

GLOBAL PAYMENTS

HOST MESSAGE SPECIFICATIONS

EXCHANGE

Version 26.1
January, 2026

Global Payments Inc.
5995 Windward Pkwy.
Alpharetta, GA 30005

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5995 Windward Pkwy.
Alpharetta, GA 30005

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Release Notes

This table contains detailed changes to the current version of the document. For information on past changes, see the Release Notes in that version.

Chapter/Appendix	Change Description (Item Added/Updated/Deleted)
General Format and Global Changes	• Updated version number to 26.1 • Updated version date to January, 2026 • Change branding to Global Payments • Red change bars added on clarification and project updates. • For clarification purposes only: Some content modified and reformatted (with no change bar), with no impact to development.
Chapter 3: General Industry Requirements	• *3.2.20 Product Eligibility / Product Status Inquiry, p. 55*, added Product Status Inquiry to the Product Eligibility section. • *Table 3-14 Standard Transaction Types, p. 67*, added Product Status Inquiry to Tran Code 5E. • *Table 3-15 Bankcard Transactions, p. 69*, added Product Status Inquiry to Tran Code 5E.
Chapter 4: Authorizations	• *4.4.3.25 Group III Version 067 Request: Transaction Amount Indicator, p. 103*, added a statement that AMEX does not allow a partial reversal of a transaction that indicated it was for the final amount. Also added to the note that g3v067 must not be sent with a Product Eligibility Inquiry or Product Status Inquiry transaction. • *Table 4-45 Auth Group III Version 098: Generic Request Data, p. 108*, added g3v098 tag 007 for the MC One Credential Exclusion Indicator. • *Table 4-88 Auth Group III Version 099 Response: Generic Response Data, p. 138*, added g3v099 tag 003 for MC One Credential Acceptance Brand. • *4.6.128 Mastercard One Credential Acceptance Brand, p. 190*, added MC One Credential Acceptance Brand section. • *4.6.129 Mastercard One Credential Exclusion Indicator, p. 190*, added MC One Credential Exclusion Indicator section. • *4.6.182 Transaction Amount, p. 212*, added Product Status Inquiry transaction to the instructions for a 0 transaction amount. • *4.6.184 Transaction Code, p. 213*, added the MC Product Status Inquiry information. • *Table 4-166 Transaction Codes, p. 213*, added MC Product Status Inquiry to description of Transaction Code 5E. • *Table 4-171 Authorization Transaction Codes, p. 220*, • *Table 4-174 Group III Summary for Authorization Transactions (Part 1), p. 224*, added MC One Credential fields to g3v098 and g3v099. Also added fields that were previously overlooked. • *Table 4-177 Group III Summary for Authorization Transactions (Part 2)*, added EBT transactions codes to EMV tag list support.

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Chapter/Appendix	Change Description (Item Added/Updated/Deleted)
Chapter 5: Visa	• *5.4 Product Eligibility Inquiry, p. 261*, added Product Eligibility Inquiry transaction section.
Chapter 6: Mastercard	• *6.4 Product Status Inquiry, p. 264*, added Product Status Inquiry transaction section.
Chapter 7: Discover	• *7.5 Contactless PIN Bypass Processing, p. 268*, added section 7.5 to describe new Discover requirements for contactless transactions where the PIN entry was bypassed.
Chapter 10: Electronic Benefits Transfer (EBT)	• *10.1 Introduction, p. 276*, added information about EBT EMV support.

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Chapter 1: Overview

1.1 INTRODUCTION

Global Payments, LLC (Global PaymentsGlobal Payments) is a leading third-party provider of payment card transaction processing, providing the following services:

- Host Network transaction services
- Bankcard, Fleet, Debit and Private Label card processing
- Mobile and e-Commerce solutions
- Settlement processing

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1.2 DOCUMENT PURPOSE

The purpose of this document is to:

- Describe the services offered by the Global Payments network platform.
- Outline the requirements for POS terminals to communicate and process transaction messages to Global Payments.
- Provide information about transaction data elements, structures, and protocols.

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1.3 AUDIENCE

The primary audience for this document consists of third-party vendors responsible for developing POS payment systems to interface with the Global Payments network. The secondary audience consists of Global Payments internal staff responsible for certifying or supporting POS payment applications.

All users of this document are assumed to have a basic understanding of POS applications.

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1.4 PAYMENT APPLICATION DATA SECURITY STANDARDS (PA-DSS)

The Payment Card Industry (PCI) Security Standards Council (SSC) has released the Payment Application Data Security Standards (PA-DSS) for payment applications running at merchant locations. The PA-DSS assist software vendors to ensure their payment applications support compliance with the mandates set by the bankcard companies (Visa, Mastercard, Discover, American Express, and JCB).

In order to comply with the mandates set by the bankcard companies, Global Payments:

- Requires that the account number cannot be stored as plain, unencrypted data to meet PCI and PA-DSS regulations. It must be encrypted while stored using strong cryptography with associated key management processes and procedures.

  Note: *Refer to PCI DSS Requirements 3.4–3.6* for detailed requirements regarding account number storage. The retention period for the Account Number in the shadow file and open batch must be defined and at the end of that period or when the batch is closed and successfully transmitted, the account number and all other information must be securely deleted. This is a required process regardless of the method of transmission for the POS.*

- Requires that, with the exception of the Account Number as described above and the Expiration Date, **no** other Track Data is to be stored on the POS if the Card Type is a:
  - Visa, including Visa Fleet;
  - Mastercard, including Mastercard Fleet, and Carte Blanche;
  - Discover, including JCB, UnionPay, Diner's Club, and PayPal;
  - American Express;
  - Voyager;
  - WEX;
  - Debit or EBT.

  Note: *This requirement does **not** apply to FleetCor; Aviation cards; Stored Value cards; Proprietary or Private Label cards.*

- Recommends that software vendors to have their applications validated by an approved third party for PA-DSS compliance.
- Requires all software vendors to sign a Non-Disclosure Agreement/Development Agreement.
- Requires all software vendors to provide evidence of the application version listed on the PCI Council's website as a PA-DSS validated Payment Application, or a written certification to Global Payments testing to Developer's compliance with PA-DSS.
- Requires that all methods of cryptography provided or used by the payment application meet PCI SSCs current definition of 'Strong Cryptography'.

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*Refer to *www.pcisecuritystandards.org* for the PCI DSS Requirements document and further details about PA-DSS.

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1.5 GLOBAL PAYMENTS INTEGRATOR'S GUIDE

Global Payments provides an Integrator's Guide that **must** be used with this specification. The guide provides general requirements for topics listed below:

- General POS Requirements, including:
  - AVS
  - Card Security Code / Card Verification Number
  - Chargeback Protected Limits
  - No Signature Required
  - Visa Fleet Card Enhanced Data Requirements - US Region
  - Binary to ASCII Hex Conversion
  - Contactless Magnetic Strip Data Transaction Support
  - Alternative Authorization Processing
- Communications
  - TLS/SSL
- Card Brand Information, including Track Layouts
- E3 Processing Overview
- EMV Processing Overview
- EMV Development Overview
- EMV Terminal Interface
- EMV Parameter Interface
- EMV Quick Chip Processing Overview
- Petroleum Best Practices Overview
- Voyager Best Practices and Requirements
- WEX Best Practices and Requirements
- Appendices
  - Industry Codes
  - Receipt Requirements
  - State Codes/Region Codes
  - EMV Data Elements and Conversions
  - EMV TLV Data Summary
  - EMV Field Definitions, including formats and usage requirements
  - EMV PDL Data Examples
  - Glossary

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1.6 GLOBAL PAYMENTS BIN GUIDE

Global Payments provides a BIN Guide that can be used with this specification. The guide contains BIN/IIN ranges supported by one or more of Global Payments networks.

Refer to this specification for supported card types.

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Chapter 2: Communications and Protocol

2.1 INTRODUCTION

This chapter contains specific information about the communication interface with the Global Payments Exchange Host for purposes of processing Authorization transactions and Batch Settlement transactions using a dial or IP connection. Also provides timing and error recovery procedures that must be followed by the POS application to reliably and consistently send and receive messages with the Global Payments Exchange Host.

- *2.2 TCP/IP Access, p. 9*
- *2.3 TLS/SSL, p. 11*
- *2.4 Authorization, p. 15*
- *2.5 Batch Settlement, p. 25*

The communication access options available on the Global Payments Exchange Host using IP TLS/SSL, IP VPN, or IP Frame Relay.

Please contact your Global Payments Certification representative for more information about an IP solution. Dial access is available if no IP solution is available. Refer to *Appendix F: Dial Connectivity, p. 362* for dial access information.

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2.2 TCP/IP ACCESS

Global Payments Exchange supports TCP/IP communications using private line/frame relay connectivity.

2.2.1 TCP/IP Address and Ports

Global Payments provides its clients with IP addresses and ports for server connections. These connections to Global Payments Exchange are designed to be continuously available.

If an error occurs during processing, the POS application needs to wait a short period of time before trying to reconnect to Global Payments Exchange. If the connection cannot be established with Global Payments Exchange, the merchant must contact technical support for assistance.

2.2.2 TCP/IP Disconnect from Global Payments Exchange

The POS application must not disconnect from Global Payments Exchange until either the Host response is received and processed, or until the time-out guidelines (below) have been met. If a response from Global Payments Exchange is not received within 30 seconds of the request, the POS application must disconnect.

If the POS application disconnects too early, the Host response to the authorization request may not be received and the merchant may run the authorization a second time inadvertently authorizing the card twice.

When uploading a batch settlement file the POS application must wait 60 seconds before disconnecting from Global Payments Exchange if the Host response is not received within this time frame. If the POS application disconnects before receiving the Host response to the batch, the merchant may try to settle the batch again resulting in a 'QD' (Duplicate Batch) response. See *11.8.14 Batch Response Code, p. 317*. Ensuring that the POS application keeps the IP connection open long enough to receive the Host response, limits these types of issues.

2.2.3 TCP/IP Multi-Transaction Processing

If the POS application supports multi-transaction processing, the POS application must disconnect from Global Payments Exchange after receiving a response to the last authorization request.

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2.2.4 TCP/IP Streaming Protocol

TCP/IP is a streaming protocol. Messages are sent and received as streams of bytes without regard to message boundaries. The underlying protocols may split messages between packets causing them to arrive incomplete to the application. TCP/IP guarantees that the packets will be assembled in the correct order, but does not guarantee that the application level API will receive them as complete messages. Therefore, for Global Payments Framed protocol, it is often necessary to perform multiple reads to obtain a complete message, and for multiple messages to be contained within a single buffer. The POS application must use the message length in the TCP/IP header to delineate messages.

2.2.5 TCP/IP Connection Precedence

The connection between Global Payments Exchange and the POS application is designed to be highly reliable.

- If a connection to Global Payments Exchange cannot be established, the POS application must continue to try to establish a connection for 30 seconds. If a connection cannot be established, the client must contact technical support for further instructions.
- If a connection is lost between the POS application and Global Payments Exchange, Global Payments Exchange may discard any messages that were being processed when the connection was reset or terminated. In case this occurs, the POS application must resend the authorization request for processing after the session has been re-established.

2.2.6 TCP/IP Transaction Time-Out

Global Payments Exchange will time-out if it has not received a response from the issuer after 20 seconds. Global Payments Exchange will send a response message to the POS application after an issuer time-out. In the case of debit card transactions, a Host based reversal is sent to the issuer upon a time-out. The POS application must wait 30 to 60 seconds before timing out a transaction.

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2.3 TLS/SSL

The SecureExchange Gateway service allows TLS/SSL-enabled POS applications to process transactions securely via the Internet using the Secure Sockets Layer protocol. TLS/SSL has been universally accepted on the Internet for authenticated and encrypted communication between clients and servers. The SecureExchange TLS/SSL Servers listen for new TLS/SSL session requests on predefined Transmission Control Protocol (TCP) ports and routes them to a destination (Host) based on the inbound listener socket port. The POS application developer is responsible for writing the code that establishes the TLS/SSL connection to SecureExchange.

Sample code is available upon request. Contact your Global Payments Technical representative for the sample code.

Refer to the *Global Payments Integrator's Guide* for TLS/SSL requirements and a list of cipher suites to be used.

2.3.1 TLS/SSL DNS

SecureExchange utilizes different URLs based on the message format. The POS application must check that the Common Name and URL match. It is also recommended that the Certificate Revocation List (CRL) is checked.

2.3.2 TLS/SSL Disconnection from Global Payments Exchange

The POS application must not disconnect from the Global Payments Exchange Host until either the Host response is received and processed, or until the time-out guidelines (below) have been met. When sending an authorization request the POS application must wait 30 seconds before disconnecting from the Host if a response is not received.

If the POS application disconnects too early, the Host response to the authorization request may not be received and the merchant may run the authorization a second time inadvertently authorizing the card twice.

When uploading a batch settlement file the POS application must wait 60 seconds before disconnecting from the Host if the response is not received within this time frame. If the POS application disconnects before receiving the Host response to the batch, the merchant may try to settle the batch again resulting in a 'QD' (Duplicate Batch) response. Ensuring that the POS application keeps the IP connection open long enough to receive the Host response eliminates these types of issues.

2.3.3 TLS/SSL Multi-Transaction Processing

If the POS application supports multi-transaction processing, your software must disconnect from the Host after receiving a response to the last authorization request.

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2.3.4 TLS/SSL Encryption

SecureExchange uses 128 bit encryption and 2048 bit keys.

2.3.5 TLS/SSL Establishing the Encrypted Connection

The SecureExchange application acts as the Server in the typical TCP/IP Client/Server scenario. The POS application acts as the client. To connect to SecureExchange the POS application will be supplied with the Host DNS names of the SecureExchange TLS/SSL servers and the destination TCP ports. The URLs and ports are required before connection attempts can be made. Once connected, the POS application will begin to establish the encrypted TLS/SSL session. After the encrypted session has been established, the transaction data will pass between the POS application and SecureExchange.

TLS/SSL uses nine messages to establish encrypted connection, as shown below.

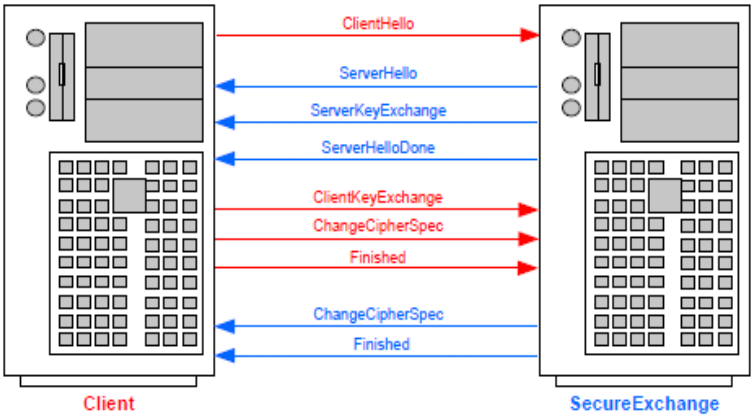


Figure 2-1 TLS/SSL Establish Encrypted Connection

2.3.6 TLS/SSL Loss of Connection

The POS application must support some form of error recovery should a loss of connection occur or connection cannot be established.

2.3.7 TLS/SSL Parity

SecureExchange supports both no parity and even parity. SecureExchange prefers that the POS application uses no parity. However, SecureExchange also supports even parity for those applications that cannot be modified to send no parity.

2.3.8 TLS/SSL Ports

It is strongly suggested that you allow the authorization and settlement ports to be configurable within your POS software.

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2.3.9 TLS/SSL SecureExchange Gateway Error Codes

SecureExchange has built-in safety features to prevent hackers from accessing the SecureExchange gateway. The following numerical error codes may be returned by SecureExchange:

Table 2-1 TLS/SSL SecureExchange Error Codes

Error Code	Error Type	Description
01	Message Format Error	This code is returned when the message format the client sends does not conform to the message format. Also, Global Payments Exchange does not support interleaved transactions. • SecureExchange sends back 01 if an interleaved transaction is sent. • Check your message formats before contacting your VAR Technical representative for further assistance.
02	General System Error	Always contact Level 1 Support at 972-377-9500 x3121 if you receive this error.
03	Invalid Merchant ID	This error is returned when the Merchant Number (MID) or the terminal number associated to the MID cannot be matched with one in the Global Payments Exchange database. Double-check that you have configured your software with the correct MID and terminal number. • When an incorrectly formatted transaction is sent by the client software. Double-check the format that is sent by the software. • When the merchant file in the Global Payments Exchange database is not flagged for access to the TLS/SSL gateway. Contact your Global Payments Technical representative (testing and certification) or Global Payments' Customer Service (production) to flag the file correctly.
04	Message Sequence Error	This error is returned when the batch is not sent in the expected sequence (Header, Parameter, Detail(s), and Trailer). It also occurs when the software sending the batch closes the TLS/SSL connection prematurely and the Global PaymentsGlobal Payments Exchange Host does not receive the Trailer record. Ensure you are sending all batch records in the correct sequence and that you are not closing the TLS/SSL socket connection before all records are sent and the Host response is received.

2.3.10 TLS/SSL TCP Socket

A new TCP socket must be initiated for each new transaction or batch settlement file sent to SecureExchange. Never reuse an old socket. After receipt of the Host response, tear down the TCP socket. Never try to maintain a persistent TCP socket over the Internet.

2.3.11 TLS/SSL Termination of the Encrypted Session

Once the transaction session is completed, either the POS application or SecureExchange will initiate a disconnect of the socket connection depending upon the message protocol or Host specification.

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- Before the TCP FIN is sent to initiate a socket shutdown, the TLS/SSL layer of the party initiating the disconnect must send the TLS/SSL alert of CLOSE_NOTIFY.
- It is the POS application's responsibility to ensure that the TLS/SSL implementation:
  - Follows the TLS/SSL v1.2 standard or higher and
  - Sends the CLOSE_NOTIFY before issuing the TCP FIN when initiating socket shutdown.

Note: *Individual TLS/SSL implementations may handle this automatically.*

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2.4 AUTHORIZATION

2.4.1 Auth Communication Modes

The Authorization link-level protocol uses asynchronous communication and is implemented in half-duplex mode. The POS application may process using single-transaction (single-trans) or multi-transaction (multi-trans) requests per connection. The POS application controls the communication mode by submitting '0' to indicate single-trans or '2' to indicate multi-trans in the APPLICATION TYPE field of each Authorization Request message. See *4.6.10 Application Type, p. 148*.

Note: *Global Payments Exchange does not support interleaved mode.*

2.4.2 Auth Visa-Framed Messaging Flows

Visa protocol is used for communication with Global Payments Exchange. The protocol defines the data mode and error recovery for the POS data. Visa framing is a character-by-character protocol. To avoid timing issues, inspect the incoming message one character at a time.

2.4.2.1 Auth Visa-Framed Message Format Structure

The general message format used for Visa-Framed messages follows the structure shown below:



Figure 2-2 Auth Visa-Framed Message Format Structure

A message consists of a data stream beginning with the <STX> character (followed by the message data defined in *Chapter 4: Authorizations, p. 74*), and terminating with the <ETX> character followed by a Longitudinal Redundancy Check <LRC> character.

The maximum authorization message size (excluding framing) varies:

- Without E3 is 1017 bytes
- With E3 is 1273 bytes

A longitudinal redundancy check (LRC) is performed on all dial-up transactions. See *Appendix D: Longitudinal Redundancy Check (LRC), p. 360* for more information.

2.4.2.2 Auth Visa-Framed General Message Flow

The general message flow consists of the POS application:

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Table 2-2 Auth Visa-Framed General Message Flow

Requirements	
1.	Establishing communication. • For **dial-up**, this requires negotiating and establishing a carrier. • For **IP**, this requires establishing an TLS/SSL session.
2.	Transmitting an authorization request on command.
3.	Waiting for the receipt of the Authorization Response message.
4.	Acknowledging the receipt of the Authorization Response message.

Supporting a pre-dial feature is encouraged. This permits the POS application to begin establishing communications to Global Payments Exchange while the transaction request is either being initiated or in process at the application. This greatly speeds up dial transaction processing.

2.4.2.3 Auth Visa-Framed Single-Trans Processing

Single-trans processing is most often used in low-to-medium transaction volume environments. When operating in single-trans mode, the POS application establishes a new connection for each individual transaction request being processed.

After the successful transmission of each authorization request, the Global Payments Exchange Host issues an <EOT> character and terminates the connection, as shown below:

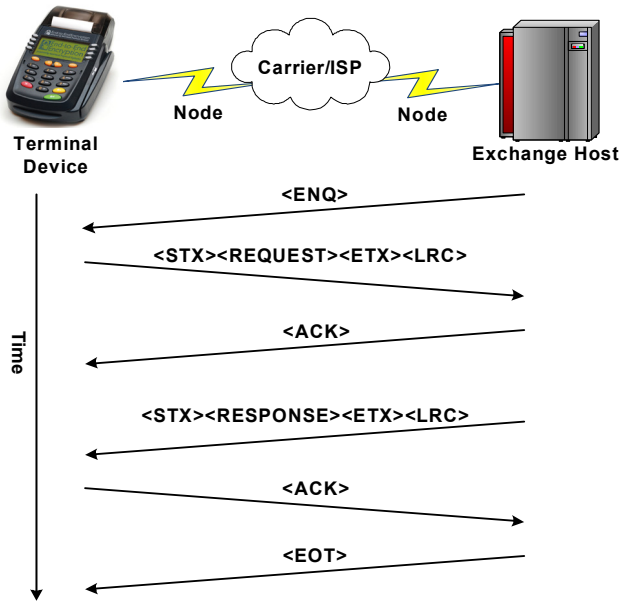


Figure 2-3 Auth Visa-Framed Single-Trans Processing

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2.4.2.4 Auth Visa-Framed Multi-Trans Processing

Multi-trans processing is used to process multiple authorization requests without establishing a connection each time the POS application sends an authorization request. When operating in multi-trans mode, the Host prompts for an additional transaction request message by sending an <ENQ> character in place of the <EOT> character sent in single-trans mode.

Upon receipt of the <ENQ> character, the POS application must transmit the next authorization request. The POS application must terminate the connection after receiving the last Authorization Response message, as shown below:

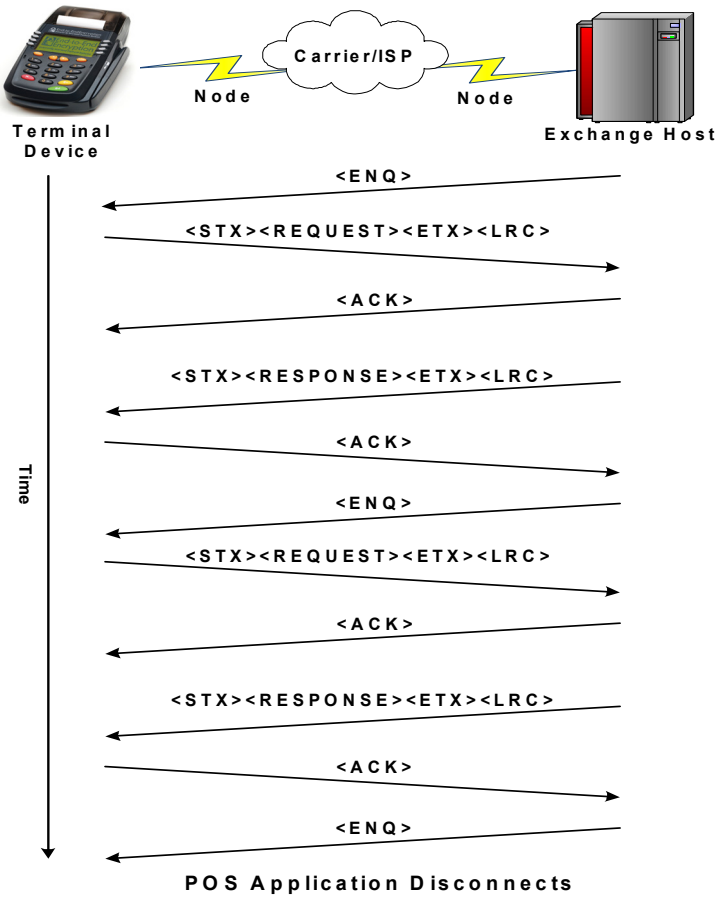


Figure 2-4 Auth Visa-Framed Multi-Trans Processing

If you support multi-trans processing using an IP connection, you **must** support two ports:

- An authorization port, which supports multi-trans processing.
- A settlement port, which does not support multi-trans processing.

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2.4.3 Auth Visa-Framed Message Protocol

2.4.3.1 Auth Visa-Framed Dial and IP—Normal Processing

Prior to transmission, the POS application prepares the entire message, including framing and LRC characters. The Authorization Request message formatted as: <STX><REQUEST><ETX><LRC>. The application sends messages without pauses or delays between characters.

The POS application must use a variety of timers to prevent issues when stalemate conditions occur. See *Appendix E: Visa Protocol Timer Definitions, p. 361* for a complete list of timer definitions that the POS application is required to support.

If using dial communications with the Global Payments Exchange node:

Table 2-3 Auth Visa-Framed Dial and IP—Normal Processing (Part 1)

	Requirements
1.	The Carrier Detect Timer (T0) starts and the POS application waits to detect a carrier.
2.	If the application detects a busy signal or the Carrier Detect Timer expires before the carrier has been detected, it hangs up and conducts a re-dial procedure.
3.	The Carrier Detect Timer resets for each re-dial attempt.

For **dial** communications (after modem negotiation is complete and the carrier is established) or for **IP** communications, (after the connection has been established):

Table 2-4 Auth Visa-Framed Dial and IP—Normal Processing (Part 2)

	Requirements
1.	The POS application starts the Host ENQ Timer (T1).
2.	The POS application awaits receipt of an <ENQ> from the Global Payments Exchange Host. **Note:** *If the Host ENQ Timer expires before the application has received an <ENQ> character, it disconnects/hangs up and attempts a re-dial or another IP connection.*
3.	After the POS application receives of an <ENQ>, the Authorization Request message formatted as: <STX><REQUEST><ETX><LRC> is transmitted. **Note:** *All messages are transmitted without pauses or delays between characters.*
4.	After transmitting the Authorization Request message, the POS application clears its receive buffer and starts the Host Auth Response Timer (T2).
5.	The application waits for receipt of the Host <ACK> followed by the Host response message formatted as: <STX><RESPONSE><ETX><LRC>.

