Leg
03	Travel Rail
04	Lodge
05	Rent-A-Car

PDE3601 No-Show Indicator

Tag Number	3601
Length	1 byte; Fixed Length
Format	Alphabetic, Numeric, Space
Description	This field must be filled with an indicator to identify if No-Show Charge is applicable or nt.

Values	Descriptions
0 / Δ	Not applicable
1	Applicable (No-Show)

PDE3602 Travel Agency ID/Code

Tag Number	3602
Length	1 - 15 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Travel Agency ID/Code.

PDE3604 Travel Agency Name

Tag Number	3604
Length	1 - 25 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Travel Agency Name.

PDE3605 Ticket Issuer Name

Tag Number	3605
Length	32 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Ticket Issuer Name.

PDE3606 Ticket Issue City

Tag Number	3606
Length	18 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with the name of City where the ticket issued.

PDE3607 Date Ticket Issue

Tag Number	3607
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the date when the ticket issued in YYMMDD format.

PDE3608 Travel Process Identifier

Tag Number	3608
Length	3 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with IATA Code.

PDE3609 Travel Transaction Type Code

Tag Number	3609
Length	3 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with codes which identify types of travel transactions.

Codes	Descriptions
TKT	Ticket Purchase
REF	Refund (Processing Code must be Credit 200000)
MSC	Miscellaneous
EXC	Exchange
ΔΔΔ	Unknown

PDE3611 Passenger Name

Tag Number	3611
Length	1 - 29 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Passenger Name.

PDE3612 Ticket Number

Tag Number	3612
Length	1 - 15 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Ticket Number.

PDE3613 E-Ticket Indicator

Tag Number	3613
Length	1 byte; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with an indicator for E-Ticket.

Values	Descriptions
Y	E-Ticket
N	Non E-Ticket
Δ	Unknown

PDE3614 Conjunction Ticket

Tag Number	3614
Length	1 byte; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with an indicator for Conjunction Ticket.

Values	Descriptions
Y	Conjunction Ticket
N	Non Conjunction Ticket

PDE3615 Invoice Number

Tag Number	3615
Length	7 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Invoice Number.

PDE3616 Carrier Code

Tag Number	3616
Length	4 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Airline Carrier Code.

PDE3617 Carrier Name

Tag Number	3617
Length	1 - 19 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Airline Carrier Name.

PDE3618 Customer Reference

Tag Number	3618
Length	1 - 20 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Reference Number for customer use.

PDE3619 Amount Total Fare

Tag Number	3619
Length	15 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Amount of Air and/or Rail Fares. s1; Currency Code; n 3 (Currency Code for s2) s2; Amount; n 12

PDE3620 Amount Total Fees

Tag Number	3620
Length	15 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Fee Amount of Air and/or Rail Fares. s1; Currency Code; n 3 (Currency Code for s2) s2; Fee Amount; n 12

PDE3621 Amount Total Taxes

Tag Number	3621
Length	15 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Tax Amount of Air and/or Rail Fares. s1; Currency Code; n 3 (Currency Code for s2) s2; Tax Amount; n 12

PDE3622 Number in Party

Tag Number	3622
Length	3 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Number of people in a single itinerary.

PDE3623 Travel Document Type Code

Tag Number	3623
Length	2 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Travel Document Type

Codes	Descriptions
00	Data Not Available
01	Passenger Ticket
02	Additional Collection
03	Excess Baggage
04	Misc. Charge Order (MCO)/Prepaid Ticket Auth.
05	Special Service Ticket
06	Supported Refund
07	Unsupported Refund
08	Lost Ticket Application
09	Tour Order Voucher
10	Ticket by Mail
11	Undercharge Adjustment
12	Group Ticket
13	Exchange Adjustment
14	SPD/Air Freight
15	Inflight Adjustment
16	Agency Passenger Ticket
17	Agency Tour Order/Voucher
18	Agency Misc. Charge Order (MCO)
19	Agency Exchange Order
20	Agency Group Ticket
21	Debit Adjustment Duplicate Refund/Use
22	Inflight Merchandise Ordered
23	Catalogue Merchandise Ordered
24	Inflight Phone Charges
25	Frequent Flyer Fee/Purchase

Description		Codes	Descriptions
		26	Kennel Charge
		27	Animal Transportation Charge
		28	Firearms Case
		29	Upgrade Charge
		30	Credit Unused Transportation
		31	Credit Class of Service Adjustment
		32	Credit Denied Boarding
		33	Credit Misc. Refund
		34	Credit Lost Ticket Refund
		35	Credit Exchange Refund
		36	Credit Overcharge Adjustment
		37	Credit Multiple Unused Tickets
		38	Exchange Order
		39	Self-Service Ticket(s)
		40	Inflight Duty Free Purchase
		41	Inflight Duty Free Purchase
		42	Senior Citizen Discount Booklets
		43	Club Membership Fee
		44	Coupon Book
		45	Inflight Charges
		46	Tour Deposit
		47	Frequent Flyer Overnight Delivery Charge
		48	Frequent Flyer Fulfillment
		49	Small Package Delivery
		50	Vendor Sale
		51	Miscellaneous Tax(es) Fee(s)
		52	Travel Agency Fee
		60	Vendor Refund Credit
		64	Duty Free Sale
		99	Passenger Ticket

PDE3624 Airline Document Number

Tag Number	3624
Length	2 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Airline Document Number

PDE3625 Airline Document Parts

Tag Number	3625
Length	2 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Airline Document Parts

PDE3628 Conjunction Ticket No

Tag Number	3628
Length	1 - 15 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Conjunction Ticket No

PDE3631 Departure Date

Tag Number	3631
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the first Departure Date in YYMMDD format.

PDE3632 Departure Date 2

Tag Number	3632
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the second Departure Date in YYMMDD format.

PDE3633 Departure Date 3

Tag Number	3633
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the third Departure Date in YYMMDD format.

PDE3634 Departure Date 4

Tag Number	3634
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the fourth Departure Date in YYMMDD format.

PDE3636 Class of Travel

Tag Number	3636
Length	2 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Sheet Class information.

Codes	Descriptions
AΔ	First Class Discounted
BΔ / KΔ / LΔ / MΔ / NΔ / QΔ / TΔ /VΔ / XΔ	Economy/Coach Discounted
CΔ	Business Class
DΔ	Business Class Discounted
EΔ	Shuttle Service (No Reservation Allowed)
FΔ	First Class
GΔ	Conditional Reservation
HΔ	Economy/Coach Discounted
IΔ	Business Class Discounted
JΔ	Business Class Premium
OΔ	For Individual Airline Use (Economy)
PΔ	First Class Premium
RΔ	Supersonic Aircraft
SΔ	Economy/Coach
UΔ	Economy/Coach Discounted
WΔ	Economy/Coach Premium
YΔ	Economy/Coach
ZΔ	Business Class Discounted
BN	Night Economy/Coach Discounted
00	Data Not Available

PDE3637 Departure Airport Code

Tag Number	3637
Length	5 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Departure Airport Code on the basis of IATA except for an Incoming Interchange File.

PDE3638 Destination Airport Code

Tag Number	3638
Length	5 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Destination Airport Code on the basis of IATA except for an Incoming Interchange File.

PDE3639 Stop Over Code

Tag Number	3639
Length	1 byte; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with a code to sign if the travel includes Stop Over <table><tr><th>Codes</th><th>Descriptions</th></tr><tr><td>(*except space)*</td><td>Stop Over is included</td></tr><tr><td>Δ</td><td>No Stop Over</td></tr></table>
Note	*For Stop Over case, JCBI recommend receive "s" in this PDE in an Outgoing Interchange File.*

PDE3640 Fare Basis Code

Tag Number	3640
Length	1 - 15 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Fare Basis Code

PDE3641 Flight Number

Tag Number	3641
Length	5 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Flight Number.

PDE3642 Departure Time & Segment Code

Tag Number	3642
Length	5 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Departure information as following. s1: Departure Time; n 4 (HHMM format) s2: Departure Time Segment; ans 1 <table><tr><th>Codes</th><th>Descriptions</th></tr><tr><td>A</td><td>00:00 (midnight) to 11:59</td></tr><tr><td>P</td><td>12:00 (noon) to 23:59</td></tr><tr><td>Δ</td><td>Unknown or not available</td></tr></table>

PDE3643 Arrival Time & Segment Code

Tag Number	3643
Length	5 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Arrival information as following. s1: Departure Time; n 4 (HHMM format) s2: Arrival Time Segment ans 1 <table><tr><th>Codes</th><th>Descriptions</th></tr><tr><td>A</td><td>00:00 (midnight) to 11:59</td></tr><tr><td>P</td><td>12:00 (noon) to 23:59</td></tr><tr><td>Δ</td><td>Unknown or not available</td></tr></table>

PDE3644 Amount Fare

Tag Number	3644
Length	15 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Fare Amount information as following. s1; Currency Code; n 3 (Currency Code for s2) s2; Amount; n 12

PDE3645 Amount Fees

Tag Number	3645
Length	15 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Fee Amount information as following. s1; Currency Code; n 3 (Currency Code for s2) s2; Fee Amount; n 12

PDE3646 Amount Taxes

Tag Number	3646
Length	15 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Tax Amount information as following. s1; Currency Code; n 3 (Currency Code for s2) s2; Tax Amount; n 12

PDE3647 Departure Tax

Tag Number	3647
Length	15 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Departure Tax as following. s1; Currency Code; n 3 (Currency Code for s2) s2; Departure Tax Amount; n 12

PDE3651 Departure Station Name

Tag Number	3651
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Departure Station Name 1, corresponding to Departure Date1.

PDE3652 Departure Station Name 2

Tag Number	3652
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Departure Station Name 2, corresponding to Departure Date2. .

PDE3653 Departure Station Name 3

Tag Number	3653
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Departure Station Name 3, corresponding to Departure Date3.

PDE3654 Departure Station Name 4

Tag Number	3654
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Departure Station Name 4, corresponding to Departure Date4.

PDE3655 Destination Station Name

Tag Number	3655
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Destination Station Name 1, corresponding to Departure Date1.

PDE3656 Destination Station Name 2

Tag Number	3656
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Destination Station Name 2, corresponding to Departure Date2.

PDE3657 Destination Station Name 3

Tag Number	3657
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Destination Station Name 3, corresponding to Departure Date3.

PDE3658 Destination Station Name 4

Tag Number	3658
Length	1 - 30 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Destination Station Name 4, corresponding to Departure Date4.

PDE3661 Lodging Renter Name

Tag Number	3661
Length	26 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with occupant name.

PDE3662 Lodging Folio Number

Tag Number	3662
Length	12 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Folio Number.

PDE3663 Lodging Total Amount

Tag Number	3663
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Amount for room charge.

PDE3664 Lodging Total Non-Room Amount

Tag Number	3664
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Amount for other than room charge.

PDE3665 Lodging Total Amount charged on card

Tag Number	3665
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Amount charged to payment card.

PDE3666 Lodging Amount Room Service

Tag Number	3666
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Amount for room service.

PDE3667 Lodging Bar/mini-Bar

Tag Number	3667
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Amount for mini-Bar

PDE3668 Lodging Date Arrival

Tag Number	3668
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Check In Date in YYMMDD format.

PDE3669 Lodging Check In Time

Tag Number	3669
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Check In Time in HHMMSS format.

PDE3670 Lodging Date Departure

Tag Number	3670
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Check Out Date in YYMMDD format.

PDE3671 Lodging Check Out Time

Tag Number	3671
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Check Out Time in HHMMSS format.

PDE3672 Lodging Customer Service / Facility Phone Number

Tag Number	3672
Length	16 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with telephone number of accommodation facility.

PDE3673 Lodging Amount Room Rate 1

Tag Number	3673
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of Room Rate 1.
Note	*Only room charge is included in this field.*

PDE3674 Lodging Amount Room Rate 2

Tag Number	3674
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of Room Rate 2.
Note	*Only room charge is included in this field.*

PDE3675 Lodging Amount Room Rate 3

Tag Number	3675
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of Room Rate 3.
Note	*Only room charge is included in this field.*

PDE3676 Lodging Amount Room Tax

Tag Number	3676
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of room tax.

PDE3677 Lodging Amount Phone Charges

Tag Number	3677
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of phone charges.

PDE3678 Lodging Amount Restaurant Charges

Tag Number	3678
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of restaurant charges.

PDE3679 Lodging Amount Laundry/Dry Cleaning

Tag Number	3679
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of laundry service charges.

PDE3680 Lodging Other Services

Tag Number	3680
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of other charges.

PDE3681 Number of Nights at Room Rate 1

Tag Number	3681
Length	4 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the number of nights staying at Room Rate 1.

PDE3682 Number of Nights at Room Rate 2

Tag Number	3682
Length	4 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the number of nights staying at Room Rate 2.

PDE3683 Number of Nights at Room Rate 3

Tag Number	3683
Length	4 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the number of nights staying at Room Rate 3.

PDE3684 Lodging Movie Charges

Tag Number	3684
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of paid movie channel charges.

PDE3685 Lodging Health Club Charge

Tag Number	3685
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of Health Club / Fitness Gym charges.

PDE3686 Lodging Special Program Code

Tag Number	3686
Length	3 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Special Program Code.

Codes	Descriptions
001	Lodging
002	No Show Reservation Transaction
003	Advanced Deposit or Payment
004	Delayed Charge
005	Express Service
006	Reserved for future use

PDE3687 Lodging Charge Type Code

Tag Number	3687
Length	3 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Charge Type Code.

Codes	Descriptions
000	Health Spa
001	Lodging
002	Food / Beverage
003	Gift Shop
004	Beauty Salon
005	Convention Fees
006	Tennis / Pro Shop
007	Golf / Pro Shop

PDE3688 Lodging Stay Duration

Tag Number	3688
Length	3 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the number of days stayed.

PDE3691 Auto Rental Agency Name

Tag Number	3691
Length	1 - 20 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Rent-a-Car Agency Name.

PDE3692 Auto Rental Agreement Reference

Tag Number	3692
Length	1 - 25 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Reference Number of Rent-a-Car Agreement.

PDE3693 Auto Rental Name

Tag Number	3693
Length	1 - 29 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with the driver name of Rent-a-Car.

PDE3694 Auto Rental City

Tag Number	3694
Length	1 - 25 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with the city name where Rent-a-Car is rent.

PDE3695 Auto Rental State / Providence

Tag Number	3695
Length	3 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with State Code where Rent-a-Car is rent.

PDE3696 Auto Rental Country Code

Tag Number	3696
Length	3 bytes; Fixed Length
Format	Alphabetic, Number, Special Characters
Description	This field must be filled with Country Code where Rent-a-Car is rent.

PDE3697 Auto Rental Pickup Date

Tag Number	3697
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the date when Rent-a-Car is rent. - YYMMDD

PDE3698 Auto Rental Pickup Time

Tag Number	3698
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the time when Rent-a-Car is rent. - HHMMSS

PDE3699 Auto Return City

Tag Number	3699
Length	1 - 25 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with the city name where Rent-a-Car is returned.

PDE3700 Auto Return State / Providence

Tag Number	3700
Length	3 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with State Code where Rent-a-Car is returned.

PDE3701 Auto Return Country

Tag Number	3701
Length	3 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Country Code where Rent-a-Car is returned.

PDE3702 Auto Return Location ID

Tag Number	3702
Length	10 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with Location ID where Rent-a-Car is returned.

PDE3703 Auto Return Date

Tag Number	3703
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the date when Rent-a-Car is returned. - YYMMDD

PDE3704 Auto Rental Return Time

Tag Number	3704
Length	6 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the time when Rent-a-Car is returned. - HHMMSS

PDE3705 Auto Rental Rate & Rental Rate Time Period

Tag Number	3705
Length	13 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with the code to identify rate types and Rental Rate. s1: Rental Rate Indicator; as 1 (see codes below) s2: Rental Rate; n 12

Codes	Descriptions
D	Daily rate
W	Weekly rate
M	Monthly rate
Δ	Unknown or unreported

PDE3706 Auto Rental Distance

Tag Number	3706
Length	5 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the driving distance by Rent-a-Car.

PDE3707 Auto Maximum Free Miles / Kilometers

Tag Number	3707
Length	4 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the free driving distance by Rent-a-Car.

PDE3708 Auto Distance Unit of Measure

Tag Number	3708
Length	1 byte; Fixed Length
Format	Alphabetic, Space
Description	This field must be filled with the sign to indicate measure unit.

Sign	Descriptions
K	Kilometers
M	Miles
Δ	Unknown or unreported

PDE3709 Auto Amount Vehicle Insurance

Tag Number	3709
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the Auto Insurance Amount.

PDE3710 Auto Class ID

Tag Number	3710
Length	4 bytes; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with the vehicle class.

Values	Descriptions
0001	Mini
0002	Subcompact
0003	Economy
0004	Compact
0005	Midsize
0006	Intermediate
0007	Standard
0008	Full Size
0009	Luxury
0010	Premium
0011	Minivan
0012	12-Passenger Van
0013	Moving Van
0014	15-Passenger Van
0015	Cargo Van
0016	12-Foot Truck
0017	20-Foot Truck
0018	24-Foot Truck
0019	26-Foot Truck
0020	Moped
0021	Stretch
0022	Regular
0023	Unique
0024	Exotic
0025	Small/Medium Truck
0026	Large Truck
0027	Small SUV
0028	Medium SUV
0029	Large SUV
0030	Exotic SUV
0031	Four Wheel Drive
0032	Special
9999	Miscellaneous

PDE3711 Auto Rental Period Days

Tag Number	3711
Length	4 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the days Rent-a-Car is rent.

PDE3712 Auto One Way Drop off Charge

Tag Number	3712
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of One-way Drop off Charge days.

PDE3713 Auto Late Charge

Tag Number	3713
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of Late Fee for Rent-a-Car.

PDE3714 Auto Fuel Charge

Tag Number	3714
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of fuel charges for Rent-a-Car.

PDE3715 Auto Other & Extra Charge

Tag Number	3715
Length	12 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the amount of other charges for Rent-a-Car.

PDE3716 Auto Rental Audit Adjustment Indicator

Tag Number	3716
Length	1 byte; Fixed Length
Format	Alphabetic, Numeric, Special Characters
Description	This field must be filled with the indicator for Auto Rental Audit Adjustment.

Values	Descriptions
A	Drop off charges
B	Delivery charges
C	Parking expenses
D	Extra hours
E	Violations
X	Multiple charges of the above types
Y	Adjustment made, Cardmember notified
Z	Adjustment made, Cardmember not notified
Δ	Unknown or no adjustment made

PDE3717 Auto Rental Audit Adjustment Amount

Tag Number	3717
Length	12 byte; Fixed Length
Format	Numeric
Description	This field must be filled with Auto Rental Audit Adjustment Amount.

PDE3901 File ID

<table>
<tr><td>Tag Number</td><td>3901</td></tr>
<tr><td>Length</td><td>25 bytes; Fixed Length</td></tr>
<tr><td>Format</td><td>Numeric</td></tr>
<tr><td>Description</td><td>This field must be filled with File ID as following.
s1; File Type; n 3
<table>
<tr><th>File ID</th><th>Descriptions</th></tr>
<tr><td>001</td><td>Incoming Interchange File</td></tr>
<tr><td>002</td><td>Outgoing Interchange File</td></tr>
<tr><td>003</td><td>Verification Result File
(Acknowledge File / Message Error Information / File Rejection)</td></tr>
<tr><td>004</td><td>Settlement Result File
(Settlement Summary Information / Reconciliation Data)</td></tr>
</table>
s2; File Reference Date; n-6
YYMMDD
s3; Processor ID; n-11
Licensee ID / Processor ID (Front 0 filling)
s4; File Sequence Number; n-5
SEQ No. of the Interchange File</td></tr>
<tr><td>Note</td><td>In Verification Result File, subfield4 is filled with the same number as Outgoing Interchange file. In case of File Rejection, subfield4 is always filled with constant value "90000", and then the File IDs of more than one File Rejection a day will be duplicated as a result.</td></tr>
</table>

PDE3902 Total Transaction Amount

Tag Number	3902
Length	16 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with Total Transaction Amount. Example) 200(USD) for Retail, -150(USD) for VAT refund: 350(USD)
Note	*The sum of all Bit 4 amount in an Interchange File.*

PDE3903 Number of Messages

Tag Number	3903
Length	8 bytes; Fixed Length
Format	Numeric
Description	This field must be filled with the total number of Interchange Messages including Header and Trailer.
Note	*This field includes all message types such as Addendum Information.*

PDE3904 Original Message Number

Tag Number	3904
Length	8 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with Bit 71 value of original message which rejected by JCBI Settlement System.
Note	*This field is not set in case of File Rejection.*

PDE3905 Message Error Indicator

Tag Number	3905
Length	11 - 110 bytes; Variable
Format	Alphabetic, Numeric, Special Characters
Description	This field shall be filled with the information of rejected Interchange Message. It indicates the position of error data and error code. s1; Data Element ID; an 5 Bit Number or PDE Number of rejected transaction. Example) for Bit Number: Set “B0040” if DE40 causes errors For PDE Number: Set “P0025” if PDE0025 causes errors s2; Future Use; n 2 00 (Fixed Value) s3; Error Message Code; an 4 4 digits of Error Codes
Note	*Message Error Indicator shall be provided up to 10 errors if any.*

PDE3906 Original File ID

Tag Number	3906
Length	25 bytes; Fixed Length
Format	Numeric
Description	This field shall be filled with File ID of rejected Interchange File s1; File Type; n 3 s2; File Reference Date; n 6 s3; Processor ID; n 11 s4; File Sequence Number; n 5

3.9 Error Code List

3.9.1 Common

Table 3-9-1-1 Error Code List -Common-

Error No.	Message	BIT PDE	Field Name	Error Message
1001	ALL	-	-	MESSAGE TYPE INDICATOR (MTI) INCORRECT OR CANNOT EXPAND RECORD IN FILE. CONTACT JCBI.
1014	ALL	-	-	MUST BE NUMERIC.
1015	ALL	-	-	MANDATORY FIELDS MISSING.
1016	ALL	-	-	MUST BE NUMERIC.
1017	ALL	-	-	MANDATORY FIELDS MISSING.
1020	ALL	48, 62 123,124 125,126	Additional Data	Length and Value is inconsistent

3.9.2 File Header / Trailer

Table 3-9-2-1 Error Code List -File Header / Trailer-

Error No.	Message	BIT PDE	Field Name	Error Message
1004	File Header File Trailer	-	-	HEADER OR TRAILER RECORD MISSING.
1005	File Header File Trailer	-	-	MANDATORY FIELDS MISSING.
1006	File Header File Trailer	-	-	LENGTH OVER MAXIMUM.
1007	File Header	3901	File ID	DUPLICATE FILE ID.
1009	File Trailer	33	Forwarding Institution ID Code	DOES NOT MATCH HEADER.
1010	File Trailer	71	Message Number	DUPLICATE MESSAGE NUMBER IN INTERCHANGE FILE.
1011	File Trailer	3901	File ID	DOES NOT MATCH HEADER.
1012	File Trailer	3902	Total Transaction Amount	DOES NOT EQUAL TOTAL OF DETAIL AMOUNT TRANSACTION.
1013	File Trailer	3903	Number of Messages	DOES NOT EQUAL NUMBER OF DETAIL RECORDS.
1202	File Header	33	Forwarding Institution ID Code	MUST BE 6 DIGITS.
1203	File Header	33	Forwarding Institution ID Code	NO MATCH TO LICENSEE MASTER.
1204	File Header	33	Forwarding Institution ID Code	INVALID INSTITUTION ID CODE FOR THE EDI.
1205	File Header	3901	Subfield2:File Reference Date (YYMMDD)	S2: MUST BE VALID DATE IN YYMMDD FORMAT.
1206	File Header	3901	Subfield2:File Reference Date (YYMMDD)	S2: MUST BE VALID DATE WITHIN ONE YEAR.
1207	File Header	71	Message Number	MUST BE '00000001'.
1208	File Header	100	Receiving Institution ID Code	MUST BE '100000'.
1209	File Header	3901	Subfield1:File Type	S1: MUST BE '002' (OUTGOING).

Error No.	Message	BIT PDE	Field Name	Error Message
1210	File Header	3901	Subfield3:Process or ID	S3: DOES NOT MATCH FORWARDING INSTITUTION ID (BIT33).
1211	File Trailer	100	Receiving Institution ID Code	MUST BE '100000'.
1212	File Header	33	Forwarding Institution ID Code	SET CORRECT FORWARDING INSTITUTION ID CODE.

3.9.3 Presentment and other Interchange Message

"n" of "Sn" in Error Message of the following sheet indicates Sub Field number, and "(nn)" in Error Message of the sheet indicates sequence number in case that there are more than one several error for the same Sub Field.

(Example)

Error Message: S2(02): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.

The above example shows in case of the following errors:

This error is the second time for Sub Field 2 of PDE3002 Currency Exponents.

The error is that the currency exponents set in the field is not correct.

Table 3-9-3-1 Error Code List -Presentment and other Interchange Message-

Error No.	Message	Bit PDE	Field Name	Error Message
1020	Presentment Representment 1st Chargeback 2nd Chargeback	55	Integrated Circuit Card (ICC) System-Related Data Additional Data	Length and Value is inconsistent
1051	Presentment Representment 1st Chargeback 2nd Chargeback Retrieval Request	-	-	MANDATORY FIELD(S) MISSING.
1052	Presentment	MTI	-	INVALID MESSAGE TYPE INDICATOR (MTI) AND FUNCTION CODE COMBINATION.
1053	Presentment Representment 1st Chargeback 2nd Chargeback Retrieval Request	-	-	INVALID LENGTH.
1054	Presentment	31	Acquirer Reference Data	DUPLICATE IN INTERCHANGE FILE.
1055	Presentment	31	Acquirer Reference Data	DUPLICATE IN TRANSACTION MASTER.
1056	Presentment	31	Acquirer Reference Data	NO MATCH TO TRANSACTION MASTER.
1057	Presentment	31	Acquirer Reference Data	ORIGINAL TRANSACTION ALREADY REVERSED.
1058	Presentment	31	Acquirer Reference Data	PAN, AMOUNT, DATE AND TIME OR CURRENCY DOES NOT MATCH ORIGINAL TRANSACTION.
1059	Presentment	33	Forwarding Institution ID Code	DOES NOT MATCH HEADER.

Error No.	Message	Bit PDE	Field Name	Error Message
1060	Presentment	42	Card Acceptor ID Code	MUST BE FILLED WITH ONLY VALID LETTERS AND TRAILING SPACES.
1061	Presentment Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car Representment 1st Chargeback 2nd Chargeback Retrieval Request	71	Message Number	DUPLICATE MESSAGE NUMBER IN INTERCHANGE FILE.
1062	Presentment	55	Bit55(9F26)	TAG 9F26: MANDATORY TAG MISSING.
1063	Presentment	55	Bit55(9F26)	TAG 9F26: INVALID TAG LENGTH.
1064	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car		Message Type Identifier (MTI)	MESSAGE TYPE INDICATOR (MTI) MUST BE '1644'. FUNCTION CODE MUST BE '695'.
1065	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	32	Acquiring Institution ID Code	DOES NOT MATCH PRESENTMENT'S ACQUIRING INSTITUTION ID CODE (BIT32).
1066	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	94	Transaction Originator Institution ID Code	DOES NOT MATCH PRESENTMENT'S TRANSACTION ORIGINATOR INSTITUTION ID CODE (BIT94).
1067	Add_TravelGeneral	3600	s2: Addendum Info Type	MORE THAN ONE TRAVEL GENERAL RECORD FOR A PRESENTMENT.
1068	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	3600	s1: Presentment Message Number	S1: SPECIFIED MESSAGE NUMBER IS NOT PRESENTMENT.
1069	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	3600	s1: Presentment Message Number	S1: SPECIFIED PRESENTMENT IS NOT ORIGINAL TRANSACTION.
1070	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	3600	s3: Addendum Info No	S3: DUPLICATE ADDENDUM INFO NUMBER IN INTERCHANGE FILE.
1071	Add_TravelLeg	3600	s2: Addendum Info Type	ADD TRAVEL GENERAL RECORD FOR TRAVEL LEG(S).
1091	Presentment	31	Acquirer Reference Data	ORIGINAL TRANSACTION AND ITS REVERSAL EXIST IN SAME INTERCHANGE FILE.
1092	Presentment	31	Acquirer Reference Data	ORIGINAL TRANSACTION WAS CHARGED BACK.
1110	Presentment	24	Function Code	TIME OVER.　CONTACT TO JCBI.
1121	Presentment	55	Bit55(9F27)	TAG 9F27: INVALID TAG LENGTH.
1122	Presentment	55	Bit55(9F10)	TAG 9F10: INVALID TAG LENGTH.
1123	Presentment	55	Bit55(9F37)	TAG 9F37: INVALID TAG LENGTH.
1124	Presentment	55	Bit55(9F36)	TAG 9F36: INVALID TAG LENGTH.

Error No.	Message	Bit PDE	Field Name	Error Message
1125	Presentment	55	Bit55(95)	TAG 95: INVALID TAG LENGTH.
1126	Presentment	55	Bit55(9A)	TAG 9A: INVALID TAG LENGTH.
1127	Presentment	55	Bit55(9C)	TAG 9C: INVALID TAG LENGTH.
1128	Presentment	55	Bit55(9F02)	TAG 9F02: INVALID TAG LENGTH.
1129	Presentment	55	Bit55(5F2A)	TAG 5F2A: INVALID TAG LENGTH.
1130	Presentment	55	Bit55(82)	TAG 82: INVALID TAG LENGTH.
1131	Presentment	55	Bit55(9F1A)	TAG 9F1A: INVALID TAG LENGTH.
1132	Presentment	55	Bit55(9F03)	TAG 9F03: INVALID TAG LENGTH.
1133	Presentment	55	Bit55(9F34)	TAG 9F34: INVALID TAG LENGTH.
1134	Presentment	55	Bit55(9F35)	TAG 9F35: INVALID TAG LENGTH.
1135	Presentment	55	Bit55(9F09)	TAG 9F09: INVALID TAG LENGTH.
1136	Presentment	55	Bit55(9F33)	TAG 9F33: INVALID TAG LENGTH.
1137	Presentment	55	Bit55(9F1E)	TAG 9F1E: INVALID TAG LENGTH.
1138	Presentment	55	Bit55(4F)	TAG 4F: INVALID TAG LENGTH.
1139	Presentment	55	Bit55(9F41)	TAG 9F41: INVALID TAG LENGTH.
1140	Presentment	55	Bit55(84)	TAG 84: INVALID TAG LENGTH.
1141	Presentment	55	Bit55(9C)	TAG 9C: NOT ALLOWED NUMBER.
1142	Presentment	55	Bit55(9F02)	TAG 9F02: NOT ALLOWED NUMBER.
1143	Presentment	55	Bit55(5F2A)	TAG 5F2A: NOT ALLOWED NUMBER.
1144	Presentment	55	Bit55(9F1A)	TAG 9F1A: NOT ALLOWED NUMBER.
1145	Presentment	55	Bit55(9F03)	TAG 9F03: NOT ALLOWED NUMBER.
1146	Presentment	55	Bit55(9F35)	TAG 9F35: NOT ALLOWED NUMBER.
1151	Presentment	55	Bit55(9F27)	TAG 9F27: MANDATORY TAG MISSING.
1152	Presentment	55	Bit55(9F10)	TAG 9F10: MANDATORY TAG MISSING.
1153	Presentment	55	Bit55(9F37)	TAG 9F37: MANDATORY TAG MISSING.
1154	Presentment	55	Bit55(9F36)	TAG 9F36: MANDATORY TAG MISSING.
1155	Presentment	55	Bit55(95)	TAG 95: MANDATORY TAG MISSING.
1156	Presentment	55	Bit55(9A)	TAG 9A: MANDATORY TAG MISSING.
1157	Presentment	55	Bit55(9C)	TAG 9C: MANDATORY TAG MISSING.
1158	Presentment	55	Bit55(9F02)	TAG 9F02: MANDATORY TAG MISSING.
1159	Presentment	55	Bit55(5F2A)	TAG 5F2A: MANDATORY TAG MISSING.
1160	Presentment	55	Bit55(82)	TAG 82: MANDATORY TAG MISSING.
1161	Presentment	55	Bit55(9F1A)	TAG 9F1A: MANDATORY TAG MISSING.
1162	Presentment	55	Bit55(9F03)	TAG 9F03: MANDATORY TAG MISSING.
1250	Presentment	43	Card Acceptor Name/Location	LENGTH MUST BE '99'.
1251	Presentment Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	MTI		MESSAGE TYPE INDICATOR (MTI) AND FUNCTION CODE COMBINATION NOT ALLOWED FOR THE ACQUIRER.
1252	Presentment	2	Primary Account Number (PAN)	INVALID PAN.
1253	Presentment	2	Primary Account Number (PAN)	CHECK DIGIT ERROR.
1254	Presentment	2	Primary Account Number (PAN)	INVALID PAN. BIN PREFIX DOESN'T EXIST.
1255	Presentment	5	Amount, Reconciliation(Settlement)	NOT ALLOWED FIELD FOR THE ACQUIRER.
	Presentment	9	Conversion Rate, Reconciliation(Settlement)	

Error No.	Message	Bit PDE	Field Name	Error Message
	Presentment	50	Currency Code, Reconciliation(Settlement)	
1257	Presentment	9	Conversion Rate, Reconciliation(Settlement)	MUST BE APPLICABLE VALUE.
1258	Presentment	12	Date and Time, Local Transaction	MUST BE WITHIN ONE YEAR.
1259	Presentment	12	Date and Time, Local Transaction	MUST BE VALID TIME IN HHMMSS FORMAT OR '000000'.
1260	Presentment	12	Date and Time, Local Transaction	MUST BE VALID DATE IN YYMMDD FORMAT.
		3007	Subfield2: YYMMDD	
1261	Presentment	14	Date, Expiration	DATE EXPIRATION, POS DATA AND ICC DATA MANDATORY AND ONLY ALLOWED FOR IC TRANSACTION.
1262	Presentment	14	Date, Expiration	MUST BE VALID EXPIRATION DATE IN YYMM FORMAT OR SPACES.
1263	Presentment	22	Point of Service Data Code	POSITION 1: MUST BE '0' - '6'.
1264	Presentment	22	Point of Service Data Code	POSITION 2: MUST BE '0' - '6', '9'.
1265	Presentment	22	Point of Service Data Code	POSITION 3: MUST BE '0', '1'.
1266	Presentment	22	Point of Service Data Code	POSITION 4: MUST BE '0' - '5', 'Z'.
1267	Presentment	22	Point of Service Data Code	POSITION 5: MUST BE '0' - '4', '8', '9', ‘Z’.
1268	Presentment	22	Point of Service Data Code	POSITION 6: MUST BE '0', '1'. ‘Z’.
1269	Presentment	22	Point of Service Data Code	POSITION 7: MUST BE '0' - '7', 'C', 'M', 'S', 'U', 'Z'.
1270	Presentment	22	Point of Service Data Code	POSITION 8: MUST BE '0' - '6', 'Z'.
1271	Presentment	22	Point of Service Data Code	POSITION 9: MUST BE '0' - '5'.
1272	Presentment	22	Point of Service Data Code	POSITION 10: MUST BE '0' - '3'.
1273	Presentment	22	Point of Service Data Code	POSITION 11: MUST BE '0' - '4'.
1274	Presentment	22	Point of Service Data Code	POSITION 12: MUST BE '0' - '9', 'A', 'B', 'C'.
1275	Presentment	31	Acquirer Reference Data	MUST BE '7'+ACQ INST ID (BIT32)+HEADER FILE REF DATE (PDE3901S2): MMDD+12-DIGIT NUM NO.
1276	Presentment	31	Acquirer Reference Data	MUST BE 7+ACQ INST ID (BIT32)+JULIAN DATE: YJJJ+12-DIGIT NUM NO. YJJJ MUST BE NUMERIC.
1277	Presentment Representment 1st Chargeback 2nd Chargeback Retrieval Request	32	Acquiring Institution ID Code	MUST BE 6 DIGITS.
1278	Presentment	32	Acquiring Institution ID Code	NO MATCH TO THE LICENSEE MASTER.

Error No.	Message	Bit PDE	Field Name	Error Message
1279	Presentment	32	Acquiring Institution ID Code	MASTER INTEGRITY ERROR. CONTACT JCBI.
1280	Presentment	40	Digit 1 (most significant): Interchange and technology	DIGIT 1: MUST BE '1', '2', '5', '6'.
1281	Presentment	40	Digit 2: Authorization processing	DIGIT 2: MUST BE '0', '2', '4'.
1282	Presentment	40	Digit 3 (least significant): Range of services and PIN requirements	DIGIT 3: MUST BE '0' - '7'.
1283	Presentment	42	Card Acceptor ID Code	CHECK DIGIT ERROR.
1284	Presentment	42	Card Acceptor ID Code	MATCH TO FRAUD MASTER.
1285	Presentment	43	s6 country CD	S6 INVALID COUNTRY CODE. SEE JRP COUNTRY.
1286	Presentment	49	Currency Code, Transaction	NO MATCH TO CURRENCY EXPONENT (PDE3002) 1 - 15.
	Presentment	50	Currency Code, Reconciliation(Settlement)	
1287	Presentment	49	Currency Code, Transaction	INVALID CURRENCY CODE. SEE JRP CURRENCY.
1288	Presentment	50	Currency Code, Reconciliation(Settlement)	MANDATORY FOR THE ACQUIRER.
1289	Presentment	54	SubField4: Sign(1)	S4(01): MUST BE 'C' OR 'D'.
1290	Presentment	54	SubField4: Sign(2)	S4(02): MUST BE 'C' OR 'D'.
1291	Presentment	54	SubField4: Sign(3)	S4(03): MUST BE 'C' OR 'D'.
1292	Presentment	54	SubField4: Sign(4)	S4(04): MUST BE 'C' OR 'D'.
1293	Presentment	54	SubField4: Sign(5)	S4(05): MUST BE 'C' OR 'D'.
1294	Presentment	54	SubField4: Sign(6)	S4(06): MUST BE 'C' OR 'D'.
1295	Presentment	54	SubField1: Account Type(1)	S1(01): MUST BE '00'.
1296	Presentment	54	SubField1: Account Type(2)	S1(02): MUST BE '00'.
1297	Presentment	54	SubField1: Account Type(3)	S1(03): MUST BE '00'.
1298	Presentment	54	SubField1: Account Type(4)	S1(04): MUST BE '00'.
1299	Presentment	54	SubField1: Account Type(5)	S1(05): MUST BE '00'.
1300	Presentment	54	SubField1: Account Type(6)	S1(06): MUST BE '00'.
1301	Presentment	54	SubField2: Amount Type(1)	S2: MUST BE '58'.
1308	Presentment	54	SubField3: Currency Code(1)	S3(01): NO MATCH TO CURRENCY EXPONENT (PDE3002) 1 - 15.
1309	Presentment	54	SubField3: Currency Code(2)	S3(02): NO MATCH TO CURRENCY EXPONENT (PDE3002) 1 - 15.
1310	Presentment	54	SubField3: Currency Code(3)	S3(03): NO MATCH TO CURRENCY EXPONENT (PDE3002) 1 - 15.

Error No.	Message	Bit PDE	Field Name	Error Message
1311	Presentment	54	SubField3: Currency Code(4)	S3(04): NO MATCH TO CURRENCY EXPONENT (PDE3002) 1 - 15.
1312	Presentment	54	SubField3: Currency Code(5)	S3(05): NO MATCH TO CURRENCY EXPONENT (PDE3002) 1 - 15.
1313	Presentment	54	SubField3: Currency Code(6)	S3(06): NO MATCH TO CURRENCY EXPONENT (PDE3002) 1 - 15.
1314	Presentment	94	Transaction Originator Institution ID Code	DOES NOT MATCH ACQUIRING INSTITUTION ID (BIT32).
1317	Presentment	3002	Subfield1:Currency Code(1)	S1(01): INVALID CURRENCY CODE.
1318	Presentment	3002	Subfield2: Currency Exponent(1)	S2(01): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1319	Presentment	3002	Subfield1:Currency Code(2)	S1(02): INVALID CURRENCY CODE.
1320	Presentment	3002	Subfield2: Currency Exponent(2)	S2(02): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1321	Presentment	3002	Subfield1:Currency Code(3)	S1(03): INVALID CURRENCY CODE.
1322	Presentment	3002	Subfield2: Currency Exponent(3)	S2(03): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1323	Presentment	3002	Subfield1:Currency Code(4)	S1(04): INVALID CURRENCY CODE.
1324	Presentment	3002	Subfield2: Currency Exponent(4)	S2(04): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1325	Presentment	3002	Subfield1:Currency Code(5)	S1(05): INVALID CURRENCY CODE.
1326	Presentment	3002	Subfield2: Currency Exponent(5)	S2(05): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1327	Presentment	3002	Subfield1:Currency Code(6)	S1(06): INVALID CURRENCY CODE.
1328	Presentment	3002	Subfield2: Currency Exponent(6)	S2(06): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1329	Presentment	3002	Subfield1:Currency Code(7)	S1(07): INVALID CURRENCY CODE.
1330	Presentment	3002	Subfield2: Currency Exponent(7)	S2(07): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1331	Presentment	3002	Subfield1:Currency Code(8)	S1(08): INVALID CURRENCY CODE.
1332	Presentment	3002	Subfield2: Currency Exponent(8)	S2(08): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1333	Presentment	3002	Subfield1:Currency Code(9)	S1(09): INVALID CURRENCY CODE.
1334	Presentment	3002	Subfield2: Currency Exponent(9)	S2(09): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1335	Presentment	3002	Subfield1:Currency Code(10)	S1(10): INVALID CURRENCY CODE.
1336	Presentment	3002	Subfield2: Currency Exponent(10)	S2(10): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1337	Presentment	3002	Subfield1:Currency Code(11)	S1(11): INVALID CURRENCY CODE.
1338	Presentment	3002	Subfield2: Currency Exponent(11)	S2(11): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1339	Presentment	3002	Subfield1:Currency Code(12)	S1(12): INVALID CURRENCY CODE.
1340	Presentment	3002	Subfield2: Currency Exponent(12)	S2(12): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.