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Table 2-4 Auth Visa-Framed Dial and IP—Normal Processing (Part 2) (Continued)

	Requirements
6.	If the POS application receives either a Negative Acknowledgment <NAK> or an <ENQ> character, the Host Auth Response Timer is reset and the Authorization Request message is retransmitted. **Note:** ***IP*** *connections do not receive a <NAK> character; they receive a Message/Protocol Format Error Host Control message. Host Control messages use the following format: <STX>XX<ETX><LRC>* In the above code, *XX* is a two-character ASCII control code.
7.	If the POS application receives a Host Control message, the application displays an error message.
8.	If the Host Auth Response Timer expires before the Host response is received, the application hangs up and displays an error message to the end-user. **Note:** *Characters other than <ACK>, <STX>, <NAK>, or <ENQ> must be ignored as line noise.*
9.	When the POS application receives a valid response, it takes the following actions based on the transaction mode: **Single-Trans Mode** a) The POS application transmits an Acknowledgment <ACK>, immediately hangs up, and processes the Host response message. OR b) The POS application starts the Host EOT Timer (T3), awaits receipt of an <EOT> character, and hangs up after receiving the <EOT> character. c) If the Host EOT Timer expires before receiving the <EOT> character, the POS application hangs up and processes the Host response message. **Note:** *Characters received other than <EOT> must be ignored as line noise.* **Multi-Trans Mode** a) The POS application transmits an <ACK> character, clears its receive buffer, starts the Host ENQ Timer, and awaits receipt of an <ENQ> character from the Host. b) When the POS application receives an <ENQ> character before the Host ENQ Timer expires, it transmits the next transaction for processing. c) If the Host ENQ Timer expires before an <ENQ> character is received, the POS application transmits <DLE><EOT> characters and disconnects. d) The application hangs up after it transmits all transaction requests. **Note:** *Characters received other than <ENQ> are ignored as line noise.*

2.4.3.2 Auth Visa-Framed Dial and IP Error Recovery

For dial connections, if a connection cannot be established, the POS application must automatically re-dial the primary access number and if a connection still cannot be established, an automatic attempt to connect to a secondary access number must be made.

For IP connections, if a connection cannot be established, an automatic attempt to connect must be made using either a secondary dial access number or a secondary IP connection using an alternative ISP (Internet Service Provider).

It is recommended that the POS application perform a minimum of three retries before abandoning the authorization attempt. Error recovery must be utilized by the POS application.

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The following table provides error condition and response examples for errors detected by the Global Payments Exchange Host.

Table 2-5 Auth Visa-Framed Errors Detected by Global Payments Exchange Host

Error Condition (If...)	Response (Then...)
Host detects LRC errors…	The Host transmits a <NAK> character or a Host Control message. For **dial-up**, the POS application must retransmit the request message.
Host detects LRC errors and POS application transmits three invalid request messages…	The Host transmits an <EOT> character and disconnects.
No response to Host <ENQ>…	The Host times-out and closes connection.
POS application transmits packet missing <STX> character…	Host discards original request and prompts POS application with an <ENQ>. The POS application must resend the authorization request.

The following table provides error condition and response examples for errors detected by the POS application.

Table 2-6 Auth Visa-Framed Errors Detected by POS Application

Error Condition (If...)	Response (Then...)
Host sends second <ENQ> at same time POS application sends auth request…	The POS application discards receipt of second <ENQ> and clears the receive buffer after the request is transmitted.
No <ENQ> response from Host…	After seven seconds, the POS application disconnects.
POS application receives a <NAK> or Host Control message instead of an <ENQ> after establishing connection…	If **dial-up**, the POS application must resend the Authorization Request message. If **IP**, the POS application must display an error message.
If using **dial-up** and the POS application detects an LRC error in Host response…	Successful response: The POS application sends <NAK> to request re-transmission of the Host response. Host successfully re-transmits response.
If using **dial-up** and the POS application detects an LRC error in Host response…	Unsuccessful response: The POS application sends <NAK> to request re-transmission of the Host response. Host unsuccessfully re-transmits response 3 times. The POS application sends ASCII <DLE><EOT> characters and disconnects.
POS application does not detect Host <ACK>…	The POS application accepts valid Host response and processes it normally.

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2.4.4 Auth Global Payments-Framed Messaging Flows

The Global Payments-Framed protocol provides generalized support for both single- and multi-trans processing. Because TCP/IP is a stream-based protocol, a two-byte header containing the message length is used to delimit message boundaries. This convention, along with the underlying network protocols, make the additional data-link protocol used in Visa-Framed messaging unnecessary.

2.4.4.1 Auth Global Payments-Framed Message Format Structure

The general message format used in Global Payments Exchange follows the structure below.

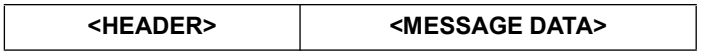


Figure 2-5 Auth Global Payments-Framed Message Format Structure

A message consists of a data stream starting with the message header and followed by the message data defined in *Chapter 4: Authorizations, p. 74*.

The message header is composed of two binary, big-endian length bytes that indicate the length of data that follows. The length bytes are not included in the calculation, as illustrated below.

To send the word “Global Payments” to the processing Host, the following stream is transmitted:

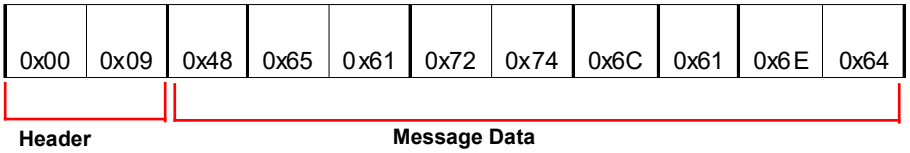


Figure 2-6 Auth Global Payments-Framed Message Header Bytes

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2.4.4.2 Auth Global Payments-Framed General Message Flow

Because the messaging flows for the Global Payments-Framed protocol are synchronous, the POS application must wait for a response before sending a subsequent request.

The general transaction flow begins with the POS application establishing an initial TLS/SSL session. The flow thereafter differs for single and multiple authorization requests.

2.4.4.3 Auth Global Payments-Framed Single Request

Table 2-7 Auth Global Payments-Framed Single Request

Requirements	
1.	The sender must set the APPLICATION TYPE field in the request message to '0' indicating **single-trans** mode.
2.	The Global Payments Exchange Host terminates the connection immediately after completing transmission of the Authorization Response message.

2.4.4.4 Auth Global Payments-Framed Multiple Request

Table 2-8 Auth Global Payments-Framed Multiple Request

Requirements	
1.	The sender must set the APPLICATION TYPE field in the request message to a '2' indicating **multi-trans** mode.
2.	After receiving the Host response, the POS application must transmit the next request message or terminate the connection.
3.	The POS application must terminate the connection upon receipt of the final response.

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2.4.5 Auth Global Payments-Framed Message Protocol

Global Payments Authorization messaging is a synchronous protocol in which no control characters are necessary.

2.4.5.1 Auth Global Payments-Framed Normal Transaction Processing

Single transaction processing requires a network connection to process a new authorization request. Multi-trans processing is used to process authorization requests without establishing a network connection each time the POS application sends an authorization request. The POS application terminates the connection after receiving a response to the last Authorization Request message, as shown below:

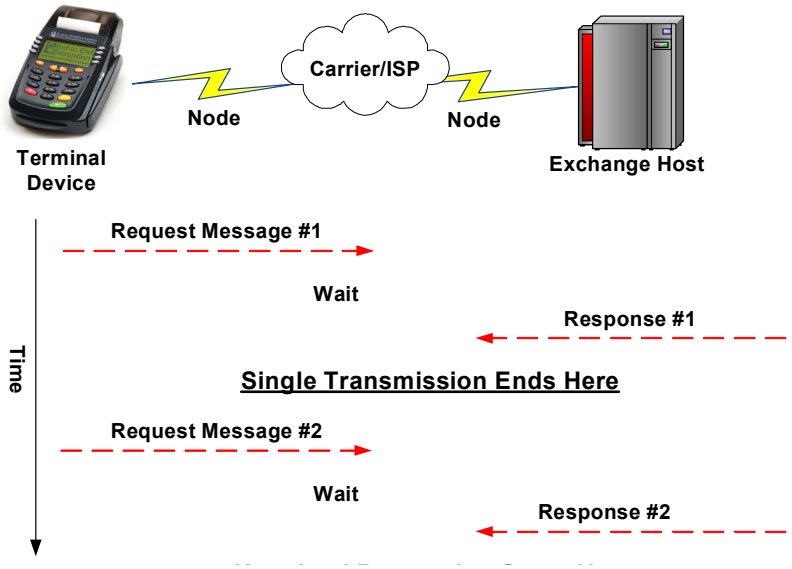


Figure 2-7 Auth Global Payments-Framed Transaction Processing

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2.4.5.2 Auth Global Payments-Framed Message Fragmentation

Due to a variety of factors, messages may become fragmented during transmission and may not arrive in one complete block, regardless of how they were sent. After initially reading the length header, a read is then executed on the connection for the number of bytes indicated by the header. All of these bytes may not be available at the time the read is issued, and the connection returns only the data that is available at that time.

The POS application must account for this by comparing the number of bytes received to the number of bytes expected. If the number of bytes received is less than expected, additional reads are necessary to receive the entire message. The POS application terminates the connection after receiving a response to the last Authorization Request message.

2.4.5.3 Auth Global Payments-Framed Error Recovery

Because there is no data-link protocol that would allow the POS system to indicate a complete response was received, the recommended behavior is to send a Reversal on Time-out message as described in *3.4 Global Payments Exchange Card Type Support, p. 67*. This allows the original authorization to be reversed, if an approval has been received by the Host.

Note: *This is particularly important when processing PIN Debit or EBT transactions, because these typically authorize and settle without the use of a clearing file.*

The Host may respond to the POS application with a Host Control message.

This message is in the following format:

<STX>*XX*<ETX><LRC>, where *XX* is a two-character ASCII control code.

Table 2-9 Auth Global Payments-Framed Defined Control Codes

Control Code	HEX Value	Description
01	<0x30><0x31>	Message/Protocol Format Error
02	<0x30><0x32>	System Error
03	<0x30><0x33>	Invalid Merchant
04	<0x30><0x34>	Message Sequence Error

If the Host detects a protocol error, it returns a “Message/Protocol Format Error” control message (indicating a protocol error has occurred) and terminates the session.

The POS application may send a <NAK> to the Host, but the Host interprets this as a protocol error and returns a Message/Protocol Format Error Host Control message; thereafter, the session is terminated.

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2.5 BATCH SETTLEMENT

Batch Settlement is the process used to transmit batch messages from the POS application to the Global Payments Exchange Host. The Batch Settlement transaction includes a header message, a parameter message, detail messages for each transaction in the Batch Settlement, (in some cases, a chip card addendum message), and a trailer message.

2.5.1 Batch Settlement Communication Modes

Batch Settlement only supports the single-trans communications mode. Only one batch may be settled per network connection.

2.5.2 Batch Settlement Visa-Framed Messaging Flows

The Visa-Framed protocol can be used for communication of Batch Settlement transactions to the Global Payments Exchange Host. The protocol defines the data mode and error recovery for the POS data. Visa framing is a character-by-character protocol. To avoid timing issues, inspect the incoming message one character at a time.

2.5.2.1 Batch Settlement Message Format Structure

The general message format used in Global Payments Exchange follows the structure shown below:

<STX>	<MESSAGE DATA>	<ETB/ETX>	<LRC>

Figure 2-8 Batch Settlement Visa-Framed Message Format Structure

A message consists of a data stream beginning with the <STX> character (followed by the message data defined in *Chapter 11: Batch Settlement, p. 281*), and terminating with either the <ETB> or <ETX> character, followed by a <LRC> character.

The maximum settlement message size (excluding framing) varies:

- Without E3 is 1017 bytes
- With E3 is 1273 bytes

LRC is performed on all transaction messages to ensure data integrity. See *Appendix D: Longitudinal Redundancy Check (LRC), p. 360* for more information.

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2.5.2.2 Batch Settlement General Message Flow

The general transaction flow for Batch Settlement consists of the POS application:

Table 2-10 Batch Settlement General Message Flow

Requirements	
1.	Establishing communication. For **dial-up**, this entails negotiating and establishing a carrier. For **IP**, this entails establishing a TLS/SSL session.
2.	Transmitting a series of Batch Settlement messages on command.
3.	Waiting for the receipt of the Host response to the Batch Settlement messages.
4.	Acknowledging the receipt of the Host response to the Batch Settlement messages.

For Batch Settlement, the Global Payments Exchange Host supports single-batch processing mode only. The POS application submits the value of '1' in the Application Type field of the Batch Settlement messages.

Establishment of a new connection is required for each Batch Settlement transaction transmitted. After successful transmission of the Batch Settlement transaction and Host response, the Host terminates the connection.

Prior to transmission, the entire message including framing and <LRC> characters is prepared. Messages are sent without pauses or delays between characters.

Batch Settlement messages are sent in the following sequence:

- Header message
- Parameter message
- All Detail messages
- Chip Card Addendum message
- Trailer message

If the Batch Settlement messages are sent out of sequence, or if any messages are missing, the Host responds with a Host Control sequence error message.

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2.5.2.3 Batch Settlement Transaction Processing

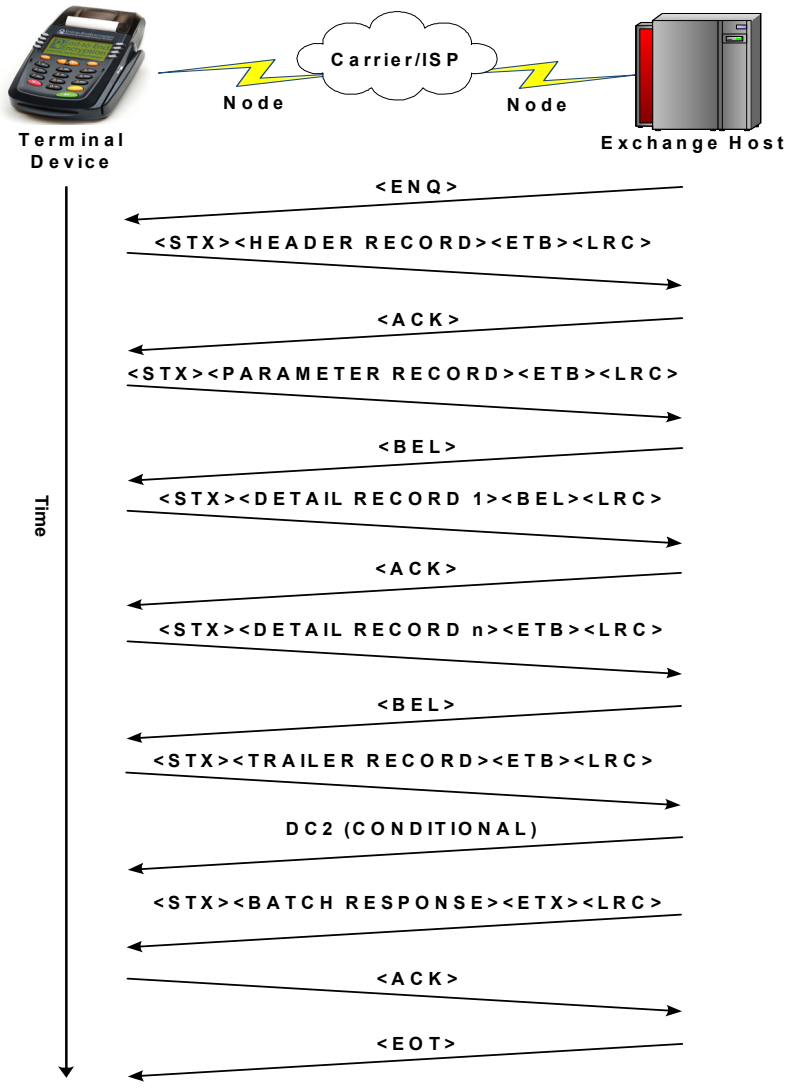


Figure 2-9 Batch Settlement Visa-Framed Transaction Processing

2.5.3 Batch Settlement Visa-Framed Message Protocol

2.5.3.1 Batch Settlement Visa-Framed Dial and IP—Normal Processing

The POS application must use a variety of timers to prevent issues where stalemate conditions occur. See *Appendix E: Visa Protocol Timer Definitions, p. 361* for a complete list that the POS application is required to support.

If using **dial** communications with the Global Payments Exchange node:

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Table 2-11 Batch Settlement Visa-Framed Dial and IP—Normal Processing (Part 1)

	Requirements
1.	The Carrier Detect Timer (T0) starts and then waits to detect a carrier.
2.	If the application detects a busy signal or the Carrier Detect Timer expires before the carrier has been detected, it hangs up and conducts a re-dial procedure.
3.	The Carrier Detect Timer is reset for each re-dial attempt.

For **dial** communications (after modem negotiation is complete and the carrier is established), or for **IP** communications (after the connection has been established):

Table 2-12 Batch Settlement Visa-Framed Dial and IP—Normal Processing (Part 2)

	Requirements
1.	The POS application starts the Host ENQ Timer (T1).
2.	The POS application awaits receipt of an <ENQ> from the Global Payments Exchange Host.
3.	If the Host ENQ Timer expires before the application has received an <ENQ> character, it disconnects/hangs up and attempts a re-dial or another IP connection.
4.	After the POS application receives an <ENQ>, the Batch Settlement header message formatted as: <STX><HEADER RECORD><ETB><LRC> and transmitted. **Note:** *All messages are transmitted without pauses or delays between characters.*
5.	After transmitting the Batch Settlement header message, the POS application clears its receive buffer and starts the Host Settle Response Timer (T4).
6.	The application waits for receipt of the Host <ACK> character.
7.	After the POS application receives an <ACK> character, the Batch Settlement parameter message formatted as: <STX><PARAMETER RECORD><ETB><LRC> and transmitted.
8.	After transmitting the Batch Settlement parameter message, the POS application clears its receive buffer and starts the Host Settle Response Timer (T4).
9.	The application waits for receipt of the Host <BEL> character. Throughout the Batch Settlement process, the Host responds with alternating <ACK> and <BEL> characters.
10.	After the POS application receives the <BEL>, the Batch Settlement detail message formatted as: <STX><DETAIL RECORD><ETB><LRC> and transmitted.
11.	After transmitting the Batch Settlement detail message, the POS application clears its receive buffer and starts the Host Settle Response Timer (T4).
12.	The application waits for receipt of the Host <ACK> character.

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Table 2-12 Batch Settlement Visa-Framed Dial and IP—Normal Processing (Part 2) (Continued)

	Requirements
13.	The POS application continues the process of formatting Batch Settlement detail messages, transmitting, resetting the Host Settle Response Timer (T4), and waiting for the receipt of alternating <ACK>/<BEL> characters. **Note:** *Throughout the above flow, if the POS application receives a Negative Acknowledgment <NAK>, the Host Settle Response Timer (T4) is reset and the Batch Settlement message is re-transmitted.* **IP** connections do not receive a <NAK> character. Instead they receive a Message/Protocol Format Error Host Control message. Host Control messages use the following format: <STX>*XX*<ETX><LRC> In the above code, *XX* is a two-character ASCII control code. For a Message/Protocol Format Error (control code) the *XX* is 01 (HEX values 0x30 and 0x31). If the Message/Protocol Format Error is received by the POS application, the application hangs up and displays the error message to the end-user.
14.	After transmitting all Batch Settlement detail messages, the Batch Settlement trailer message formatted as: <STX><TRAILER RECORD><ETX><LRC> and transmitted.
15.	After transmitting the Batch Settlement trailer message, the POS application clears its receive buffer and starts the Trailer Response Timer (T6).
16.	The application waits for a conditional <DC2> character followed by the Host response message formatted as: <STX><RESPONSE><ETX><LRC>. If a <DC2> is encountered, the Trailer Response Timer (T6) must be reset. It is possible to receive multiple <DC2> characters. If the Trailer Response Timer (T6) expires before the Host response is detected, the application hangs up and displays an error message to the end-user. **Note:** *Characters other than <ACK>, <BEL>, <STX>, <NAK>, <DC2>, or <ENQ> must be ignored as line noise.*
17.	After the POS application receives the <STX> response message free of Parity or LRC errors, the POS application transmits an Acknowledgment <ACK> character, immediately hangs up and processes the Host response message, OR The POS application starts the Host EOT Timer (T3), awaits receipt of an <EOT> character, and upon receiving the <EOT> character hangs up.
18.	If the Host EOT Timer expires before receipt of the <EOT> character, the POS application hangs up and processes the Host response message. **Note:** *All other characters received other than <EOT> are ignored as line noise.*
19.	The POS application device must parse the contents of the Batch Settlement response message and display the results to the end-user. **Note:** *It is essential that the application not assume that a rejected Batch Settlement message was generated in response to the last Batch Settlement message transmitted. The application software must determine the message that is being rejected and the reason for the rejection, and display it to the end-user.*

2.5.3.2 Batch Settlement Visa-Framed Dial and IP Error Recovery

For **dial** connections, if a connection cannot be established, the POS application must automatically re-dial the primary access number and if a connection still cannot be established, an automatic attempt to connect to a secondary access number must be made.

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For **IP** connections, if a connection cannot be established, an automatic attempt to connect must be made using either a secondary dial access number or a secondary IP connection using an alternative ISP (Internet Service Provider).

It is recommended that the POS application perform a minimum of three retries before abandoning the transaction attempt. Error recovery must be utilized by the POS application.

The following table provides error condition and response examples for errors detected by the Global Payments Exchange Host.

Table 2-13 Batch Settlement Errors Detected by Global Payments Exchange Host

Error Condition (If...)	Response (Then...)
Host detects errors…	The Host transmits a <NAK> character or a Host Control message. For **dial-up**, the POS application must retransmit the request message.
Host detects LRC errors and POS application transmits three invalid request messages…	The POS application responds with <DLE> <EOT>. Host and POS application disconnects.
No response to Host <ENQ>…	The Host times-out and closes connection.
POS application transmits packet missing <STX> character…	The Host interprets as line noise, discards the Header, and responds with <ENQ>. The POS application must resend the Header.

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The following table provides error condition and response examples for errors detected by the POS application.

Table 2-14 Batch Settlement Errors Detected by POS Application

Error Condition (If...)	Response (Then...)
Host sends second <ENQ> at same time POS application sends Header Record…	The POS application discards receipt of second <ENQ> and clears the receive buffer after the Header is transmitted.
No <ENQ> response from Host...	After seven seconds, the POS application disconnects.
POS application receives a <NAK> or Host Control message instead of an <ENQ> after establishing connection…	• If **dial-up**, the POS application must resend the Header Record. • If **IP**, the POS application must display an error message.
If using **dial-up** and the POS application detects an LRC error in batch response…	Successful response: The POS application sends a <NAK> to request re-transmission of the batch response. Host successfully re-transmits the batch response.
If using **dial-up** and the POS application detects an LRC error in Batch Settlement response…	Unsuccessful response: The POS applications sends a <NAK> to request re-transmission of the Batch Settlement response. Host unsuccessfully re-transmits the response three times. The POS application sends ASCII <DLE><EOT> characters and disconnects.
POS application does not detect Host <ACK>...	The POS application accepts valid Batch Settlement response and processes it normally.
POS application transmits an <ENQ> to Host, because it has not received <ACK> or <BEL>…	If the POS application does not receive an <ACK> or <BEL> from Host, POS application sends <DLE> <EOT> and disconnects.
POS application timer T4 expires before receiving Host <ACK>, <BEL>, <NAK> or <STX> response…	The POS application hangs up and displays error message.
POS application timer T4 has not yet expired before receiving Host <ACK>, <BEL>, <NAK> or <STX> response…	
• Host sends <ACK> or <BEL> in sequence… • Host sends <ACK> or <BEL> out of sequence… • Host sends <NAK>… • Host sends response preceded by <STX>… • Host sends <EOT>…	• The POS application transmits next Batch Settlement Record in sequence and awaits and <ACK> or <BEL>. • The POS application re-transmits last unacknowledged Batch Settlement Record. • The POS application re-transmits Batch Settlement Record and resets Timer 4. • The POS application buffers message up to <ETX> plus one character <LRC>; if no errors, returns an <ACK> and displays Host response text to end-user. • The POS application disconnects.

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2.5.4 Batch Settlement Global Payments-Framed Messaging Flows

The Global Payments-Framed protocol is an alternative method used for communicating Batch Settlement messages to the Global Payments Exchange Host. The protocol defines the data mode and error recovery for the POS data. Global Payments-Framed is a stream-based protocol; messages consist of a two-byte field length which describe the number of characters written to the stream.

2.5.4.1 Batch Settlement Global Payments-Framed Message Format Structure

The general message format used in Global Payments Exchange follows the structure shown below:

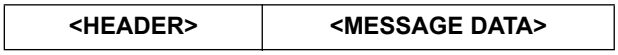


Figure 2-10 Batch Settlement Global Payments-Framed Message Format Structure

A message consists of a message header followed by message data defined in *Chapter 11: Batch Settlement, p. 281*. The total Batch Settlement message size cannot exceed 768 bytes of data (including header).

Note: *The Global Payments Exchange Host rejects messages exceeding 768 bytes.*

The message header is composed of 2 binary, big-endian length bytes that indicate the length of data that follows. The length bytes are not included themselves in the calculation, as illustrated in *Figure 2-6 Auth Global Payments-Framed Message Header Bytes, p. 21*.

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2.5.4.2 Batch Settlement Global Payments-Framed General Message Flow

When using the Global Payments-Framed protocol, the general transaction flow for Batch Settlement consists of the POS application:

Table 2-15 Batch Settlement Global Payments-Framed General Message Flow

Requirements	
1.	Establishing an IP connection which includes establishing an TLS/SSL session.
2.	Transmitting a series of Batch Settlement messages.
3.	Waiting for the receipt of the Host response to the Batch Settlement messages.

The Global Payments Exchange Host supports single-batch processing mode only. The POS application submits the value of '1' in the Application Type field of the settlement record.

Establishment of a new connection is required for each Batch Settlement transaction transmitted. After successful transmission of the Batch Settlement message and Host response, the Host terminates the connection.