Error No.	Message	Bit PDE	Field Name	Error Message
1341	Presentment	3002	Subfield1:Currency Code(13)	S1(13): INVALID CURRENCY CODE.
1342	Presentment	3002	Subfield2: Currency Exponent(13)	S2(13): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1343	Presentment	3002	Subfield1:Currency Code(14)	S1(14): INVALID CURRENCY CODE.
1344	Presentment	3002	Subfield2: Currency Exponent(14)	S2(14): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1345	Presentment	3002	Subfield1:Currency Code(15)	S1(15): INVALID CURRENCY CODE.
1346	Presentment	3002	Subfield2: Currency Exponent(15)	S2(15): INVALID DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
1347	Presentment	3007	Subfield1: R	S1: MUST BE ‘R’.
1348	Presentment	3007	Subfield2: YYMMDD	S2: MUST BE VALID DATE WITHIN ONE YEAR.
1349	Presentment	3009	EC Security Level Indicator	MUST BE '05', '06', '07' OR SPACES.
1350	Presentment	55	Bit55(9A)	TAG 9A:NOT ALLOWED NUMBER .
1351	Presentment	54	SubField2: Amount Type(1)	S2: DUPLICATE IN BIT54.
1353	Presentment	50	Currency Code, Reconciliation(Settlement)	DOSE NOT MATCH SETTLEMENT CURRENCY OF THE ACQUIRER.
1355	Presentment	33	Conversion Rate, Reconciliation(Settlement)	TRANSACTION AMOUNT NOT WITHIN LIMITS FOR ACQUIRER.
1357	Presentment	32	Acquiring Institution ID Code	NO MATCH TO LICENSEE MASTER. SET CORRECT ACQ LC ID.
1358	Presentment	33	Forwarding Institution ID Code	NO MATCH TO LICENSEE MASTER. THE ACQUIRER CANNOT SET PROCESSOR ID.
1359	Presentment	33	Forwarding Institution ID Code	NO MATCH TO LICENSEE MASTER. WRONG PROCESSOR ID FOR THE ACQUIRER.
1380	Presentment	33	Forwarding Institution ID Code	NO MATCH TO LICENSEE MASTER. THE ACQUIRER CANNOT SET PROCESSOR ID.
1381	Presentment	31	Acquirer Reference Data	ORIGINAL TRANSACTION AND ITS REVERSALS EXIST IN SAME INTERCHANGE FILE.
1382	Presentment	4	Amount, Transaction	TRANSACTION AMOUNT SHOULD BE MORE THAN 0
1383	Presentment	3007	Reversal Indicator	MASTER INTEGRITY ERROR. CONTACT JCBI.
1388	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	3600	s1: Presentment Message Number	SPECIFIED PRESENTMENT IS ERROR.
1389	Add_TravelLeg	3600	-	TRAVEL GENERAL RECORD FOR THIS TRAVEL LEG IS REJECTED.
1390	Presentment	54	SubField2: Amount Type(2)	S2(02): MUST BE APPLICABLE VALUE.
1391	Presentment	54	SubField2: Amount Type(3)	S2(03): MUST BE APPLICABLE VALUE.
1392	Presentment	54	SubField2: Amount Type(4)	S2(04): MUST BE APPLICABLE VALUE.
1393	Presentment	54	SubField2: Amount Type(5)	S2(05): MUST BE APPLICABLE VALUE.

Error No.	Message	Bit PDE	Field Name	Error Message
1394	Presentment	54	SubField2: Amount Type(6)	S2(06): MUST BE APPLICABLE VALUE.
1395	Presentment	54	SubField2: Amount Type	S2: ATM ACCESS FEE IS NOT ALLOWED FOR THE ACQUIRER.
1396	Presentment	54	SubField2: Amount Type	S2: PROCESSING CODE (BIT3) MUST BE ATM TRANSACTION: ‘010000’.
1397	Presentment	54	SubField2: Amount Type	S2: DUPLICATE IN BIT54 (ATM ACCESS FEE).
1398	Presentment	54	SubField3: Currency Code(1)	S3(01): MUST BE SAME AS TRANSACTION CURRENCY (BIT49)
1399	Presentment	54	SubField3: Currency Code(2)	S3(02): MUST BE SAME AS TRANSACTION CURRENCY (BIT49)
1400	Presentment	54	SubField3: Currency Code(3)	S3(03): MUST BE SAME AS TRANSACTION CURRENCY (BIT49)
1401	Presentment	54	SubField3: Currency Code(4)	S3(04): MUST BE SAME AS TRANSACTION CURRENCY (BIT49)
1402	Presentment	54	SubField3: Currency Code(5)	S3(05): MUST BE SAME AS TRANSACTION CURRENCY (BIT49)
1403	Presentment	54	SubField3: Currency Code(6)	S3(06): MUST BE SAME AS TRANSACTION CURRENCY (BIT49)
1404	Presentment	54	SubField4: Sign(1)	S4(01): MUST BE ‘D’ FOR ATM TRANSACTION OR ‘C’ FOR REVERSAL.
1405	Presentment	54	SubField4: Sign(2)	S4(02): MUST BE ‘D’ FOR ATM TRANSACTION OR ‘C’ FOR REVERSAL.
1406	Presentment	54	SubField4: Sign(3)	S4(03): MUST BE ‘D’ FOR ATM TRANSACTION OR ‘C’ FOR REVERSAL.
1407	Presentment	54	SubField4: Sign(4)	S4(04): MUST BE ‘D’ FOR ATM TRANSACTION OR ‘C’ FOR REVERSAL.
1408	Presentment	54	SubField4: Sign(5)	S4(05): MUST BE ‘D’ FOR ATM TRANSACTION OR ‘C’ FOR REVERSAL.
1409	Presentment	54	SubField4: Sign(6)	S4(06): MUST BE ‘D’ FOR ATM TRANSACTION OR ‘C’ FOR REVERSAL.
1410	Presentment	54	SubField5: Amount(1)	S5(01): MUST BE LESS THAN TRANSACTION AMOUNT (BIT4).
1411	Presentment	54	SubField5: Amount(2)	S5(02): MUST BE LESS THAN TRANSACTION AMOUNT (BIT4).
1412	Presentment	54	SubField5: Amount(3)	S5(03): MUST BE LESS THAN TRANSACTION AMOUNT (BIT4).
1413	Presentment	54	SubField5: Amount(4)	S5(04): MUST BE LESS THAN TRANSACTION AMOUNT (BIT4).
1414	Presentment	54	SubField5: Amount(5)	S5(05): MUST BE LESS THAN TRANSACTION AMOUNT (BIT4).
1415	Presentment	54	SubField5: Amount(6)	S5(06): MUST BE LESS THAN TRANSACTION AMOUNT (BIT4).
1416	Presentment	2	Primary Account Number (PAN)	TRANSACTION NOT ALLOWED.
1417	Presentment	2	Primary Account Number (PAN)	CARD NUMBER ERROR. CONTACT JCBI.
1418	Presentment	9	Conversion Rate, Reconciliation(Settlement)	RATE SHOULD BE 1 FOR THE ACQUIRER WHEN SETTLEMENT CURRENCY IS SAME AS TRANSACTION.
1501	Add_TravelGeneral Add_TravelLeg Add_TravelRail Add_lodg Add_Rent-A-Car	3600	s2: Addendum Info Type	S2: MUST BE '01' - '05'.

3.9.4 Chargeback/Representment/Retrieval

Table 3-9-4-1 Error Code List -Chargeback/Representment/Retrieval-

Error No.	Message	Bit PDE	Field Name	Error Message
2002	1stCB	31	Acquirer Reference Data	THE ORIGINAL TRANSACTION ALREADY CANCELED.
2003	1stCB 2ndCB Representment RetrievalRequest	31	Acquirer Reference Data	THE ORIGINAL TRANSACTION RECORD DOES NOT EXIST.
2004	1stCB* 2ndCB* Representment* *Only used for 1stCB(full), Representment(full) and 2ndCB(full).	4	Amount, Transaction	MUST BE EQUAL TO THE ORIGINAL AMOUNT.
2005	1stCB 2ndCB Representment RetrievalRequest	2	Primary Account Number (PAN)	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2005	1stCB 2ndCB Representment	3	Processing Code	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2005	1stCB 2ndCB Representment RetrievalRequest	12	Date and Time, Local Transaction	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2005	1stCB 2ndCB Representment RetrievalRequest	30	Amounts, Original	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2005	1stCB 2ndCB Representment	38	Approval Code	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2005	1stCB 2ndCB Representment RetrievalRequest	42	Card Acceptor ID Code	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2005	RetrievalRequest	49	Currency Code, Transaction	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2005	1stCB 2ndCB Representment RetrievalRequest	3009	EC Security Level Indicator	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2006	RetrievalRequest	31	Acquirer Reference Data	DUPLICATE RETRIEVAL RECORD.
2007	1stCB 2ndCB Representment	2	Primary Account Number (PAN)	MUST BE APPLICABLE VALUE FOR REASON CODE.
2007	1stCB 2ndCB Representment RetrievalRequest	3	Processing Code	MUST BE APPLICABLE VALUE FOR REASON CODE.
2007	1stCB 2ndCB Representment	4	Amount, Transaction	MUST BE APPLICABLE VALUE FOR REASON CODE.
2007	1stCB 2ndCB	22	Point of Service Data Code	MUST BE APPLICABLE VALUE FOR REASON CODE.

Error No.	Message	Bit PDE	Field Name	Error Message
	Representment RetrievalRequest			
2007	1stCB 2ndCB Representment RetrievalRequest	26	Card Acceptor Business Code (MCC)	MUST BEAPPLICABLE VALUE FOR REASON CODE.
2007	1stCB 2ndCB Representment	72	Data Record	MUST BE APPLICABLE VALUE FOR REASON CODE.
2007	1stCB 2ndCB Representment RetrievalRequest	3009	EC Security Level Indicator	MUST BE APPLICABLE VALUE FOR REASON CODE.
2007	1stCB 2ndCB Representment	3250	Documentation Indicator	MUST BE APPLICABLE VALUE FOR REASON CODE.
2008	1stCB* *Only used for 1stCB(partial).	4	Amount, Transaction	MUST BE SMALLER AMOUNT THAN ORIGINAL AMOUNT.
2009	RetrievalRequest	12	Date and Time, Local Transaction	MUST BE VALID DATE & TIME IN YYMMDD & HHMMSS FORMAT OR ALL 0.
2010	1stCB 2ndCB Representment RetrievalRequest	3002	Currency Exponents	NVALID CURRENCY CODE OR DECIMAL DIGITS FOR CURRENCY. SEE JRP CURRENCY.
2011	1stCB 2ndCB Representment	3007	Reversal Indicator	MUST BE APPLICABLE VALUE FOR REVERSAL INDICATOR.
2012	1stCB 2ndCB Representment	31	Acquirer Reference Data	DUPLICATE CHARGEBACK/REPRESENTMENT RECORD.
2013	2ndCB	25	Message Reason Code	MUST BE EQUAL TO THE FIRST CHARGEBACK REASON CODE.
2014	1stCB	25	Message Reason Code	CHARGEBACK REASON CODE MUST BE CHANGED.
2015	1stCB 2ndCB Representment	-	MTI	INCORRECT DISPUTE ORDER.
2016	1stCB 2ndCB Representment	31	Acquirer Reference Data	NOT FOUND THE ORIGINAL CHARGEBACK/REPRESENTMENT.
2017	1stCB 2ndCB Representment RetrievalRequest	25	Message Reason Code	CHARGEBACK/REPRESENTMENT REQUEST TOO SOON OR EXCEEDS TIME LIMIT.
2018	2ndCB Representment	4	Amount, Transaction	MUST BE EQUAL TO THE AMOUNT IN THE FIRST CHARGEBACK.
2019	1stCB Reversal 2ndCB Reversal Representment Reversal	4	Amount, Transaction	MUST BE EQUAL TO THE AMOUNT IN THE ORIGINAL CHARGEBACK/REPRESENTMENT.
2020	1stCB 2ndCB Representment RetrievalRequest	-	MTI	THIS MESSAGE TYPE INDICATOR (MTI) TYPE NOT PERMITTED.
2021	1stCB 2ndCB	23	Card Sequence Number	MUST BE APPLICABLE VALUE FOR CARD SEQUENCE NUMBER.

Error No.	Message	Bit PDE	Field Name	Error Message
	Representment RetrievalRequest			
2022	1stCB 2ndCB Representment RetrievalRequest	38	Approval Code	MUST BE ALPHANUMERIC OR SPACE FOR APPROVAL CODE.
2023	1stCB	3205	1stCB Reference Number	MUST BE ALPHANUMERIC OR SPACE FOR FIRST CHARGEBACK REFERENCE NUMBER.
2024	Representment	3208	Representment Reference Number	MUST BE ALPHANUMERIC OR SPACE FOR REPRESENTMENT REFERENCE NUMBER.
2025	2ndCB	3211	2ndCB Reference Number	MUST BE ALPHANUMERIC OR SPACE FOR SECOND CHARGEBACK REFERENCE NUMBER..
2026	1stCB 2ndCB Representment RetrievalRequest	41	Card Acceptor Terminal ID	MUST BE AVAILABLE CHARACTERS FOR CARD ACCEPTOR TERMINAL ID.
2027	1stCB 2ndCB Representment RetrievalRequest	94	Transaction Originator Institution ID Code	NO MATCH TO LICENSEE MASTER.
2028	1stCB 2ndCB Representment RetrievalRequest	-	-	MUST BE IN UPPER CASE ALPHABETIC CHARACTERS.
2029	1stCB RetrievalRequest	4	Amount, Transaction	TRANSACTION AMOUNT LIMIT IS OVER.
2030	1stCB RetrievalRequest	5	Amount, Reconciliation (Settlement)	SETTLEMENT AMOUNT LIMIT IS OVER.
2031	1stCB 2ndCB Representment RetrievalRequest	37	Retrieval Reference Number	MUST BE ALPHANUMERIC OR SPACE.
2032	RetrievalRequest	3203	Retrieval Document	MUST BE THE DESIGNATED VALUE FOR RETRIEVAL DOCUMENT.
2033	1stCB 2ndCB Representment	3205	Documentation Indicator	MUST BE THE DESIGNATED VALUE FOR DOCUMENTATION INDICATOR.
2034	1stCB 2ndCB Representment RetrievalRequest	3251	Sender Memo	MUST BE AVAILABLE CHARACTERS FOR SENDER MEMO.
2035	1stCB 2ndCB Representment RetrievalRequest	72	Data Record	MUST BE AVAILABLE CHARACTERS FOR DATA RECORD.
2037	1stCB 2ndCB Representment	25	Message Reason Code	MUST BE EQUAL TO THE VALUE IN THE ORIGINAL CHARGEBACK/REPRESENTMENT TRANSACTION.
2038	1stCB 2ndCB Representment	54	Amounts, Additional	S2: MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.
2039	1stCB 2ndCB Representment	54	Amounts, Additional	DUPLICATE IN BIT54 (ATM ACCESS FEE).
2040	1stCB 2ndCB	54	Amounts, Additional	S3: MUST BE EQUAL TO THE VALUE IN THE ORIGINAL TRANSACTION RECORD.

Error No.	Message	Bit PDE	Field Name	Error Message
	Representment			
2041	1stCB 2ndCB Representment	54	Amounts, Additional	MUST NOT SET ATM ACCESS FEE IN THE PARTIAL DISPUTE.
2042	1stCB 2ndCB Representment	54	Amounts, Additional	S5: MUST BE EQUAL TO THE ORIGINAL ATM ACCESS FEE AMOUNT IN THE FULL DISPUTE.
2043	1stCB 2ndCB Representment	54	Amounts, Additional	NO ATM ACCESS FEE IN THE ORIGINAL TRANSACTION.
2044	1stCB 2ndCB Representment	54	Amounts, Additional	S4: MUST BE APPLICABLE VALUE FOR THE TRANSACTION.
2076	1stCB 2ndCB Representment	24	Function Code	SET FULL OR PARTIAL OF THE SAME FUNCTION CODE AS THE ORIGINAL APPLICATION.

3.10 Samples

3.10.1 Outgoing Interchange File

3.10.1.1 Basic Sample

With the input information in **Table 3-10-1-1-1**, Interchange Message in **Table 3-10-1-1-3** is supposed to be created by Acquirer. The layout information is described in **Table 3-10-1-1-2.**

Table 3-10-1-1-1: Input Information (Basic Sample)

Item	Value	CODE/Remark
Licensee ID of Acquirer	123456	
Amount, Transaction/Currency	1,000,000 / KRW	KRW=410
Primary Account Number	3560123456789012	
Card Product/Grade	Gold Credit Card	CGD
Acquirer Reference Data	71234560702000000000001	
Transaction Date and Time	July 1, 2014	
Point of Service Data Code	Magnetic Stripe Read	
Merchant Name	Yongsan Department	MCC: 5311
Transaction Originated Country	Korea	KOR
Card Acceptor ID Code	123456789012345	

Table 3-10-1-1-2: Interchange Message (Basic Sample)

Offset	Bit	Remarks	Value
1-4	-	MTI	1240
5-12	-	Bit Map Primary	Set in binary format - F010054384618000 *in hex notation*
13-20	1	Bit Map Secondary	Set in binary format: - 0200000400000000 *in hex notation*
21-22		Length of Bit 2	16
23-38	2	Primary Account Number (PAN)	3560123456789012
39-44	3	Processing Code: Retail Shopping	000000
45-56	4	Amount, Transaction	000001000000
57-68	12	Date and Time, Local Transaction	140701121535
69-80	22	Point of Service Data Code	290101254000
81-83	24	Function Code	200
84-87	26	Card Acceptor Business Code (MCC)	5311
88-89		Length of Bit 31	23
90-112	31	Acquirer Reference Data	71234560702000000000001
113-114		Length of Bit 32	06
115-120	32	Acquiring Institution ID Code	123456
121-122		Length of Bit 33	06
123-128	33	Forwarding Institution ID Code	123456
129-134	38	Approval Code	000001
125-149	42	Card Acceptor ID Code	123456789012345
150-151		Length of Bit 43	99
152-250	43	Card Acceptor Name/Location s1; Card Acceptor Name; ans 25 s2; Address1: Street Address; ans 45 s3; Address2: City; ans 13	 YONGSANΔDEPARTMENTΔSTOREΔ 100-1234ΔHANGANGNOΔ3-GA,ΔΔ… SEOULΔΔΔΔΔΔΔΔ

Offset	Bit	Remarks	Value
		s4; ZIP code; ans 10 s5; State code; ans 3 s6; Country Code; a 3	ΔΔΔΔΔΔΔΔΔΔ KOR KOR
251-253		Length of Bit 48	011
254-257	48	PDE No.	3002
258-260		Length of PDE3002	004
261-264		Value of PDE3002 s1: Currency Code s2: Exponents	 410 0
265-267	49	Currency Code, Transaction	410
268-275	71	Sequence No.	00000002
276-277		Length of Bit 94	06
278-283	94	Transaction Originator Institution ID Code	123456

NOTE: Δ: one blank space

NOTE:…: Omitted because it is easily expected what is in "…". (Example: In "Address1: Street Address", space will continue so that the total number of letters is 45.)

Figure 3-10-1-1-1: Interchange Message (Basic Sample)

1240*F010054384618000020000040000000*01635601234567890120000000000001000000140701121535290101254000200531123712345607020000000000001061234560612345600000112345678901234599YONGSANΔDEPARTMENTΔSTOREΔ100-1234ΔHANGANGNOΔ3-GA,ΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔSEOULΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔKORKOR011300200441004100000000206123456

* *nnnnnnnn*: Binary data

3.10.1.2 DCC Sample

Presentment Interchange Message sample for DCC transaction.

Table 3-10-1-2-1: Input Information (DCC Sample)

Item	Value	CODE/Remark
Licensee ID of Acquirer	123456	
Amount, Transaction / Currency	90,000 / JPY	JPY=392
DCC	Yes	
Amount, Transaction / Local Currency	1,000,000 / KRW	KRW=410
Primary Account Number	3560123456789012	
Card Product / Grade	Gold Credit Card	CGD
Acquirer Reference Data	71234560702000000000102	
Transaction Date and Time	June 15th, 2014	
Point of Service Data Code	Magnetic Stripe Read	
Merchant Name	INCHEON AIRPORT ATM	MCC: 6011
Transaction Country	South Korea	KOR
Card Acceptor ID	987654321098765	

Table 3-10-1-2-2: Interchange Message (DCC Sample)

Offset	Bit	Remarks	Value
1-4	-	MTI	1240
5-12	-	Bit Map Primary	Set in binary format - F010054384618400 in hex notation
13-20	1	Bit Map Secondary	Set in binary format: - 0200000400000000 in hex notation
21-22		Length of Bit 2	16
23-38	2	Primary Account Number (PAN)	3560123456789012
39-44	3	Processing Code: ATM Cashing	010000
45-56	4	Amount, Transaction	000000090000
57-68	12	Date and Time, Local Transaction	140615105153
69-80	22	Point of Service Data Code	290101254000
81-83	24	Function Code	200
84-87	26	Card Acceptor Business Code (MCC)	6011
88-89		Length of Bit 31	23
90-112	31	Acquirer Reference Data	71234560702000000000102
113-114		Length of Bit 32	06
115-120	32	Acquiring Institution ID Code	123456
121-122		Length of Bit 33	06
123-128	33	Forwarding Institution ID Code	123456
129-134	38	Approval Code	001234
125-149	42	Card Acceptor ID Code	987654321098765
150-151		Length of Bit 43	99
152-250	43	Card Acceptor Name/Location s1; Card Acceptor Name; ans 25 s2; Address1: Street Address; ans 45 s3; Address2: City; ans 13 s4; ZIP code; ans 10 s5; State code; ans 3 s6; Country Code; a 3	 INCHEONΔINT'LΔAIRPORTΔATM GONGHANGNO271,ΔJUNG-GU,ΔΔ… INCHEONΔΔΔΔΔΔ ΔΔΔΔΔΔΔΔΔΔ KOR KOR
251-253		Length of Bit 48	015
254-257	48	PDE No.	3002
258-260		Length of PDE3002	008
261-268		Value of PDE3002 s1: Currency Code s2: Exponents	 392 0
		s1: Currency Code s2: Exponents	410 0
269-271	49	Currency Code, Transaction	392
272-274		Length of Bit 54	020
275-294	54	Account Type Amount Type Currency Code Sign Amount	00 58 410 D 000001000000
295-302	71	Message Number	00000003
303-304		Length of Bit 94	06
305-310	94	Transaction Originator Institution ID Code	123456

Figure 3-10-1-2-1: Interchange Message (DCC Sample)

1240*F0100543846184000200000400000000*16356012345678901201000000000000900001406151051532
9010125400020060112371234560702000000000102061234560612345600123498765432109876599INC
HEONΔINTLΔAIRPORTΔATMGONGHANGNO271,ΔJUNG-
GU,ΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔINCHEONΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔKORKOR0153002008392041003920200
058410D000001000000000000306123456

* *nnnnnnnn*: Binary data

3.10.1.3 Outgoing Interchange File Sample

Combined Basic Sample in 3.10.1.1 and DCC Sample in 3.10.1.2 into an Interchange File Sample.

Figure 3-10-1-3-1: Interchange File

1644*80000100800100000200000001000000*6890612345603239010250021407020000012345600001000
00001061000001240*F0100543846180000200000400000000*1635601234567890120000000000001000000
1407011215352901012540002005311237123456070200000000000106123456061234560000011234567
8901234599YONGSANΔDEPARTMENTΔSTOREΔ100-1234ΔHANGANGNOΔ3-
GA,ΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔSEOULΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔKORKOR0113002004410041000000002
061234561240*F0100543846184000200000400000000*16356012345678901201000000000009000014061
5105153290101254000200601123712345607020000000001020612345606123456001234987654321098
76599INCHEONΔINTLΔAIRPORTΔATMGONGHANGNO271,ΔJUNG-
GU,ΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔINCHEONΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔKORKOR015300200839204100392020
0058410D0000010000000000003061234561644*80000100800100000200000001000000*6900612345607
0390102500214070200000123456000013902016000000000109000039030080000000400000004061000
00

* *nnnnnnnn*: Binary data

3.10.2 Incoming Interchange File

3.10.2.1 Incoming Interchange Message

Incoming Interchange Message Samples of Presentment to Issuer and First Chargeback from Issuer.

Table 3-10-2-1-1: Input Information for Presentment to Issuer

Item	Value	CODE/Remark
Primary Account Number	3560123456789012	
Card Product / Grade	Gold Credit Card	CGD
ISS's LCID	987654	
ISS's Settlement Currency	JPY	392
Issuer Mark Up	1.5 %	
Int'l Incoming Interchange Fee	1.225% + 0.50 USD	A0001
Regional Incoming Interchange Fee	1.225% + 0.20 USD	A0101
Int'l Incoming ATM Interchange Fee	2.25 USD	A1101
Incentive	Interchange Fee + 0.30 USD	Interchange
Incoming Processing Fee	0.25%	P0002
Currency Exchange Assessment	1.00%	C0001

Table 3-10-2-1-2: Information for Reference

Currency	Bid	Offer
KRW	1143.1	1147.1
JPY	99.36	99.46

Table 3-10-2-1-3: Presentment Layout (Source: 3-10-1-1-1)

Offset	Bit	Remarks	Value
1-4	-	MTI	1240
5-12	-	Bit Map Primary	Set in binary format - FCD105438461E000 in hex notation
13-20	1	Bit Map Secondary	Set in binary format: - 0200000C10000000 in hex notation
21-22		Length of Bit 2	16
23-38	2	Primary Account Number (PAN)	3560123456789012
39-44	3	Processing Code: Retail Shopping	000000
45-56	4	Amount, Transaction	000001000000
57-68	5	Amount, Reconciliation(Settlement)	000000087009
69-80	6	Amount, Cardholder Billing	000000088314
81-88	9	Conversion Rate, Reconciliation (Settlement)	88700901 (=0.08700901)
89-96	10	Conversion Rate, Cardholder Billing	88831414 (=0.08831414)
97-108	12	Date and Time, Local Transaction	140701121535
109-112	16	Date, Conversion	0702
113-124	22	Point of Service Data Code	290101254000
125-127	24	Function Code	200
128-131	26	Card Acceptor Business Code (MCC)	5311
132-133		Length of Bit 31	23
134-156	31	Acquirer Reference Data	71234560702000000000001
157-158		Length of Bit 32	06
159-164	32	Acquiring Institution ID Code	123456
165-166		Length of Bit 33	06
167-172	33	Forwarding Institution ID Code	100000

Offset	Bit	Remarks	Value
173-178	38	Approval Code	000001
179-193	42	Card Acceptor ID Code	123456789012345
194-195		Length of Bit 43	99
196-294	43	Card Acceptor Name/Location s1; Card Acceptor Name; ans 25 s2; Address1: Street Address; ans 45 s3; Address2: City; ans 13 s4; ZIP code; ans 10 s5; State code; ans 3 s6; Country Code; a 3	 YONGSANΔDEPARTMENTΔSTOREΔ 100-1234ΔHANGANGNOΔ3-GA,ΔΔ… SEOULΔΔΔΔΔΔΔΔ ΔΔΔΔΔΔΔΔΔΔ KOR KOR
295-297		Length of Bit 48	239
298-301	48	PDE No.	3001
302-304		Length of PDE3001	003
305-307		Value of PDE3001	CGD
308-311		PDE No.	3002
312-314		Length of PDE3002	012
315-326		Value of PDE3002 s1: Currency Code s2: Exponents	 392 0
		s1: Currency Code s2: Exponents	410 0
		s1: Currency Code s2: Exponents	840 2
327-330		PDE No.	3003
331-333		Length of PDE3003	025
334-358		Value of PDE3003 s1: Interchange Type s2: Interchange Type Name s3: Central Processing Date s4: Clearing Cycle	 11 EASTΔASIAΔΔΔΔΔΔ 140702 02
359-362		PDE No.	3005
363-365		Length of PDE3005	171
366-536		Value of PDE3005 s1: Fee Code s2: Product/Grade s3: MCC s4: Fee Incentive Info s5: Fee Rate s6: Currency Code, Fee Price s7: Fee Price s8: Credit/Debit Indicator s9: Currency Code, Fee, Reconciliation s10: Amount, Fee, Reconciliation	 A0101 CGD 5311 0010000000 30001225 840 20000050 C 392 000000001114
		s1: Fee Code s2: Product/Grade s3: MCC s4: Fee Incentive Info s5: Fee Rate s6: Currency Code, Fee Price s7: Fee Price s8: Credit/Debit Indicator s9: Currency Code, Fee, Reconciliation s10: Amount, Fee, Reconciliation	P0002 CGD 5311 0000000000 20000025 000 00000000 D 392 000000000217

Offset	Bit	Remarks	Value
		s1: Fee Code s2: Product/Grade s3: MCC s4: Fee Incentive Info s5: Fee Rate s6: Currency Code, Fee Price s7: Fee Price s8: Credit/Debit Indicator s9: Currency Code, Fee, Reconciliation s10: Amount, Fee, Reconciliation	C0001 CGD 5311 0000000000 00000001 000 00000000 D 392 000000000870
537-539	49	Currency Code, Transaction	410
540-542	50	Currency Code, Reconciliation(Settlement)	392
543-545	51	Currency Code, Cardholder Billing	392
546-553	71	Message Number	00000002
555-555		Length of Bit 93	06
557-561	93	Transaction Destination Institution ID Code	987654
563-563		Length of Bit 94	06
564-569	94	Transaction Originator Institution ID Code	123456
570-571		Length of Bit 100	06
572-577	100	Receiving Institution ID Code	987654

Table 3-10-2-1-4: Presentment Layout (Source: 3-10-1-2-1)

Offset	Bit	Remarks	Value
1-4	-	MTI	1240
5-12	-	Bit Map Primary	Set in binary format - FCD105438461E400 in hex notation
13-20	1	Bit Map Secondary	Set in binary format: - 0200000C10000000 in hex notation
21-22		Length of Bit 2	16
23-38	2	Primary Account Number (PAN)	3560123456789012
39-44	3	Processing Code: ATM Cashing	010000
45-56	4	Amount, Transaction	000000090000
57-68	5	Amount, Reconciliation(Settlement)	000000090000
69-80	6	Amount, Cardholder Billing	000000090000
81-88	9	Conversion Rate, Reconciliation (Settlement)	00000001 (=1.000000000)
89-96	10	Conversion Rate, Cardholder Billing	00000001 (=1.000000000)
97-108	12	Date and Time, Local Transaction	140615105153
109-112	16	Date, Conversion	0702
113-124	22	Point of Service Data Code	290101254000
125-127	24	Function Code	200
128-131	26	Card Acceptor Business Code (MCC)	6011
132-133		Length of Bit 31	23
134-156	31	Acquirer Reference Data	71234560702000000000102
157-158		Length of Bit 32	06
159-164	32	Acquiring Institution ID Code	123456
165-166		Length of Bit 33	06
167-172	33	Forwarding Institution ID Code	100000

Offset	Bit	Remarks	Value
173-178	38	Approval Code	001234
179-193	42	Card Acceptor ID Code	987654321098765
194-195		Length of Bit 43	99
196-294	43	Card Acceptor Name/Location s1; Card Acceptor Name; ans 25 s2; Address1: Street Address; ans 45 s3; Address2: City; ans 13 s4; ZIP code; ans 10 s5; State code; ans 3 s6; Country Code; a 3	 INCHEONΔINT’LΔAIRPORTΔATM GONGHANGNO271,ΔJUNG-GU,ΔΔ… INCHEONΔΔΔΔΔΔ ΔΔΔΔΔΔΔΔΔΔ KOR KOR
295-297		Length of Bit 48	182
298-301	48	PDE No.	3001
302-304		Length of PDE3001	003
305-307		Value of PDE3001	CGD
308-311		PDE No.	3002
312-314		Length of PDE3002	012
315-326		Value of PDE3002 s1: Currency Code s2: Exponents	 392 0
		s1: Currency Code s2: Exponents	410 0
		s1: Currency Code s2: Exponents	840 2
327-330		PDE No.	3003
331-333		Length of PDE3003	025
334-358		Value of PDE3003 s1: Interchange Type s2: Interchange Type Name s3: Central Processing Date s4: Clearing Cycle	 99 INTERNATIONALΔΔ 140702 02
359-362		PDE No.	3005
363-365		Length of PDE3005	114
366-479		Value of PDE3005 s1: Fee Code s2: Product/Grade s3: MCC s4: Fee Incentive Info s5: Fee Rate s6: Currency Code, Fee Price s7: Fee Price s8: Credit/Debit Indicator s9: Currency Code, Fee, Reconciliation s10: Amount, Fee, Reconciliation	 A1101 CGD 6011 0000000000 00000000 840 20000225 D 392 000000000223

Offset	Bit	Remarks	Value
		s1: Fee Code s2: Product/Grade s3: MCC s4: Fee Incentive Info s5: Fee Rate s6: Currency Code, Fee Price s7: Fee Price s8: Credit/Debit Indicator s9: Currency Code, Fee, Reconciliation s10: Amount, Fee, Reconciliation	P0002 CGD 6011 0000000000 20000025 000 00000000 D 392 000000000225
480-482	49	Currency Code, Transaction	392
483-485	50	Currency Code, Reconciliation(Settlement)	392
486-488	51	Currency Code, Cardholder Billing	392
489-491		Length of Bit 54	020
492-511	54	Account Type Amount Type Currency Code Sign Amount	00 58 410 D 000001000000
512-519	71	Message Number	00000003
520-521		Length of Bit 93	06
522-527	93	Transaction Destination Institution ID Code	987654
528-529		Length of Bit 94	06
530-535	94	Transaction Originator Institution ID Code	123456
536-537		Length of Bit 100	06
538-543	100	Receiving Institution ID Code	987654

Table 3-10-2-1-5: First Chargeback Layout (Partial)

Offset	Bit	Remarks	Value
1-4	-	MTI	1442
5-12	-	Bit Map Primary	Set in binary format - F89105C78061C000 in hex notation
13-20	1	Bit Map Secondary	Set in binary format: - 0200000C10000000 in hex notation
21-22		Length of Bit 2	16
23-38	2	Primary Account Number (PAN)	3560123498765432
39-44	3	Processing Code: Retail Shopping	000000
45-56	4	Amount, Transaction	000000028315
57-68	5	Amount, Reconciliation(Settlement)	000000025833
69-76	9	Conversion Rate, Reconciliation (Settlement)	40912345 (=91.2345)
77-88	12	Date and Time, Local Transaction	140601001132
89-92	16	Date, Conversion	0610
93-104	22	Point of Service Data Code	090090S00000
105-107	24	Function Code	453
108-111	25	Message Reason Code	0554
112-115	26	Card Acceptor Business Code (MCC)	5045
116-139	30	Amounts, Original s1: Original Amount, Transaction s2: Original Amount, Reconciliation	 000000035599 000000032478
140-141		Length of Bit 31	23

Offset	Bit	Remarks	Value
142-164	31	Acquirer Reference Data	79876540609000000000042
165-166		Length of Bit 32	06
167-172	32	Acquiring Institution ID Code	987654
173-174		Length of Bit 33	06
175-180	33	Forwarding Institution ID Code	100000
181-195	42	Card Acceptor ID Code	123456789012345
196-197		Length of Bit 43	99
198-296	43	Card Acceptor Name/Location s1; Card Acceptor Name; ans 25 s2; Address1: Street Address; ans 45 s3; Address2: City; ans 13 s4; ZIP code; ans 10 s5; State code; ans 3 s6; Country Code; a 3	 K&SΔCOMPUTERΔINC.ΔΔΔΔΔΔΔ 15ΔDOCKROAD,ΔΔ… BERRYΔCITYΔΔΔ ΔΔΔΔΔΔΔΔΔΔ NYΔ USA
297-299		Length of Bit 48	178
300-303	48	PDE No.	3001
304-306		Length of PDE3001	003
307-309		Value of PDE3001	CGD
310-313		PDE No.	3002
314-316		Length of PDE3002	008
317-324		Value of PDE3002 s1: Currency Code s2: Exponents	 392 0
		s1: Currency Code s2: Exponents	840 2
325-328		PDE No.	3003
329-331		Length of PDE3003	025
332-356		Value of PDE3003 s1: Interchange Type s2: Interchange Type Name s3: Central Processing Date s4: Clearing Cycle	 99 INTERNATIONALΔΔ 140702 00
357-360		PDE No.	3005
361-363		Length of PDE3005	114
364-477		Value of PDE3005 s1: Fee Code s2: Product/Grade s3: MCC s4: Fee Incentive Info s5: Fee Rate s6: Currency Code, Fee Price s7: Fee Price s8: Credit/Debit Indicator s9: Currency Code, Fee, Reconciliation s10: Amount, Fee, Reconciliation	 A0001 CGD 5045 0000000000 30001225 000 00000000 C 392 000000000316

Offset	Bit	Remarks	Value
		s1: Fee Code s2: Product/Grade s3: MCC s4: Fee Incentive Info s5: Fee Rate s6: Currency Code, Fee Price s7: Fee Price s8: Credit/Debit Indicator s9: Currency Code, Fee, Reconciliation s10: Amount, Fee, Reconciliation	P0002 CGD 5045 0000000000 20000025 000 00000000 D 392 000000000064
478-480	49	Currency Code, Transaction	840
481-483	50	Currency Code, Reconciliation(Settlement)	392
484-491	71	Message Number	00000004
492-493		Length of Bit 93	06
494-499	93	Transaction Destination Institution ID Code	987654
500-501		Length of Bit 94	06
502-507	94	Transaction Originator Institution ID Code	199945
508-509		Length of Bit 100	06
510-515	100	Receiving Institution ID Code	987654

3.10.2.2 Sample Incoming Interchange File

Sample as an Incoming Interchange File.

Figure 3-10-2-2-1: Incoming Interchange File

1644*80000100800100000200000010000000*68906100000032390102500114070200000987654000010000000106987654 1240*FCD105438461E0000200000C10000000*16356012345678901200000000000100000000000000870090000000088314887009018883141414070112153507022901012540002005311237123456070200000000000010612345606100000000000112345678901234599YONGSANΔDEPARTMENTΔSTOREΔ100-1234ΔHANGANGNOΔ3-GA,ΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔSEOULΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔKORKOR2393001003CGD3002012392041008402300302511EASTΔASIAΔΔΔΔΔΔ140702023005171A0101CGD53110010000000300012258402 0000050C392000000001114P0002CGD531100000000002000002500000000000D392000000000217C0001CGD5311000000000000000001000000000000D3920000000008704103923920000000206987654061234560698765412 40*FCD105438461E4000200000C10000000*163560123456789012010000000000090000000000090000000000009000000000000100000001140615105153070229010125400020060112371234560702000000000102061234560610000000123498765432109876599INCHEONΔINT’LΔAIRPORTΔATMGONGHANGNO271,ΔJUNG-GU,ΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔINCHEONΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔKORKOR1823001003CGD3002012392041008402300302599INTERNATIONALΔΔ140702023005114A1101CGD601100000000000000000084020000225D3920000000000223P0002CGD601100000000002000002500000000000D392000000000225392392392020005841 0D0000010000000000000306987654061234560698765414 42*F89105C78061C0000200000C10000000*1635601234987654320000000000000028315000000025833409123451406010011320610090090S000004530554504500000003559900000003247823798765406090000000000420698765406100000012345678901234599K&SΔCOMPUTERΔINC.ΔΔΔΔΔΔΔΔ15ΔDOCKROAD,ΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔΔBERRYΔCITYΔΔΔΔΔΔΔΔΔΔΔΔNYΔUSA1783001003CGD300200839208402300302599INTERNATIONALΔΔ140702003005114A0001CGD504500000000000300012250000000000 00C392000000000316P0002CGD504500000000002000002500000000000D392000000000064840392000000040698765406199945069876541644*80000100800100000200000010000000*69006100000070390102500114070200000987654000013902016000000000111831539030080000000050000000050698765 4

* *nnnnnnnn*: Binary data

4 Merchant Data File

4.1 Requirements for IBM Compatible System User

This section describes the general requirements for Acquirers which use IBM or its compatible system for Merchant Data File generation.

4.1.1 Code Used

EBCDIC

4.1.2 Record Length

850 bytes

4.1.3 File Structure

One data batch consists of one header record, several data records and one trailer record. If two or more Licensee IDs are assigned for an Acquirer, the file of one processing data must be separated by the respective numbers of the data batch.

In one data batch, data records must be ordered:

by Merchant Number (ascending)

(See **Figure 4-1-3-1** on next page)

Figure 4-1-3-1 Merchant Data File Structure by EBCDIC

Description	Record Length	Notes
	← 850 bytes →	
Licensee ID = "xxxxxx"	Header Record (for "xxxxxx" data group)	
	Data Record: Original Transaction (1/n)	
	Data Record: Original Transaction (n/n)	
	Trailer Record (for "xxxxxx" data group)	
Licensee ID = "xxxxxx"	Header Record (for "xxxxxx" data group)	
	Data Record: Original Transaction (1/n)	
	Data Record: Original Transaction (n/n)	
	Trailer Record (for "xxxxxx" data group)	

4.2 Requirement for PC/Workstation System User

This section describes the general requirements for Acquirers which use PC/Workstation-based system for Merchant Data File generation.

4.2.1 Code Used

ASCII

4.2.2 Record Length

850 bytes of real data and CRLF (x'0d0a')

4.2.3 File Structure

One data batch consists of one header record, several data records and one trailer record. Each record must be trailing with CRLF (x'0d0a'). If two or more Licensee IDs are assigned for an Acquirer, the file of one processing data must be separated by the respective numbers of the data batch.

In one data batch, data records must be ordered:

by Merchant Number (ascending)

Figure 4-2-3-1 File Structure by ASCII

Description	Record Length	Notes
	← 850 bytes →	
Licensee ID = “xxxxxx”	Header Record (for “xxxxxx” data group)	(x’0d0a’)
	Data Record: Original Transaction (1/n)	(x’0d0a’)
	Data Record: Original Transaction (n/n)	(x’0d0a’)
	Trailer Record (for “xxxxxx” data group)	(x’0d0a’)
Licensee ID = “xxxxxx”	Header Record (for “xxxxxx” data group)	(x’0d0a’)
	Data Record: Original Transaction (1/n)	(x’0d0a’)
	Data Record: Original Transaction (n/n)	(x’0d0a’)
	Trailer Record (for “xxxxxx” data group)	(x’0d0a’)

4.3 Record Layout

4.3.1 Header Record

Table 4-3-1-1 Header Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Sub System ID	2-3	a(2)	M
3	OPS Control ID	4-6	n(3)	M
4	Input/Output ID	7	a(1)	M
5	Serial Number	8-9	n(2)	M
6	Filler	10-15	p(6)	-
7	Processing Date	16-21	n(6)	M
8	Filler	22-23	p(2)	-
9	Licensee ID	24-29	n(6)	M
10	Filler	30-850	p(821)	-

[1] a=Alphabetic (Only upper case letters are accepted. Lower case letters are not accepted)
n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **1**
Description	This field is used to identify the format and content of the record.

No.2 Sub System ID

Length	2 Digits, 2 Bytes
Format	Alphabetic
Position	2-3
Required	Mandatory *Constant Value:* KM (Alphabetic, Upper case letters only)
Description	This field is for JCBI’s use.

No.3 OPS Control ID

Length	3 Digits, 3 Bytes
Format	Numeric
Position	4-6
Required	Mandatory *Constant Value:* **994**
Description	This field is for JCBI's use.

No.4 Input/Output ID

Length	1 Digit, 1 Byte
Format	Alphabetic
Position	7
Required	Mandatory *Constant Value:* **I (Alphabetic, Upper case letters only)**
Description	This field is for JCBI's use.

No.5 Serial Number

Length	2 Digits, 2 Bytes
Format	Numeric
Position	8-9
Required	Mandatory *Constant Value:* **01**
Description	This field is for JCBI's use.

No.6 Filler

Length	6 Digits, 6 Bytes
Format	Space
Position	10-15
Required	-
Description	This field must be filled with spaces.