Batch Settlement messages sent to the Host must be sent in the following sequence:

- Header message
- Parameter message
- All Detail messages
- Chip card addendum message
- Trailer message

Note: *There is no need to wait for a Host acknowledgment after sending each Batch Settlement message to the Host.*

If the Batch Settlement message is sent out of sequence or if any messages are missing, the Host responds with a Host Control sequence error message.

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2.5.5 Batch Settlement Global Payments-Framed Message Protocol

Global Payments Authorization messaging is a synchronous protocol in which no control characters are necessary.

2.5.5.1 Batch Settlement Global Payments-Framed Transaction Processing

For Batch Settlement, the Global Payments Exchange Host supports single-batch processing mode only. The POS application submits the value of '1' in the Application Type field of the Batch Settlement transaction.

Establishment of a new network connection is required for each Batch Settlement transaction transmitted. After successful transmission of the Batch Settlement transaction and Host response, the Host terminates the connection.

The Global Payments-Framed Batch Settlement transaction process is shown below:

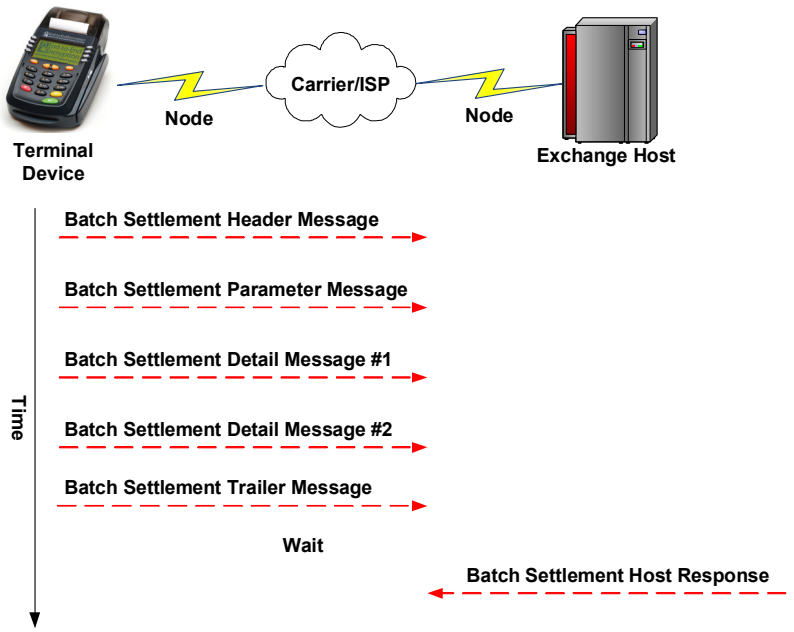


Figure 2-11 Batch Settlement Global Payments-Framed Transaction Processing

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2.5.5.2 Batch Settlement Global Payments-Framed Message Fragmentation

See *2.4.5.2 Auth Global Payments-Framed Message Fragmentation, p. 24*. The same information applies to Global Payments-Framed message transactions.

2.5.5.3 Batch Settlement Global Payments-Framed Error Recovery

The Host may respond to the POS application with a Host Control message.

This message is in the following format:

<HEADER>*XX*, where *XX* is a two-character ASCII control code.

Table 2-16 Batch Settlement Global Payments-Framed Defined Control Codes

Control Code	HEX Value	Description
01	<0x30><0x31>	Message/Protocol Format Error
02	<0x30><0x32>	System Error
03	<0x30><0x33>	Invalid Merchant
04	<0x30><0x34>	Message Sequence Error

If the Host detects a protocol error, it returns a Message/Protocol Format Error control message (indicating a protocol breakdown has occurred) and terminates the session.

The POS application may send a <NAK> to the Host, but the Host interprets this as a protocol error and returns a Message/Protocol Format Error Host Control message; thereafter, the session is terminated.

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Chapter 3: General Industry Requirements

3.1 IMPLEMENTATION REQUIREMENTS

The implementation of the Global Payments Exchange Authorization and Batch Settlement message formats allows merchants to provide the necessary information to qualify for reduced interchange rates. This implementation also enhances chargeback protection, as provided by such programs as Visa Custom Payment Services (CPS) and Mastercard Merit. These programs may require merchants to perform additional procedures at the time of authorization or provide additional information used for risk reduction (or later for reporting purposes).

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3.2 GLOBAL PAYMENTS EXCHANGE FEATURE SUPPORT

3.2.1 Address Verification Service (AVS)

AVS provides additional information to authenticate a transaction when the card or cardholder is not physically present. The merchant may also use AVS to verify a shipping address for the cardholder.

Issuers cross reference the customer address information on file (including street name, number and/or zip code) against the address information supplied in a specific transaction to determine the AVS Response Indicator. See *3.2.1.1 Rules for Handling AVS Responses, p. 37*.

When to use AVS:

- If the cardholder's account data is entered manually in a card not present transaction, AVS data is **required**.
- The cardholder's account data is manually entered in a card present (face-to-face) transactions when the magnetic stripe of the card cannot be read by the terminal, AVS data is not required but **strongly recommended.**

See the following sections for card brand specific information:

- *5.3 Visa Account Verification—Card Verify, p. 260*
- *6.3 Mastercard Account Status Inquiry—Card Verify, p. 263*
- *7.4 Discover Account Verification—Card Verify, p. 267*
- *8.3 AMEX Account Verification—Card Verify, p. 270*

3.2.1.1 Rules for Handling AVS Responses

AVS results are independent of transaction approval. A transaction may be approved by the card issuer even when the address information supplied by the cardholder is invalid. Merchant or vendor business needs must determine whether to continue a transaction when the transaction is approved but the AVS data is not validated.

If a POS application is coded to act upon invalid AVS data by declining the transaction at the POS, a corresponding void transaction must be automatically generated by the POS application at the time the decision to decline the transaction is made.

For card brand specific AVS result code definitions, see *4.6.5 Address Verification (AVS) Result Code, p. 144*.

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3.2.1.2 AVS Auto-Decline Service

Merchants that always want to decline a transaction if the AVS data does not match may request to be configured for the Global Payments AVS Auto-Decline Service. If configured for the Global Payments AVS Auto-Decline Service and the AVS result code returned by the issuer is not a match, Global Payments will decline the transaction with a Response Code 'CA' and automatically void the transaction.

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3.2.2 Card Security Codes (CVC2/CVV2/CID)

Card Security Codes are three or four-digit numbers printed on the front or back of credit or debit cards. Depending on the card type, Card Security Codes are referred to as CVC2, CVV2, or CID. These codes are used for fraud prevention to ensure the card user is the authorized owner. Generally, these codes are used for card not present transactions (internet, mail, phone, or fax), in which the merchant cannot otherwise know the card is in the possession of the user.

Visa and Mastercard prohibit the use of card security code in card-present transactions. Detailed information for each card type can be found in its related chapter.

Retaining, archiving, storing, recording, or copying the Card Security Code is strictly prohibited.

3.2.2.1 Rules for Handling Card Security Code Responses

Card Security Code results are independent of transaction approval. A transaction may be approved by the card issuer even when the card security code information supplied by the cardholder is invalid. Merchant or vendor business needs should determine whether to continue a transaction when the transaction is approved but the card security code data is not validated.

If a POS application is coded to act upon invalid card security code data by declining the transaction at the POS, a corresponding void transaction must be automatically generated by the POS application at the time the decision to decline the transaction is made.

For specific definitions, see *4.6.20 Card Security Code Result Code (CVV2/CVC2/CID), p. 153*.

3.2.3 Partial Approval/Split Tender

A partially approved transaction is an authorization request that is approved for an amount less than the requested amount. In some instances, such as when a tip may be added later, an authorization request may be partially approved for entire requested amount. Tips are not allowed to be added to partially approved transactions.

When an authorization request is partially approved, the Global Payments Exchange Host communicates the partially approved amount to partial approval capable POS applications. The POS application must print the partially approved amount and the remaining balance on the receipt.

The remaining balance must be paid by another form of tender and this becomes a split-tender transaction. If the entire split-tender transaction cannot be completed, a void transaction must be issued for each approved transaction within the split-tender transaction.

Note: *AMEX does not support partial approvals.*

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3.2.4 Auto-Substantiation

Auto-substantiation is provided for merchants and service providers with merchant category codes related to the Healthcare industry. Auto-substantiation is described in IRS publications Rev. Rul. 2003–43, 2003–1 C.B. 935 and IRS notice 2006–69. These allow the use of credit, debit and prepaid cards to reimburse participants in flexible spending accounts/health savings accounts (FSA/HSA). Global Payments Exchange supports FSA/HSA transactions as credit, signature debit, and prepaid cards run as signature debit. Auto-substantiation allows the POS application to automatically substantiate (affirm) a transaction at the POS. The merchant must use an Inventory Information Approval System (IIAS) for these transactions.

The IIAS identifies the qualified healthcare products being purchased by the cardholder and flags the items on the receipt. The IIAS can also identify the FSA/HSA card by using BIN ranges downloaded from Global Payments. BIN ranges are updated daily.

Auto-substantiation requires support of Partial Approval/Split Tender processing. See *3.2.3 Partial Approval/Split Tender, p. 39* for more information.

Note: *For Special Interest Group for IIAS Standards (SIGIS) qualification, the POS application must support reversals.*

Note: *Auto-substantiation not required for online credit returns.*

3.2.4.1 Auto-Substantiation Additional Amounts

Qualified IIAS Auto-Substantiation Additional Amounts are included in Group III Version 022. Qualified IIAS items are sent using Group III Version 022 amount types:

- 4U: Amount Prescription/Rx
- 4W: Amount Clinic/Other Qualified Expense
- 4X: Amount Dental
- 4S: Total Amount Healthcare (the total of items '4U', '4W', and '4X')
- 4V: Total Vision/Optical

Additional amount types '4U', '4W', and '4X' are informational only.

Additional amount type '4S' is mandatory and is the sum of amount types '4U + 4W + 4X'. '4S' must be included even if the total amount healthcare is zero.

Additional amounts type '4V' must only be included for vision or optical amounts.

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3.2.4.2 Auto-Substantiation Authorization Amounts

If all items in a purchase transaction are IIAS qualified, the transaction Authorization Amount will equal the total of '4S' and '4V' (if vision/optical is included).

If some items in a purchase transaction are not IIAS qualified, the transaction Authorization Amount is the total of '4S' plus '4V', if applicable, plus the total of the non-qualified items.

3.2.4.3 Auto-Substantiation Scenario Examples

Table 3-1 Auto-Substantiation Scenario Examples

Scenario Examples	
Example 1	Purchase amount is $20 with only IIAS qualified vision/optical item: • 4S = $0 • 4V = $20
Example 2	Purchase amount is $45 with IIAS qualified prescription/Rx ($15) and dental ($30) items: • 4S = $45 • 4U = $15 • 4X = $30
Example 3	Purchase amount is $50 with IIAS qualified prescription/Rx item for $25: • 4S = $25 • 4U = $25

3.2.4.4 SIGIS Eligibility

The Special Interest Group for IIAS Standards (SIGIS) has defined eligibility requirements at this website: *www.sig-is.org*.

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3.2.5 Balance Return

When an authorization response includes a remaining balance, the POS application on attended terminals must either display or print the remaining balance for the cardholder.

3.2.6 Taxes

Any tax amount, if allowed by law, **must** be included in the transaction amount and not collected separately.

3.2.7 Manual Entry

Manual Entry is allowed when a chip card or magnetic stripe read cannot be completed. It is strongly recommended that AVS (typically ZIP code confirmation) be included in the message when this occurs. See *3.2.1 Address Verification Service (AVS), p. 37* for more information.

Visa prohibits the use of CVV2 data and Mastercard prohibits the use of CVC2 data in face-to-face manually keyed transactions.

3.2.8 Gratuity/Tips

Gratuity/Tips may be processed by restaurant merchants and certain retail merchants. If the gratuity exceeds 20% of the original authorized amount, an additional authorization is required for chargeback protection.

3.2.8.1 Gratuity/Tips PIN Debit

The gratuity amount must be included in the transaction amount at the time of authorization. There is no 20% gratuity allowance for PIN Debit transactions.

3.2.8.2 Gratuity/Tips Partial Approval

A partially approved transaction may not include a gratuity if the final transaction amount exceeds the partially approved amount.

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3.2.9 Bill Payment

A Bill Payment may be either a Recurring Bill Payment or a One-time Bill Payment. A Recurring Bill Payment occurs when a cardholder gives prior consent to a merchant to automatically charge their credit card on a particular interval, primarily for goods and services already rendered. The most common arrangement is a monthly billing process but any repeatable cycle is acceptable. One-time Bill Payments may be cardholder present transactions.

Recurring Bill Payments are made via prior arrangement with the cardholder but they are initiated by the merchant. Amounts for each purchase need not be the same. Expiration Date is mandatory for Discover and optional for Visa, Mastercard, and American Express. If the Expiration Date is not included, the Account Data Source must be '@' or '+', as appropriate.

AVS data is required except for certain MCC Codes for Visa transactions. *Table 3-2* defines the MCC Codes that may send Visa Recurring Bill Payments without AVS information (Requested ACI = R) and receive recurring billing interchange rates.

The original Transaction Amount and the Card Brand Network Transaction ID returned from the first in a series of recurring transactions must be retained and sent in all subsequent recurring transactions. If the original Transaction Amount and Card Brand Network Transaction ID are unknown, the next Transaction Amount and Card Brand Network Transaction ID must be retained and used in subsequent recurring transactions. The original Card Brand Network Transaction ID is sent in Group III Version 093, and the original Transaction Amount is sent in Group III Version 022 using Amount Type 57.

Note: *If the original Card Brand Network Transaction ID is unknown, Group III Version 093 must be sent and retained for use in subsequent recurring transactions.*

Additionally, Group III Version 094 containing a value of 'C' is required. Group III Version 094 must not be sent in subsequent scheduled Recurring Bill Payment transactions:

- During a transaction where the cardholder is placing their card on file for future use. An example might be the first time a cardholder makes a purchase on a website and authorizes the merchant to store the card data for future use.
- When a merchant initiates an unscheduled card on file transaction under instructions from the cardholder. Examples would be to top up an account like a toll tag, mobile phone or school lunch account.

Note: *Other MCC Codes that send Recurring Bill Payment transactions without AVS codes will not receive recurring billing interchange rates.*

Table 3-2 MCC Codes

MCC Code	Description
4119	Ambulance Services

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Table 3-2 MCC Codes (Continued)

MCC Code	Description
4900	Utilities: Electric, Water, Gas
5960[1]	Insurance Services
5968[1]	Direct Marketing: Combined Catalog and Retail Merchant
5975	Hearing Aids: Sales, Services
5976	Orthopedics/Prosthetics
5983[1]	Fuel Dealers, Fuel Oil, Wood, Coal, and Liquefied Petroleum
6300[1]	Insurance Sales
7277	Counseling Services
7800[1]	Government owned lotteries
8011	Doctors and Physicians
8021	Dentists/Orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometric/Ophthalmologists
8043	Optician, Optical Goods
8049	Podiatrists/Chiropodist
8050	Nursing/Personal Care
8062	Hospitals
8071	Medical/Dental Labs
8099	Medical Services/Health Practice
8211[1]	Elementary/Secondary School
8220[1]	Colleges, Universities
8299[1]	Schools/Educational Services
8351	Child Care Services
8398	Charitable and Social Service Organizations
8661[1]	Religious Organizations
9211[1]	Court Costs
9222[1]	Fines
9311[1]	Tax Payments
9399[1]	Government Services (not elsewhere classified)

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Note: [1] Visa consumer credit transactions with MCC 5960, 5968, 5983, 6300, 7800, 8211, 8220, 8299, 9211, 9222, 9311, or 9399 may be submitted with a requested ACI of R or Y to qualify for CPS/Card Not Present Credit without AVS data. All other MCCs in the table must be submitted an a requested ACI of R to qualify for CPS/Card Not Present Credit without AVS data.

For a one-time Bill Payment transaction, send the following indicators in the transaction:

- Requested ACI = Y
- Transaction Code = 5B
- Market-Specific Data Identifier = B
- Direct Marketing/e-Commerce Indicator (g3v014) = 1 or 7 (MOTO or e-Commerce)

Note: *One-time Bill Payments (Card Not Present) using either a Discover or an American Express card must be sent as a Purchase transaction rather than a Bill Payment.*

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For a Recurring Bill Payments transaction, send the following indicators in the transaction:

- Requested ACI = Y
- Transaction Code = 5B
- Cardholder Identification Code = M or N
- Cardholder Identification Data containing Address Verification Service Data
- Market-Specific Data Identifier = B
- Direct Marketing/e-Commerce Indicator (g3v014) = 2
- Original Transaction Amount (g3v022 amount type 57) = retained original Transaction Amount for subsequent recurring transactions
- Recurring Data (g3v048) is required for Mastercard transactions
- Card Brand Network Transaction ID (g3v093) = retained original response Card Brand Network Transaction ID
- Credential On File Indicator (g3v094) = C, only when the cardholder first gives permission for the merchant to store their credentials on file for a series of Recurring Bill Payment transactions or when an unscheduled recurring transaction is sent

Recurring Bill Payments without AVS data (**must** be an MCC Code listed in *Table 3-2*), send the following indicators in the transaction:

- Requested ACI = R
- Transaction Code = 5B
- Cardholder Identification Code = D or P
- Cardholder Identification Data is empty
- Market-Specific Data Identifier = B
- Direct Marketing/e-Commerce Indicator (g3v014) = 2
- Original Transaction Amount (g3v022 amount type 57) = retained original Transaction Amount for subsequent recurring transactions
- Recurring Data (g3v048) is required for Mastercard transactions
- Card Brand Network Transaction ID (g3v093) = retained original response Card Brand Network Transaction ID
- Credential On File Indicator (g3v094) = C, only when the cardholder first gives permission for the merchant to store their credentials on file for a series of Recurring Bill Payment transactions or when an unscheduled recurring transaction is sent

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3.2.10 Unique Transaction Identifier (UID)

The Unique Transaction Identifier (UID) eliminates the need for a POS application to store the account number or track data for subsequent processing in Voids, Incrementals, and Batch Settlement. The UID is returned in the Retrieval Reference Number field in the Authorization Response message.

Table 3-3 UID Requirements

Requirements	
Voids and Incrementals	The Account Data Source field will be 'Z' or 'z' to indicate that the UID is being used instead of the track or Primary Account Number (PAN) data. The Customer Data field will contain the UID which was returned in the Retrieval Reference Number (RRN) field from the Authorization.
Batch Settlement	The Primary Account Number field in the Batch Settlement Detail Record is filled with all spaces to indicate that the UID is being used instead of PAN data. The Transaction Identifier field in the Batch Settlement Detail Record is the Transaction Identifier from the Authorization and it contains the UID. The Account Data Source in the Batch Settlement Detail Record will be the same as the original transaction.

3.2.11 E3 End-to-End Encryption

E3 is an end-to-end encryption technology that is designed to protect credit and debit card data from the moment of card swipe or key entry. Sensitive card data is encrypted throughout the transaction processing network, not just at certain points of the transaction flow. E3 provides the highest degree of security currently available.

3.2.12 Surcharges

Surcharges are supported for consumer and commercial credit cards. Partial authorization is allowed for transactions containing surcharge fees originating from terminal capture POS terminals. It is the responsibility of the POS terminal to make adjustments to the final fee amount if the transaction is partially approved.

Partial authorization is not allowed for transactions containing surcharge fees originating from auto-close Host capture POS terminals. This is because the final surcharge amount will be unknown for partially approved transactions.The partial authorization indicator (Group III Version 026 must not be set if a surcharge is included in the transaction.

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3.2.13 EMV Overview

EMV® (**E**uropay, **M**astercard, and **V**isa) is a global standard for credit and debit payments using integrated circuit card (ICC) technology. ICCs are also known as smart cards or chip cards. The EMV standards define the interaction at the physical, electrical, data, and application levels between chip cards and chip card process devices. These standards are based on ISO/IEC 7816 for contact cards and ISO/IEC 14443 for contactless cards.

Major chip card implementations of the EMV standard include:

- Visa Smart Debit/Credit (VSDC)
- Mastercard M/Chip
- American Express ICC Payment Specification (AEIPS)
- JCB J/Smart
- Discover D-PAS

The EMV standard provides for contact interaction between the chip card and the POS terminal. The Card Associations provide for contactless interaction between the chip card and the POS terminal.

EMV contact and contactless payment cards provide:

- A more secure payment method than cards that rely only on magnetic stripe data.
- A unique transaction signature that proves its authenticity in an offline environment.
- A unique online cryptogram to protect cardholders, merchants, and issuers against fraud.
- Support for enhanced cardholder verification methods.

3.2.13.1 EMV Commands

ISO 7816 defines the transmission protocol between chip cards and readers. Using this protocol, data is exchanged in application protocol data units (APDUs). This involves the POS terminal sending a command to the chip card, the chip card processing the command, and then sending a response to the POS terminal.

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3.2.13.2 EMV Transaction Flow

Refer to the *Global Payments Integrator's Guide* for an overview of EMV processing steps between the device and the chip, including transaction flow diagram, Offline Data Authentication, Cardholder Verification, and Chip Card Fallback processing.

3.2.13.3 Chip Card Offline Approval/Decline

If the chip card approves or declines a transaction offline, a Purchase Advice transaction may be transmitted to Global Payments Exchange. The Chip Card Offline Approval/Decline Purchase Advice transaction is optional, but highly recommended.

3.2.13.4 Reversals of Issuer Approved Chip Card Transactions

The POS terminal must include the chip card data returned in the authorization response when reversing issuer approved chip card transactions.

3.2.13.5 Invalid Issuer Response Cryptogram

When the chip card declines an issuer approved authorization due to an invalid cryptogram, the POS terminal must send a reversal. Include issuer script results in the reversal when available.

3.2.13.6 EMV Parameter Download

A POS terminal performs an EMV Parameter Download after receiving notification in Group III Version 090 in an authorization request. The EMV Parameter Download request is sent after a batch close with Group III Version 091 included in an Authorization Request message with a TRAN CODE of **EP** and the Group III Version 091 fields set to the following values:

- EMV PDL Parameter Type = 06
- EMV PDL Table-ID field = 10
- EMV PDL Card Type = space-filled
- EMV PDL Parameter Version = space-filled
- EMV PDL Block Sequence Number = 00

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The Group III Version 091 response for Table-ID 10 will contain the latest version number and the download flag for tables 30, 40, 50 and 60.

- A EMV PDL Table-ID Flag value of 'Y' will direct the POS to request the data for that table in a subsequent PDL request.
- A EMV PDL Table-ID Flag value of 'N' indicates that the table is utilized by the POS terminal, but there is no new data to download at this time.

  Note: If the POS terminal needs to download all applicable tables upon new installation or software upgrade, it should process the table as if the EMV PDL Table-ID Flag value was 'Y'.
- A EMV PDL Table-ID Version value of '###' and EMV PDL Table-ID Flag value of '@' will inform the POS terminal that the table is not utilized by the POS terminal.
- A field that is filled with spaces indicates that it is not applicable to the corresponding Application Identifier (AID).

The POS terminal sends a request for each Table-ID with a Flag value of 'Y' using the indicated EMV PDL Table Version and EMV PDL Card Type values. Some of the tables must be downloaded in multiple blocks, and the POS must keep track of the Block Sequence Number it needs and increment it appropriately until all blocks are successfully received. When the POS receives a EMV PDL End-Of-Table Flag of 'Y', it sends a EMV PDL Parameter Type of 07 to confirm receipt of that table.

3.2.14 Store-and-Forward (Deferred Authorization)

Store-and-Forward (Deferred Authorization) occurs when an online authorization is performed after the card is no longer available. Merchants performing store-and-forward authorizations must send the authorization request within 24 hours of the original purchase except merchants operating under MCCs 4111, 4112, and 4131, which have 72 hours of the original purchase. A deferred authorization must be identified by sending a value of '5206' in Group III Version 056 (Message Reason Code).

When a chip card is used for a store-and-forward transaction, the POS terminal requests an ARQC. It then informs the chip card that it cannot go online and requests a 'TC'. The chip card will respond with either a 'TC' or an 'AAC'.

- If the response is a 'TC', the transaction is offline approved and does not require online authorization, so it must be added to the batch for settlement.
- If the response is an 'AAC', the transaction is not offline approved and does require online authorization, so within 24 hours the terminal must send an authorization request that includes the original ARQC rather than the 'AAC', and if online approved it must be added to the batch for settlement.

At batch settlement, the online approved store-and-forward transactions do not require a Chip Card Addendum Record, but the offline approved transactions must include the Chip Card Addendum Record that contains the 'TC' and other relevant data.

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3.2.15 Tokenization

3.2.15.1 Tokenization Overview

Tokenization defines a process through which PAN data is replaced with a surrogate value known as a “token”. The security of an individual token relies on properties of uniqueness and the infeasibility to determine the original PAN knowing only the surrogate value. As a reference or surrogate value for the original PAN, a token can be used freely by systems and applications within a merchant environment.

Where properly implemented, tokenization allows merchants to limit the storage of cardholder data to within the tokenization system, potentially simplifying an entity’s assessment against the PCI DSS. As a reference or surrogate value for the original PAN, a token can be used by systems and applications within a merchant environment without having to consider the security implications associated with the use of cardholder data.

Exchange supports tokenized authorization transactions and token request transactions. Only Visa supports the token request transaction.

3.2.15.2 Tokenized Authorization

Authorization transactions containing a tokenized PAN will receive token data in an approved response if Group III Version 092 is included in the request. The token data returned will vary by card brand. If the last four digits of the actual PAN are returned in Group III Version 092, this should be used when printing the receipt.

Exchange supports tokenized authorization transactions that originate as Card-On-File, NFC, or e-Commerce. Card On File tokenized authorizations must contain the Requestor ID and may contain the Token Assurance Method. NFC tokenized authorization transactions do not contain Requestor ID or Token Assurance Method. Tokenized authorization transactions that originate from e-Commerce contain additional data such as Visa CAVV (XID optional), American Express token data, Discover CAVV, or Mastercard UCAF or TLV data.