No.7 Processing Date

Length	6 Digits, 6 Bytes
Format	Numeric
Position	16-21
Required	Mandatory
Description	Acquirer must set the creation date of Merchant Data file. *Applicable Value:* **YYMMDD** **YY = Year, 00 through 99** **MM = Month, 01 through 12** **DD = Day, 01 through 31**

No.8 Filler

Length	2 Digits, 2 Bytes
Format	Space
Position	22-23
Required	-
Description	This field must be filled with spaces.

No.9 Licensee ID

Length	6 Digits, 6 Bytes
Format	Numeric
Position	24-29
Required	Mandatory
Description	This field must contain the Licensee ID assigned by JCBI to each Licensee which acts as an Acquirer. The Licensee ID is defined in "***Appendix BIG-1***".

No.10 Filler

Length	821 Digits, 821 Bytes
Format	Space
Position	30-850
Required	-
Description	This field must be filled with spaces.

4.3.2 Data Record

Table 4-3-2-1 Data Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Data ID	2	n(1)	M
3	Reason for Revision	3	n(1)	M
4	Reason for Cancellation	4	n(1)	M
5	Effective Date for Cancellation	5-12	n(8)	M
6	Filler	13-17	p(5)	-
7	Merchant Number (16 digits)	18-33	anp(16)	M
8	Merchant Name	34-58	anp(25)	M
9	Merchant Category Code	59-62	n(4)	M
10	JCBI SIC Sub Code	63-64	p(2)	-
11	City Name	65-77	anp(13)	M
12	State Code	78-80	an(3)	C
13	Type of Merchant Classification	81	n(1)	M
14	Area Code (1)	82-83	n(2)	M
15	Area Code (2)	84-85	n(2)	M
16	Filler	86-100	p(15)	-
17	Merchant Postal Code	101-110	ans(10)	M
18	Merchant Phone Number	111-125	np(15)	M
19	Merchant Address (1)	126-155	ans(30)	M
20	Merchant Address (2)	156-185	ans(30)	M
21	Merchant Address (3)	186-215	ans(30)	M
22	Merchant Address (4)	216-245	ans(30)	M
23	Commission Rate	246-251	n(6)	M
24	Floor Limit	252-262	n(11)	M
25	Company Name (1)	263-287	ans(25)	O
26	Company Name (2)	288-312	ans(25)	O
27	Company Postal Code	313-322	ans(10)	O
28	Company Phone Number	323-337	ns(15)	O
29	Company Address (1)	338-367	ans(30)	O
30	Company Address (2)	368-397	ans(30)	O
31	Company Address (3)	398-427	ans(30)	O
32	Company Address (4)	428-457	ans(30)	O

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
33	Merchant Management	458	p(1)	-
34	Licensee ID	459-464	n(6)	M
35	Area Code (Country)	465-467	a(3)	M
36	Area Code (Continent)	468	n(1)	M
37	Filler	469-470	p(2)	-
38	PT Class Flag	471	p(1)	-
39	Mag/CRS Flag	472-473	p(2)	-
40	MO Information Flag	474	n(1)	-
41	CAT/EDC Flag	475	n(1)	-
42	D/R Type	476	n(1)	-
43	G/R Flag	477	n(1)	-
44	Express C/O Flag	478	n(1)	-
45	Adv Deposit Flag	479	n(1)	-
46	JL Merchant Flag	480	n(1)	-
47	SP Serv Flag	481	n(1)	-
48	MO/TO Flag	482	n(1)	M
49	Filler	483-498	p(16)	-
50	Filler	499-500	p(2)	-
51	Merchant URL	501-755	ans(255)	O
52	Merchant Phone Number	756-771	np(16)	O
53	Customer Service Phone Number	772-787	np(16)	O
54	Filler	788-850	p(63)	-

[1] a=Alphabetic (Only upper case letters are accepted. Lower case letters are not accepted)
n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **2**
Description	This field is used to identify the format and content of the record.

No.2 Data ID

Length	1 Digit, 1 Byte
Format	Numeric
Position	2
Required	Mandatory
Description	This field is used to identify the type of data record. *Codes to indicate data type are as follows:*

Data Type	Description	Code
Addition	Add a new Merchant Data	1
Revision	Revise an existing Merchant Data	2
Cancellation	Cancel an existing Merchant Data	3
Revival	Revive a cancelled Merchant Data	4

No.3 Reason for Revision

Length	1 Digit, 1 Byte
Format	Numeric
Position	3
Required	Mandatory
Description	This field is used to identify the reason for revision, when Field No. 2 Data ID of this record is filled with “2: Revision”. *Codes to indicate a reason for revision are as follows:*

Reason Type	Description	Code
Entry Error	Revision to correct a data-entry error	1
Acquirers Reason	Revised by Acquirer’s decision	2
Merchants Reason	Revised by Merchant’s decision	3
JCBI’s Reason	Revised by JCBI’s decision	4
Other Reason	Revised by any decision other than the conditions above	5

Note	🖉 *If any value other than “2” is set in the Field* ***No.2 Data ID,*** *Acquirer must fill this field with “0 (zero)”.*

No.4 Reason for Cancellation

Length	1 Digit, 1 Byte
Format	Numeric
Position	4
Required	Mandatory
Description	This field is used to identify the reason for cancellation, when Field No. 2 Data ID of this record is filled with “3: Cancellation”. *Codes to indicate a reason for cancellation are as follows:* <table><tr><th>Reason Type</th><th>Description</th><th>Code</th></tr><tr><td>Merchant Termination</td><td>Terminated by Merchant</td><td>1</td></tr><tr><td>Acquirer Termination</td><td>Terminated by Acquirer</td><td>2</td></tr><tr><td>Other Reason</td><td>Terminated by any decision other than the conditions above</td><td>3</td></tr></table>
Note	🖉 *If any value other than “3” is set in the Field No. 2 **Data ID**, Acquirer must fill this field with “0 (zero)”.*

No.5 Effective Date for Cancellation

Length	8 Digits, 8 Bytes
Format	Numeric
Position	5-12
Required	Mandatory
Description	This field is used to identify the date of Cancellation, when Field No. 2 Data ID of this record is filled with “3: Cancellation”. *Applicable Value* **YYYYMMDD** **YYYY = Year** **MM = Month, 01 through 12** **DD = Day, 01 through 31**
Note	🖉 *If any value other than “3” is set in the Field No. 2 **Data ID,** Acquirer must fill this field with “00000000 (zeros)”.*

No.6 Filler

Length	5 Digits, 5 Bytes
Format	Space
Position	13-17
Required	-
Description	This field must be filled with spaces.

No.7 Merchant Number (16 digits)

Length	16 Digits, 16 Bytes
Format	Numeric, Alphabetic, Space(Only trailing spaces are allowed)
Position	18-33
Required	Mandatory
Description	Acquirer must fill this field with the Merchant Number, structure of which has been prescribed by JCBI.
Note	🖉 *Numbers, Alphabet (Capital Letters) and trailing spaces are allowed to this field. When the Merchant Number is shorter than 16 digits, Acquirer must set trailing spaces.*

No.8 Merchant Name

Length	25 Digits, 25 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	34-58
Required	Mandatory
Description	Acquirer must fill this field with the DBA name of the Merchant. For Payment Facilitator Transactions, display the Payment Facilitator name and Sub-merchant name using the following format: Payment Facilitator name @ Sub-merchant name or Payment Facilitator name * Sub-merchant name
Note	🖉 *Use the same Sub-merchant name displayed on the storefront or order page.* 🖉 *If there is not enough space, use the abbreviated name of the Payment Facilitator applied for in advance using "**Appendix 4-34**".*

No.9 Merchant Category Code

Length	4 Digits, 4 Bytes
Format	Numeric
Position	59-62
Required	Mandatory
Description	This field is used to identify the nature of Merchant. Acquirer must use the 4-digit JCB Merchant Category Code defined in ***"Code List"***.

No.10 JCBI SIC Sub Code

Length	2 Digits, 2 Bytes
Format	Space
Position	63-64
Required	- *Constant Value:* **(all spaces)**
Description	This field is for JCBI use only, and must be filled with spaces.

No.11 City Name

Length	13 Digits, 13 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	65-77
Required	Mandatory
Description	This field is used to identify the name of city where the Merchant is located.

No.12 State Code

Length	3 Digits, 3 Bytes
Format	Alphabetic, Numeric
Position	78-80
Required	Conditional
Description	This field is used to identify the state if the Merchant is located in a country for which JCBI assigns the State Codes, defined in *"**Appendix BIG-1**"*.
Note	🖉 *If the Merchant is located where the State Codes are not available, Acquirer must fill this field with spaces.*

No.13 Type of Merchant Classification

Length	1 Digit, 1 Byte
Format	Numeric
Position	81
Required	Mandatory
Description	This field is used to identify the type of Merchant classification, Retail Merchant or Cash Advance Merchant including ATM. *Codes to indicate a Merchant Classification are as follows:*
Note	*Acquirer sets code "1" only when field **No.9 Merchant Category Code** is 6010 or 6011.*

Merchant Classification	Description	Code
Retail	Retail Merchants	0
Cash Advance	Manual Cash Advance, ATM	1

No.14 Area Code (1)

Length	2 Digits, 2 Bytes
Format	Numeric
Position	82-83
Required	Mandatory
Description	This field is used to identify the area where the Merchant is located. The area code is defined in "***Appendix BIG-1*"**.

No.15 Area Code (2)

Length	2 Digits, 2 Bytes
Format	Numeric
Position	84-85
Required	Mandatory
Description	This field is used to identify the area where the Merchant is located. The area code is defined in "***Appendix BIG-1*"**.

No.16 Filler

Length	15 Digits, 15 Bytes
Format	Space
Position	86-100
Required	-
Description	This field must be filled with spaces.

No.17 Merchant Postal Code

Length	10 Digits, 10 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	101-110
Required	Mandatory
Description	Acquirer must fill this field with the postal code of the Merchant.
Note	🖉 *If the Merchant is located where Postal Code is not available, Acquirer must fill this field with spaces.*

No.18 Merchant Phone Number

Length	15 Digits, 15 Bytes
Format	Numeric, Special Characters
Position	111-125
Required	Mandatory
Description	Acquirer must fill this field with the phone number of the Merchant.

No.19 Merchant Address (1)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	126-155
Required	Mandatory
Description	Acquirer fills this field with the 1st line of the Merchant address.

No.20 Merchant Address (2)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	156-185
Required	Mandatory
Description	Acquirer fills this field with the 2nd line of the Merchant address.
Note	*If the Merchant is located where Postal Code is not available, Acquirer must fill this field with spaces.*

No.21 Merchant Address (3)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	186-215
Required	Mandatory
Description	Acquirer fills this field with the 3rd line of the Merchant address.
Note	*When this field is not required to express the Merchant's full address, Acquirer must fill this field with spaces.*

No.22 Merchant Address (4)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	216-245
Required	Mandatory
Description	Acquirer fills this field with the 4th line of the Merchant address.
Note	*When this field is not required to express the Merchant's full address, Acquirer must fill this field with spaces.*

No.23 Commission Rate

Length	6 Digits, 6 Bytes
Format	Numeric
Position	246-251
Required	Mandatory
Description	This field must be filled with the commission rate applicable to the Merchant. Decimal point of this field must always be 3, and the value will be expressed in percentage.

No.24 Floor Limit

Length	11 Digits, 11 Bytes
Format	Numeric
Position	252-262
Required	Mandatory
Description	This field must be filled with the floor limit applicable to the Merchant. Value in this field will be denominated in Transaction Currency.

No.25 Company Name (1)

Length	25 Digits, 25 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	263-287
Required	Optional
Description	This field is to be used to fill the 1st line of Merchant's legal name, when it is different from the trading name.
Note	*When the Merchant trading name and legal name are the same, Acquirer must fill this field with spaces.*

No.26 Company Name (2)

Length	25 Digits, 25 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	288-312
Required	Optional
Description	This field is to be used to fill the 2nd line of Merchant's legal name, when it is different from the trading name.
Note	*When the Merchant trading name and legal name are the same, Acquirer must fill this field with spaces.*

No.27 Company Postal Code

Length	10 Digits, 10 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	313-322
Required	Optional
Description	This field is to be used to fill the postal code of the legal entity which is defined in Field No.25 Company Name (1).
Note	*When Field **No.25 Company Name (1)** is not set, Acquirer must fill this field with spaces.*

No.28 Company Phone Number

Length	15 Digits, 15 Bytes
Format	Numeric, Special Characters
Position	323-337
Required	Optional
Description	This field is to be used to fill the phone number of the legal entity which is defined in Field No.25 Company Name (1).
Note	🖉 *When Field **No.25 Company Name (1)** is not set, Acquirer must fill this field with spaces.*

No.29 Company Address (1)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	338-367
Required	Optional
Description	This field is to be used to fill the 1st line of the legal entity address which is defined in Field No.25 Company Name (1).
Note	🖉 *When Field **No.25 Company Name (1)** is not set, Acquirer must fill this field with spaces.*

No.30 Company Address (2)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	368-397
Required	Optional
Description	This field is to be used to fill the 2nd line of the legal entity address which is defined in Field No.25 Company Name (1).
Note	🖉 *When Field **No.25 Company Name (1)** is not set, Acquirer must fill this field with spaces.*

No.31 Company Address (3)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	398-427
Required	Optional
Description	This field is to be used to fill the 3rd line of the legal entity address which is defined in Field No.25 Company Name (1).
Note	*When Field **No.25 Company Name (1)** is not set, Acquirer must fill this field with spaces.*

No.32 Company Address (4)

Length	30 Digits, 30 Bytes
Format	Alphabetic, Numeric, Special Characters
Position	428-457
Required	Optional
Description	This field is to be used to fill the 4th line of the legal entity address which is defined in Field No.25 Company Name (1).
Note	*When Field **No.25 Company Name (1)** is not set, Acquirer must fill this field with spaces.*

No.33 Merchant Management

Length	1 Digit, 1 Byte
Format	Space
Position	458
Required	- *Constant Value:* **(space)**
Description	This field is for JCBI's use.

No.34 Licensee ID

Length	6 Digits, 6 Bytes
Format	Numeric
Position	459-464
Required	Mandatory
Description	This field must contain the Licensee ID assigned by JCBI to each Licensee which acts as an Acquirer. The Licensee ID is defined in ***"Appendix BIG-1"***.

No.35 Area Code (Country)

Length	3 Digits, 3 Bytes
Format	Alphabetic
Position	465-467
Required	Mandatory
Description	This field must contain the Area Code (Country) assigned by JCBI. The Area Code (Country) is defined in *“**Code List**”*

No.36 Area Code (Continent)

Length	1 Digits, 1 Bytes
Format	Numeric
Position	468
Required	Mandatory
Description	This field must contain the Area Code (Continent) assigned by JCBI. Codes to indicate the Area Code (Continent) are defined in “***Appendix BIG-1”***. 1: N.&S. AMERICA 3: ASIA & OCEANIA 5: EUROPE & AFRICA 9: OTHERS

No.37 Filler

Length	2 Digits, 2 Bytes
Format	Space
Position	469-470
Required	-
Description	This field must be filled with spaces.

No.38 PT Class Flag

Length	1 Digit, 1 Byte
Format	Space
Position	471
Required	- *Constant Value:* **(space)**
Description	This field is for JCBI’s use.

No.39 Mag/CRS Flag

Length	2 Digit, 2 Byte
Format	Space
Position	472-473
Required	- *Constant Value:* **(space)**
Description	This field is for JCBI's use.

No.40 MO Information Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	474
Required	- *Constant Value:* **0**
Description	This field is for JCBI's use.

No.41 CAT/EDC Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	475
Required	- *Constant Value:* **0**
Description	This field is for JCBI's use.

No.42 D/R Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	476
Required	- *Constant Value:* **0**
Description	This field is for JCBI's use.

No.43 G/R Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	477
Required	- *Constant Value:* **0**
Description	This field is for JCBI's use.

No.44 Express C/O Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	478
Required	- *Constant Value:* **0**
Description	This field is for JCBI's use.

No.45 Adv Deposit Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	479
Required	- *Constant Value:* **0**
Description	This field is for JCBI's use.

No.46 JL Merchant Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	480
Required	- *Constant Value:* **0**
Description	This field is for JCBI's use.

No.47 SP Serv Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	481
Required	- *Constant Value:* **0**
Description	This field is for JCBI’s use.

No.48 MO/TO Flag

Length	1 Digit, 1 Byte
Format	Numeric
Position	482
Required	Mandatory
Description	This field must be filled with the MO/TO flag applicable to the Merchant. *Applicable Value:* **0 = Not Applicable** **1 = Mail Order** **2 = Telephone Order** **3 = All**

No.49 Filler

Length	16 Digit, 16 Byte
Format	Space
Position	483-498
Required	-
Description	This field must be filled with spaces

No.50 Filler

Length	2 Digit, 2 Byte
Format	Space
Position	499-500
Required	-
Description	This field must be filled with spaces

No.51 Merchant URL

Length	255 Digit, 255 Byte
Format	Alphabetic, Numeric, Special Characters
Position	501-755
Required	Optional
Description	This field is to be used to fill the URL of the merchant

No.52 Merchant Phone Number

Length	16 Digit, 16 Byte
Format	Numeric, Special Characters
Position	756-771
Required	Optional
Description	This field is to be used to fill the additional phone number other than the one set in No.18 of the merchant data record.

No.53 Customer Service Phone Number

Length	16 Digit, 16 Byte
Format	Numeric, Special Characters
Position	772-787
Required	Optional
Description	This field is to be used to fill the phone number of the customer service

No.54 Filler

Length	63 Digit, 63 Byte
Format	Space
Position	788-850
Required	-
Description	This field must be filled with spaces.

4.3.3 Trailer Record

Table 4-3-3-1 Trailer Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	**M**
2	Total Number of Data Records	2-10	n(9)	**M**
3	Filler	11-850	p(840)	**-**

[1] a=Alphabetic (Only upper case letters are accepted. Lower case letters are not accepted)
n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **8**
Description	This field is used to identify the format and content of the record.

No.2 Total Number of Data Records

Length	9 Digits, 9 Bytes
Format	Numeric
Position	2-10
Required	Mandatory
Description	This field is used to identify the total number of Data Records in this file.

No.3 Filler

Length	840 Digits, 840 Bytes
Format	Space
Position	11-850
Required	-
Description	This field must be filled with spaces.

5 Stop Data File

5.1 Overview

JCBI currently provides 2 different types of Stop Data File:-

(a) Full Data File: Contains all new Stop Data Cardnumbers which replaces all the previous data.

(b) Maintenance File: Contains the Stop Data Cardnumbers to be added to, revised, or deleted from the previous data.

5.2 Stop Data File – Full Data File

5.2.1 Requirements for IBM Compatible System User

This section describes the general requirements for Acquirers which use IBM or its compatible system for Stop Data File processing.

5.2.1.1 Code Used

EBCDIC

5.2.1.2 Record Length

80 bytes

5.2.1.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

In one data batch, data records must be ordered:

by Cardnumber (ascending)

(See **Figure 5-2-1-3-1** on next page)

Figure 5-2-1-3-1 Full Data File Structure by EBCDIC

Description	Record Length	Notes
	← 80 bytes →	
	Header Record	
	Data Record (1/n)	
	Data Record (2/n)	
	Trailer Record	

5.2.2 Requirements for PC/Workstation System User

This section describes the general requirements for Acquirers which use PC/Workstation-based system for Stop Data File processing.

5.2.2.1 Code Used

ASCII

5.2.2.2 Record Length

80 bytes of real data and CRLF (x'0d0a')

5.2.2.3 File Structure

One data batch consists of one header record, several data and one trailer record. Each record must be trailing with CRLF (x'0d0a').

In one data batch, data records must be ordered:

by Cardnumber (ascending)

(See **Figure 5-2-2-3-1** on next page)

Figure 5-2-2-3-1 Full Data File Structure by ASCII

Description	Record Length	Notes
	← 80 bytes →	
	Header Record	(x'0d0a')
	Data Record (1/n)	(x'0d0a')
	Data Record (2/n)	(x'0d0a')
	Trailer Record	(x'0d0a')

5.2.3 Record layout

5.2.3.1 Header Record

Table 5-2-3-1-1 Header Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	File ID	2-4	n(3)	M
3	Company ID	5-9	n(5)	M
4	Date of Issue	10-15	n(6)	M
5	Filler	16	p(1)	-
6	File Name	17-80	anp(64)	M

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **1**
Description	This field is used to identify the format and content of the record.

No.2 File ID

Length	3 Digits, 3 Bytes
Format	Numeric
Position	2-4
Required	Mandatory *Constant Value:* **910**
Description	This field is used to identify the file.

No.3 Company ID

Length	5 Digits, 5 Bytes
Format	Numeric
Position	5-9
Required	Mandatory *Constant Value:* **99661**
Description	This field contains Company ID of JCBI.

No.4 Date of Issue

Length	6 Digits, 6 Bytes
Format	Numeric
Position	10-15
Required	Mandatory *Applicable Value:* **YYMMDD** **YY = Year** **MM = Month, 01 through 12** **DD = Day, 01 through 31**
Description	This field contains the date when this file was issued.

No.5 Filler

Length	1 Digit, 1 Byte
Format	Space
Position	16
Required	-
Description	This field must be filled with a space.

No.6 File Name

Length	64 Digits, 64 Bytes
Format	Alphabetic, Numeric, Space
Position	17-80
Required	Mandatory This filed will be set as either **“JCB∆STOP∆LIST∆SOUTHEAST∆ASIA∆VERSION”** or **“JCB∆STOP∆LIST∆AMERICA∆VERSION”** or **“JCB∆STOP∆LIST∆EUROPE∆VERSION”** followed by the trailing spaces. **(∆ denotes spaces)**
Description	This field contains the name of the file.

5.2.3.2 Data Record

Table 5-2-3-2-1 Data Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	JCB Cardnumber	2-22	np(21)	M
3	Filler	23-80	p(58)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **2**
Description	This field is used to identify the format and content of the record.

No.2 JCB Cardnumber

Length	21 Digits, 21 Bytes
Format	Numeric, Space
Position	2-22
Required	Mandatory
Description	This field contains the JCB Cardnumber to be listed on the Stop List.
Note	*When the Cardnumber is shorter than 21digits, JCBI set trailing spaces.*

No.3 Filler

Length	58 Digits, 58 Bytes
Format	Space
Position	23-80
Required	-
Description	This field must be filled with spaces.

5.2.3.3 Trailer Record

Table 5-2-3-3-1 Trailer Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Data Counts-Total	2-7	n(6)	M
3	Filler	8-80	p(73)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **8**
Description	This field is used to identify the format and content of the record.

No.2 Data Counts-Total

Length	6 Digits, 6 Bytes
Format	Numeric
Position	2-7
Required	Mandatory
Description	This field is used to indicate the total number of data records in the file.

No.3 Filler

Length	73 Digits, 73 Bytes
Format	Space
Position	8-80
Required	-
Description	This field must be filled with spaces.

5.3 Stop Data File – Maintenance Data

5.3.1 Requirements for IBM Compatible System User

This section describes the general requirements for Acquirers which use IBM or its compatible system for Stop Data File processing.

5.3.1.1 Code Used

EBCDIC

5.3.1.2 Record Length

80 bytes

5.3.1.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

In one data batch, data records must be ordered:

by Cardnumber (ascending)

(See **Figure 5-3-1-3-1** on next page)

Figure 5-3-1-3-1 Maintenance File Structure by EBCDIC

Description	Record Length	Notes
	← 80 bytes →	
	Header Record	
	Data Record (1/n)	
	Data Record (2/n)	
	Trailer Record	

5.3.2 Requirements for PC/Workstation System User

This section describes the general requirements for Acquirers which use PC/Workstation-based system for Stop Data File processing.

5.3.2.1 **Code Used**

ASCII

5.3.2.2 **Record Length**

80 bytes of real data and CRLF (x'0d0a')

5.3.2.3 **File Structure**

One data batch consists of one header record, several data records and one trailer record. Each record must be trailing with CRLF (x'0d0a').

In one data batch, data records must be ordered:

by Cardnumber (ascending)

(See **Figure 5-3-2-3-1** on next page)

Figure 5-3-2-3-1 Maintenance File Structure by ASCII

Description	Record Length (← 80 bytes →)	Notes
	Header Record	(x'0d0a')
	Data Record (1/n)	(x'0d0a')
	Data Record (2/n)	(x'0d0a')
	Trailer Record	(x'0d0a')

5.3.3 Record Layout

5.3.3.1 Header Record

Table 5-3-3-1-1 Header Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	File ID	2-4	n(3)	M
3	Company ID	5-9	n(5)	M
4	Date of Issue-Year	10-11	n(2)	M
5	Date of Issue-Month	12-13	n(2)	M
6	Date of Issue-Day	14-15	n(2)	M
7	Title	16-80	anp(65)	M

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **1**
Description	This field is used to identify the format and content of the record.

No.2 File ID

Length	3 Digits, 3 Bytes
Format	Numeric
Position	2-4
Required	Mandatory *Constant Value:* **910**
Description	This field is used to identify the file.

No.3 Company ID

Length	5 Digits, 5 Bytes
Format	Numeric
Position	5-9
Required	Mandatory *Constant Value:* **99661**
Description	This field contains company ID of JCBI.

No.4 Date of Issue-Year

Length	2 Digits, 2 Bytes
Format	Numeric
Position	10-11
Required	Mandatory *Applicable Value:* **YY** **YY = Year**
Description	This field contains the year when this file was issued.

No.5 Date of Issue-Month

Length	2 Digits, 2 Bytes
Format	Numeric
Position	12-13
Required	Mandatory *Applicable Value:* **MM** **MM = Month, 01 through 12**
Description	This field contains the month when this file was issued.

No.6 Date of Issue-Day

Length	2 Digits, 2 Bytes
Format	Numeric
Position	14-15
Required	Mandatory *Applicable Value:* **DD** **DD = Day, 01 through 31**
Description	This field contains the day when this file was issued.

No.7 Title

Length	65 Digits, 65 Bytes
Format	Alphabetic, Numeric, Space
Position	16-80
Required	Mandatory This filed will be set as either **"JCB∆STOP∆LIST∆MAINTENANCE∆SOUTHEAST∆ASIA∆VERSION"** or **"JCB∆STOP∆LIST∆MAINTENANCE∆AMERICA∆VERSION"** or **"JCB∆STOP∆LIST∆MAINTENANCE∆EUROPE∆VERSION"** followed by the trailing spaces. **(∆ denotes spaces)**
Description	This field contains the name of the file.

5.3.3.2 Data Record

Table 5-3-3-2-1 Data Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	JCB Cardnumber	2-22	np(21)	M
3	Filler	23-47	p(25)	-
4	Stop Sign	48	anp(1)	M
5	Operation Sign	49	n(1)	M
6	Filler	50-80	p(31)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **2**
Description	This field is used to identify the format and content of the record.

No.2 JCB Cardnumber

Length	21 Digits, 21 Bytes
Format	Numeric, Space
Position	2-22
Required	Mandatory
Description	This field contains the JCB Cardnumber to be maintained on the Stop List.
Note	🖉 *When the Cardnumber is shorter than 21 digits, JCBI set trailing spaces.*

No.3 Filler

Length	25 Digits, 25 Bytes
Format	Space
Position	23-47
Required	-
Description	This field must be filled with spaces.

No.4 Stop Sign

Length	1 Digit, 1 Byte
Format	Alphabetic, Numeric, Space
Position	48
Required	-
Description	This field is reserved for future use.

No.5 Operation Sign

Length	1 Digit, 1 Byte
Format	Numeric
Position	49
Required	This field must be set to one of following signs, depending on the operation to be performed. **1: add record** **9: delete record**
Description	This field is used to identify the operation that the receiver should perform for the record.

No.6 Filler

Length	31 Digits, 31 Bytes
Format	Space
Position	50-80
Required	-
Description	This field must be filled with spaces.

5.3.3.3 Trailer Record

Table 5-3-3-3-1 Trailer Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Record Count-Total	2-7	n(6)	M
3	Record Count-Add	8-13	n(6)	M
4	Record Count-Delete	14-19	n(6)	M
5	Record Count-Update	20-25	n(6)	M
6	Filler	26-80	p(55)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **8**
Description	This field is used to identify the format and content of the record.

No.2 Record Count-Total

Length	6 Digits, 6 Bytes
Format	Numeric
Position	2-7
Required	Mandatory
Description	This field is used to indicate the total number of data records in the file.

No.3 Record Count-Add

Length	6 Digits, 6 Bytes
Format	Numeric
Position	8-13
Required	Mandatory
Description	This field is used to indicate the total number of data records which are to be added.

No.4 Record Count-Delete

Length	6 Digits, 6 Bytes
Format	Numeric
Position	14-19
Required	Mandatory
Description	This field is used to indicate the total number of data records which are to be deleted.

No.5 Record Count-Update

Length	6 Digits, 6 Bytes
Format	Numeric
Position	20-25
Required	Mandatory
Description	This field is reserved for future use.

No.6 Filler

Length	55 Digits, 55 Bytes
Format	Space
Position	26-80
Required	-
Description	This field must be filled with spaces.

6 Negative Data Update File

6.1 Requirements for IBM Compatible System User

This section describes the general requirements for Issuers which use IBM or its compatible system for Negative Data Update File generation.

6.1.1 Code Used

EBCDIC

6.1.2 Record Length

65 bytes

6.1.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

In one data batch, data records must be ordered:

by Cardnumber (ascending)

Figure 6-1-3-1 Negative Data Update File Structure by EBCDIC

Description	Record Length	Notes
	← 65 bytes →	
	Header Record	
	Data Record (1/n)	
	Data Record (2/n)	
	Trailer Record	

6.2 Requirement for PC/Workstation System User

This section describes the general requirements for Issuers which use PC/Workstation-based system for Negative Data Update File generation.

6.2.1 Code Used

ASCII

6.2.2 Record Length

65 bytes of real data and CRLF (x’0d0a’)

6.2.3 File Structure

One data batch consists of one header record, several data records and one trailer record. Each record must be trailing with CRLF (x’0d0a’).

In one data batch, data records must be ordered:

by Cardnumber (ascending)

Figure 6-2-3-1 Negative Data Update File Structure by ASCII

Description	Record Length ← 65 bytes →	Notes
	Header Record	(x’0d0a’)
	Data Record (1/n)	(x’0d0a’)
	Data Record (2/n)	(x’0d0a’)
	Trailer Record	(x’0d0a’)

6.3 Record Layout

6.3.1 Header Record

Table 6-3-1-1 Header Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Date of Issue	2-9	n(8)	M
3	File ID	10-13	n(4)	M
4	File Name	14-38	anp(25)	M
5	File Sender ID	39-44	n(6)	M
6	File Destination ID	45-50	n(6)	M
7	Filler	51-65	p(15)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **1**
Description	This field is used to identify the format and content of the record.

No.2 Date of Issue

Length	8 Digits, 8 Bytes
Format	Numeric
Position	2-9
Required	Mandatory *Applicable Value:* **YYYYMMDD** **YYYY = Year** **MM = Month, 01 through 12** **DD = Day, 01 through 31**
Description	This field contains the creation date of the negative data file.

No.3 File ID

Length	4 Digits, 4 Bytes
Format	Numeric
Position	10-13
Required	Mandatory *Constant Value:* 6332
Description	This field is used to identify the file.

No.4 File Name

Length	25 Digits, 25 Bytes
Format	Alphabetic, Numeric, Space
Position	14-38
Required	Mandatory *Constant Value:* **“NEGA∆(ADD/DEL)∆TO∆JCB∆∆∆∆” (∆ denotes spaces).**
Description	This field identifies the format and content of the record.

No.5 File Sender ID

Length	6 Digits, 6 Bytes
Format	Numeric
Position	39-44
Required	Mandatory
Description	This field must contain the issuers' code that is the destination of the transaction. The code is defined in "***Appendix BIG-1***".

No.6 File Destination ID

Length	6 Digits, 6 Bytes
Format	Numeric
Position	45-50
Required	Mandatory *Constant Value:* **000000**
Description	This field must be filled with zeros.

No.7 Filler

Length	15 Digits, 15 Bytes
Format	Space
Position	51-65
Required	-
Description	This field must be filled with spaces.

6.3.2 Data Record

Table 6-3-2-1 Data Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Transaction Type	2	n(1)	M
3	JCB Cardnumber	3-23	np(21)	M
4	Authorization Action Code	24-25	n(2)	M
5	Purge Date	26-31	n(6)	M
6	Stop Sign	32	anp(1)	M
7	Region Sign JAPAN ASIA USA EUROPE LOCAL	 33 34 35 36 37	 anp (1) anp (1) anp (1) anp (1) anp1)	M M M M M C
8	Filler	38-65	p(28)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **2**
Description	This field is used to identify the format and content of the record.

No.2 Transaction Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	2
Required	Mandatory *Codes to indicate the transaction types are as follows:*
Description	This field is used to identify the contents of the data record.

Transaction Type	Description	Code
Delete	Delete the Negative Data	0
Add	Newly add the Negative Data (Stop Data can be either included or not included depending on the Stop Sign).	1
Revise	Revise Negative Data (=Change authorization action code and/or the Purge Date) or, Revise Stop Data (=Add or Delete or Remove from the Stop List.)	2

No.3 JCB Cardnumber

Length	21 Digits, 21 Bytes
Format	Numeric, Space
Position	3-23
Required	Mandatory
Description	This field contains the JCB Cardnumber.
Note	🖉 *When the Cardnumber is shorter than 21 digits, JCBI set trailing spaces.*

No.4 Authorization Action Code

Length	2 Digits, 2 Bytes
Format	Numeric
Position	24-25
Required	Mandatory *Codes to indicate the action to be taken are as follows:* <table><tr><th>Action</th><th>Code</th></tr><tr><td>REFER TO CARD ISSUER</td><td>01</td></tr><tr><td>PICK UP CARD (Non-fraud)</td><td>04</td></tr><tr><td>DECLINE</td><td>05</td></tr><tr><td>PICK UP – SPECIAL CONDITION (Fraud)</td><td>07</td></tr><tr><td>PICK UP – LOST CARD (Fraud)</td><td>41</td></tr><tr><td>PICK UP – STOLEN CARD (Fraud)</td><td>43</td></tr></table>
Description	This code is used to respond to an authorization request for a listed JCB Cardnumber. The Cardnumber added on the Stop File must be included on the Negative File with “Pick-up” status.

No.5 Purge Date

Length	6 Digits, 6 Bytes
Format	Numeric
Position	26-31
Required	Mandatory *Applicable Value:* **YYYYMM** **YYYY = Year** **MM = Month, 01 through 12**
Description	This field contains the date on which the JCB Cardnumber will be deleted.

No.6 Stop Sign

Length	1 Digit, 1 Byte
Format	Alphabetic, Numeric, Space
Position	32
Required	Mandatory *Codes to indicate the action to be taken are as follows:*
Description	This field is used to identify whether or not to list on the Stop List. 📖 *Refer to the **Table 6-3-2-2 to 6-3-2-5** for the examples of field usage.*

Status Type	Description	Code
Inactive on the Stop List	Delete the JCB Cardnumber from the Stop List, but the JCB Cardnumber remains on the Exception File, or Add the JCB Cardnumber only on the Exception File, but not on the Stop List.	0
Activate on the Stop List	Add the JCB Cardnumber on the Stop List.	1
No Revision	Revise Negative Data status only.	“-“ (space)

No.7 Region Sign

Length	5 Digits, 5 Bytes
Format	Alphabetic, Numeric, Space
Position	33-37
Required	Mandatory **0: delete 1: add**
Description	This field is used to identify the regions where the Cardnumber is to be added to / deleted from the Stop List, and consists of the sub-fields which indicate the Stop List regions, as follows:- Sub-Field 1 - Position 33: JAPAN Region Sign Sub-Field 2 - Position 34: ASIA Region Sign (except for Japan) Sub-Field 3 - Position 35: USA Region Sign Sub-Field 4 - Position 36: EMEA Region Sign Sub-Field 5 - Position 37: Local Sign: To utilize this field, Issuer must obtain prior approval by JCBI 📖 *Refer to the **Table 6-3-2-2 to 6-3-2-5** for the examples of field usage.*

Example 1

If the Issuer wishes to have a JCB Cardnumber added to the Stop List distributed to all of the regions (except for "Local"), values must be set as shown below:

Table 6-3-2-2 Data Entry Example 1 for Stop Sign and Region Sign

Field No. 6 Stop Sign	Field No.7 Region Sign				
	Sub-field 1 - JAPAN	Sub-field 2 - ASIA	Sub-field 3 - USA	Sub-field 4 - EMEA	Sub-field 5 - Local
1	1	1	1	1	0

Example 2

If the Issuer wishes to have a JCB Cardnumber added to the Stop List distributed to only EMEA region, or to change the condition of Example 1 to be distributed to only EMEA region, values must be set as shown below:

Table 6-3-2-3 Data Entry Example 2 for Stop Sign and Region Sign

Field No. 6 Stop Sign	Field No.7 Region Sign				
	Sub-field 1 - JAPAN	Sub-field 2 - ASIA	Sub-field 3 - USA	Sub-field 4 - EMEA	Sub-field 5 - Local
1	0	0	0	1	0

Example 3

If the Issuer wishes not to have a JCB Cardnumber listed on the Stop List of any regions, values must be set as shown below:

Table 6-3-2-4 Data Entry Example 3 for Stop Sign and Region Sign

Field No. 6 Stop Sign	Field No.7 Region Sign				
	Sub-field 1 - JAPAN	Sub-field 2 - ASIA	Sub-field 3 - USA	Sub-field 4 - EMEA	Sub-field 5 - Local
0	(space)	(space)	(space)	(space)	(space)

Example 4

If the Issuer wishes not to change the status of a JCB Cardnumber on the Stop List (but to change the status on the Exception File), values must be set as shown below:

Table 6-3-2-5 Data Entry Example 4 for Stop Sign and Region Sign

Field No. 6 Stop Sign	Field No.7 Region Sign				
	Sub-field 1 - JAPAN	Sub-field 2 - ASIA	Sub-field 3 - USA	Sub-field 4 - EMEA	Sub-field 5 - Local
(space)	(space)	(space)	(space)	(space)	(space)

No.8 Filler

Length	28 Digits, 28 Bytes
Format	Space
Position	38-65
Required	-
Description	This field must be filled with spaces.

6.3.3 Trailer Record

Table 6-3-3-1 Trailer Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Data Counts-Grand Total	2-9	n(8)	M
3	Data Counts-Delete	10-17	n(8)	M
4	Data Counts- Add	18-25	n(8)	M
5	Data Counts-Revise	26-33	n(8)	M
6	Filler	34-65	p(32)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory Constant Value: **8**
Description	This field is used to identify the format and content of the record.

No.2 Data Counts-Grand Total

Length	8 Digits, 8 Bytes
Format	Numeric
Position	2-9
Required	Mandatory
Description	This field contains the creation date of the negative data file.

No.3 Data Counts-Delete

Length	8 Digits, 8 Bytes
Format	Numeric
Position	10-17
Required	Mandatory
Description	This field is used to indicate the number of “Delete” data records in the file.

No.4 Data Counts- Add

Length	8 Digits, 8 Bytes
Format	Alphanumeric
Position	18-25
Required	Mandatory
Description	This field is used to indicate the number of “Add” data records in the file.

No.5 Data Counts-Revise

Length	8 Digits, 8 Bytes
Format	Numeric
Position	26-33
Required	Mandatory
Description	This field is used to indicate the number of “Revise” data records in the file.

No.6 Filler

Length	32 Digits, 32 Bytes
Format	Space
Position	34-65
Required	-
Description	This field must be filled with spaces.

7 IIN File

7.1 Overview

JCBI deliver IIN File to Acquirer based on Acquirer request.

There are two versions of IIN File; Full Data File and Maintenance Data File. Licensees who support Interchange File (Variable Length Format) are eligible to be provided this IIN File with a prior approval from JCBI.

Table 7-1-1: IIN File Definition

No.	Version	Format	Content	Delivery Cycle
1	Full Data File	Fixed Format	All IIN	Weekly (Thursday)
2	Maintenance Data File	Fixed Format	Add, delete and modify IIN	Weekly (Thursday)

7.2 IIN File – Full Data File

7.2.1 Requirements for IBM Compatible System User

This section describes the general requirements for Acquirers which use IBM or its compatible system for IIN File processing.

7.2.1.1 Code Used

EBCDIC

7.2.1.2 Record Length

80 bytes

7.2.1.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

In one data batch, data records must be ordered:

by IIN Prefix Length (ascending)

by IIN Prefix (ascending)

(See **Figure 7-2-1-3-1** on next page)

Figure 7-2-1-3-1 Full Data File Structure by EBCDIC

Description	Record Length	Notes
	← 80 bytes →	
	Header Record	
	Data Record (1/n)	
	Data Record (2/n)	
	Trailer Record	

7.2.2 Requirements for PC/Workstation System User

This section describes the general requirements for Acquirers which use PC/Workstation-based system for IIN File processing.

7.2.2.1 Code Used

ASCII

7.2.2.2 Record Length

80 bytes of real data and CRLF (x'0d0a')

7.2.2.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

In one data batch, data records must be ordered:

by IIN Prefix Length (ascending)

by IIN Prefix (ascending)

(See **Figure 7-2-2-3-1** on next page)

Figure 7-2-2-3-1 Full Data File Structure by ASCII

Description	Record Length	Notes
	← 80 bytes →	
	Header Record	(x'0d0a')
	Data Record (1/n)	(x'0d0a')
	Data Record (2/n)	(x'0d0a')
	Trailer Record	(x'0d0a')

7.2.3 Record Layout

7.2.3.1 Header Record

Table 7-2-3-1-1 Header Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Data ID	1-4	an(4)	M
2	Data Generation Time	5-18	n(14)	M
3	Filler	19-80	p(62)	-

[1] a=Alphabetic (Only upper case letters are accepted. Lower case letters are not accepted)
n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Data ID

Length	4 Digits, 4 Bytes
Format	Alphabetic, Numeric
Position	1-4
Required	Mandatory Constant Value: **'HHHH'**
Description	This field is used to identify the header.

No.2 Data Generation Time

Length	14 Digits, 14 Bytes
Format	Numeric
Position	5-18
Required	Mandatory
Description	This field is filled with Generation Date and Time in the following format. - YYYYMMDDhhmmss

No.3 Filler

Length	62 Digits, 62 Bytes
Format	Space
Position	19-80
Required	-
Description	This field is filled with spaces.

7.2.3.2 Data Record

Table 7-2-3-2-1 Data Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	IIN Prefix Length	1-2	n (2)	M
2	IIN Prefix	3-21	anp(19)	M
3	Licensee ID	22-27	an(6)	M
4	Issuer Name	28-52	an(25)	M
5	Brand Sign	53-55	an(3)	M
6	Primary Account Number Length	56-57	n (2)	M
7	Card Product	58-59	an(2)	M
8	Card Grade	60	an(1)	M
9	Issuer Country	61-63	an(3)	M
10	Currency Code, Cardholder Billing	64-66	an(3)	M
11	DCC Indicator	67	an(1)	M
12	Filler	68	an(1)	-
13	Filler	69	an(1)	-
14	Filler	70	an(1)	-
15	Filler	71-80	p(10)	-

No. 1 IIN Prefix Length

Length	2 Digits, 2 Bytes
Format	Numeric
Position	1-2
Required	Mandatory
Description	This field is used to indicate IIN Prefix length

No. 2 IIN Prefix

Length	19 Digits, 19 Bytes
Format	Alphabetic, Numeric, Space
Position	3-21
Required	Mandatory
Description	This field is used to indicate IIN prefix.