- If the Visa CAVV is included in Group III Version 017 in the request, an approved response will include the Visa CAVV Results Code in Group III Version 017 in the response.
- American Express tokenized authorization requests contain secure e-Commerce data that is sent in Group III Version 017 (Data Block 1 and Data Block 2).
- If the Discover CAVV is included in Group III Version 017 in the request, an approved response will include the Discover CAVV Results Code in Group III Version 017 in the response.
- If Mastercard Universal Cardholder Authentication Field (UCAF) data is included in Group III Version 019 in the request, the response will include Group III Version 019.

3.2.15.3 Token Request

Token Request transactions are supported using TRAN CODE **5D** and Group III Version 092. Visa currently provides Token Request services.

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3.2.16 3D Secure

3D Secure is offered by Visa as Verified by Visa, Mastercard as SecureCode, American Express as SafeKey, and Discover as Protect Buy. 3-D Secure adds an authentication step for online payments which is tied to a financial authorization. This online authentication is based on a three-domain (3D) model:

- Acquirer Domain
- Issuer Domain
- Interoperability Domain - includes the Internet, MPI, ACS and other software providers

For cardholders, 3D Secure is intended to decrease the risk of other people being able to use their payment cards fraudulently on the Internet.

For merchants, 3D Secure is intended to reduce unauthorized transaction chargebacks.

For Visa, American Express, and Discover, 3D Secure transactions must use g3v017.

For Mastercard, 3D Secure transactions g3v019 must be used.

The account data source is typically set to '@' or '+' for 3D Secure transactions.

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3.2.17 Visa Checkout

Visa Checkout provides a single sign-in service to pay for online shopping purchases. Visa Checkout accepts most major credit or debit cards. Visa Checkout works across multiple devices and enables cardholders to choose their preferred payment method across multiple retailers with a click of a button.

Visa Checkout uses encrypted tokens and multiple layers of security a combination of proprietary and third-party technologies to implement fraud checks while processing transactions on the merchant's behalf to help keep payment information safe. These checks are performed on all Visa Checkout accounts when the account (wallet) is created or accessed, when a consumer logs into their Visa Checkout account, and when a card is added to a Visa Checkout account (wallet), updated, or used in a transaction.

For every card added to a Visa Checkout wallet (regardless of card brand), Visa Checkout performs a validation before passing the card information to a merchant. This validation includes an Address Verification (AVS) check and a security code validation. A full or partial match is required for Address Verification, and a match or unsupported response is required for the security code. The validation check response codes are provided in the Consumer Information payload.

Merchants are encouraged to implement risk management best practices for Visa Checkout transactions, just as they would for any other e-Commerce transaction. Although Visa Checkout performs an array of proprietary fraud checks while interacting with consumers, it never declines a transaction except in extreme circumstances (such as when an account has been disabled by the issuer due to suspicious activity or a match on a government sanctions list). Visa Checkout fraud checks should never be used to replace or supplant a merchant's fraud and risk management techniques. Rather they should supplement existing controls, models, processes, and procedures.

For transactions initiated using Visa Checkout, send g3v031 (Visa Checkout Indicator) and use an Account Data Source of 'C' or 'c' as appropriate.

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3.2.18 Credential On File

Card issuers require merchants to indicate when a cardholder is giving permission for the merchant to store their account data for future use. The initial transaction after the credential on file relationship is established must contain the value 'C' in Group III Version 094. This initial transaction may be an Account Verify or a Purchase.

Note: *Unscheduled recurring authorizations **must** contain g3v094 with a value of 'C'. All other subsequent transactions using credential on file data **must not** contain g3v094.*

3.2.19 Incremental Authorizations

AMEX, Discover, Mastercard, and Visa support estimated and incremental authorizations for MCCs that process purchase transactions. Some transaction types are excluded from processing estimated and incremental authorizations:

Table 3-4 Excluded Transaction Types

Description
Account funding transactions
ATM cash disbursement transactions
Installment transactions
Quasi-cash transactions
Advance payments transactions
Cryptocurrency transactions
Manual cash disbursement transactions
Recurring transactions

If a merchant in one of the supported MCCs wishes to make incremental authorizations, the initial (original) authorization request must include Group III Version 067 Transaction Amount Indicator set to 'E' to indicate the requested authorization amount is for an estimated amount and an empty Group III Version 093. The value returned in Group III Version 093 must be retained for use in subsequent Incremental Authorizations.

For subsequent Incremental Authorization requests follow these steps:

Table 3-5 Subsequent Incremental Authorization

Process	
1.	Use TRAN CODE **56** indicating card not present.
2.	Send the Transaction Identifier from the original authorization response in the Reversal and Incremental Transaction field in Group 1.
3.	Send the Requested Authorization Characteristics Indicator in Group 1 set to 'I'.

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Table 3-5 Subsequent Incremental Authorization

Process	
4.	Send the Card Brand Network Transaction ID returned in Group III Version 093 from the original authorization response.
5.	Send the Account Data Source set to 'C' or 'c'.
6.	For Discover, Mastercard, and Visa use the Incremental Authorization response (Authorization Code and Transaction ID) in the Batch Settlement Detail Record. For AMEX, use the Original Estimated Authorization response (Authorization Code and Transaction ID) in the Batch Settlement Record.

Note: *If an Incremental Authorization request is partially approved, the transaction amount cannot exceed the partially approved amount. Another form of payment must be obtained to cover the difference.*

3.2.20 Product Eligibility / Product Status Inquiry

The Product Eligibility Inquiry transaction is used to determine the funding source for Visa Flexible Credential cards. The Product Status Inquiry transaction is used to determine the funding account for Mastercard One Credential cards. Visa Flexible Credential cards and Mastercard One Credential cards carry different funding sources based on the transaction amount. In order to support merchants that need to determine the Visa Account Funding Source or the Mastercard One Credential Acceptance Brand prior to making surcharging or routing decisions, a merchant can send a Product Eligibility / Product Status Inquiry with an anticipated amount. The Product Eligibility / Product Status Inquiry message does not currently have a transaction fee.

Table 3-6 Product Eligibility / Product Status Inquiry

Process	
1.	Use TRAN CODE **5E**
2.	Set TRANSACTION AMOUNT to **0**
3.	Send the anticipated amount in group III version 022 using AMOUNT TYPE **44**
4.	For Mastercard, send the CIT/MIT indicator in group III version 097, if applicable.
5.	Send an empty group III version 099 in the request so the Account Funding Source or Acceptance Brand is returned in group III version 099 in the response.

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3.2.21 Mastercard Transaction Link Identifier (TLID)

The Mastercard Transaction Link Identifier is a globally unique transaction identifier that can be used as a single unique reference for deterministic matching and linking of all message activity. The Mastercard TLID is a 22 character value that must be retained by the POS system and sent by the POS in subsequent lifecycle and economically related transactions.

To provide backward compatibility and minimize merchant impact, for a period of time, the TLID is considered supplementary and will be available to merchants in addition to the existing Banknet Reference Number, Switch Serial Number, and Trace IDs. However, Mastercard may announce changes to these fields in a future release no sooner than 2026. Global Payments strongly recommends that POS systems implement TLID immediately.

3.2.21.1 Mastercard TLID In Response Messages

Mastercard will generate and return a TLID in every original authorization response. The TLID is returned to the POS in the g3v093 Mastercard Transaction Link Identifier field.

In subsequent, if Mastercard agrees with the TLID or economically related TLID, Mastercard will echo the TLID in the request message in the response message.

In subsequent lifecycle transaction responses, if Mastercard does not agree with the TLID in the subsequent request message, Mastercard will replace the lifecycle TLID with a corrected TLID to be used in any subsequent lifecycle request transactions. In addition, Mastercard will return the Validation TLID Validation field with an Action Code indicating why Mastercard did not agree with the subsequent request TLID and the TLID sent in the subsequent request transaction.

Example:

Original Auth Request:

g3v093 Mastercard TLID field is not present.

Original Auth Response:

g3v093 Mastercard TLID field contains 98xYz_74FGh-ild_0Hh8_7

Subsequent Auth Request:

g3v093 Mastercard TLID field contains 98xYz_74FGh-ild_0Hh8_7

Subsequent Auth Response:

g3v093 Mastercard TLID field contains 98xYz_74FGh-ild_0Hh8_7

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3.2.21.2 Mastercard TLID In Request Messages

In subsequent lifecycle request messages, the g3v093 Mastercard Transaction Link Identifier field must contain the TLID from the original lifecycle authorization transaction response.

In subsequent economically related request transactions, the g3v093 Mastercard Transaction Link Identifier (Economically Related) field must contain the TLID from the original economically related authorization transaction response.

Example:

Original Auth Request:

g3v093 Mastercard TLID field is not present.

Original Auth Response:

g3v093 Mastercard TLID field contains 98xYz_74FGh-ild_0Hh8_7

Economically Related Subsequent Auth Request:

g3v093 Mastercard TLID field is not present

g3v093 Mastercard TLID (Economically Related) field contains: 98xYz_74FGh-ild_0Hh8_7

Economically Related Subsequent Auth Response:

g3v093 Mastercard TLID field contains: 41p-72ayfAcl7IMs_Nfa91

g3v093 Mastercard TLID (Economically Related) field contains: 98xYz_74FGh-ild_0Hh8_7

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3.3 GLOBAL PAYMENTS EXCHANGE INDUSTRY SUPPORT

3.3.1 Special Considerations for Restaurant

Merchants in the restaurant industry may process a gratuity as a part of the purchase. Merchants that do not typically process gratuities are quick-service restaurants. For quick-service restaurants, the amount approved at the time of purchase will be the same as the amount submitted at settlement.

For restaurant merchants that process gratuities, the requirements vary according to whether the gratuity amount is known at the time of the authorization request. If the amount of the gratuity is known at the time of the original authorization request, the gratuity amount is included in the amount of the authorization request. The settlement amount and the authorized amount will be the same.

If the gratuity amount is not known at the time of authorization, no estimated gratuity must be included in the original authorization request. The gratuity is added to the authorized amount at settlement as long as the settlement amount is within 20% of the original authorized amount. If the difference is greater than 20%, an additional authorization **must** be obtained. The additional authorization may be an Incremental Authorization.

Discover does not permit incremental authorizations for gratuity for MCCs 5812 and 5813.

Note: *The Direct Marketing/e-Commerce Indicator (Group III Version 14) must not be used for Restaurant transactions.*

3.3.2 Special Considerations for Retail

Retail merchants that may process gratuity are listed below. The rules for processing gratuity are the same as restaurant merchants.

Table 3-7 MCC Codes—Gratuity

MCC Code	Description
4121	Taxicabs and Limousines
5813	Bars and Taverns
7230	Beauty and Barber Shops
7298	Health and Beauty Spas

3.3.3 Special Considerations for Healthcare

The auto-substantiation transaction is provided by the Global Payments Exchange Host for merchants and service providers in the Healthcare industry. See *3.2.4 Auto-Substantiation, p. 40* for more information.

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3.3.4 Special Considerations for Direct Marketing/e-Commerce

Direct Marketing environments are classified as those environments where the card and/or cardholder are not physically present at the time of purchase, such as a merchant accepting credit card payments in a Mail/Telephone order (MOTO) environment.

A merchant is required to perform a full Address Verification check to verify the authenticity of a purchase request. Merchants who perform Card Verification have additional chargeback protection.

At time of settlement, the Settlement Amount and Authorized Amount must match, or downgrades occur. The cardholder may only be billed for the items actually shipped. If an item is on back order and the cardholder has already been charged for the item, the amount of the back-ordered must be sent as a partial authorization reversal.

3.3.5 Special Considerations for Hotel/Lodging

The nature of the Travel and Entertainment Industry and Hotel/Lodging merchants require special authorization and transaction procedures when accepting credit and signature debit cards for reservations and payments for accommodations and services. Global Payments Exchange supports these special transaction procedures as described in the following sections:

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3.3.5.1 Hotel/Lodging Guaranteed Reservation

A merchant participating in the Guaranteed Reservation service is obligated to have a room available when the cardholder arrives (until check out time the next day). The cardholder is obligated to cancel a Guaranteed Reservation before 6:00 PM, merchant local time, the day of arrival.

If the cardholder fails to cancel the Guaranteed Reservation, the merchant may charge the cardholder a no-show charge equal to one night's lodging. The merchant may obtain an Estimated Authorization equal to one night's lodging at the time the Guaranteed Reservation is placed.

If the cardholder contacts the merchant to cancel the Guaranteed Reservation before 6:00 PM, merchant local time, the day of arrival, the merchant is obligated to cancel the Guaranteed Reservation and perform a Hotel/Lodging Reversal for any approved Estimated Authorization transaction for that cardholder.

Note: *To verify a cardholder's account is in good standing, use the Card Verify (with or without AVS/CID) transaction (TRAN CODE **58**). The Group III Version 093 must be retained in case a no-show transaction is needed later.*

3.3.5.2 Hotel/Lodging Check-In

When the cardholder arrives to check in, an authorization for an estimated amount is performed. The estimated transaction amount must be based on:

- Expected length of stay
- Room rate
- Incidental charges such as room service, telephone calls, and parking
- Taxes and fees as applicable

A check-in authorization is valid for the expected length of the cardholder's stay or fourteen days, whichever is less. If the cardholder's stay extends beyond two weeks, the original check-in authorization must be settled and a re-authorization must be obtained. A Check-In authorization is a cardholder initiated transaction. For a Check-In authorization follow these steps:

Table 3-8 Hotel/Lodging Delayed Check-In Authorization Process

Process	
1.	Use TRAN CODE **54**.
2.	Send an empty Group III Version 093 in the request message and retain the Card Brand Network Transaction ID value returned in g3V093 to be provided in g3v093 in any subsequent Incremental, Re-authorization, or Delayed Charge authorization transactions.
3.	Use the Check-In authorization response Authorization Code and Transaction ID in the Batch Settlement Detail Record.

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3.3.5.3 Hotel/Lodging Incremental Authorization

When the accumulated charges exceed the total authorized amount(s) plus 15%, an incremental authorization must be obtained. Multiple incremental authorizations may be obtained prior to a subsequent re-authorization or check out and settlement. An incremental authorization is a merchant initiated transaction, and the cardholder is not present. For an incremental authorization transaction follow these steps:

Table 3-9 Hotel/Lodging Incremental Authorization Process

	Process
1.	Use TRAN CODE **56** indicating card not present.
2.	Send the Transaction ID from the original Check-In authorization response in the Reversal and Incremental Transaction field in Group 1.
3.	Send the requested Authorization Characteristics Indicator in Group 1 set to 'I'.
4.	Send the Card Brand Network Transaction ID returned in Group III Version 093 of the most-recent Re-authorization, or if none, from the original Check-In transaction.
5.	For Discover, Mastercard, and Visa use the Incremental Authorization response (Authorization Code and Transaction ID) in the Batch Settlement Detail Record. For AMEX use the Original Authorization response (Authorization Code and Transaction ID) in the Batch Settlement Detail Record.

Note: *If an Incremental Authorization request is partially approved, the transaction amount cannot exceed the partially approved amount (there is no 15% allowance with partially approved transactions). Another form of payment must be obtained to cover the difference.*

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3.3.5.4 Hotel/Lodging Re-Authorization

If the cardholder's stay extends beyond 14 days from the original check-in or from a previous re-authorization, the original check-in authorization or the previous re-authorization must be settled, and a new re-authorization must be obtained. Multiple re-authorizations may be required with extended stays. A re-authorization is a merchant initiated transaction, and the cardholder is not present. For a re-authorization transaction follow these steps:

Table 3-10 Hotel/Lodging Re-Authorization Process

Process	
1.	Use TRAN CODE **56** indicating card not present.
2.	Send the Card Brand Network Transaction ID returned in Group III Version 093 of the most-recent re-authorization, or if none, from the original check-in transaction.
3.	Send a value of '3903' in Group III Version 056 indicating this is a re-authorization transaction.
4.	Use the Authorization Code and Transaction ID from the re-authorization response in the Batch Settlement Detail Record.

3.3.5.5 Hotel/Lodging Check-Out

When the cardholder checks out, an incremental authorization is required if the actual transaction amount at check-out is more than the total of the previously approved authorization transaction amount(s) plus 15%.

The amount of the incremental authorization is the difference between the total of the previous authorized amounts and the final amount at check-out.

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3.3.5.6 Hotel/Lodging Delayed Charge

If there are charges after the cardholder checks out, a Delayed Charge authorization transaction may be used. A Delayed Charge is a merchant initiated transaction. For a Delayed Charge authorization transaction follow these steps:

Table 3-11 Hotel/Lodging Delayed Charge Authorization Process

Process	
1.	Use TRAN CODE **56** indicating card not present.
2.	Send the Card Brand Network Transaction ID returned in Group III Version 093 of the most-recent re-authorization, or if none, from the original check-in transaction.
3.	Send a value of '3902' in Group III Version 056 indicating this is a delayed charge transaction.
4.	Use the Authorization Code and Transaction ID from the most-recent Re-Authorization response or if none, the original Check-In response in the Batch Settlement Detail Record.

3.3.5.7 Hotel/Lodging No Show

If a cardholder fails to cancel a reservation or claim a room by check-out time on the day following the scheduled arrival date, the merchant may charge the cardholder for one night's accommodation plus applicable tax. A No Show authorization transaction is a merchant initiated transaction. For a No Show authorization transaction follow these steps:

Table 3-12 Hotel/Lodging No Show Authorization Process

Process	
1.	Use TRAN CODE **56** indicating card not present.
2.	Send the Card Brand Network Transaction ID returned in Group III Version 093 of the card verify transaction performed when the reservation was made.
3.	Send a value of '3904' in Group III Version 056 indicating this is a No Show transaction.
4.	Use the Authorization Code and Transaction ID from the No Show response in the Batch Settlement Detail Record.
5.	Use the confirmation number as the folio number in the Batch Settlement Detail Record.
6.	The check-in date must be the scheduled arrival date and the check-out date must be the next day in the Batch Settlement Detail Record.

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3.3.5.8 Hotel/Lodging Authorization Reversals

The card associations have different rules for processing authorizations reversals.

Table 3-13 Hotel/Lodging Authorization Reversal Rules

Rules	
Authorization Reversal—American Express	Each estimated authorization and subsequent incremental authorization must be reversed individually and separately. The Reversal Transaction Identifier in each reversal request message must match that of the individual authorization being reversed. The Transaction Amount must match the approved amount of the Authorization Response message being reversed. The Secondary Amount field is the new or replacement amount for that authorization. A full reversal will contain a Secondary Amount of 0. A partial reversal will contain a Secondary Amount of the Transaction Amount of the authorization being reversed, less the amount over-authorized.
Authorization Reversal—Discover, Mastercard and Visa	Discover, Mastercard and Visa consider incremental authorizations and reversals as part of the original authorization at check-in or the most-recent re-authorization. For both full and partial reversals, the sum of the approved amounts of the check-in authorization (or re-authorization) and all incremental authorizations must be sent in the Transaction Amount field of the reversal message. The Secondary Amount field must contain the new or replacement amount for the authorization. A full reversal will contain a Secondary Amount of 0. Additionally, the Transaction Identifier returned in the check-in authorization response must be sent in the Transaction Identifier field of the reversal message.
Reversal on Time-out—Mastercard, Visa, Discover and American Express	A Reversal on Time-out is sent if no response is received by the POS terminal. Since the response message was not received by the POS terminal, data such as Authorization Code and Transaction Identifier are not available. Use TRAN CODE **5Z** and the Transaction Amount field and Sequence Number field must match the Transaction Amount and Sequence Number in the authorization request for which the POS terminal did not receive a response. The Secondary Amount must contain 0.

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3.3.5.9 Hotel/Lodging Priority/Express Check-Out

A merchant participating in the Priority/Express Check-Out must obtain a signed Priority/Express Check-Out form from the cardholder at check in.

The Priority/Express Check-Out form must clearly state that the cardholder directs the merchant to bill for the transaction amount and process the authorization without a cardholder signature.

Note: *The merchant must have a Priority/Express Check-Out addendum in their merchant agreement before utilizing this service.*

3.3.5.10 Hotel/Lodging Advance Deposit

The Advance Deposit service allows merchants to require cardholders pay a deposit when they make a reservation. The amount of the Advance Deposit must not exceed the cost of seven night's accommodations plus applicable taxes. At check out, the total approved amount of the Advance Deposit must be applied to the cardholder's entire bill. When using this service, the merchant must explain the terms of the Hotel/Lodging Advance Deposit including the reservation, cancellation, and return policies to the cardholder. Advance Deposit is a Cardholder Initiated transaction. For an Advanced Deposit authorization transaction, use TRAN CODE **56** indicating card not present.

Send Group III Version 093 in the Authorization Request message and retain the value returned in the response for any subsequent Incremental or Re-authorization transactions.

Note: *The Hotel/Lodging Advance Deposit may be forfeited if a cardholder fails to cancel by the required deadline. The merchant must not charge the guest for a No Show transaction. A Hotel/Lodging Advance Deposit transaction may be performed using e-Commerce. If using e-Commerce, the Market-Specific Data Identifier must set to the value 'H' in the Market-Specific Data field of group.*

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3.3.6 Special Considerations for Vending/Laundry

3.3.6.1 Special Considerations for Laundry

Merchants in the laundry industry utilize the Global Payments Exchange Host to process Purchase and Void transactions. The void transaction in the laundry industry is not attendant-initiated. The laundry industry may use transaction aggregation to combine several small value transactions into one larger transaction. This is done by performing an initial Purchase for a set amount, usually a multiple of the laundry vend price that represents a typical user's daily use, when the first cycle is started. Then as additional cycles are performed, the funds are taken from this initial amount.

Later, a partial Void is issued to adjust the original Purchase to the amount actually used, if needed. Due to batch settlement being automatically initiated by the Global Payments Exchange Host, these Void transactions must be sent well before the batch settlement time. Any transactions that occur near the batch settlement time will not use aggregation.

3.3.6.2 Special Considerations for Vending

Merchants in the vending industry utilize the Global Payments Exchange Host to process Purchase and Void transactions. The void transaction in the vending industry is not attendant-initiated. It is used in two circumstances. One is due to the failure of the product to dispense. The other is for copy machines, where the number of copies made is not known until they have been made. To initiate a transaction, a Purchase is made for a fixed amount, then the copies are made, then a partial Void is used to adjust the purchase price to the correct amount. This is the same mechanism used for laundry aggregation; however, the time period is only for the duration of the copy session.

Due to batch settlement being automatically initiated by the Global Payments Exchange Host, there is the potential for the Purchases to occur before the batch settlement, and a subsequent Void occurring afterwards. The Void will be approved, but will not actually occur, as it no longer belongs to the current batch. This is a known issue with no current resolution. If the current system time and batch settlement time is known, it may be best to prevent any transactions from occurring near the batch settlement time.

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3.4 GLOBAL PAYMENTS EXCHANGE CARD TYPE SUPPORT

The following table details the standard Transaction Types divided by card type, with the applicable related industries checked:

Table 3-14 Standard Transaction Types

Transaction Type	Trans Code	Restaurant	Retail	Direct Marketing	Lodging/ Hotel	Laundry	Vending
Bankcards *3.4.1 Bankcard Transactions, p. 69*							
Purchase	54	X	X		X	X	X
Cash Advance[1]	55						
Not Present Purchase	56	X	X	X	X	X	
Purchase Advice	5S	X	X	[2]	X		
Purchase Return	CR	X	X	X	X		
Online Credit Return	5C	X	X	X	X		
Bill Payment	5B			X			
Card Verify	58	X	X	X	X		
Balance Inquiry	5L	X	X		X		
Product Eligibility / Product Status Inquiry	5E	X	X	X	X		
Online Authorization Void	59	X	X	X	X	X	X
Online Credit Return Void	5V	X	X	X	X		
Online Credit Return Reversal on Time-out	5Y	X	X	X	X		
Reversal on Time-out	5Z	X	X	X	X	X	X
PIN Debit Cards *3.4.2 PIN Debit Transactions, p. 70*							
Purchase	93	X	X		X	X	
Purchase Return	94	X	X		X		
Balance Inquiry	9A	X	X		X		
Advice	9S	X	X		X		
Purchase Void	A3	X	X		X	X	
Reversal on Time-out	AZ	X	X		X		

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Table 3-14 Standard Transaction Types (Continued)

Transaction Type	Trans Code	Restaurant	Retail	Direct Marketing	Lodging/ Hotel	Laundry	Vending
EBT Food Stamp Cards *3.4.3 EBT Food Stamp Transactions, p. 71*							
Purchase	98	X	X			X	
Purchase Return	92	X	X			X	
Balance Inquiry	9L	X	X				
Purchase Void	A3	X	X				
Return Void	A4	X	X				
Reversal on Time-out	AZ	X	X				
EBT Cash Benefit Cards *3.4.4 EBT Cash Benefit Transactions, p. 72*							
Purchase	9F	X	X			X	
Withdrawal	96	X	X				
Balance Inquiry	9M	X	X				
Purchase Void	A3	X	X			X	
Reversal on Time-out	AZ	X	X				

1. Cash advance transactions are only available for Merchant Category Code (MCC) 6010.
2. Not applicable for e-Commerce.

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3.4.1 Bankcard Transactions

Table 3-15 Bankcard Transactions

Transaction	Description
Balance Inquiry	A Balance Inquiry transaction is used to determine the balance on the cardholder's account.
Bill Payment	A Bill Payment transaction is used to pay an outstanding bill.
Card Verify	A Card Verify transaction is used to confirm that the card is valid and not stolen. A Card Verify transaction is not a purchase. For a purchase, a subsequent authorization is required. See the following sections for card brand specific information: • *5.3 Visa Account Verification—Card Verify, p. 260* • *6.3 Mastercard Account Status Inquiry—Card Verify, p. 263* • *7.4 Discover Account Verification—Card Verify, p. 267* • *8.3 AMEX Account Verification—Card Verify, p. 270*
Cash Advance	A Cash Advance transaction is used when only cash is disbursed against a cardholder's account. This transaction is used only by MCC 6010 financial institutions. American Express does not support Cash Advance.
Not Present Purchase	A Card Not Present Purchase transaction is used to compensate a merchant for goods or services when the cardholder is not present.
Online Authorization Void	An Online Authorization Void transaction is used to cancel a purchase, cash advance, or card not present transaction. An Online Authorization Void may be for the amount of or an amount less (partial void) than the original authorized transaction. Online Authorization Voids must be used under the following conditions: • The cardholder cancels or otherwise elects not to complete the transaction. • The authorization request was submitted in error. • The final transaction amount is less than the authorized amount. The Online Authorization Void must be sent before the batch containing the original authorization transaction is closed. **Note:** *AMEX does not support a partial void.*
Online Credit Return	A merchandise return or refund transaction that is immediately sent to the card brand network for authorization. Only use the online credit return transaction for Visa, Mastercard, and Discover.
Online Credit Return Reversal on Time-out	An Online Credit Return Reversal on Time-out transaction is used to reverse an online credit return transaction when the POS application times-out waiting for a response from the Host.
Online Credit Return Void	An Online Credit Return Void transaction is used to cancel an online credit return transaction. An Online Credit Return Void may be for the amount of or an amount less (partial void) than the original authorized transaction. Online Credit Return Voids must be used under the following conditions: • The cardholder cancels or otherwise elects not to complete the transaction. • The online credit return request was submitted in error. The Online Credit Return Void must be sent before the batch containing the original online credit return transaction is closed.

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Table 3-15 Bankcard Transactions (Continued)

Transaction	Description
Product Eligibility / Product Status Inquiry	A Product Eligibility Inquiry transaction is a Visa transaction that returns the funding source. A Product Status Inquiry transaction is a Mastercard transaction that returns the funding account for Mastercard One Credential cards. Visa Flexible Credential cards and Mastercard One Credential cards carry different funding sources based on the transaction amount. In order to support merchants that need to determine the Visa Account Funding Source or the Mastercard One Credential Acceptance Brand prior to making surcharging or routing decisions, a merchant may send a Product Eligibility / Product Status Inquiry with an anticipated amount.
Purchase	A Purchase transaction is used to compensate a merchant for goods or services when the cardholder is present.
Purchase Advice	A Purchase Advice transaction is used to complete a purchase previously voice-authorized and transactions approved or declined by the chip card.
Purchase Return	A Purchase Return transaction is used to credit previously-debited funds to the cardholder's account for merchandise returned to the merchant.
Reversal on Time-out	A Reversal on Time-out transaction is used to reverse a transaction when the POS application times-out waiting for a response from the Host. Reversal on Time-out is not supported for Online Forced Purchase and Purchase Return transactions.

3.4.2 PIN Debit Transactions

Global Payments Exchange supports the major PIN Debit networks and the Triple Data Encryption Standard (TDES) DUKPT (Derived Unique Key per Transaction).

The POS application prompts the cardholder to enter their Personal Identification Number (PIN) through the attached PIN Entry Device (PED).

For the most current list of Visa PIN pad devices, go to *www.Visa.com/pin*.

Note: *PIN-based Debit transactions are not allowed in a Card Not Present environment because they cannot be manually entered into the POS application. Further, it is against Visa regulations to store a cardholder's PIN number.*

Table 3-16 PIN Debit Transactions

Transaction	Description
Advice	A PIN Debit Advice transaction is used when a PIN Debit chip card declines a transaction offline.
Balance Inquiry	A Balance Inquiry transaction is used to determine the balance on the cardholder's account.
Purchase	A Purchase transaction is used to purchase goods or services when the cardholder is present. After approval, the cardholder's account balance is debited. A cashback may be included in a Purchase transaction.

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Table 3-16 PIN Debit Transactions (Continued)

Transaction	Description
Purchase Return	A Purchase Return transaction is used to credit previously-debited funds to the cardholder's account for merchandise returned to the merchant. After approval, the account balance is credited.
Purchase Void	A Purchase Void transaction is used to clear a purchase and immediately credit the cardholder's account. The PIN Debit Purchase Void must be for the entire amount of the original authorized transaction and be sent before the batch containing the original authorized transaction is closed. Only one Purchase Void transaction may be sent to fully or partially cancel a purchase transaction.
Reversal on Time-out	A Reversal on Time-out transaction is used to reverse a transaction when the POS application times-out waiting for a response from the Host. The PIN Debit Reversal on Time-out must be sent before the batch containing the original authorized transaction is closed.

3.4.3 EBT Food Stamp Transactions

EBT Food Stamp transactions require an account number, an encrypted cardholder PIN, and the merchant's FCS ID. If the POS terminal is unable to read the magnetic stripe data on an EBT Food Stamp card, then the POS terminal operator may manually enter the account number while the cardholder and the card are present. The cardholder is required to enter their PIN into the POS terminal PIN pad.

Table 3-17 EBT Food Stamp Transactions

Transaction	Description
Balance Inquiry	A Balance Inquiry transaction is used to determine the balance on the cardholder's account.
Purchase	A Purchase transaction is used to purchase goods when the cardholder is present. The cardholder's account balance is debited upon approval.
Purchase Return	A Purchase Return transaction is used to credit previously debited funds to the cardholder's account for merchandise returned to the merchant. The account balance is credited upon approval.
Purchase Void	A Purchase Void transaction is used to clear a purchase and immediately credit the cardholder's account. The EBT Food Stamp Purchase Void must be for the entire amount of the original authorized transaction and be sent before the batch containing the original authorized transaction is closed.
Return Void	A Return Void transaction is used to clear a purchase and immediately credit the cardholder's account. The EBT Food Stamp Return Void must be for the entire amount of the original authorized transaction and be sent before the batch containing the original authorized transaction is closed.
Reversal on Time-out	A Reversal on Time-out transaction is used to reverse a transaction when the POS application times-out waiting for a response from the Host.

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3.4.4 EBT Cash Benefit Transactions

EBT Cash Benefit transactions require an account number and an encrypted cardholder PIN. If the POS terminal is unable to read the magnetic stripe data on an EBT Cash Benefit card, then the POS terminal operator may manually enter the account number while the cardholder and the card are present. The cardholder is required to enter their PIN into the POS terminal PIN pad.

Table 3-18 EBT Cash Benefit Transactions

Transaction	Description
Balance Inquiry	A Balance Inquiry transaction is used to determine the balance on the cardholder's account.
Purchase	A Purchase transaction is used to purchase goods when the cardholder is present. An EBT Cash Benefits Purchase also allows cashback. After approval, the cardholder's account balance is debited.
Purchase Void	A Purchase Void transaction is used to clear a purchase and immediately credit the cardholder's account. The EBT Cash Benefit Purchase Void must be for the entire amount of the original authorized transaction and be sent before the batch containing the original authorized transaction is closed.
Reversal on Time-out	A Reversal on Time-out transaction is used to reverse a transaction when the POS application times-out waiting for a response from the Host.
Withdrawal	A Withdrawal transaction is used to disburse cash from the cardholder's account.

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3.5 BATCH SETTLEMENT

Transactions must be settled to the Host within 24 hours after the sale has been placed; otherwise, the merchant may receive downgrade fees and/or late presentation chargebacks.

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Chapter 4: Authorizations

4.1 INTRODUCTION

This chapter describes the request and response record formats for Point-of-Sale (POS) authorization devices using Global Payments Exchange Authorization Services. The intent of this chapter is to provide a POS Integrator/Developer with the information needed to develop the format of authorization transactions to the Global Payments Exchange Host. Format requirements must be met to ensure consistent and reliable transaction processing.

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4.2 AUTHORIZATION ATTRIBUTES

The following table defines the possible values for the attributes and usage specifications. Each field attribute has a character set and a length specification. Some special “set value” attributes have an implied length.

Table 4-1 Authorization Attributes

Code	Description
Data Field Character Set	
A	Alphabetic (A through Z and a through z)
H	Hex (0 through 9 and A through F)
N	Numeric (0 through 9)
X	Accounting entry designation: C = Credit, D = Debit; (fixed length of 1)
A/N	Alphabetic and numeric characters
A/N/S	Alphabetic, numeric, and special characters (including spaces)
N/S	Numeric and special characters (including spaces)
MMDDYY	Month (01 to 12), Day (01 to 31), Year (00 to 99); (fixed length of 6)
HHMMSS	Hour (00 to 23), Minute (00 to 59), Second (00 to 59); (fixed length of 6)
MMYY	Month (01 to 12), Year (00 to 99); (fixed length of 4)
MMDD	Month (01 to 12), Day (01 to 31); (fixed length of 4)
MMDDHHMM	Month (01 to 12), Day (01 to 31), Hour (00 to 23), Minute (00 to 59); (fixed length of 8)
<FS>	ASCII Field Separator (Hex value 0x1C, fixed length of 1)
<GS>	ASCII Group Separator (Hex value 0x1D, fixed length of 1)
Data Field Length	
N	A one to three digit number. Designates the fixed length of a field.
N-N	A one to three digit number up to another one to three digit number. Designates the minimum and maximum lengths of a variable length field.
Data Field Usage	
M	Data field is mandatory.
N	Data field is neither edited or used at this time. Global Payments reserves the right to use this data field in the future. Values must be sent in this data field that conform with appropriate values as defined in this specification.
C	Data field is conditionally required. The tables in this chapter include links to sections specifying applicable conditions, where appropriate.
O	For Authorization Request messages, include this tag if available from the chip card. For Authorization Response messages, this tag may or may not be returned.

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4.3 AUTHORIZATION RECORDS AND DATA FIELD GROUPS

An authorization request is transmitted to Global Payments Exchange using public communication services.

A subsequent authorization response is returned by Global Payments Exchange, as shown below:
.

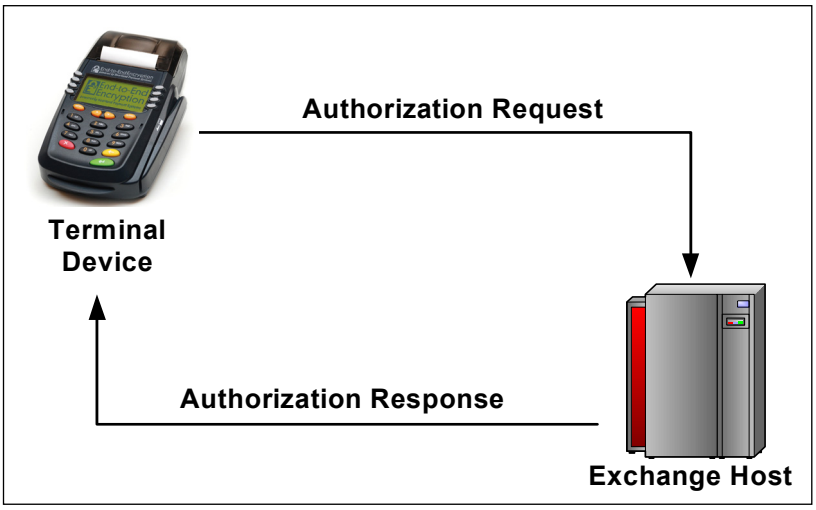


Figure 4-1 Authorization Request and Response Flow

Both authorization requests and responses are framed and transmitted using one of the link-level protocols described in *Chapter 2: Communications and Protocol, p. 8* and shown below.

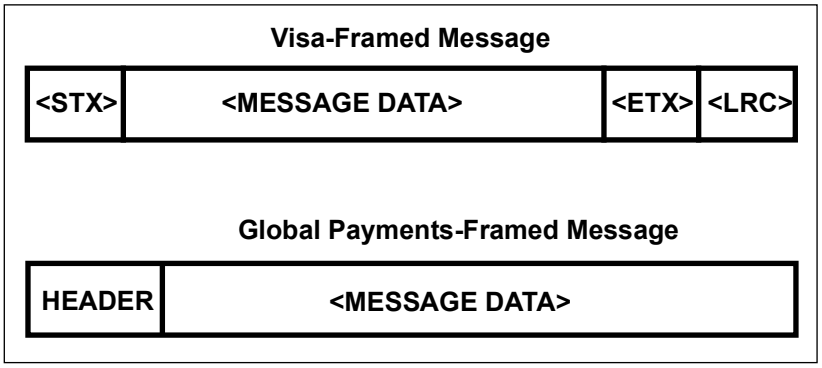


Figure 4-2 Link-Level Protocol Framed Messages

This chapter addresses only the authorization requests and responses contained within the <MESSAGE DATA> portion of the link-level packets.

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Authorization request and response messages consist of a number of fields arranged into functional data groupings. Global Payments Exchange currently supports three data groupings for both authorization requests and responses.

Table 4-2 Authorization Request and Response Data Groups

Group	Description
Group I	Consists of base data elements that must be supplied in every authorization request and returned in every response from the Global Payments Exchange Host.
Group II	Consists of data elements that are required when performing Debit and EBT card transactions. This group must be supplied with these authorization requests, and the group must not be present in any other authorization transaction. The Global Payments Exchange Host returns Group II in all responses to Debit and EBT card authorization requests.
Group III	Consists of one or more subgroups called Versions. Every authorization request must supply at least one Group III Version, and every response from the Global Payments Exchange Host contains at least one Group III Version. Group III Version 000 is used when no other version is required for a particular authorization request or response.

When more than one version is included in Group III, the versions are separated by the ASCII group separator character. A group separator character is represented by <GS> in this document.

The <GS> character has a Hex value of '0x1D'. This separator is not part of a version's data, but is inserted between Group III Versions. It is not inserted before the first version or after the last version. A Group III with only one version does not contain any group separators.

The first Group I field in both authorization requests and responses is the Record Format field, as defined in *Table 4-4*. This single character field determines which groups are included in the request or response message. The usage is defined in the table below.

Table 4-3 Authorization Request and Response Groups Included Based On Record Format

Request Record Format	Response Record Format	Group Designation
D	E	Credit Card (Groups I + III)
P	Q	Credit Card at Vending Machine (Groups I + III)
T	U	Debit Card or Electronic Balance Transfer (EBT) (Groups I + II + III)

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4.4 AUTHORIZATION REQUEST RECORD FORMAT STRUCTURE

The authorization request record consists of the concatenation of the fields from two or three groups. The first field is always the Record Format field from Group I, as defined in *Table 4-4*. If it has a value of 'D' or 'P', the request consists of only the fields from Group I and Group III. If it has a value of 'T', the request consists of the fields from Group I, Group II, and Group III. No intervening character is inserted between the Groups.

Some fields are conditionally required. In almost all cases, these are followed by a field containing the ASCII field separator. A field separator character is represented by <FS> in this document. The <FS> character has a Hex value of '0x1C'. Field Separator fields are mandatory and are used to determine if the previous field is present or absent.

When two or more consecutive, fixed-length fields are either all present or all absent, based on the same condition, the format specification shown in the following tables may only include a field separator after the last conditional field.

A field containing a variable length value is always followed by a mandatory field separator. This is used to determine the length of the preceding variable length field.

The first 20 fields are at fixed positions in an authorization request. The positions of the remaining fields may vary. See *4.6.148 Record Format, p. 196* for more information.

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4.4.1 Authorization Request Group I Fields

Table 4-4 Authorization Request Group I Fields

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *4.6.148 Record Format, p. 196*.
APPLICATION TYPE	2	1	A/N	M	See *4.6.10 Application Type, p. 148*.
MESSAGE DELIMITER	3	1	A/N	M	See *4.6.137 Message Delimiter, p. 192*.
ACQUIRER BIN	4–9	6	N	N	See *4.6.3 Acquirer BIN, p. 141*.
MERCHANT ID NUMBER	10–21	12	N	M	See *4.6.134 Merchant ID Number (MID), p. 191*.
STORE NUMBER	22–25	4	N	M	See *4.6.172 Store Number, p. 208*.
TERMINAL NUMBER	26–29	4	N	M	See *4.6.174 Terminal Number, p. 208*.
DEVICE CODE	30	1	A/N	N	See *4.6.49 Device Code, p. 170*.
INDUSTRY CODE	31	1	A/N	M	See *4.6.119 Industry Code, p. 185*.
CURRENCY CODE	32–34	3	N	N	See *4.6.39 Currency Code, p. 162*.
COUNTRY CODE	35–37	3	N	N	See *4.6.37 Country Code, p. 162*.
MERCHANT ZIP CODE	38–46	9	A/N/S	N	See *4.6.136 Merchant Zip Code, p. 192*.
LANGUAGE INDICATOR	47–48	2	N	N	See *4.6.122 Language Indicator, p. 186*.
TIME ZONE DIFFERENTIAL	49–51	3	N	M	See *4.6.175 Time Zone Differential, p. 208*.
MERCHANT CATEGORY CODE	52–55	4	N	M	See *4.6.133 Merchant Category Code (MCC), p. 191*.
REQUESTED ACI	56	1	A/N	M	See *4.6.152 Requested Authorization Characteristics Indicator (ACI), p. 197*.
TRANSACTION SEQUENCE NUMBER	57–60	4	N	M	See *4.6.186 Transaction Sequence Number, p. 214*.
TRANSACTION CODE	61–62	2	A/N	M	See *4.6.184 Transaction Code, p. 213*.
CARDHOLDER IDENTIFICATION CODE	63	1	A/N/S	M	See *4.6.26 Cardholder Identification Code, p. 155*.
ACCOUNT DATA SOURCE	64	1	A/N/S	M	See *4.6.1 Account Data Source, p. 139*.
CUSTOMER DATA		1–79	A/N/S	M	See *4.6.40 Customer Data, p. 163*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
CARDHOLDER IDENTIFICATION DATA		1–128	A/N/S	C	See *4.6.27 Cardholder Identification Data, p. 155*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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Table 4-4 Authorization Request Group I Fields (Continued)

Field Name	Position	Length	Format	Usage	Value/Description
TRANSACTION AMOUNT		1–12	N	M	See *4.6.182 Transaction Amount, p. 212*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
SECONDARY AMOUNT		1–12	N	C	See *4.6.158 Secondary Amount, p. 205*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
MARKET-SPECIFIC DATA		4	A/N/S	C	See *4.6.126 Market-Specific Data, p. 186*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
CARD ACCEPTOR DATA		40	A/N/S	C	See *4.6.16 Card Acceptor Data, p. 150*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
REVERSAL AND INCREMENTAL TRANSACTION ID		15	A/N	C	See *4.6.157 Reversal and Incremental Transaction ID, p. 204*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
REVERSAL AND CANCEL DATA		30	A/N	C	See *4.6.156 Reversal and Cancel Data, p. 204*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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4.4.2 Authorization Request Group II Fields

Table 4-5 Authorization Request Group II Fields

Field Name	Position	Length	Format	Usage	Value/Description
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
SHARING GROUP		30	A/N	N	See *4.6.165 Sharing Group, p. 207*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
MERCHANT ABA NUMBER	These two fields must either both be present or both be absent.	9	N	N	See *4.6.132 Merchant ABA Number, p. 191*.
MERCHANT SETTLEMENT AGENT NUMBER		4	A/N	N	See *4.6.135 Merchant Settlement Agent Number, p. 191*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
AGENT BANK NUMBER		6	N	N	See *4.6.6 Agent Bank Number, p. 145*.
CHAIN NUMBER		6	N	N	See *4.6.29 Chain Number, p. 159*.
BATCH NUMBER		3	N	N	See *4.6.15 Batch Number, p. 149*.
REIMBURSEMENT ATTRIBUTE		1	A/N	N	See *4.6.150 Reimbursement Attribute, p. 197*.
ORIGINAL PURCHASE DATA		8	MMDDHHMM	C	See *4.6.141 Original Purchase Data, p. 194*.
FIELD SEPARATOR		1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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4.4.3 Authorization Request Group III Fields

Group III consists of one or more subgroups, called versions. These subgroups supply additional miscellaneous information needed for authorization.

Every authorization request must include at least one Group III Version. Group III Version 000 is used when no other version is required for a particular authorization request. Group III Version 000 must not be included if any other Group III Versions are included in the request.

When more than one version is included in Group III, the versions are separated by the ASCII group separator character. The group separator character is shown as <GS> in this document and has the Hex value of '0x1D'.

The <GS> separator is not part of a version's data; it is inserted between Group III Versions. It is not inserted before the first version or after the last version. A Group III with only one version does not contain any group separators.

To receive a particular Group III Version in a response, the Corresponding Group III Version must be included in the request. There are exceptions where Global Payments Exchange returns a mandatory Group III Version in a response that was omitted in the request.

The first field of any Group III Version is the Group III Version Number field. This three-character value indicates how the rest of the version is formatted.

The following sections detail the Group III Versions that are supported on the Global Payments Exchange Host:

4.4.3.1 Group III Version 000 Request: No Addendum Data

Group III Version 000 indicates that no other Group III Versions are included in the authorization request.

Table 4-6 Auth Group III Version 000 Request: No Addendum Data

Field Name	Length	Format	Usage	Value/Description
Group III Version NUMBER	3	N	M	000 See *4.6.115 Group III Version Number, p. 183*.

4.4.3.2 Group III Version 001 Request: Commercial Card Request Indicator

Group III Version 001 is included in an authorization request when the POS device needs to determine if a Visa or Mastercard being used for the transaction is a corporate, purchase, or business card.

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Table 4-7 Auth Group III Version 001 Request: Commercial Card Request Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	001 See *4.6.115 Group III Version Number, p. 183*.
COMMERCIAL CARD REQUEST INDICATOR	4	A/N		See *4.6.35 Commercial Card Request Indicator, p. 161*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.3 Group III Version 007 Request: Card Security Code (CVV2/CVC2/CID)

Group III Version 007 is included in an authorization request to supply the Card Security Code (CVV2/CVC2/CID) to the issuer. This field may also contain the Visa 3D Secure Dynamic Token Verification Value (DTVV) and the AMEX Dynamic Card Security Code (DCSC)

Table 4-8 Auth Group III Version 007 Request: Card Security Code (CVV2/CVC2/CID)

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	007 See *4.6.115 Group III Version Number, p. 183*.
CARD SECURITY CODE	6 or 10	A/N		See *4.6.19 Card Security Code (CVV2/CVC2/CID), p. 152*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.4 Group III Version 011 Request: Chip Condition Code

Group III Version 011 is included in an authorization request to supply the Chip Condition Code to the issuer. The Chip Condition Code is sent in the authorization request when it was necessary to fall back to a magnetic stripe read on an EMV capable terminal and a chip card.

Table 4-9 Auth Group III Version 011 Request: Chip Condition Code

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	011 See *4.6.115 Group III Version Number, p. 183*.
CHIP CONDITION CODE	1	N		See *4.6.30 Chip Condition Code, p. 159*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.5 Group III Version 013 Request: Electronic Benefits Transfer

Group III Version 013 is included in EBT Food Stamp and EBT Cash Benefit transactions.

Table 4-10 Auth Group III Version 013 Request: Electronic Benefits Transfer

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	013 See *4.6.115 Group III Version Number, p. 183*.
FCS ID	7	A/N	C	See *4.6.112 FCS ID, p. 182*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.6 Group III Version 014 Request: Direct Marketing/e-Commerce Indicator

Group III Version 014 is included for Direct Marketing and e-Commerce transactions to identify the type of transaction being authorized. Group III Version 014 is required for all Direct Marketing and e-Commerce transactions processing to the Global Payments Exchange Host.

Table 4-11 Auth Group III Version 014 Request: Direct Marketing/e-Commerce

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	014 See *4.6.115 Group III Version Number, p. 183*.
DIRECT MARKETING/ e-COMMERCE INDICATOR	1	A/N		See *4.6.51 Direct Marketing/e-Commerce Indicator, p. 171*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.7 Group III Version 017 Request: Visa, American Express, and Discover Secure 3D Data

Group III Version 017 is included in an authorization request to supply Visa and Discover CAVV data or American Express token block data.

Table 4-12 Auth Group III Version 017 Request: Visa, American Express, and Discover Secure 3D Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	017 See *4.6.115 Group III Version Number, p. 183*.
DATA BLOCK 1	0 or 40	A/N	C	This is mandatory for American Express. XID for Visa is optional. See *4.6.41 Data Block 1—AMEX Token Data Block A, p. 167*. See *4.6.42 Data Block 1 - Discover TAVV, p. 167*. See *4.6.43 Data Block 1—Visa XID, p. 167*
DATA BLOCK 2	40	A/N	M	If Visa or Discover—CAVV. If American Express—Token Data Block B. See *4.6.46 Data Block 2—Visa CAVV, p. 168*. See *4.6.45 Data Block 2—Discover CAVV, p. 168*. See *4.6.44 Data Block 2—AMEX Token Data Block B, p. 167*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.8 Group III Version 018 Request: Existing Debt Indicator

Group III Version 018 is used for specific MCC codes (6012 and 6051) to qualify for Visa's Debt Repayment Program. Discover also supports the Existing Debt Indicator.

Group III Version 018 must be included in a reversal or void of a previously authorized transaction that included Group III Version 018.

Note: *Group III Version 018 is not to be passed without the explicit direction of Global Payments.*

Table 4-13 Auth Group III Version 018 Request: Existing Debt Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	018 See *4.6.115 Group III Version Number, p. 183*.
EXISTING DEBT INDICATOR	1	A/N		See *4.6.111 Existing Debt Indicator, p. 182*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

Allowed card types for Visa's Debt Repayment program:

Table 4-14 Visa Global Product Availability For Debt Repayment

Visa Card Product	Account Funding Source	Domestic[1]	International[1]
Consumer Debit	D (Debit)	Yes	Yes
Consumer Prepaid	P (Prepaid)	Yes	Yes
Consumer Credit	C (Credit)	No	No
Business Debit	D (Debit)	Yes	Yes
Business Prepaid	P (Prepaid)	Yes	Yes
Business Credit	C (Credit)	No	No
All Corporate and Purchasing Product Debit	D (Debit)	Yes	Yes
All Corporate and Purchasing Product Prepaid	P (Prepaid)	Yes	Yes
All Corporate and Purchasing Product Credit	C (Credit)	No	No
All Products Charge	H (Charge)	No	No
Deferred Debit	R (Deferred Debit)	No	No

1. A domestic transaction is defined as the merchant and issuer being in the same country. All other transactions are defined as international.

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4.4.3.9 Group III Version 019 Request: Mastercard UCAF Data

Group III Version 019 is included in an authorization request to supply Mastercard Universal Cardholder Authentication Field (UCAF) data. This is for Mastercard transactions only. There are two versions of Group III Version 019. The first version is deprecated and must not be used in new development or the next version of current software.

The UCAF Security Protocol Indicator, UCAF Cardholder Authentication Indicator and UCAF Collection Indicator (SLI) must match the UCAF Authentication Data and/or Digital Payment Indicator.