No. 3 Licensee ID

Length	6 Digits, 6 Bytes
Format	Alphabetic, Numeric
Position	22-27
Required	Mandatory
Description	This field is used to indicate Licensee ID

No. 4 Issuer Name

Length	25 Digits, 25 Bytes
Format	Alphabetic, Numeric, space
Position	28-52
Required	Mandatory
Description	This field is used to indicate the Issuer name.

No. 5 Brand Sign

Length	3 Digits, 3 Bytes
Format	Alphabetic, Numeric
Position	53-55
Required	Mandatory *Constant Value:* ‘JCB’
Description	This field is used to indicate brand the defined based on IIN.

No. 6 Primary Account Number Length

Length	2 Digits, 2 Bytes
Format	Numeric
Position	56-57
Required	Mandatory In the case of IIN has multiple Primary Account Number length, this filed set the longest length.
Description	This field is used to indicate the length of Primary Account Number.

No. 7 Card Product

Length	2 Digits, 2 Bytes
Format	Alphabetic, Numeric
Position	58-59
Required	Mandatory
Description	This field is used to indicate the card product. ‘01’: Credit (Personal) ‘02’: Debit (Personal) ‘03’: Prepaid (Personal) ‘04’: Others ‘05’: Credit (Corporate) ‘06’: Debit (Corporate) ‘07’: Prepaid (Corporate)

No. 8 Card Grade

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	60
Required	Mandatory
Description	This field is used to indicate Card Grade. ‘S’: Standard ‘G’: Gold ‘P’: Platinum ‘R’: Platinum (Precious) ‘D’: Platinum (Grand) ‘E’: Platinum (Eternity) ‘M’: Platinum (Supreme) ‘U’: Platinum (Ultimate) ‘O’: Others

No. 9 Issuer Country

Length	3 Digits, 3 Bytes
Format	Alphabetic, Numeric
Position	61-63
Required	Mandatory
Description	This field is used to indicate the Issuer country code defined by ISO 3166-1 alpha-3.

No. 10 Currency Code, Cardholder Billing

Length	3 Digits, 3 Bytes
Format	Alphabetic, Numeric
Position	64-66
Required	Mandatory
Description	This field is used to indicate the currency code of Cardholder Billing.

No. 11 DCC Indicator

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	67
Required	Mandatory
Description	This field is used to indicate whether DCC is available or not. ‘0’: Unknown ‘1’: Applicable ‘2’: Non Applicable

No. 12 Filler

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	68
Required	-
Description	This field is for future use.

No. 13 Filler

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	69
Required	-
Description	This field is for future use.

No. 14 Filler

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	70
Required	-
Description	This field is for future use.

No. 15 Filler

Length	10 Digits, 10 Bytes
Format	Space
Position	71-80
Required	-
Description	This field is filled with all spaces.

7.2.3.3 Trailer Record

Table 7-2-3-3-1 Trailer Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Data ID	1-4	an(4)	M
2	Total Number of Data Records	5-14	n(10)	M
3	Filler	15-80	p(66)	-

No.1 Data ID

Length	4 Digits, 4 Bytes
Format	Alphabetic, Numeric
Position	1-4
Required	Mandatory Constant Value: **'TTTT**
Description	This field is used to identify this is trailer recorder.

No.2 Total Number of Data Records

Length	10 Digits, 10 Bytes
Format	Numeric
Position	5-14
Required	Mandatory
Description	This field is used to identify the total number of Data Records in this file.

No.3 Filler

Length	66 Digits, 66 Bytes
Format	Space
Position	15-80
Required	-
Description	This field is filled with spaces.

7.3 IIN File – Maintenance Data File

7.3.1 Requirements for IBM Compatible System User

This section describes the general requirements for Acquirers which use IBM or its compatible system for IIN File processing.

7.3.1.1 Code Used

EBCDIC

7.3.1.2 Record Length

80 bytes

7.3.1.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

In one data batch, data records must be ordered:

by IIN Prefix Length (ascending)

by IIN Prefix (ascending)

(See **Figure 7-3-1-3-1** on next page)

Figure 7-3-1-3-1 Maintenance Data File Structure by EBCDIC

Description	Record Length	Notes
	← 80 bytes →	
	Header Record	
	Data Record (1/n)	
	Data Record (2/n)	
	Trailer Record	

7.3.2 Requirements for PC/Workstation System User

This section describes the general requirements for Acquirers which use PC/Workstation-based system for IIN File processing.

7.3.2.1 Code Used

ASCII

7.3.2.2 Record Length

80 bytes of real data and CRLF (x'0d0a')

7.3.2.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

In one data batch, data records must be ordered:

by IIN Prefix Length (ascending)

by IIN Prefix (ascending)

(See **Figure 7-3-2-3-1** on next page)

Figure 7-3-2-3-1 Maintenance Data File Structure by ASCII

Description	Record Length (← 80 bytes →)	Notes
	Header Record	(x'0d0a')
	Data Record (1/n)	(x'0d0a')
	Data Record (2/n)	(x'0d0a')
	Trailer Record	(x'0d0a')

7.3.3 Record Layout

7.3.3.1 Header Record

Table 7-3-3-1-1 Header Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Data ID	1-4	an(4)	M
2	Data Generation Time	5-18	n(14)	M
3	Filler	19-80	p(62)	-

[1] a=Alphabetic (Only upper case letters are accepted. Lower case letters are not accepted)
n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Data ID

Length	4 Digits, 4 Bytes
Format	Alphabetic, Numeric
Position	1-4
Required	Mandatory Constant Value: **'HHHH'**
Description	This field is used to identify the header.

No.2 Data Generation Time

Length	14 Digits, 14 Bytes
Format	Numeric
Position	5-18
Required	Mandatory
Description	This field is filled with Generation Date and Time in the following format. - YYYYMMDDhhmmss

No.3 Filler

Length	62 Digits, 62 Bytes
Format	Space
Position	19-80
Required	-
Description	This field is filled with spaces.

7.3.3.2 **Data Record**

Table 7-3-3-2-1 Data Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	IIN Prefix Length	1-2	n(2)	M
2	IIN Prefix	3-21	anp(19)	M
3	Licensee ID	22-27	an(6)	M
4	Issuer Name	28-52	an(25)	M
5	Brand Sign	53-55	an(3)	M
6	Primary Account Number Length	56-57	n(2)	M
7	Card Product	58-59	an(2)	M
8	Card Grade	60	an(1)	M
9	Issuer Country	61-63	an(3)	M
10	Currency Code, Cardholder Billing	64-66	an(3)	M
11	DCC Indicator	67	an(1)	M
12	Operation Sign	68-69	an(2)	M
13	Filler	70	an(1)	-
14	Filler	71	an(1)	-
15	Filler	72	an(1)	-
16	Filler	73-80	p(8)	-

No. 1 IIN Prefix Length

Length	2 Digits, 2 Bytes
Format	Numeric
Position	1-2
Required	Mandatory
Description	This field is used to indicate IIN Prefix length.

No. 2 IIN Prefix

Length	19 Digits, 19 Bytes
Format	Alphabetic, Numeric, Space
Position	3-21
Required	Mandatory
Description	This field is used to indicate IIN prefix.

No. 3 Licensee ID

Length	6 Digits, 6 Bytes
Format	Alphabetic, Numeric
Position	22-27
Required	Mandatory
Description	This field is used to indicate Licensee ID.

No. 4 Issuer Name

Length	25 Digits, 25 Bytes
Format	Alphabetic, Numeric, Space
Position	28-52
Required	Mandatory
Description	This field is used to indicate the Issuer name.

No. 5 Brand Sign

Length	3 Digits, 3 Bytes
Format	Alphabetic, Numeric
Position	53-55
Required	Mandatory *Constant Value:* ‘JCB’
Description	This field is used to indicate brand the defined based on IIN.

No. 6 Primary Account Number Length

Length	2 Digits, 2 Bytes
Format	Numeric
Position	56-57
Required	Mandatory In the case of IIN has multiple Primary Account Number length, this filed set the longest length.
Description	This field is used to indicate the length of Primary Account Number.

No. 7 Card Product

Length	2 Digits, 2 Bytes
Format	Alphabetic, Numeric
Position	58-59
Required	Mandatory
Description	This field is used to indicate the card product. ‘01’: Credit (Personal) ‘02’: Debit (Personal) ‘03’: Prepaid (Personal) ‘04’: Others ‘05’: Credit (Corporate) ‘06’: Debit (Corporate) ‘07’: Prepaid (Corporate)

No. 8 Card Grade

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	60
Required	Mandatory
Description	This field is used to indicate Card Grade. ‘S’: Standard ‘G’: Gold ‘P’: Platinum ‘R’: Platinum (Precious) ‘D’: Platinum (Grand) ‘E’: Platinum (Eternity) ‘M’: Platinum (Supreme) ‘U’: Platinum (Ultimate) ‘O’: Others

No. 9 Issuer Country

Length	3 Digits, 3 Bytes
Format	Alphabetic, Numeric
Position	61-63
Required	Mandatory
Description	This field is used to indicate the Issuer country code defined by ISO 3166-1 alpha-3.

No. 10 Currency Code, Cardholder Billing

Length	3 Digits, 3 Bytes
Format	Alphabetic, Numeric
Position	64-66
Required	Mandatory
Description	This field is used to indicate the currency code of Cardholder Billing.

No. 11 DCC Indicator

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	67
Required	Mandatory
Description	This field is used to indicate whether DCC is available or not. ‘0’: Unknown ‘1’: Applicable ‘2’: Non Applicable

No. 12 Operation Sign

Length	2 Digits, 2 Bytes
Format	Alphabetic, Numeric
Position	68-69
Required	Mandatory
Description	This field is set to one of following signs, depending on the operation to be performed '01': Add record '02': Delete record '03': Update record

No. 13 Filler

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	70
Required	-
Description	This field is for future use.

No. 14 Filler

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	71
Required	-
Description	This field is for future use.

No. 15 Filler

Length	1 Digits, 1 Bytes
Format	Alphabetic, Numeric
Position	72
Required	-
Description	This field is for future use.

No. 16 Filler

Length	10 Digits, 10 Bytes
Format	Space
Position	73-80
Required	-
Description	This field is filled with all spaces.

7.3.3.3 **Trailer Record**

Table 7-3-3-3-1 Trailer Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Data ID	1-4	an(4)	M
2	Total Number of Data Records	5-14	n(10)	M
3	Filler	15-80	p(66)	-

No.1 Data ID

Length	4 Digits, 4 Bytes
Format	Alphabetic, Numeric
Position	1-4
Required	Mandatory Constant Value: **‘TTTT**
Description	This field is used to identify this is trailer recorder.

No.2 Total Number of Data Records

Length	10 Digits, 10 Bytes
Format	Numeric
Position	5-14
Required	Mandatory
Description	This field is used to identify the total number of Data Records in this file.

No.3 Filler

Length	66 Digits, 66 Bytes
Format	Space
Position	15-80
Required	-
Description	This field is filled with spaces.

8 Currency Rate Information

8.1 Overview

The Currency Rate Information File is provided in CSV format file to Licensees to inform the currency conversion rate which JCBI applied at the latest central processing date.

There are two types for this file. One of them contains minor unit information of each currency, the other does not. Licensee can apply which file to be provided.

8.1.1 Requirements for IBM Compatible System User

This section describes the general requirements for Acquirers which use IBM or its compatible system for Currency Rate Information File processing.

8.1.1.1 Code Used

EBCDIC

8.1.1.2 Record Length

76 bytes : Currency Rate Information File (without minor unit)

78 bytes : Currency Rate Information File (with minor unit)

8.1.1.3 File Structure

As a comma separated values file this information is distributed.

The first row is set with the field names for actual Currency Rate Information provided under the second row.

Figure 8-1-1-3-1 Currency Rate Information File Structure by EBCDIC

Description	Record Length	Notes
	← 76 bytes or 78 bytes →	
	Header Record	
	Data Record (1/n)	
	Data Record (2/n)	

8.1.2 Requirements for PC/Workstation System User

This section describes the general requirements for Acquirers which use PC/Workstation-based system for Currency Rate Information File processing.

8.1.2.1 Code Used

ASCII (CRLF or LF)

8.1.2.2 Record Length

76 bytes of real data and CRLF (x'0d0a') or LF(x'0a') : Currency Rate Information File (without minor unit)

78 bytes of real data and CRLF (x'0d0a') or LF(x'0a') : Currency Rate Information File (with minor unit)

8.1.2.3 File Structure

As a comma separated values file this information is distributed.

The first row is set with the field names for actual Currency Rate Information provided under the second row.

Figure 8-1-2-3-1 Currency Rate Information File Structure by ASCII

Description	Record Length ← 76 bytes or 78 bytes →	Notes
	Header Record	(x'0d0a' or x'0a')
	Data Record (1/n)	(x'0d0a' or x'0a')
	Data Record (2/n)	(x'0d0a' or x'0a')

8.1.3 Field Definition of Currency Rate Information File (without minor unit)

Field 1 CUR

Offset	1
Length	3 bytes
Format	Alphabetic
Description	Alphabetic Currency Code which listed in JRP ***"Code List".***

Field 2 CUR(NUM)

Offset	5
Length	3 bytes
Format	Numeric
Description	Numeric Currency Code which listed in JRP ***"Code List".***

Field 3 RATE(TTB):***/USD

Offset	9
Length	19 bytes
Format	Numeric, Special Characters
Description	Bid Rate of the applicable currency against USD. The value includes 9 integrals and 9 decimals. (leading space and padding zero) Ex. 98.04 -> ΔΔΔΔΔΔΔ98.040000000

Field 4 RATE(TTS):***/USD

Offset	29
Length	19 bytes
Format	Numeric, Special Characters
Description	Offer Rate of the applicable currency against USD. The value includes 9 integrals and 9 decimals. (leading space and padding zero) Ex. 98.04 -> ΔΔΔΔΔΔΔ98.040000000

Field 5 RATE(TTM):***/USD

Offset	49
Length	19 bytes
Format	Numeric, Special Characters
Description	Mid-Rate of the applicable currency against USD. The value includes 9 integrals and 9 decimals. (leading space and padding zero) Ex. 98.04 -> ΔΔΔΔΔΔΔ98.040000000

Field 6 DATE

Offset	69
Length	8 bytes
Format	Numeric
Description	Central Processing Date YYYYMMDD

8.1.4 Field Definition of Currency Rate Information File (with minor unit)

Field 1 CUR

Offset	1
Length	3 bytes
Format	Alphabetic
Description	Alphabetic Currency Code which listed in JRP Code List.

Field 2 CUR(NUM)

Offset	5
Length	3 bytes
Format	Numeric
Description	Numeric Currency Code which listed in JRP Code List.

Field 3 DEC

Offset	9
Length	1 bytes
Format	Numeric
Description	The number of decimal place of selected currency Decimal place is consistent with Currency Definition in JRP Code List.

Field 4 RATE(TTB):*/USD**

Offset	11
Length	19 bytes
Format	Numeric, Special Characters
Description	Bid Rate of the applicable currency against USD. The value includes 9 integrals and 9 decimals. (leading space and padding zero) Ex. 98.04 -> ΔΔΔΔΔΔΔ98.040000000

Field 5 RATE(TTS):*/USD**

Offset	31
Length	19 bytes
Format	Numeric, Special Characters
Description	Offer Rate of the applicable currency against USD. The value includes 9 integrals and 9 decimals. (leading space and padding zero) Ex. 98.04 -> ΔΔΔΔΔΔΔ98.040000000

Field 6 RATE(TTM):***/USD

Offset	51
Length	19 bytes
Format	Numeric, Special Characters
Description	Mid-Rate of the applicable currency against USD. The value includes 9 integrals and 9 decimals. (leading space and padding zero) Ex. 98.04 -> ΔΔΔΔΔΔΔ98.040000000

Field 7 DATE

Offset	71
Length	8 bytes
Format	Numeric
Description	Central Processing Date YYYYMMDD

8.2 Example

Figure8.2.1: Example of Currency Rate Information File (without minor unit) in CSV format

```
CUR,CUR(NUM),RATE(TTB):***/USD,RATE(TTS):***/USD,RATE(TTM):***/USD,DATEΔΔΔΔΔ
JPY,392,ΔΔΔΔΔΔΔ98.040000000,ΔΔΔΔΔΔΔ98.100000000,ΔΔΔΔΔΔΔ98.070000000,20131119
EUR,978,ΔΔΔΔΔΔΔΔ0.752388834,ΔΔΔΔΔΔΔΔ0.752612468,ΔΔΔΔΔΔΔΔ0.752500651,20131119
```

Figure8.2.2: Example of Currency Rate Information File (with minor unit) in CSV format

```
CUR,CUR(NUM),DEC,RATE(TTB):***/USD,RATE(TTS):***/USD,RATE(TTM):***/USD,DATEΔΔΔΔΔ
JPY,392,0,ΔΔΔΔΔΔΔ98.040000000,ΔΔΔΔΔΔΔ98.100000000,ΔΔΔΔΔΔΔ98.070000000,20131119
EUR,978,2,ΔΔΔΔΔΔΔΔ0.752388834,ΔΔΔΔΔΔΔΔ0.752612468,ΔΔΔΔΔΔΔΔ0.752500651,20131119
```


9 Transaction List

9.1 Overview

The Transaction List is provided in CSV format file to Licensees to inform the transaction level settlement information. This contains transactions from system using JCB Web API Service and/or JCB Single Message Service for ATM Acquirers and/or JCB Web API Service.

9.1.1 Requirements for PC/Workstation System User

This section describes the general requirements for Acquirers which use PC/Workstation-based system for Transaction List processing.

9.1.1.1 Code Used

ASCII

9.1.1.2 Record Length

1500 bytes of real data at the max and CRLF (x'0d0a')

9.1.1.3 File Structure

As a comma separated values file this information is distributed.

The first row is set with the field names for actual Transaction List provided under the second row.

Figure 9-1-1-3-1 Transaction List Structure by ASCII

Description	Record Length	Notes
	← 761500 bytes at the max →	
	Header Record	(x'0d0a')
	Data Record (1/n)	(x'0d0a')
	Data Record (2/n)	(x'0d0a')
	Trailer Record	(x'0d0a')

9.1.2 Header

In the header record, items names are set with comma separator.

9.1.3 Trailer

In the trailer record, there are three numbers as checksums: number of records, total amount of "TRXN_AMNT" and total amount of "NET_STTL_AMNT".