- If only the DSRP cryptogram is sent in the Digital Payment Data field, the SLI must be appropriate for a DSRP cryptogram.
- If the 3D Secure cryptogram is sent in the UCAF Authentication Data field, then the SLI must indicate 3D Secure.
- If both the 3D Secure cryptogram and DSRP cryptograms are sent, the SLI must indicate 3D Secure.

Table 4-15 Auth Group III Version 019 Request (version 1): Mastercard UCAF—Deprecated

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	019 See *4.6.115 Group III Version Number, p. 183*.
UCAF COLLECTION INDICATOR	1	N		See *4.6.189 UCAF Collection Indicator, p. 215*.
UCAF AUTHENTICATION DATA	0–32	A/N/S		See *4.6.187 UCAF Authentication Data, p. 215*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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Table 4-16 Auth Group III Version 019 Request (version 2): Mastercard UCAF

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	019 See *4.6.115 Group III Version Number, p. 183*.
EXTENDED VERSION INDICATOR	1	A		E
UCAF SECURITY PROTOCOL INDICATOR	1	N		See *4.6.190 UCAF Security Protocol Indicator, p. 216*.
UCAF CARDHOLDER AUTHENTICATION INDICATOR	1	N		See *4.6.188 UCAF Cardholder Authentication Indicator, p. 215*.
UCAF COLLECTION INDICATOR	1	N	M	See *4.6.189 UCAF Collection Indicator, p. 215*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
UCAF AUTHENTICATION DATA	0–32	A/N/S	C	See *4.6.187 UCAF Authentication Data, p. 215*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
PROGRAM PROTOCOL	0 or 1	A/N	C	See *4.6.146 Program Protocol, p. 195*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
DIRECTORY SERVER TRANSACTION ID	0 or 36	A/N/S	C	See *4.6.52 Directory Server Transaction ID, p. 171*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
DIGITAL PAYMENT CRYPTOGRAM	0 or 28	A/N/S	C	See *4.6.50 Digital Payment Cryptogram, p. 170*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
REMOTE COMMERCE ACCEPTOR IDENTIFIER	0 or up to 150	A/N/S	C	See *4.6.151 Remote Commerce Acceptor Identifier, p. 197*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

Mastercard supports certain combinations of UCAF Security Protocol Indicator, UCAF Cardholder Authentication, and UCAF Collection Indicator values.

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Table 4-17 Mastercard UCAF Indicator Combinations

Value	Description
210	Present in unauthenticated transactions, or in transactions where an Identity Check merchant has chosen not to undertake Identity Check, or where Identity Check failed authentication and the merchant desires to proceed with the transaction. Also present in transactions with a DTVC.
211	Mastercard Identity Check transaction. UCAF data contains either an Attempts AAV or a Non-Low Risk AAV for Mastercard Identity Check from Smart Authentication.
212	Mastercard Identity Check transaction. UCAF data contains a fully authenticated AAV for Mastercard Identity Check or a Low-Risk AAV for Mastercard Identity Check from Smart Authentication.
214	Mastercard Identity Check where merchant has chosen to share data to generate insights within the authorization (used in Identity Check™ Insights or Ekata transactions).
216	Mastercard Identity Check transaction. Merchant Risk Based Decisioning. This includes European PSD2 Acquirer Exemption transactions
217	Mastercard Identity Check transaction. Merchant Initiated Transactions. **Note:** *Mastercard Identity Check split shipments should be managed as 1 authentication, 1 authorization and multiple clearing records.*
242	Authenticated tokenized transaction with DSRP cryptogram. Transaction is not eligible for fraud-related chargeback by the issuer.
246	Tokenized transaction with DSRP cryptogram.
247	Tokenized Merchant Initiated Transaction.

4.4.3.10 Group III Version 020 Request: Developer ID/Version ID

Group III Version 020 is used to supply the Global Payments Exchange Host with the Developer ID and software Version ID field values for identification purposes. This is required on every request message.

Developer ID and Version ID are assigned by Global Payments. Contact your Global Payments representative for more information.

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Table 4-18 Auth Group III Version 020 Request: Developer ID/Version ID

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	020 See *4.6.115 Group III Version Number, p. 183*.
DEVELOPER ID	6	A/N		See *4.6.48 Developer ID, p. 169*.
VERSION ID	4	A/N		See *4.6.193 Version ID, p. 218*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.11 Group III Version 022 Request: Additional Amounts

Group III Version 022 is included in a request when additional amounts are required to complete a transaction. These transactions include those requiring one or more additional amounts in the request, response, or both.

Transactions that require Group III Version 022 include:

- Healthcare auto-substantiation transactions
- Transactions that allow partial authorization
- Transactions that return an account balance
- Discover Cash at Checkout transactions
- Recurring transactions

Group III Version 022 consists of 20 data fields, each followed by a field separator. The 20 fields consist of four sets of five data elements:

- Account Type
- Amount Type
- Currency Code
- Sign
- Amount

Additionally:

- Zero to four sets of additional data may be included in Group III Version 022.
- Each set of additional data sent to the Host **must** include all five data elements and the five field separators.
- Any unused sets of additional data must consist of only the five field separators at the **end** of Group III Version 022.
- There are no restrictions on the order in which multiple additional amounts appear.

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4.4.3.11.1 Group III Version 022 Request: No Additional Amounts

In the case where no additional amounts are required in a request but additional amounts are required in a **response**, the value in the Group III Version Number field can be sent in the request with:

- The Group III Version Number field only, or
- The Group III Version Number field followed by 20 field separators.

Table 4-19 Auth Group III Version 022 Request: No Additional Amounts

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	022 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.11.2 Group III Version 022 Request: With Additional Amounts

Table 4-20 Auth Group III Version 022 Request: With Additional Amounts

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	022 See *4.6.115 Group III Version Number, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[1]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[1]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—CURRENCY CODE[1]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—SIGN[1]	1	X	C	See *4.6.4.4 Sign, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[1]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[2]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[2]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—CURRENCY CODE[2]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—SIGN[2]	1	X	C	See *4.6.4.4 Sign, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[2]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[3]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[3]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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Table 4-20 Auth Group III Version 022 Request: With Additional Amounts (Continued)

Field Name	Length	Format	Usage	Value/Description
ADDITIONAL AMOUNT—CURRENCY CODE[3]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—SIGN[3]	1	X	C	See *4.6.4.4 Sign, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[3]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See*4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[4]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[4]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—CURRENCY CODE[4]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—SIGN[4]	1	X	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[4]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.12 Group III Version 025 Request: Fee Amount

Group III Version 025 is included when a fee is included in the transaction. Group III Version 025 must not be present for PIN Debit and EBT transactions. See the Fees and Surcharges section of the *Global Payments Integrator's Guide* for more information and rules for fees and surcharges.

Table 4-21 Auth Group III Version 025 Request: Fee Amount

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	025 See *4.6.115 Group III Version Number, p. 183*.
FEE AMOUNT	0 or 9	A/N		Sign and amount with implied decimal See *4.6.113 Fee Amount, p. 182*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.

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Table 4-21 Auth Group III Version 025 Request: Fee Amount (Continued)

GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.13 Group III Version 026 Request: Product Participation Group

Group III Version 026 is included in a request when a POS device can accept an authorization for an amount less than the amount requested by the transaction.

Note: *Inclusion of Version 026 in a transaction requires that a Group III Version 022 also be included, so the amount actually authorized can be returned in the response.*

Table 4-22 Auth Group III Version 026 Request: Product Participation Group

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	026 See *4.6.115 Group III Version Number, p. 183*.
PRODUCT PARTICIPATION GROUP	1	A/N		See *4.6.145 Product Participation Group, p. 194*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.14 Group III Version 028 Request: AMEX Special Use Data

Group III Version 028 is included when an American Express card is used in a card present authorization and a gift card is purchased.

Table 4-23 Auth Group III Version 028 Request: AMEX Special Use Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	028 See *4.6.115 Group III Version Number, p. 183*.
AMEX SPECIAL USE DATA	16	A/N/S	C	See *4.6.8 AMEX Special Use Data, p. 147*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.15 Group III Version 029 Request: Extended AVS Data

Group III Version 029 is sent for American Express transactions that contain Address Verification Data. For American Express, AVS Data in Group 3 Version 029 takes priority over AVS Data sent in the Cardholder Identification Data field.

Table 4-24 Auth Group III Version 029 Request: Extended AVS Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	029 See *4.6.115 Group III Version Number, p. 183*.
CARDHOLDER BILLING POSTAL CODE	5–9	A/N		See *4.6.25 Cardholder Billing Postal Code, p. 154*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
CARDHOLDER BILLING (STREET) ADDRESS	0–20	A/N/S		See *4.6.28 CAVV and AEVV Result Codes, p. 158*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RFU	0	A		Reserved for future use.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RFU	0	A/N		Reserved for future use.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RFU	0	N		Reserved for future use.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
CARDHOLDER BILLING FIRST NAME	0–15	ANS		See *4.6.22 Cardholder Billing First Name, p. 154*.

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Table 4-24 Auth Group III Version 029 Request: Extended AVS Data (Continued)

Field Name	Length	Format	Usage	Value/Description
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
CARDHOLDER BILLING LAST NAME	0–30	ANS		See *4.6.23 Cardholder Billing Last Name, p. 154*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
CARDHOLDER BILLING PHONE NUMBER	0–10	N		See *4.6.24 Cardholder Billing Phone Number, p. 154*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
SHIP-TO POSTAL CODE	0–9	A/N		See *4.6.25 Cardholder Billing Postal Code, p. 154*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
SHIP-TO ADDRESS	0–50	A/N		See *4.6.166 Ship-to Address, p. 207*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RFU	0	A		Reserved for future use.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RFU	0	A/N		Reserved for future use.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
SHIP-TO COUNTRY CODE	0 or 3	N		See *4.6.167 Ship-to Country Code, p. 207*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
SHIP-TO FIRST NAME	0–15	A		See *4.6.168 Ship-to First Name, p. 207*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
SHIP-TO LAST NAME	0–30	A		See *4.6.169 Ship-to Last Name, p. 207*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
SHIP-TO PHONE NUMBER	0–10	N		See *4.6.170 Ship-to Phone Number, p. 207*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.16 Group III Version 030 Request: AMEX Merchant Name/Location Data

Group III Version 030 is included in a request sent by an AMEX OptBlue Payment Service Provider.

Table 4-25 Auth Group III Version 030 Request: AMEX Merchant Name/Location Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	030 See *4.6.115 Group III Version Number, p. 183*.
AMEX MERCHANT NAME/LOCATION DATA	varies	A/N/S	C	See *4.6.7 AMEX Merchant Name/Location Data, p. 146*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.17 Group III Version 031 Request: Visa Checkout Indicator (VCIND)

Group III Version 031 is included in an authorization request to indicate Visa Checkout was used.

Table 4-26 Auth Group III Version 031 Request: Visa Checkout Indicator (VCIND)

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	031 See *4.6.115 Group III Version Number, p. 183*.
VISA CHECKOUT INDICATOR (VCIND)	5	A/N		See *4.6.194 Visa Account Funding Source, p. 218*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.18 Group III Version 037 Request: Real Time Substantiation

Group III Version 037 is included in a request for transactions for Healthcare auto-substantiation purchases.

Table 4-27 Auth Group III Version 037 Request: Real Time Substantiation

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	037 See *4.6.115 Group III Version Number, p. 183*.
REAL TIME SUBSTANTIATION	1	N		See *4.6.147 Real Time Substantiation, p. 196*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.19 Group III Version 048 Request: Recurring Data

Group III Version 048 is included in a Recurring Bill Payment transaction. This is used for Mastercard recurring data that may be included in the response.

Table 4-28 Auth Group III Version 048 Request: Recurring Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	048 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.20 Group III Version 051 Request: Visa Transaction Advisor eCommerce Score

Group III Version 051 may be included for merchants enrolled in the Visa Transaction Advisor eCommerce Scoring Service. The Visa Transaction Advisor eCommerce Score will be returned in the response if it is included in the request.

Table 4-29 Group III Version 051 Request: Visa Transaction Advisor eCommerce Score

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	051 See *4.6.115 Group III Version Number, p. 183*.
CNP RISK SCORING SERVICE INDICATOR	1	N		See *4.6.33 CNP Risk Scoring Service Indicator, p. 160*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.21 Group III Version 055 Request: EMV Data

Group III Version 055 is included in contact and contactless chip card transactions. Group III Version 055 is not included in reversals except for the case when the transaction is being reversed due to the chip card declining a transaction that was approved by the issuer. Group III Version 055 consists of the Group III Version Number field and a series of fields consisting of tag, length, and value (TLV) subfields and a field separator. The TLV fields may be in any order following the Group III Version Number.

The length subfield describes the actual length of the value subfield. The length subfield may be one or more bytes. If bit 8 of the most significant byte is set to '0', the length subfield consists of one byte. Bits 7 to 1 code the number of bytes of the value subfield. If bit 8 of the most significant byte is set to '1', bits 7 to '1' code the number of subsequent bytes in the length subfield. The subsequent bytes in the length subfield code an integer representing the number of bytes in the value subfield.

Refer to the *Global Payments Integrator's Guide* for more information such as complete definition of fields, usage conditions and examples.

Table 4-30 Auth Group III Version 055 Request: EMV Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	055 See *4.6.115 Group III Version Number, p. 183*.
EMV TLV DATA	varies	TLV	M	See *4.6.107 EMV TLV Data, p. 181*

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Table 4-30 Auth Group III Version 055 Request: EMV Data

Field Name	Length	Format	Usage	Value/Description
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.22 Group III Version 056 Request: Message Reason Code

Group III Version 056 is included in an authorization request to indicate the type of merchant initiated transaction or a deferred authorization. Group III Version 056 must be omitted for TRAN CODES other than 56 unless the Message Reason Code indicates a deferred authorization (5206).

Table 4-31 Auth Group III Version 056 Request: Message Reason Code

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	056 See *4.6.115 Group III Version Number, p. 183*.
MESSAGE REASON CODE	4	A/N	C	See *4.6.138 Message Reason Code, p. 192*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.23 Group III Version 062 Request: Global Payments Data Group Extension

Group III Version 062 is used for Global Payments specific data elements. Group III Version 062 may contain one or more data elements. Each data element is defined by a tag number and tag data.

Table 4-32 Auth Group III Version 062 Request: Global Payments Data Group Extension

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	062 See *4.6.115 Group III Version Number, p. 183*.
OFFLINE APPROVAL CODE	9	A/N	C	See *4.6.118 HPS Tag Number, p. 185* and *4.6.140 Offline Approval Code, p. 194*.
UNIQUE DEVICE ID	7	A/N	C	See *4.6.118 HPS Tag Number, p. 185* and *4.6.191 Unique Device ID, p. 216*.
RESPONSE CODE	5	A/N	C	See *4.6.118 HPS Tag Number, p. 185* and *4.6.153 Response Code, p. 198*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.24 Group III Version 064 Request: Wallet ID

Group III Version 064 is included in an authorization request to supply the Wallet ID of the wallet provider for transactions submitted using wallets.

Table 4-33 Auth Group III Version 064 Request: Wallet ID

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	064 See *4.6.115 Group III Version Number, p. 183*.
WALLET ID	3	A/N	M	See *4.6.197 Wallet ID, p. 219*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.25 Group III Version 067 Request: Transaction Amount Indicator

Group III Version 067 is included in an authorization request to indicate whether the transaction amount is estimated or final. If the Transaction Amount Indicator is set to 'F', the settlement amount must match the authorized transaction amount. AMEX does not permit a partial reversal of a final authorization.

All new POS applications and updates to POS applications must include the capability to send and receive Group III Version 067.

Note: *Do not include Group III Version 067 in Account Verification, Balance Inquiry, or Product Eligibility Inquiry / Product Status Inquiry transactions.*

Table 4-34 Auth Group III Version 067 Request: Transaction Amount Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	067 See *4.6.115 Group III Version Number, p. 183*.
TRANSACTION AMOUNT INDICATOR	1	A/N	C	See *4.6.183 Transaction Amount Indicator, p. 212*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.26 Group III Version 068 Request: Fraud Enhanced Data

Group III Version 068 is included in Discover transactions that contain Fraud Enhanced Data. Group III Version 068 Fraud Enhanced Data is mandatory when the Registered User Indicator field is 'Y'. If the Registered User Indicator field is 'N', Group III Version 068 is optional.

Table 4-35 Auth Group III Version 068 Request: Fraud Enhanced Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	068 See *4.6.115 Group III Version Number, p. 183*.
REGISTERED USER INDICATOR	1	A		See *4.6.149 Registered User Indicator, p. 196*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
LAST REGISTERED USER PROFILE DATE CHANGE	8	N		See *4.6.123 Last Registered User Profile Date Change, p. 186*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.27 Group III Version 090 Request: EMV Parameter Download (PDL) Notification

Group III Version 090 is mandatory in authorization requests (TRAN CODE = 54, 56, 5C, 93, and 94) for EMV capable terminals.

Table 4-36 Auth Group III Version 090 Request: EMV PDL Notification

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	090 See *4.6.115 Group III Version Number, p. 183*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.28 Group III Version 091 Request: EMV Parameter Download (PDL)

Group III Version 091 is included in authorization requests for an EMV parameter download.

Table 4-37 Auth Group III Version 091 Request: EMV PDL

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	091 See *4.6.115 Group III Version Number, p. 183*.
EMV PDL PARAMETER TYPE	2	N	C	See *4.6.78 EMV PDL Parameter Type, p. 176*.
EMV PDL TABLE ID	2	N	C	See *4.6.82 EMV PDL Table-ID, p. 177*.
EMV PDL CARD TYPE	2	A/N	C	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL PARAMETER VERSION/TABLE VERSION	3	A/N	C	See *4.6.79 EMV PDL Parameter Version or Table Version, p. 177*.
EMV PDL BLOCK SEQUENCE NUMBER	2	N	C	See *4.6.61 EMV PDL Block Sequence Number, p. 173*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.29 Group III Version 092 Request: Token Data

Group III Version 092 is mandatory for POS applications that support Token data.

Table 4-38 Auth Group III Version 092 Request: Token Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	092 See *4.6.115 Group III Version Number, p. 183*.
TOKEN REQUESTOR ID	0 or 11	N	C	See *4.6.180 Token Requestor ID, p. 211*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
TOKEN ASSURANCE METHOD	0 or 2	A/N	C	See *4.6.178 Token Assurance Method, p. 210*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
TOKEN ACTION INDICATOR	0 or 1	A/N	C	See *4.6.177 Token Action Indicator, p. 210*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
PAN EXPIRATION DATE	0 or 4	N	C	See *4.6.142 PAN Expiration Date, p. 194*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184.*

4.4.3.30 Group III Version 093 Request: Card Brand Network Transaction ID

Group III Version 093 is included in an authorization request to supply the Card Brand Network Transaction ID for merchant initiated transactions and to request the Card Brand Network Transaction ID and/or Mastercard Transaction Link Identifier be returned in the response.

Table 4-39 Auth Group III Version 093 Request: Card Brand Network Transaction ID

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	093 See *4.6.115 Group III Version Number, p. 183*.
CARD BRAND NETWORK TRANSACTION ID	0 up to 15	A/N	C	See *4.6.17 Card Brand Network Transaction ID, p. 151*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
CARD BRAND NETWORK ASSIGNED TRANSACTION ID	0 up to 16	A/N	C	See *4.6.18 Card Brand Network Assigned Transaction ID, p. 152*
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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Table 4-39 Auth Group III Version 093 Request: Card Brand Network Transaction ID

MASTERCARD TRANSACTION LINK IDENTIFIER	up to 22	A/N	C	Contains the Mastercard Transaction Link Identifier (Lifecycle). See *4.6.131 Mastercard Transaction Link Identifier (Lifecycle TLID), p. 190*
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.31 Group III Version 094 Request: Credential on File Indicator

Group III Version 094 is included in an authorization request to indicate a cardholder is giving the merchant permission to keep their credentials on file. This is applicable for transactions with a TRAN CODE of either 54, 56, or 58.

Group III Version 094 must be sent **only** under two conditions:

1. Upon cardholder granting permission for the merchant to store their credentials on file if a transaction is sent up at that time. Or, when the first transaction is sent after permission is granted. An example might be the first time a cardholder makes a purchase on a website and authorizes the merchant to store the card data for future use.
2. When an unscheduled merchant initiated transaction is sent. For example, when a cardholders account balance is automatically replenished when it falls below a predetermined value. Examples would be to top up an account like a toll tag, mobile phone or school lunch account.

Table 4-40 Auth Group III Version 094 Request: Credential On File Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	094 See *4.6.115 Group III Version Number, p. 183*.
CREDENTIAL ON FILE INDICATOR	1	A/N		See *4.6.38 Credential on File Indicator, p. 162*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.32 Group III Version 095 Request: Payment Account Reference Field

Group III Version 095 is included to indicate the Payment Account Reference data is requested in the response.

Table 4-41 Auth Group III Version 095 Request: Payment Account Reference

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	C	095 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>		See *4.6.116 Group Separator, p. 184*.

4.4.3.33 Group III Version 096 Request: Decline Category

Group III Version 096 is included in an authorization request to request the Decline Category be returned in the response.

Table 4-42 Auth Group III Version 096 Request: Decline Category

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	096 See *4.6.115 Group III Version Number, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.34 Group III Version 097 Request: Mastercard Cardholder/Merchant Initiated Transaction Indicator

Group III Version 097 is included in an authorization request to indicate a Mastercard tokenized, PAN based e-commerce, or credential-on-file transaction was initiated by the cardholder or the merchant.

Table 4-43 Auth Group III Version 097 Request: Decline Category

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	097 See *4.6.115 Group III Version Number, p. 183*.
CIT/MIT INDICATOR	4	AN	M	See *4.6.31 CIT/MIT Indicator, p. 159*
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.4.3.35 Group III Version 098 Request: Generic Request Data

Group III Version 098 is included in an authorization request to supply Generic Data in TLV (tag, length, value) format. It is also used to indicate the POS is capable of parsing Group III Version 098 in a response.

Mastercard service location data (tags 001, 002, 003, and 004) are sent when the merchant's primary business location does not coincide with the location the transaction occurred or service was rendered. Service location is determined at the time of interaction and is the location of the physical customer interaction with the merchant. Mastercard service location geographic coordinates (tag 006) may optionally be provided instead of, or in addition to, the other service location data tags.

The Mastercard Payment Gateway Identifier (tag 005) must be sent in all authorization transactions when supplied by Global Payments to the payment gateway provider.

Examples of when to send Service Location data (tags 001, 002, 003, and 004) in Group III Version 098 Generic Data include:

Table 4-44 Group III Version 098 Generic Data Mastercard Service Location Data Examples

Location	Description
Variable location	Service location at the time of interaction: The location of the physical customer interaction with the merchant.
E-commerce: electric vehicle charging	Location of the charging station.
E-commerce: In-store pickup	Merchant store location: The location of the merchant store.
Takeout dispatchers	Seller store location: The location of the restaurant.
Travel and rental reseller/booking	Place of service or point of origin: The location where services are consumed or the starting location of transport.
Ride-hailing	Place of service or point of origin: The location where services are consumed or the starting location of transport.
On-board transit	Place of service or point of origin: The location where services are consumed or the starting location of transport.

Table 4-45 Auth Group III Version 098: Generic Request Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	098 See *4.6.115 Group III Version Number, p. 183*.

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Field Name	Length	Format	Usage	Value/Description
TAG - SERVICE LOCATION CITY NAME	3	N	C	001
LENGTH - SERVICE LOCATION CITY NAME	3	N	C	Length of Service Location City Name data field.
VALUE - SERVICE LOCATION CITY NAME	up to 13	A/N/S	C	Service Location City Name data field. See *4.6.159 Service Location City Name, p. 205*
TAG - SERVICE LOCATION COUNTRY SUBDIVISION	3	N	C	002
LENGTH - SERVICE LOCATION COUNTRY SUBDIVISION	3	N	C	Length of Service Location Country Subdivision data field.
VALUE - SERVICE LOCATION COUNTRY SUBDIVISION	3	A/N/S	C	See *4.6.161 Service Location Country Subdivision, p. 206*.
TAG - SERVICE LOCATION COUNTRY CODE	3	N	C	003
LENGTH - SERVICE LOCATION COUNTRY CODE	3	N	C	Length of Service Location Country Code data field.
VALUE - SERVICE LOCATION COUNTRY CODE	3	A/N/S	C	See *4.6.160 Service Location Country Code, p. 205*.
TAG - SERVICE LOCATION POSTAL CODE	3	N	C	004
LENGTH - SERVICE LOCATION POSTAL CODE	3	N	C	Length of Service Location Postal Code data field (up to 10).
VALUE - SERVICE LOCATION POSTAL CODE	up to 10	A/N/S	C	See *4.6.163 Service Location Postal Code, p. 206*.
TAG - MASTERCARD PAYMENT GATEWAY ID	3	N	C	005
LENGTH - MASTERCARD PAYMENT GATEWAY ID	3	N	C	Length of Mastercard Payment Gateway ID field.
VALUE - MASTERCARD PAYMENT GATEWAY ID	up to 11	N	C	See *4.6.130 Mastercard Payment Gateway ID, p. 190*.
TAG - SERVICE LOCATION GEOGRAPHIC COORDINATES	3	N	O	006

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Field Name	Length	Format	Usage	Value/Description
LENGTH - SERVICE LOCATION GEOGRAPHIC COORDINATES	3	N	O	Length of Service Location Geographic Coordinates field.
VALUE - SERVICE LOCATION GEOGRAPHIC COORDINATES	up to 20	NS	O	See *4.6.162 Service Location Geographic Coordinates, p. 206*
TAG - MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR	3	N	C	007
LENGTH - MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR	3	N	C	Length of Mastercard One Credential Exclusion Indicator field.
VALUE - MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR	1	AN	C	See *4.6.129 Mastercard One Credential Exclusion Indicator, p. 190*
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.4.3.36 Group III Version 099 Request: Generic Response Data

Group III Version 099 is included to indicate the Generic Response Data is requested in the response.

Table 4-46 Auth Group III Version 099 Request: Generic Response Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	C	099 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>		See *4.6.116 Group Separator, p. 184*.

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4.5 AUTHORIZATION RESPONSE RECORD FORMAT STRUCTURE

The authorization response record consists of the concatenation of the fields from two or three groups. The first field is always the Record Format field from Group I, as defined in *Table 4-47*.