9.1.4 Data Record

9.1.4.1 Field Definition

Field 1 SOURCE_LCID

Length	Max 12 bytes (includes comma)
Format	Numeric
Description	Source LCID: 6digits

Field 2 DEST_LCID

Length	Max 12 bytes (includes comma)
Format	Numeric
Description	Destination LCID: 6digits

Field 3 SUB_LCID

Length	Max 5 bytes (includes comma)
Format	Alphanumeric
Description	Sub LCID

Field 4 TRXN_TYPE

Length	Max 36 bytes (includes comma)
Format	Alphanumeric, Space
Description	Transaction Type of the corresponding transaction PRESENTMENT -RETAIL PRESENTMENT -REFUND PRESENTMENT -MANUAL CASH PRESENTMENT -ATM 1ST CB -FULL -RETAIL 1ST CB -FULL -REFUND 1ST CB -FULL -MANUAL CASH 1ST CB -FULL -ATM 1ST CB -PTL -RETAIL 1ST CB -PTL -REFUND 1ST CB -PTL -MANUAL CASH 1ST CB -PTL -ATM 2ND CB -FULL -RETAIL 2ND CB -FULL -REFUND 2ND CB -FULL -MANUAL CASH 2ND CB -FULL -ATM 2ND CB -PTL -RETAIL 2ND CB -PTL -REFUND 2ND CB -PTL -MANUAL CASH 2ND CB -PTL -ATM REP -FULL -RETAIL REP -FULL -REFUND REP -FULL -MANUAL CASH REP -FULL -ATM REP -PTL -RETAIL REP -PTL -REFUND REP -PTL -MANUAL CASH REP -PTL -ATM REV -PRESENTMENT -RETAIL REV -PRESENTMENT -REFUND REV -PRESENTMENT -MANUAL CASH REV -PRESENTMENT -ATM

Description	REV -1ST CB -FULL -RETAIL REV -1ST CB -FULL -REFUND REV -1ST CB -FULL -MANUAL CASH REV -1ST CB -FULL -ATM REV -1ST CB -PTL -RETAIL REV -1ST CB -PTL -REFUND REV -1ST CB -PTL -MANUAL CASH REV -1ST CB -PTL -ATM REV -2ND CB -FULL -RETAIL REV -2ND CB -FULL -REFUND REV -2ND CB -FULL -MANUAL CASH REV -2ND CB -FULL -ATM REV -2ND CB -PTL -RETAIL REV -2ND CB -PTL -REFUND REV -2ND CB -PTL -MANUAL CASH REV -2ND CB -PTL -ATM REV -REP -FULL -RETAIL REV -REP -FULL -REFUND REV -REP -FULL -MANUAL CASH REV -REP -FULL -ATM REV -REP -PTL -RETAIL REV -REP -PTL -REFUND REV -REP -PTL -MANUAL CASH REV -REP -PTL -ATM FEE COLLECTION -DR FEE COLLECTION -CR

Field 5 CARD_NO

Length	Max 20 bytes (includes comma)
Format	Numeric
Description	Cardnumber

Field 6 TRXN_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Presentment: Transaction amount CB/REP: Chargeback / Representment amount
Note	*Integer : 9digits and Zero suppression, Decimal : 3digits fixed* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* DR: set '-' at the head. CR: no sign. Number only. Example: “-6543.210”

Field 7 TRXN_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Transaction Currency in Alpha-3 code

Field 8 STTL_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	*Settlement amount (Gloss, ie. No fee included)* *Integer : 9digits and Zero suppression, Decimal : 3digits fixed* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: “-6543.210”*

Field 9 STTL_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Transaction Currency in Alpha-3 code

Field 10 FX_RATE

Length	Max 20 bytes (includes comma)
Format	Numeric, Special Characters
Description	Exchange Rate *Integer : 9digits and Zero suppression, Decimal : 9digits* *Example: "12.123450000"*

Field 11 FX_DATE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Exchange Date "MMDDYYYY" Presentment: CPD(Central Processing Date) CB/REP: Exchange date when the original presentment was processed

Field 12 I/C_TYPE

Length	Max 2 bytes (includes comma)
Format	Numeric
Description	Interchange Type is set as followings; 0: Inter-Region/International, Intra-Regional other than SEPA 1: LOCAL 2: SEPA

Field 13 I/C_NAME

Length	Max 16 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Interchange Name shows the name of the region where the transaction happens. INTER-REG/INTL *<Regional Name>* LOCAL

Field 14 CPD

Length	Max 11 bytes (includes comma)
Format	Numeric, Special Characters
Description	Central Processing Date or Processing Date is set. CPD: "MMDDYYYY" Presentment: Central Processing Date Chargeback / Representment: Processing Date

Field 15 CUT_OFF

Length	Max 3 bytes (includes comma)
Format	Numeric
Description	Clearing cut-off Cycle ・Presentment: 01 – 04 ・CB/REP: 00 ・Fee Collection: 00 - 04

Field 16 TRXN_DATE

Length	Max 11 bytes (includes comma)
Format	Numeric, Special Characters
Description	Transaction Date "MMDDYYYY"

Field 17 PEM

Length	Max 3 bytes (includes comma)
Format	Numeric
Description	Pan Entry Mode as per BIG 00: Unknown 01: Manual (typing) entry 02: Magnetic stripe reading (The Track 2 data encoded on the magnetic stripe is set in Bit 35 of online message, but truncation or alteration of the data is possible.) 03: QR Code payment 05: Chip Reading 07: Contactless Chip reading 10: Card On File 81: E-Commerce 97: Magnetic stripe reading after attempted processing using data on chip

Field 18 REF_NO

Length	Max 24 bytes (includes comma)
Format	Numeric
Description	Reference Number

Field 19 ACQ_LCID

Length	Max 12 bytes (includes comma)
Format	Numeric
Description	Acquirer’s LCID

Field 20 APPROVAL_CD

Length	Max 7 bytes (includes comma)
Format	Alphabetic, Numeric, Space
Description	Approval Code

Field 21 SERVICE_CD

Length	Max 4 bytes (includes comma)
Format	Numeric
Description	Service Code

Field 22 MERCHANT_NO

Length	Max 17 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Merchant Number

Field 23 MERCHANT_NAME

Length	Max 26 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Merchant name

Field 24 STATE

Length	Max 4 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	State code in the US. Country code is set other than in the US.

Field 25 CNTRY

Length	Max 4 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Country code

Field 26 TERMINAL_ID

Length	Max 16 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Terminal ID

Field 27 ECI

Length	Max 3 bytes (includes comma)
Format	Numeric
Description	Electronic Commerce Indicator

Field 28 CB_NO

Length	Max 12 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Dispute Control Number is set for Chargeback or Representment transaction.

Field 29 REASON_CD

Length	Max 5 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Chargeback Reason Code

Field 30 ORIG_TRXN_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Original Transaction Amount *This value is set only for Chargeback or Representment transaction.
Note	🖉 *Integer : 109digits and Zero suppression, Decimal : 3digits fixed* 🖉 *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 31 ORIG_TRXN_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Original Transaction Currency in Alpha-3 code

Field 32 ADD1-CD

Length	Max 11 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	DCC/ATM Access Fee type Dynamic Currency Conversion: "DCC" ATM Access Fee: "ACCESS FEE"

Field 33 ADD1-AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	DCC/ATM Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 34 ADD1-CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Currency of #33 in Alpha-3 code

Field 35 ADD2-CD

Length	Max 11 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	DCC/ATM Access Fee type Dynamic Currency Conversion: "DCC" ATM Access Fee: "ACCESS FEE"

Field 36 ADD2-AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	DCC/ATM Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* Example: “-6543.210”

Field 37 ADD2-CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Currency of #36 in Alpha-3 code

Field 38 ADD3-CD

Length	Max 11 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	DCC/ATM Access Fee type Dynamic Currency Conversion: "DCC" ATM Access Fee: "ACCESS FEE"

Field 39 ADD3-AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	DCC/ATM Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: “-6543.210”*

Field 40 ADD3-CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Currency of #39 in Alpha-3 code

Field 41 PRDCT/GRADE

Length	Max 4 bytes (includes comma)
Format	Alphabetic, Numeric and Space
Description	Product/Grade
Note	*Product is Debit or Credit etc.* *Grade is Gold, Platinum, Standard etc.* *Refer to the explanation on PDE3001 in Section* ***3.8 Private Data Elements.***

Field 42 MCC

Length	Max 5 bytes (includes comma)
Format	Alphabetic, Numeric and Space
Description	Merchant Category Codet

Field 43 F01-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 44 F01-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 45 F01-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	*Integer : 9digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 46 F01-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	*Integer : 109digits and Zero suppression, Decimal : 36digits fixed* *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 47 F01-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 48 F01-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 910digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 49 F01-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 50 F02-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 51 F02-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 52 F021-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	*Integer : 9digits and Zero suppression, Decimal : 36digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 53 F02-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	*Integer : 109digits and Zero suppression, Decimal : 36digits fixed* *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 54 F02-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 55 F02-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 56 F02-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 57 F03-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 58 F03-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 59 F03-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	*Integer : 9digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 60 F03-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	*Integer : 109digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 61 F03-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 62 F03-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 63 F03-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 64 F04-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 65 F04-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 66 F04-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	*Integer : 9digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 67 F04-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	*Integer : 109digits and Zero suppression, Decimal : 36digits fixed* *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 68 F04-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 69 F04-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 70 F04-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 71 F05-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 72 F05-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 73 F05-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	*Integer : 9digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 74 F05-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	*Integer : 109digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 75 F05-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 76 F05-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 77 F05-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 78 F06-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 79 F06-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 80　F06-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	🖉 *Integer : 9digits and Zero suppression, Decimal : 63digits fixed* 🖉 *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* 🖉 *Decimal point and % is displayed* *Example: "0.1234　%"*

Field 81　F06-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	🖉 *Integer : 109digits and Zero suppression, Decimal : 36digits fixed* 🖉 *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* 🖉 *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 82　F06-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 83 F06-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 84 F06-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 85 F07-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 86 F07-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 87 F07-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	🖉 *Integer : 9digits and Zero suppression, Decimal : 63digits fixed* 🖉 *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* 🖉 *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 88 F07-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	🖉 *Integer : 109digits and Zero suppression, Decimal : 63digits fixed* 🖉 *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* 🖉 *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 89 F07-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 90 F07-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	🖉 *Integer : 109digits and Zero suppression, Decimal : 3digits fixed* 🖉 *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* 🖉 *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 91 F07-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 92 F08-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	🖉 *Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 93 F08-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 94 F08-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	🖉 *Integer : 9digits and Zero suppression, Decimal : 63digits fixed* 🖉 *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* 🖉 *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 95 F08-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	🖉 *Integer : 109digits and Zero suppression, Decimal : 63digits fixed* 🖉 *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* 🖉 *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 96 F08-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 97　F08-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 98　F08-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 99　F09-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 100　F09-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 101 F09-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	🖉 *Integer : 9digits and Zero suppression, Decimal : 63digits fixed* 🖉 *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* 🖉 *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 102 F09-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	🖉 *Integer : 109digits and Zero suppression, Decimal : 63digits fixed* 🖉 *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* 🖉 *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 103 F09-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 104 F09-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 105 F09-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 106 F10-FEE_CD

Length	Max 6 bytes (includes comma)
Format	Alphabetic and Numeric
Description	Fee code
Note	*Daily settled fee only, ie. Interchange Fee, Crossborder Acquiring Transaction Fee and so on.*

Field 107 F10-INCENTIVE

Length	Max 11 bytes (includes comma)
Format	Numeric
Description	Incentive flag

Field 108 F10-%

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee rate
Note	*Integer : 9digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *Decimal point and % is displayed* *Example: "0.1234 %"*

Field 109 F10-PRICE

Length	Max 18 bytes (includes comma)
Format	Sign, Numeric and Special Characters
Description	Fee unit value
Note	*Integer : 109digits and Zero suppression, Decimal : 63digits fixed* *Decimal : 6digits, but 4th, 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 110 F10-PRICE_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Price Currency in Alpha-3 code

Field 111 F10-FEE_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Fee Settlement Amount
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *Decimal : 6digits, but 5th and 6th decimal become space if they are zero.* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.* *Example: "-6543.210"*

Field 112 F10-FEE_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Fee Settlement Currency in Alpha-3 code

Field 113 OTHER-ITEM

Length	Max 31 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Same value is set at "ITEM" of Settlement Report

Field 114 OTHER-COMMENT

Length	Max 51 bytes (includes comma)
Format	Alphabetic, Numeric and Special Characters
Description	Same value is set at "COMMENT" of Settlement Report

Field 115 OTHER-AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Same value is set at "BASE DATA" of Settlement Report

Field 116 OTHER-AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Currency of #115 in Alpha-3 code

Field 117 OTHER-STTL_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	Same value is set at "SETTLEMENT AMOUNT" of Settlement Report

Field 118 OTHER-STTL_AMNT_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Currency of #117 in Alpha-3 code

Field 119 NET_STTL_AMNT

Length	Max 15 bytes (includes comma)
Format	Sign, Numeric and Special CharactersSign and Numeric
Description	NET Settlement Amount (Net, ie. fee included)
Note	*Integer : 109digits and Zero suppression, Decimal : 3digits fixed* *DR/CR is set at the head of item (only "-" is displayed, no "+" is displayed)* *DR: set '-' at the head.* *CR: no sign. Number only.*

Field 120 NET_STTL_CUR

Length	Max 4 bytes (includes comma)
Format	Alphabetic
Description	Currency of #119 in Alpha-3 code

Field 121 MSG_NO

Length	Max 915 bytes (includes comma)
Format	Sign and Numeric
Description	Sequence of data in this list (excluding Headear)

10 Token-PAN Mapping Information

10.1 Overview

JCBI provides Token-PAN Mapping Information to Issuer on a daily basis. Token-PAN Mapping Information contains full data (not maintenance data).

This file is provided via GXS-EDI or WEB-EDI at Issuer's option.

10.2 File Directory and File Name for GXS-EDI User

Refer to ***JCB GXS-EDI (SFTP) File Transfer*** or ***JCB GXS-EDI (FTP) File Transfer*** for the specifications and operational procedures for receiving this file through JCB GXS-EDI.

10.2.1 File Directory

Mailbox ID/JCBJPH001PR/JCB1014OU/POLLABLE

10.2.2 File Name

%JCBJPH001PR%JCBJPNXXXPR%JCB1014OU%POLLABLE%<random numbers>

10.3 Requirements for IBM Compatible System User

This section describes the general requirements for Issuer which uses IBM or its compatible system for Token-PAN Mapping Information processing.

10.3.1 Code Used

EBCDIC

10.3.2 Record Length

510 bytes

10.3.3 File Structure

One data batch consists of one header record, several data records and one trailer record.

Figure 10-3-3-1 Token-PAN Mapping Information Structure by EBCDIC

Description	Record Length	Notes
	← 510 bytes →	
	Header Record	
	Data Record (1/n)	
	Data Record (2/n)	
	⋮	
	Data Record (n/n)	
	Trailer Record	

10.4 Requirement for PC/Workstation System User

This section describes the general requirements for Issuer which uses PC/Workstation-based system for Token-PAN Mapping Information processing.

10.4.1 Code Used

ASCII

10.4.2 Record Length

510 bytes of real data and CRLF (x’0d0a’)

10.4.3 File Structure

One data batch consists of one header record, several data records and one trailer record. Each record is trailing with CRLF (x'0d0a').

Figure 10-4-3-1 Token-PAN Mapping Information Structure by ASCII

Description	Record Length (← 510 bytes →)	Notes
	Header Record	(x'0d0a')
	Data Record (1/n)	(x'0d0a')
	Data Record (2/n)	(x'0d0a')
	⋮	
	Data Record (n/n)	(x'0d0a')
	Trailer Record	(x'0d0a')

10.5 Record Layout

10.5.1 Header Record

Table 10-5-1-1 Header Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	File ID	2-5	n(4)	M
3	Sequence Number	6-14	n(9)	M
4	Issuer Institution ID Code	15-20	n(6)	M
5	Processing Date	21-26	n(6)	M
6	Filler	27-510	p(484)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory
Description	*Constant Value:* **1** This field is used to identify the format and content of the record.

No.2 File ID

Length	4 Digits, 4 Bytes
Format	Numeric
Position	2-5
Required	Mandatory
Description	*Constant Value:* **6101** This field is used to identify the file.

No.3 Sequence Number

Length	9 Digits, 9 Bytes
Format	Numeric
Position	6-14
Required	Mandatory
Description	*Constant Value:* **000000001** This field is filled with unique sequence number within the file.

No.4 Issuer Institution ID Code

Length	6 Digits, 6 Bytes
Format	Numeric
Position	15-20
Required	Mandatory
Description	This field is filled with Issuer's Licensee ID.

No.5 Processing Date

Length	6 Digits, 6 Bytes
Format	Numeric
Position	21-26
Required	Mandatory
Description	This field contains the creation date of the Token-PAN Mapping Information file. *Applicable Value:* **YYMMDD** **YY = Year** **MM = Month, 01 through 12** **DD = Day, 01 through 31**

No.6 Filler

Length	484 Digits, 484 Bytes
Format	Space
Position	27-510
Required	-
Description	This field is filled with spaces.

10.5.2 Data Record

Table 10-5-2-1 Data Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Sequence Number	2-10	n(9)	M
3	Payment Token	11-29	anp(19)	M
4	Token Type	30-31	anp(2)	M
5	Token Expiration Date	32-35	n(4)	M
6	Token Status	36-47	anp(12)	M
7	PAN	48-66	anp(19)	M
8	PAN Expiration Date	67-70	n(4)	M
9	Issuer ID	71-75	anp(5)	M
10	Card Product ID	76-92	anp(17)	M
11	Token ID	93-156	anp(64)	M
12	Reserved for specific use	157-220	anp(64)	M
13	Token Requestor ID	221-231	anp(11)	M
14	Card Reference ID	232-295	anp(64)	M
15	Reserved for specific use	296-297	anp(2)	-
16	Reserved for specific use	298-307	anp(10)	-
17	Reserved for Future use	308-427	p(120)	-
18	Token Creation Date/Time	428-444	n(17)	M
19	Token Status Update Date/Time	445-461	n(17)	M
20	Record Update Date/Time	462-478	n(17)	M
21	Reserved for Future use	479-507	p(29)	-
22	Filler	508-510	p(3)	-

[1] a=Alphabetic n=Numeric p= Space s= Special Characters

[2] M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory *Constant Value:* **2**
Description	This field is used to identify the format and content of the record.

No.2 Sequence Number

Length	9 Digits, 9 Bytes
Format	Numeric
Position	2-10
Required	Mandatory
Description	This field is filled with unique sequence number within the file.

No.3 Payment Token

Length	19 Digits, 19 Bytes
Format	Alphabetic, Numeric, Space
Position	11-29
Required	Mandatory
Description	This field contains Payment Token.
Note	*When the Token is shorter than 19 digits, JCBI set trailing spaces.*

No.4 Token Type

Length	2 Digit, 2 Byte
Format	Alphabetic, Numeric, Space
Position	30-31
Required	Mandatory
Description	*Constant Value:* **PJ** This field contains Token Type.

No.5 Token Expiration Date

Length	4 Digits, 4 Bytes
Format	Numeric
Position	32-35
Required	Mandatory
Description	This field contains the Token Expiration Date. *Applicable Value:* **YYMM** **YY = Year** **MM = Month, 01 through 12**

No.6 Token Status

Length	12 Digit, 12 Byte
Format	Alphabetic, Numeric, Space
Position	36-47
Required	Mandatory *Codes to indicate the token status are as follows:* <table><tr><th>Code</th><th>Description</th></tr><tr><td>DEPLOYED</td><td>Active status.</td></tr><tr><td>NOT_DEPLPYED</td><td>Inactive – Provisioning is not completed.</td></tr><tr><td>SUSPENDED</td><td>Inactive – Currently suspended.</td></tr><tr><td>TERMINATED</td><td>Inactive – Payment Token was terminated.</td></tr></table>
Description	This field is used to identify the token status of the data record.

No.7 PAN

Length	19 Digits, 19 Bytes
Format	Alphabetic, Numeric, Space
Position	48-66
Required	Mandatory
Description	This field contains Associated PAN.
Note	*When the Cardnumber is shorter than 19 digits, JCBI set trailing spaces.*

No.8 PAN Expiration Date

Length	4 Digits, 4 Bytes
Format	Numeric
Position	67-70
Required	Mandatory
Description	This field contains the expiration date of Associated PAN. *Applicable Value:* **YYMM** **YY = Year** **MM = Month, 01 through 12**

No.9 Issuer ID

Length	5 Digits, 5 Bytes
Format	Alphabetic, Numeric, Space
Position	71-75
Required	Mandatory
Description	This field contains Issuer ID pre-assigned by JTP.

No.10 Card Product ID

Length	17 Digits, 17 Bytes
Format	Alphabetic, Numeric, Space
Position	76-92
Required	Mandatory
Description	This field is an identifier pre-assigned by JTP to specify the card design artwork and other information to be provisioned to mobile device.

No.11 Token ID

Length	64 Digits, 64 Bytes
Format	Alphabetic, Numeric, Space
Position	93-156
Required	Mandatory
Description	This field is an identifier specific to Payment Token. (JTP internal use only)

No.12 Reserved for specific use

Length	64 Digits, 64 Bytes
Format	Alphabetic, Numeric, Space
Position	157-220
Required	Mandatory
Description	Token Requester ID is set in this field. (JTP internal use only)

No.13 Token Requestor ID

Length	11 Digits, 11 Bytes
Format	Alphabetic, Numeric, Space
Position	221-231
Required	Mandatory
Description	This field is an identifier of Token Requestor who requests Payment Token.

No.14 Card Reference ID

Length	64 Digits, 64 Bytes
Format	Alphabetic, Numeric, Space
Position	232-295
Required	Mandatory
Description	This field is an identifier specific to PAN when Token is required to be generated. (JTP internal use only)

No.15 Reserved for specific use

Length	2 Digits, 2 Bytes
Format	Alphabetic, Numeric, Space
Position	296-297
Required	-
Description	This field is filled with spaces.

No.16 Reserved for specific use

Length	10 Digit, 10 Byte
Format	Alphabetic, Numeric, Space
Position	298-307
Required	-
Description	This field is filled with spaces.

No.17 Reserved for Future Use

Length	120 Digits, 120 Bytes
Format	Space
Position	308-427
Required	-
Description	This field is filled with spaces.

No.18 Token Creation Date/Time

Length	17 Digits, 17 Bytes
Format	Numeric
Position	428-444
Required	Mandatory
Description	This field contains Token Creation Date/Time (yyyymmddhhmmssccc).

No.19 Token Status Update Date/Time

Length	17 Digits, 17 Bytes
Format	Numeric
Position	445-461
Required	Mandatory
Description	This field contains Token Status Update Date/Time (yyyymmddhhmmssccc).

No.20 Record Update Date/Time

Length	17 Digits, 17 Bytes
Format	Numeric
Position	462-478
Required	Mandatory
Description	This field contains Record Update Date/Time (yyyymmddhhmmssccc).

No.21 Reserved for Future Use

Length	29 Digits, 29 Bytes
Format	Space
Position	479-507
Required	-
Description	This field is filled with spaces.

No.22 Filler

Length	3 Digits, 3 Bytes
Format	Space
Position	508-510
Required	-
Description	This field is filled with spaces.

10.5.3 Trailer Record

Table 10-5-3-1 Trailer Record Layout

Field Number	Field Name	Position	Format[1] (Length)	Required[2]
1	Record Type	1	n(1)	M
2	Sequence Number	2-10	n(9)	M
3	Data Counts-Grand Total	11-19	n(9)	M
4	Filler	20-510	p(491)	-

1 a=Alphabetic n=Numeric p= Space s= Special Characters

2 M=Mandatory C=Conditional O=Optional

No.1 Record Type

Length	1 Digit, 1 Byte
Format	Numeric
Position	1
Required	Mandatory
Description	Constant Value: **8** This field is used to identify the format and content of the record.

No.2 Sequence Number

Length	9 Digits, 9 Bytes
Format	Numeric
Position	2-10
Required	Mandatory
Description	This field is filled with unique sequence number within the file.

No.3 Data Counts-Grand Total

Length	9 Digits, 9 Bytes
Format	Numeric
Position	11-19
Required	Mandatory
Description	This field is used to indicate the number of data records in the file.

No.4 Filler

Length	491 Digits, 491 Bytes
Format	Space
Position	20-510
Required	-
Description	This field is filled with spaces.