- If it has a value of 'E' or 'Q', the response consists of only the fields from Group I and Group III.
- If it has a value of 'U', the response consists of the fields from Group I, Group II and Group III.

No intervening character is inserted between the Groups.

Fields that are returned conditionally are always followed by a field containing the ASCII field separator. A field separator character is represented by <FS> in this document. The <FS> character has a Hex value of '0x1C'. Field separators are used to determine if a conditional field is present or absent. If a field separator is found in the first position of conditional field, the conditional field is not present.

A field containing a variable length value is always followed by a field separator. This is used to determine the length of the preceding variable length field.

The first 16 fields are at fixed positions in an authorization response. The positions of the remaining fields may vary. See *4.6.148 Record Format, p. 196* for record format descriptions.

The POS application must ignore any unexpected data in the response record.

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4.5.1 Authorization Response Group I Fields

Table 4-47 Auth Group I Authorization Response Fields

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *4.6.148 Record Format, p. 196*.
APPLICATION TYPE	2	1	N	M	See *4.6.10 Application Type, p. 148*.
MESSAGE DELIMITER	3	1	A/N	M	See *4.6.137 Message Delimiter, p. 192*.
RETURNED ACI	4	1	A/N/S	M	See *4.6.155 Returned Authorization Characteristics Indicator (ACI), p. 203*.
STORE NUMBER	5–8	4	N	M	See *4.6.172 Store Number, p. 208*.
TERMINAL NUMBER	9–12	4	N	M	See *4.6.174 Terminal Number, p. 208*.
AUTHORIZATION SOURCE CODE	13	1	A/N/S	M	See *4.6.13 Authorization Source Code, p. 149*.
TRANSACTION SEQUENCE NUMBER	14–17	4	N	M	See *4.6.186 Transaction Sequence Number, p. 214*.
RESPONSE CODE	18–19	2	A/N	M	See *4.6.153 Response Code, p. 198*.
AUTHORIZATION CODE	20–25	6	A/N/S	M	See *4.6.11 Authorization Code, p. 148*.
LOCAL TRANSACTION DATE	26–31	6	MMDDYY	M	See *4.6.124 Local Transaction Date, p. 186*.
LOCAL TRANSACTION TIME	32–37	6	HHMMSS	M	See *4.6.125 Local Transaction Time, p. 186*.
AUTHORIZATION RESPONSE TEXT	38–53	16	A/N/S	M	See *4.6.12 Authorization Response Text, p. 149*.
AVS RESULT CODE	54	1	A/N	M	See *4.6.5 Address Verification (AVS) Result Code, p. 144*.
RETRIEVAL REFERENCE NUMBER	55–66	12	A/N/S	M	See *4.6.154 Retrieval Reference Number, p. 203*.
MARKET-SPECIFIC DATA	67	1	A/N/S	M	See *4.6.126 Market-Specific Data, p. 186*.
TRANSACTION IDENTIFIER	68–82	15	A/N	C	See *4.6.185 Transaction Identifier, p. 214*.
FIELD SEPARATOR	83	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
VALIDATION CODE	84–88	4	A/N/S	C	See *4.6.192 Validation Code, p. 218*.
FIELD SEPARATOR	88	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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4.5.2 Authorization Response Group II Fields

Table 4-48 Auth Group II Authorization Response Fields

Field Name	Length	Format	Usage	Value/Description
KEY SET IDENTIFIER	6	A/N	M	See *4.6.121 Key Set Identifier (KSID), p. 186*.
HOST MESSAGE IDENTIFIER	8	A/N		See *4.6.117 Host Message Identifier, p. 185*.
SYSTEM TRACE AUDIT NUMBER	6	N		See *4.6.173 System Trace Audit Number, p. 208*.
NETWORK ID CODE	1	A/N		See *4.6.139 Network ID Code, p. 193*.
SETTLEMENT DATE	4	MMDD		See *4.6.164 Settlement Date, p. 206*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.

4.5.3 Authorization Response Group III Fields

Group III consists of one or more subgroups, called Versions. These subgroups return additional miscellaneous information needed for authorization.

Every authorization response includes at least one Group III Version. Group III Version 000 is used when no other Version is returned in a particular authorization response. Group III Version 000 is not included, if any other Group III Versions are included in the response.

When more than one Version is included in Group III, the Versions are separated by the ASCII group separator character. The group separator character is shown as <GS> in this document and has the Hex value of '0x1D'.

The <GS> separator is not part of a Version's data; it is inserted between Group III Versions. It is not inserted before the first Version or after the last Version. A Group III with only one Version does not contain any group separators.

A POS device must be prepared for a Group III Version in an authorization response corresponding to each Group III Version included in the authorization request, but must not depend on this behavior. Some empty Group III Versions are suppressed due to issues with legacy devices. In some cases, Global Payments Exchange will return a mandatory Group III Version in a response that was omitted in the request.

No assumption must be made by a POS device regarding the order in which Group III Versions are returned. Any Group III Version a POS device is unprepared to handle must be skipped by scanning forward in the response message for a group separator or the end of the response message.

The first field of any Group III Version is the Group III Version Number. This three-character value indicates how the rest of the Version is formatted.

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The following sections detail the Group III Versions that can be returned by the Global Payments Exchange Host:

4.5.3.1 Group III Version 000 Response: No Addendum Data

Group III Version 000 indicates that no other Group III Versions are included in the authorization response.

Table 4-49 Auth Group III Version 000 Response: No Addendum Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	000 See *4.6.115 Group III Version Number, p. 183*.

4.5.3.2 Group III Version 001 Response: Commercial Card Response Indicator

Group III Version 001 is returned in an authorization response when the corresponding authorization request includes a Group III Version 001. The inclusion of this version indicates the POS device needs to determine if a Visa or Mastercard being used for the transaction is a corporate, purchase, or business card.

Table 4-50 Auth Group III Version 001 Response: Commercial Card Response Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	001 See *4.6.115 Group III Version Number, p. 183*.
COMMERCIAL CARD RESPONSE INDICATOR	1	A/N		See *4.6.36 Commercial Card Response Indicator, p. 162*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.3 Group III Version 007 Response: Card Security Code Result Code (CVV2/CVC2/CID)

Group III Version 007 is returned in an authorization response to report the result of verifying the Card Security Code (CVV2/CVC2/CID) supplied in the authorization request.

Table 4-51 Auth Group III Version 007 Response: Card Security Code Result Code

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	007 See *4.6.115 Group III Version Number, p. 183*.
CARD SECURITY CODE RESULT CODE	1	A/N		See *4.6.20 Card Security Code Result Code (CVV2/CVC2/CID), p. 153*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.4 Group III Version 013 Response: Electronic Benefits Transfer

Group III Version 013 is returned in an authorization response for an Electronic Benefit Transaction to supply the available balance of the account.

Table 4-52 Auth Group III Version 013 Response: Electronic Benefits Transfer

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	013 See *4.6.115 Group III Version Number, p. 183*.
AVAILABLE BALANCE	12	N		See *4.6.14 Available Balance, p. 149*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.5 Group III Version 014 Response: Direct Marketing/e-Commerce

Group III Version 014 may or may not be returned for Direct Marketing and e-Commerce transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-53 Auth Group III Version 014 Response: Direct Marketing/e-Commerce

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	014 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.6 Group III Version 017 Response: Visa, American Express, and Discover Secure 3D Data

Group III Version 017 is included in an authorization response when the corresponding authorization request includes Group III Version 017.

Table 4-54 Auth Group III Version 017 Response: Visa, American Express, and Discover Secure 3D Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	017 See *4.6.115 Group III Version Number, p. 183*.
CAVV RESULTS CODE	0 or 1	A/N	M	Visa, American Express and Discover response only. See *4.6.28 CAVV and AEVV Result Codes, p. 158*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.7 Group III Version 018 Response: Existing Debt Indicator

Group III Version 018 may or may not be returned for transactions with an Existing Debt Indicator. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-55 Auth Group III Version 018 Response: Existing Debt Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	018 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.8 Group III Version 019 Response: Mastercard UCAF Data

Group III Version 019 is included in an authorization response when the corresponding authorization request includes Group III Version 019.

Table 4-56 Auth Group III Version 019 Response: Mastercard UCAF Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	019 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.9 Group III Version 020 Response: Developer ID/Version ID

Group III Version 020 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-57 Auth Group III Version 020 Response: Developer ID/Version ID

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	020 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.10 Group III Version 022 Response: Additional Amounts

Group III Version 022 is returned in a response when additional amounts are required to complete a transaction. Any transaction that includes this Group III Version in the request receives one in the response, even if there are no additional amounts to be returned. Additional amounts that may be returned in an authorization response include:

- Partially authorized amount
- Original amount (for partially authorized transactions)
- Account balance

Group III Version 022 consists of 20 data fields, each followed by a field separator.
The 20 fields = four sets of these five data elements:

- Account Type
- Amount Type
- Currency Code
- Sign
- Amount

Additionally:

- Zero to four sets of additional data may be included in the Group III Version.
- Each set of additional data received from the Host **will** include all five data elements and the five field separators.
- Any unused sets of additional data will each consist of only the five field separators at the **end** of the Group III Version.
- No assumptions should be made on the order in which multiple additional amounts appear.

Table 4-58 Auth Group III Version 022 Response: Additional Amounts

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	022 See *4.6.115 Group III Version Number, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[1]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[1]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—CURRENCY CODE[1]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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Table 4-58 Auth Group III Version 022 Response: Additional Amounts (Continued)

Field Name	Length	Format	Usage	Value/Description
ADDITIONAL AMOUNT—SIGN[1]	1	X	C	See *4.6.4.4 Sign, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[1]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[2]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[2]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—CURRENCY CODE[2]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—SIGN[2]	1	X	C	See *4.6.4.4 Sign, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[2]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[3]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[3]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—CURRENCY CODE[3]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—SIGN[3]	1	X	C	See *4.6.4.4 Sign, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[3]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—ACCOUNT TYPE[4]	2	N	C	See *4.6.4.1 Account Type, p. 141*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—AMOUNT TYPE[4]	2	N	C	See *4.6.4.2 Amount Type, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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Table 4-58 Auth Group III Version 022 Response: Additional Amounts (Continued)

Field Name	Length	Format	Usage	Value/Description
ADDITIONAL AMOUNT—CURRENCY CODE[4]	3	N	C	See *4.6.4.3 Currency Code, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT—SIGN[4]	1	X	C	See *4.6.4.4 Sign, p. 142*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ADDITIONAL AMOUNT[4]	12	N	C	See *4.6.4.5 Amount, p. 143*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.11 Group III Version 025 Response: Surcharge Amount

Group III Version 025 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device should be prepared to parse past it when it is present.

Table 4-59 Auth Group III Version 025 Response: Surcharge Amount

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	025 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.12 Group III Version 026 Response: Product Participation Group

Group III Version 026 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-60 Auth Group III Version 026 Response: Product Participation Group

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	026 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.13 Group III Version 028 Response: AMEX Special Use Data

Group III Version 028 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-61 Auth Group III Version 028 Response: AMEX Special Use Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	028 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.14 Group III Version 029 Response: Extended AVS Data

Group III Version 029 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-62 Auth Group III Version 029 Response: Extended AVS Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	029 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.15 Group III Version 030 Response: AMEX Merchant Name/Location

Group III Version 030 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-63 Auth Group III Version 030 Response: AMEX Merchant Name/Location

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	030 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.16 Group III Version 031 Response: Visa Checkout Indicator (VCIND)

Group III Version 031 is returned empty.

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Table 4-64 Auth Group III Version 031 Response: Visa Checkout Indicator (VCIND)

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	C	031 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>		See *4.6.116 Group Separator, p. 184*.

4.5.3.17 Group III Version 037 Response: Real Time Substantiation

Group III Version 037 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-65 Auth Group III Version 037 Response: Real Time Substantiation

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	037 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.18 Group III Version 048 Response: Mastercard Authorization Optimization Service Data (Merchant Advice Code)

Group III Version 048 may contain additional data returned by the Mastercard Authorization Optimization Service for Mastercard, Maestro, and Mastercard Debit transactions.

Table 4-66 Mastercard Authorization Optimization Service Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	048 See *4.6.115 Group III Version Number, p. 183*.
MASTERCARD MERCHANT ADVICE CODE	2	N	M	See *4.6.127 Mastercard Merchant Advice Code, p. 188*
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.19 Group III Version 051 Response: CNP Risk Scoring Service Data

Group III Version 051 may contain the Visa Transaction Advisor eCommerce Scoring Service Risk Score. The Visa Transaction Advisor eCommerce Score will be returned in the response if it is included n the request and a Risk Score.

Table 4-67 Group III Version 051 Response: Visa Transaction Advisor eCommerce Score

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	051 See *4.6.115 Group III Version Number, p. 183*.
RFU	0	A/N		Reserved for future use
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RFU	0	A/N		Reserved for future use
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RFU	0	A/N		Reserved for future use
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
CNP RISK SCORE	0-3	N		May not be present See *4.6.32 CNP Risk Score, p. 160*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
RISK SCORE REASON/CONDITION CODE	0-2	A/N/S		May not be present See *4.6.34 CNP Risk Score Reason/Condition Code, p. 160*
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.20 Group III Version 055 Response: EMV Data

Group III Version 055 may be included in all responses for contact and contactless chip card transactions. Group III Version 055 consists of the Group III Version Number field and a series of fields consisting of tag, length, and value (TLV) subfields. The TLV fields may be in any order following the Group III Version Number.

Table 4-68 Auth Group III Version 055 Response: EMV Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	055 See *4.6.115 Group III Version Number, p. 183*.
ISSUER AUTHENTICATION DATA		TLV	O	Tag 91
ISSUER SCRIPT TEMPLATE 1		TLV	O	Tag 71

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Table 4-68 Auth Group III Version 055 Response: EMV Data (Continued)

Field Name	Length	Format	Usage	Value/Description
ISSUER SCRIPT TEMPLATE 2		TLV	O	Tag 72
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.21 Group III Version 056 Response: Message Reason Code

Group III Version 056 is returned empty.

Table 4-69 Auth Group III Version 056 Response: Message Reason Code

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	056 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.22 Group III Version 062 Response: Global Payments Data Group Extension

Group III Version 062 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

Table 4-70 Auth Group III Version 062 Response: Global Payments Data Group Extension

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	062 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.23 Group III Version 064 Response: Wallet ID

Group III Version 064 is included in an authorization response when Group III Version 064 was in the request and is always empty.

Table 4-71 Auth Group III Version 064 Response: Wallet ID

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	064 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.24 Group III Version 067 Response: Transaction Amount Indicator

Group III Version 067 is returned empty.

Table 4-72 Auth Group III Version 067 Response: Transaction Amount Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	067 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.25 Group III Version 068 Response: Fraud Enhanced Data

Group III Version 068 may or may not be returned for transactions. There are no data fields within this Group III Version, so the POS device must be prepared to parse past it when it is present.

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Table 4-73 Auth Group III Version III 068 Response: Fraud Enhanced Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	068 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.26 Group III Version 090 Response: EMV Parameter Download (PDL) Notification

Group III Version 090 is included in an authorization response when the corresponding authorization request includes Group III Version 090. The EMV Download Parameter Notification Flag indicates whether the EMV capable POS terminal needs to perform an EMV parameter download.

- If an EMV Parameter Download is required, the EMV Parameter Download Notification Flag will be included in the response and will be set to a value of 'Y' approximately once per day.
- If an EMV Parameter Download is not required, or if the EMV Parameter Download Flag has been sent in the previous day, an empty Group III Version 090 will be sent in the response.

Table 4-74 Auth Group III Version 090 Response: EMV PDL Notification

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	090 See *4.6.115 Group III Version Number, p. 183*.
EMV PARAMETER DOWNLOAD NOTIFICATION FLAG	1	A	C	See *4.6.54 EMV Parameter Download Notification Flag, p. 171*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.27 Group III Version 091 Response: EMV Parameter Download (PDL)

Group III Version 091 is included in an authorization response when the corresponding authorization request includes Group III Version 091.

Table 4-75 Auth Group III Version 091 Response: EMV PDL—Table 10

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	091 See *4.6.115 Group III Version Number, p. 183*.

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Table 4-75 Auth Group III Version 091 Response: EMV PDL—Table 10 (Continued)

Field Name	Length	Format	Usage	Value/Description
EMV PDL PARAMETER VERSION	3	A/N	M	*4.6.79 EMV PDL Parameter Version or Table Version, p. 177*.
EMV PDL BLOCK SEQUENCE NUMBER	2	N	M	See *4.6.61 EMV PDL Block Sequence Number, p. 173*.
EMV PDL TABLE ID	2	N	M	See *4.6.82 EMV PDL Table-ID, p. 177*.
EMV PDL CARD TYPE	2	N	M	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL END-OF-TABLE FLAG	1	A/N	M	See *4.6.73 EMV PDL End-Of-Table Flag, p. 175*.
EMV PDL ENABLED	1	A/N	M	See *4.6.72 EMV PDL Enabled, p. 175*.
EMV PDL TABLE ID 30 VERSION	3	A/N	M	See *4.6.84 EMV PDL Table-ID 30 Version, p. 178*.
EMV PDL TABLE ID 30 FLAG	1	A/N	M	See *4.6.83 EMV PDL Table-ID 30 Flag, p. 177*.
EMV PDL NUMBER OF CARD TYPES	2	N	M	See *4.6.77 EMV PDL Number of Card Types, p. 176*.
The following field will be repeated EMV PDL Number Of Card Types times.				
EMV PDL CARD TYPE	2	N	C	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL TABLE ID 40 VERSION	3	A/N	C	See *4.6.86 EMV PDL Table-ID 40 Version, p. 178*.
EMV PDL TABLE ID 40 FLAG	1	A/N	C	See *4.6.85 EMV PDL Table-ID 40 Flag, p. 178*.
EMV PDL TABLE ID 50 VERSION	3	A/N	C	See *4.6.88 EMV PDL Table-ID 50 Version, p. 178*.
EMV PDL TABLE ID 50 FLAG	1	A/N	C	See *4.6.87 EMV PDL Table-ID 50 Flag, p. 178*.
EMV PDL TABLE ID 60 VERSION	3	A/N	C	See *4.6.90 EMV PDL Table-ID 60 Version, p. 178*.
EMV PDL TABLE ID 60 FLAG	1	A/N	C	See *4.6.89 EMV PDL Table-ID 60 Flag, p. 178*.

Table 4-76 Auth Group III Version 091 Response: EMV PDL—Table 30 (Terminal Data)

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	091 See *4.6.115 Group III Version Number, p. 183*.
EMV PDL TABLE VERSION	3	A/N	M	See *4.6.79 EMV PDL Parameter Version or Table Version, p. 177*.
EMV PDL BLOCK SEQUENCE NUMBER	2	N	M	See *4.6.61 EMV PDL Block Sequence Number, p. 173*.
EMV PDL TABLE ID	2	N	M	See *4.6.82 EMV PDL Table-ID, p. 177*.

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Table 4-76 Auth Group III Version 091 Response: EMV PDL—Table 30 (Terminal Data) (Continued)

Field Name	Length	Format	Usage	Value/Description
EMV PDL CARD TYPE	2	N	M	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL END-OF-TABLE FLAG	1	A/N	M	See *4.6.73 EMV PDL End-Of-Table Flag, p. 175*.
Table 30 Data				
EMV PDL TABLE DATA BLOCK LENGTH	3	N	C	See *4.6.81 EMV PDL Table Data Block Length, p. 177*.
EMV PDL TERMINAL TYPE	2	N	C	See *4.6.103 EMV PDL Terminal Type, p. 180*.
EMV PDL ADDITIONAL TERMINAL CAPABILITIES	10	A/N	C	See *4.6.55 EMV PDL Additional Terminal Capabilities, p. 172*.
EMV PDL TERMINAL COUNTRY CODE	3	N	C	See *4.6.98 EMV PDL Terminal Country Code, p. 180*.
EMV PDL TRANSACTION CURRENCY CODE	3	N	C	See *4.6.105 EMV PDL Transaction Currency Code, p. 181*.
EMV PDL TRANSACTION CURRENCY EXPONENT	1	N	C	See *4.6.106 EMV PDL Transaction Currency Exponent, p. 181*.
EMV PDL TRANSACTION REFERENCE CURRENCY CODE	3	N	C	See *4.6.108 EMV PDL Transaction Reference Currency Code, p. 181*.
EMV PDL TRANSACTION REFERENCE CURRENCY EXPONENT	1	N	C	See *4.6.109 EMV PDL Transaction Reference Currency Exponent, p. 181*.

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Table 4-77 Auth Group III Version 091 Response: EMV PDL—Table 40 (Contact Card Data)

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	091 See *4.6.115 Group III Version Number, p. 183*.
EMV PDL TABLE VERSION	3	A/N	M	See *4.6.79 EMV PDL Parameter Version or Table Version, p. 177*.
EMV PDL BLOCK SEQUENCE NUMBER	2	N	M	See *4.6.61 EMV PDL Block Sequence Number, p. 173*.
EMV PDL TABLE ID	2	N	M	See *4.6.82 EMV PDL Table-ID, p. 177*
EMV PDL CARD TYPE	2	N	M	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL END-OF-TABLE FLAG	1	A/N	M	See *4.6.73 EMV PDL End-Of-Table Flag, p. 175*.
Table 40 Data				
EMV PDL TABLE DATA BLOCK LENGTH	3	N	C	See *4.6.81 EMV PDL Table Data Block Length, p. 177*.
EMV PDL AID COUNT	2	N	C	See *4.6.56 EMV PDL AID Count, p. 173*.
The following fields will be repeated EMV PDL AID COUNT times.				
EMV PDL APPLICATION IDENTIFIER (AID)	32	H	C	See *4.6.58 EMV PDL Application Identifier (AID), p. 173*.
EMV PDL APPLICATION SELECTION INDICATOR	1	N	C	See *4.6.59 EMV PDL Application Selection Indicator, p. 173*.
EMV PDL APPLICATION VERSION NUMBER	4	H	C	See *4.6.60 EMV PDL Application Version Number, p. 173*.
EMV PDL APPLICATION COUNTRY CODE	3	N	C	See *4.6.57 EMV PDL Application Country Code, p. 173*.
EMV PDL TRANSACTION TYPES	4	H	C	See *4.6.110 EMV PDL Transaction Types, p. 182*.
EMV PDL TERMINAL CAPABILITIES	6	H	C	See *4.6.95 EMV PDL Terminal Capabilities, p. 179*.
EMV PDL TERMINAL FLOOR LIMIT	12	N	C	See *4.6.100 EMV PDL Terminal Floor Limit, p. 180*.
EMV PDL THRESHOLD VALUE FOR BIASED RANDOM SELECTION	12	N	C	See *4.6.104 EMV PDL Threshold Value for Biased Random Selection, p. 181*.
EMV PDL TARGET PERCENTAGE TO BE USED FOR RANDOM SELECTION	2	N	C	See *4.6.91 EMV PDL Target Percentage to be used for Random Selection, p. 178*.

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Table 4-77 Auth Group III Version 091 Response: EMV PDL—Table 40 (Contact Card Data) (Continued)

Field Name	Length	Format	Usage	Value/Description
EMV PDL MAXIMUM TARGET PERCENTAGE TO BE USED FOR BIASED RANDOM SELECTION	2	N	C	See *4.6.76 EMV PDL Maximum Target Percentage to be used for Biased Random Selection, p. 176*.
EMV PDL TERMINAL ACTION CODE (TAC)—DENIAL	10	H	C	See *4.6.93 EMV PDL Terminal Action Code (TAC)—Denial, p. 179*.
EMV PDL TERMINAL ACTION CODE (TAC)—ONLINE	10	H	C	See *4.6.94 EMV PDL Terminal Action Code (TAC)—Online, p. 179*.
EMV PDL TERMINAL ACTION CODE (TAC)—DEFAULT	10	H	C	See *4.6.92 EMV PDL Terminal Action Code (TAC)—Default, p. 178*.
EMV PDL TERMINAL RISK MANAGEMENT DATA	16	H	C	See *4.6.101 EMV PDL Terminal Risk Management Data, p. 180*
EMV PDL DEFAULT TRANSACTION CERTIFICATE DATA OBJECT LIST (TDOL)	32	H	C	See *4.6.71 EMV PDL Default Transaction Certificate Data Object List (TDOL), p. 175*.
EMV PDL DEFAULT DYNAMIC DATA AUTHENTICATION DATA OBJECT LIST (DDOL)	32	H	C	See *4.6.70 EMV PDL Default Dynamic Data Authentication Data Object List (DDOL), p. 175*.

Table 4-78 Auth Group III Version 091 Response: EMV PDL—Table 50 (Contactless Card Data)

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	091 See *4.6.115 Group III Version Number, p. 183*.
EMV PDL TABLE VERSION	3	A/N	M	See *4.6.79 EMV PDL Parameter Version or Table Version, p. 177*.
EMV PDL BLOCK SEQUENCE NUMBER	2	N	M	See *4.6.61 EMV PDL Block Sequence Number, p. 173*.
EMV PDL TABLE ID	2	N	M	See *4.6.82 EMV PDL Table-ID, p. 177*.
EMV PDL CARD TYPE	2	N	M	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL END-OF-TABLE FLAG	1	A/N	M	See *4.6.73 EMV PDL End-Of-Table Flag, p. 175*.
Table 50 Data				
EMV PDL TABLE DATA BLOCK LENGTH	3	N	C	See *4.6.81 EMV PDL Table Data Block Length, p. 177*.
EMV PDL AID COUNT	2	N	C	See *4.6.56 EMV PDL AID Count, p. 173*.

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Table 4-78 Auth Group III Version 091 Response: EMV PDL—Table 50 (Contactless Card Data) (Continued)

Field Name	Length	Format	Usage	Value/Description
The following fields will be repeated EMV PDL AID COUNT times.				
EMV PDL APPLICATION IDENTIFIER (AID)	32	H	C	See *4.6.58 EMV PDL Application Identifier (AID), p. 173*.
EMV PDL APPLICATION SELECTION INDICATOR	1	N	C	See *4.6.59 EMV PDL Application Selection Indicator, p. 173*.
EMV PDL APPLICATION VERSION NUMBER	4	H	C	See *4.6.60 EMV PDL Application Version Number, p. 173*.
EMV PDL CONTACTLESS MAGSTRIPE APPLICATION VERSION NUMBER	4	H	C	See *4.6.69 EMV PDL Contactless Magstripe Application Version Number, p. 175*.
EMV PDL APPLICATION COUNTRY CODE	3	N	C	See *4.6.57 EMV PDL Application Country Code, p. 173*.
EMV PDL TRANSACTION TYPES	4	H	C	See *4.6.110 EMV PDL Transaction Types, p. 182*.
EMV PDL TERMINAL CAPABILITIES	6	H	C	See *4.6.95 EMV PDL Terminal Capabilities, p. 179*.
EMV PDL TERMINAL CONTACTLESS FLOOR LIMIT	12	N	C	See *4.6.96 EMV PDL Terminal Contactless Floor Limit, p. 180*.
EMV PDL TERMINAL CVM REQUIRED LIMIT	12	N	C	See *4.6.99 EMV PDL Terminal CVM Required Limit, p. 180*.
EMV PDL TERMINAL CONTACTLESS TRANSACTION LIMIT	12	N	C	See *4.6.97 EMV PDL Terminal Contactless Transaction Limit, p. 180*.
EMV PDL TERMINAL ACTION CODE (TAC)—DENIAL	10	H	C	See *4.6.93 EMV PDL Terminal Action Code (TAC)—Denial, p. 179*.
EMV PDL TERMINAL ACTION CODE (TAC)—ONLINE	10	H	C	See *4.6.94 EMV PDL Terminal Action Code (TAC)—Online, p. 179*.
EMV PDL TERMINAL ACTION CODE (TAC)—DEFAULT	10	H	C	See *4.6.92 EMV PDL Terminal Action Code (TAC)—Default, p. 178*.
EMV PDL TERMINAL TRANSACTION QUALIFIERS (TTQ)	8	H	C	See *4.6.102 EMV PDL Terminal Transaction Qualifiers (TTQ), p. 180*.
EMV PDL TERMINAL RISK MANAGEMENT DATA	16	H	C	See *4.6.101 EMV PDL Terminal Risk Management Data, p. 180*
EMV PDL DEFAULT TRANSACTION CERTIFICATE DATA OBJECT LIST (TDOL)	32	H	C	See *4.6.71 EMV PDL Default Transaction Certificate Data Object List (TDOL), p. 175*.

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Table 4-79 Auth Group III Version 091 Response: EMV PDL—Table 60 (Public Key Data)

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	091 See *4.6.115 Group III Version Number, p. 183*.
EMV PDL TABLE VERSION	3	A/N	M	See *4.6.79 EMV PDL Parameter Version or Table Version, p. 177*.
EMV PDL BLOCK SEQUENCE NUMBER	2	N	M	See *4.6.61 EMV PDL Block Sequence Number, p. 173*.
EMV PDL TABLE ID	2	N	M	See *4.6.82 EMV PDL Table-ID, p. 177*.
EMV PDL CARD TYPE	2	N	M	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL END-OF-TABLE FLAG	1	A/N	M	See *4.6.73 EMV PDL End-Of-Table Flag, p. 175*.
Table 60 Data				
EMV PDL TABLE DATA BLOCK LENGTH	3	N	C	See *4.6.81 EMV PDL Table Data Block Length, p. 177*.
EMV PDL KEY COUNT	2	N	C	See *4.6.74 EMV PDL Key Count, p. 176*.
The following fields will be repeated EMV PDL KEY COUNT times.				
EMV PDL REGISTERED APPLICATION PROVIDER IDENTIFIER (RID)	10	H	C	See *4.6.80 EMV PDL Registered Application Provider Identifier (RID), p. 177*.
EMV PDL CERTIFICATION AUTHORITY PUBLIC KEY INDEX	2	H	C	See *4.6.65 EMV PDL Certification Authority Public Key Index, p. 174*.
EMV PDL KEY STATUS	1	A/N	C	See *4.6.75 EMV PDL Key Status, p. 176*.
The following fields will only be present if the EMV PDL KEY STATUS is (A)ctive.				
EMV PDL CERTIFICATION AUTHORITY PUBLIC KEY MODULUS LENGTH	4	N	C	See *4.6.67 EMV PDL Certification Authority Public Key Modulus Length, p. 175*.
EMV PDL CERTIFICATION AUTHORITY PUBLIC KEY MODULUS	Per length field above	H	C	See *4.6.66 EMV PDL Certification Authority Public Key Modulus, p. 174*.
EMV PDL CERTIFICATION AUTHORITY PUBLIC KEY EXPONENT	2	H	C	See *4.6.64 EMV PDL Certification Authority Public Key Exponent, p. 174*.
EMV PDL CERTIFICATION AUTHORITY PUBLIC KEY CHECK SUM	40	H	C	See *4.6.63 EMV PDL Certification Authority Public Key Check Sum, p. 174*.

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Table 4-80 Auth Group III Version 091 Response: Confirmation

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	091 See *4.6.115 Group III Version Number, p. 183*.
EMV PDL TABLE VERSION	3	A/N	M	See *4.6.79 EMV PDL Parameter Version or Table Version, p. 177*.
EMV PDL BLOCK SEQUENCE NUMBER	2	N	M	See *4.6.61 EMV PDL Block Sequence Number, p. 173*.
EMV PDL TABLE ID	2	N	M	See *4.6.82 EMV PDL Table-ID, p. 177*.
EMV PDL CARD TYPE	2	N	M	See *4.6.62 EMV PDL Card Type, p. 174*.
EMV PDL CONFIRMATION FLAG	1	A/N	M	See *4.6.68 EMV PDL Confirmation Flag, p. 175*.

4.5.3.28 Group III Version 092 Response: Token Data

Group III Version 092 is included in an authorization response when the corresponding authorization request includes Group III Version 092.

Table 4-81 Auth Group III Version 092 Response: Token Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	092 See *4.6.115 Group III Version Number, p. 183*.
TOKEN ASSURANCE METHOD	2	A/N	C	See *4.6.178 Token Assurance Method, p. 210*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
PAN LAST FOUR	0 or 4	N	C	See *4.6.143 PAN Last Four, p. 194*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
ACCOUNT RANGE STATUS	0 or 1	A/N	C	Visa Regulated or Non-regulated Indicator. See *4.6.2 Account Range Status, p. 140*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
TOKEN	0 or 13–19	N	C	See *4.6.176 Token, p. 210*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
TOKEN EXPIRATION DATE	0 or 4	N	C	See *4.6.179 Token Expiration Date, p. 210*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
TOKEN STATUS	0 or 1	A/N	C	See *4.6.181 Token Status, p. 212*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.

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Table 4-81 Auth Group III Version 092 Response: Token Data (Continued)

Field Name	Length	Format	Usage	Value/Description
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.29 Group III Version 093 Response: Card Brand Network Transaction ID

Group III Version 093 is included in an authorization response when the corresponding authorization request includes Group III Version 093.

Table 4-82 Auth Group III Version 093 Response: Card Brand Network Transaction ID

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	093 See *4.6.115 Group III Version Number, p. 183*.
CARD BRAND NETWORK TRANSACTION ID	Up to 15	A/N	C	Contains the transaction ID returned by the card brand network. See *4.6.17 Card Brand Network Transaction ID, p. 151*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
CARD BRAND NETWORK ASSIGNED TRANSACTION ID	0 up to 16	A/N	C	See *4.6.18 Card Brand Network Assigned Transaction ID, p. 152*
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
MASTERCARD TRANSACTION LINK IDENTIFIER	up to 22	A/N	C	Contains the Mastercard Transaction Link Identifier (Lifecycle). See *4.6.131 Mastercard Transaction Link Identifier (Lifecycle TLID), p. 190*
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.30 Group III Version 094 Response: Credential on File Indicator

Group III Version 094 is returned empty.

Table 4-83 Auth Group III Version 094 Response: Credential on File Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	094 See *4.6.115 Group III Version Number, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.5.3.31 Group III Version 095 Response: Payment Account Reference Field

Group III Version 095 is returned for transactions that included Group III Version 095 in the request.

- If the Payment Account Reference data is provided by the card-brand network and the transaction is approved, it is included in the response message.
- If no Payment Account Reference data is provided by the card-brand network or the transaction is not approved, an empty Group III Version 095 is returned.

Table 4-84 Auth Group III Version 095 Response: Payment Account Reference Field

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	095 See *4.6.115 Group III Version Number, p. 183*.
PAYMENT ACCOUNT REFERENCE DATA	varies	AN	C	A TLV field associated to the cardholder's primary account number. See *4.6.144 Payment Account Reference Data, p. 194*
FIELD SEPARATOR	1	<FS>	M	See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.32 Group III Version 096 Response: Decline Category

Group III Version 096 is included in an authorization response when the corresponding authorization request includes Group III Version 096.

Table 4-85 Auth Group III Version 096 Response: Decline Category

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	096 See *4.6.115 Group III Version Number, p. 183*.
DECLINE CATEGORY	1	A/N		Contains the Decline Category based on the card brand response code. See *4.6.47 Decline Category, p. 169*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.33 Group III Version 097 Response: Mastercard Cardholder/Merchant Initiated Transaction Indicator

Group III Version 097 is returned empty.

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Table 4-86 Auth Group III Version 097 Response: Mastercard Cardholder/Merchant Initiated Transaction Indicator

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	097 See *4.6.115 Group III Version Number, p. 183*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.34 Group III Version 098 Response: Generic Request Data

Group III Version 098 is returned empty. In the future, Group III Version 098 may contain TLV data in the response. The POS must be able to parse over and ignore unexpected TLV data returned in Group III Version 098 Generic Data.

Table 4-87 Auth Group III Version 098 Response: Generic Request Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	098 See *4.6.115 Group III Version Number, p. 183*.
FIELD SEPARATOR	1	<FS>		See *4.6.114 Field Separator, p. 183*.
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

4.5.3.35 Group III Version 099 Response: Generic Response Data

Group III Version 099 is returned if included in the request. The POS must be able to parse over and ignore unexpected TLV data returned in Group III Version 099 Generic Response Data.

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Table 4-88 Auth Group III Version 099 Response: Generic Response Data

Field Name	Length	Format	Usage	Value/Description
GROUP III VERSION NUMBER	3	N	M	099 See *4.6.115 Group III Version Number, p. 183*.
TAG - VISA ACCOUNT FUNDING SOURCE	3	N	C	001
LENGTH - VISA ACCOUNT FUNDING SOURCE	3	N	C	Length of Visa Account Funding Source value.
VALUE - VISA ACCOUNT FUNDING SOURCE	1	A/N	C	Visa Account Funding Source. See *4.6.194 Visa Account Funding Source, p. 218*
TAG - ISSUER RESPONSE CODE	3	N	C	002
LENGTH - ISSUER RESPONSE CODE	3	N	C	Length of Issuer Response Code
VALUE - ISSUER RESPONSE CODE	varies	A/N	C	Issuer Response Code. See *4.6.120 Issuer Response Code, p. 186*.
TAG - MASTERCARD ONE CREDENTIAL ACCEPTANCE BRAND	3	N	C	003
LENGTH - MASTERCARD ONE CREDENTIAL ACCEPTANCE BRAND	3	N	C	003 Length of Mastercard One Credential Acceptance Brand value.
VALUE - MASTERCARD ONE CREDENTIAL ACCEPTANCE BRAND	varies	A/N	C	Mastercard One Credential Acceptance Brand. See *4.6.128 Mastercard One Credential Acceptance Brand, p. 190*
GROUP SEPARATOR	1	<GS>	C	See *4.6.116 Group Separator, p. 184*.

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4.6 AUTHORIZATION FIELD DEFINITIONS

Sections *4.4 Authorization Request Record Format Structure, p. 78* and *Examples of when to send Service Location data (tags 001, 002, 003, and 004) in Group III Version 098 Generic Data include:, p. 108* describe the data fields that comprise the authorization request and response records and the order in which they appear in those records.

The following section provides a detailed description of each of the fields in the tables, including their format, content, and conditions for inclusion in the case of non-mandatory fields.

4.6.1 Account Data Source

The one-character Account Data Source field identifies the source and format of the data entered in the Customer Data field.

The customer data may be one of the following:

- Track 1 from a card stripe reader
- Track 2 from a card stripe reader
- Track 1 or Track 2 from a proximity reader
- Track 2 from chip card reader
- A Unique Transaction Identifier value from a prior transaction
- Manually keyed, credential on file, etc.

The customer data may be encrypted by a POS device with E3 support. The following table summarizes the codes currently defined for Account Data Source on the Global Payments Exchange processing system.

Table 4-89 Account Data Source

Code	Description
A	Bar Code/Quick Response Code (QR Code)/Payment Code read
C	Credential on File
D	Full magnetic stripe read and transmit, Track 2
F	Chip card processed as magnetic stripe or manually keyed data due to chip card read failure
G	Chip Card, EMV contact
H	Full magnetic stripe read and transmit, Track 1
Q	Proximity payment device, Track 1 or Track 2
R	Proximity payment device, EMV
T	Manually entered, Track 2 capable
V	Tokenized e-Commerce
X	Manually entered, Track 1 capable

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Table 4-89 Account Data Source (Continued)

Code	Description
Z	Unique Transaction Identifier from original transaction
@	Manually entered, terminal has no card reading capability
E3 Codes	
a	E3 Encrypted Bar code/payment code read
c	E3 Encrypted credential on file
d	E3 Encrypted full magnetic stripe read and transmit, Track 2
f	Chip card processed as E3 encrypted magnetic stripe or manually keyed data due to chip card read failure
g	E3 Encrypted Chip Card, EMV contact
h	E3 Encrypted full magnetic stripe read and transmit, Track 1
q	E3 Encrypted proximity payment device, Track 1 or Track 2
r	E3 Encrypted proximity payment device, EMV
t	E3 Encrypted Manually entered, Track 2 capable
v	E3 Encrypted tokenized e-Commerce
x	E3 Encrypted Manually entered, Track 1 capable
z	Unique Transaction Identifier from original E3 encrypted transaction
+	E3 Encrypted Manually entered, terminal has no card reading capability

Note: *If a chip-card-capable terminal and a chip card have no mutually supported applications, the POS terminal must proceed using a magnetic stripe swiped transaction. Use Account Data Source codes of 'F' or 'f' for Visa, Mastercard, or American Express, as appropriate. For Discover use an Account Source of 'D' or 'd' as appropriate.*

4.6.2 Account Range Status

The Account Range Status identifies the Visa account range as either (R) regulated or (N) non-regulated.

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4.6.3 Acquirer BIN

The six-character Acquirer BIN field contains a Bank Identification Number (BIN) determined by each Acquiring Bank and identified differently by each bankcard association.

- The Acquirer BIN identifies the member bank that signed the merchant using the POS application.
- The BIN associated with an authorization must be determined by the Card Type (or association) and the Acquiring Bank.
- Acquirer BIN is neither edited or used at this time. However, Global Payments reserves the right to use in the future. POS applications must send the appropriate Acquirer BIN should Global Payments use this field in the future.

4.6.4 Additional Amount

Group III Version 022 can include zero to four additional amounts. Each additional amount is represented by five data elements, as defined in sections *4.6.4.1 Account Type, p. 141*, *4.6.4.2 Amount Type, p. 142*, *4.6.4.3 Currency Code, p. 142*, *4.6.4.4 Sign, p. 142*, and *4.6.4.5 Amount, p. 143*.

A field separator <FS> follows each data element. If fewer than four additional amounts are included, the remaining unused additional amount data elements must be left empty. Only the field separators must be present at the end of the Version. There are no restrictions on the order in which additional amounts appear in the version. The POS device must parse over any additional amounts it does not require.

4.6.4.1 Account Type

The two-digit Account Type field **must** always contain a value of '00' in the request. The Account Type field in the response will contain the value returned by the card brand network.

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4.6.4.2 Amount Type

The two-character Amount Type field specifies the usage of the additional amount. The set of additional amount types supported on the Global Payments Exchange differs for authorization requests and responses.

Table 4-90 Amount Type for Requests

Type	Description
44	Anticipated Amount
4S	Total Amount Healthcare
4U	Amount Prescription/Rx
4V	Total Vision/Optical
4W	Amount Clinic/Other Qualified Expense
4X	Amount Dental
57	Original Amount
80	Cash at Checkout Amount—Discover Only

Table 4-91 Amount Type for Responses

Type	Description
01	Ledger Balance
02	Available Balance
10	Partial Authorized Amount
57	Original Amount
80	Cash at Checkout/Cash Back Amount
81	Cash at Checkout Original Amount——Discover Only

4.6.4.3 Currency Code

The three-character Currency Code field contains the currency code used to identify the merchant's authorization currency. The valid value is 840 (United States).

4.6.4.4 Sign

The one-character Sign field indicates if an additional amount is (C) positive or (D) negative.

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4.6.4.5 Amount

The 12-digit Amount field contains the value of the additional amount. This value must be right-justified and zero-filled. The decimal point is implied.

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4.6.5 Address Verification (AVS) Result Code

The one-character Address Verification Result Code field returns an AVS result code.

Table 4-92 American Express Address Verification (AVS) Result Codes

Code	Description
Y	Yes, address and zip are both correct.
N	No, address and zip are both incorrect.
A	Address only correct.
Z	Zip only correct.
U	Information unavailable.
S	Address verification subscribed valid (not subscribed).
R	System unavailable; retry.
L	CM Name and Billing Zip match.
M	CM Name, billing address and zip match.
O	CM Name and billing address match.
K	CM Name matches.
D	CM Name incorrect, zip matches.
E	CM Name incorrect, address and zip are both correct.
F	CM Name incorrect, address correct.
W	No, CM Name, address, and zip are all incorrect.
0	Address verification was not requested.

Table 4-93 Mastercard Address Verification (AVS) Result Codes

Code	Description
0	Address verification was not requested.
X	Nine-digit zip code and address match.
Y	Five-digit zip code and address match.
A	Address matches, zip code does not.
W	Nine-digit zip code matches, address does not.
Z	Five-digit zip code matches, address does not.
N	Neither zip code nor address match.
U	No data from Issuer.
R	Retry, system unable to process.
S	AVS currently not supported (by Issuer).

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Table 4-94 Discover Address Verification (AVS) Result Codes

Code	Description
0	Address verification was not requested.
A	Address matches, but zip does not match.
B	Street address match, postal code not verified due to incompatible formats.
C	Street address and postal code not verified due to incompatible formats.
D	Street address and zip match.
F	Street address and zip match (UK only).
G	Address not verified (international transaction).
I	Address information not verified.
M	Street address and zip match.
N	No match (Acquirer sent postal code and/or street address).
P	Postal code match (Acquirer sent postal code and street address. Street address not verified.)
R	Retry, system unavailable.
U	Address not verified, Issuer not available and Visa could not stand in (US only).
Y	Street address and postal code match (US only).

Table 4-95 Visa Address Verification (AVS) Result Codes

Code	Description
0	Address verification was not requested.
A	AVS street address only (partial match)
N	AVS non-match
R	AVS indeterminate outcome (retry)
U	AVS unable to verify
Y	AVS full match
Z	AVS postal/zip code only (partial match)

4.6.6 Agent Bank Number

The six-character Agent Bank Number field identifies a specific agent entity of the member bank or processor. The Agent Bank Number is neither edited or used at this time. However, Global Payments reserves the right to use in the future. POS applications must send '000001' as the Agent Bank Number should Global Payments use this field in the future. The format of this is field is right-justified and zero-filled.

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4.6.7 AMEX Merchant Name/Location Data

The AMEX Merchant Name/Location Data field contains the card acceptor name and location, which consists of six subfields. These subfields are variable length and are separated from each other by a back-slash (\) delimiter.

Table 4-96 AMEX Merchant Name/Location Data

Field Name	Length	Format	Usage	Value/Description
FIELD USE INDICATOR	2	A	M	S# Field Use Indicator—Constant.
SELLER ID	30max	A/N		The Seller ID is constructed of two elements separated by an '=' delimiter. The first element is the last 10 characters of the Payment Service Provider (Aggregator) assigned Seller Account ID. The second element is the Seller Business Name (no spaces).
DELIMITER	1	\		Delimiter—ASCII Hex value 5C.
STREET	20max	A/N		Seller's street address.
DELIMITER	1	\		Delimiter—ASCII Hex value 5C.
CITY	13max	A/N		Seller's city.
DELIMITER	1	\		Delimiter—ASCII Hex value 5C.
POSTAL CODE	10	A/N		Seller's postal code—left-justified, space-filled to 10 characters.
DELIMITER	1	\		Delimiter—ASCII Hex value 5C.
TELEPHONE	10max	N		Seller's telephone number.
DELIMITER	1	\		Delimiter—ASCII Hex value 5C.
EMAIL ADDRESS	19max	A/N/S		Seller's email address.

Note: *The elements provided in this subfield should be spelled out completely. If necessary, truncate the information to meet the length requirements rather than using abbreviations.*

In the examples below, tilde (~) characters represent character spaces. Typical example for entry of Payment Service Provider (Aggregator) "Seller ID", "Seller Name", "Seller Street", "Seller City", "Seller Postal Code", "Seller Telephone", and "Seller Email Address".

```
          1         2         3         4         5         6         7         8         9
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456
S#1234QR7890=KATISBEACHUMBRELLAS\1234~ABC~STREET\MYTOWN\75024~~~~~\5551112222\KATIBEACHUM@ME.COM
```

Figure 4-3 Example for Entry of Payment Service Provider

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4.6.8 AMEX Special Use Data

This field is used specifically for transactions where the cardholder is purchasing a Gift Card. This field must be 16 in length.

4.6.8.1 AMEX Card Present Data (CPD) Format

The CPD format allows merchants send a pre-defined product indicator, the Goods Sold code, which will be evaluated as part of the real-time Authorization process.

Table 4-97 AMEX Card Present Data (CPD) Format

Field Name	Length	Format	Usage	Value/Description
PRIMARY ID	2	A/N	M	Primary ID (Card Type Code) is constant literal “AX” (American Express).
SECONDARY ID	3	A/N		Secondary ID (Data Type Code). CPD = Card Present Data
VERSION NUMBER	2	N		Card Present—Goods Sold version number. 01 = Version 1
GOODS SOLD ID (GS ID)	3	A/N		Goods Sold ID is constant “GS~” (Goods Sold). **Note:** *Title (~) represents the space character.*
VARIABLE LENGTH INDICATOR (GS VLI)	2	N		GS VLI indicates length of GOODS SOLD variable data (not including GS ID or VLI).
GOODS SOLD PRODUCT CODE	4	A/N		Four-byte Goods Sold product code. 1000 = Gift Card

In the example below, tilde (~) represents the space character.

```
          1         2
1234567890123456789 0
AXCPD01GS~041000
```

Figure 4-4 Card Present—Goods Sold CPD Example

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4.6.9 Amount Used from Card

The 12-digit Amount Used From Card field will always contain zeros when present and must be ignored.

4.6.10 Application Type

The one-character Application Type code indicates the mode of communication from the POS application to the Host. Global Payments Exchange supports the following communication interface applications for authorization requests:

- Single Transaction (Single-Trans): A half-duplex, single-threaded interface option where one authorization is performed per Host connection.
- Multiple Transaction (Multi-Trans): A half-duplex, single-threaded interface option where multiple authorizations are performed per Host connection.

Table 4-98 Application Type

Type	Description
0	Single authorization per connection (Single-Trans)
2	Multiple authorizations per connection, single-threaded (Multi-Trans)
4	Multiple authorizations per connection, single-threaded (Multi-Trans) (Not supported for new development)

4.6.11 Authorization Code

The six-character Authorization Code field contains the authorization code returned when a transaction is approved. If the returned Response Code indicates that the transaction is not approved or if the transaction is a Credit/Return, this field is set to all spaces.

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4.6.12 Authorization Response Text

The 16-character Authorization Response Text field contains the Authorization Response message. This message can be used by the POS application to display the authorization results.

Do not use the displayed text to determine the nature of a response message. See *Table 4-154 Response Code, p. 198* for the text returned in this field based on the value returned in the Response Code field.

4.6.13 Authorization Source Code

The one-character Authorization Source Code field returns a value '5' (Issuer or STIP Generated response) from the Host indicating the source of the authorization.

4.6.14 Available Balance

The 12-digit Available Balance field returns the remaining balance on the card following the transaction. The value is presented with an implied decimal point.

4.6.15 Batch Number

The three-character Batch Number field contains a batch sequence number generated by the POS application for use in the Settlement process. See *11.7 Batch Settlement Record Format Structure, p. 289* and *11.8.12 Batch Number, p. 317* for details.

In an authorization request, Batch Number is neither edited or used at this time. However, Global Payments reserves the right to use in the future. POS applications must send the current Batch Number should Global Payments use this field in the future. In Batch Settlement, the Batch Number is used, and the POS must take care to provide the correct Batch Number in the Batch Settlement Header Record.

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4.6.16 Card Acceptor Data

The 40-character Card Acceptor Data field is required for PIN Debit transactions (Record Format = T). For other transaction types, this field need not be present. This field consists of three subfields.

Table 4-99 Card Acceptor Data Subfields

Subfield Name	Length	Format	Usage	Value/Description
MERCHANT NAME	25	A/N/S	M	The 25-character Merchant Name subfield contains the merchant name, which also appears on the cardholder's statement. It must correspond to the name printed on the customer receipt. The format of this subfield is left-justified and space-filled. The first character position cannot be a <SPACE>. This subfield must contain the same data used in the Batch Settlement Parameter Record.
MERCHANT LOCATION	13	A/N/S		The 13-character Merchant Location subfield contains the merchant city name, which also appears on the cardholder's statement. It must correspond to the city name printed on the customer receipt. The format of this subfield is left-justified and space-filled. The first character position cannot be a <SPACE>.
MERCHANT STATE	2	A		The two-character Merchant State subfield contains the merchant state, which also appears on the cardholder's statement. The format of the subfield is in uppercase letters. This subfield must contain the same data used in the Batch Settlement Parameter Record.

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4.6.17 Card Brand Network Transaction ID

The up to 15-character Card Brand Network Transaction ID is a value that uniquely identifies a transaction to the card brand network. I may be received in addition to the Card Brand Transaction ID. If received in a authorization response, it must be sent in subsequent transactions.

- Mandatory for merchant initiated transaction requests.
- Not present for cardholder initiated transactions.
- Not sent in AMEX partial reversal transaction requests.

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4.6.18 Card Brand Network Assigned Transaction ID

The up to 16-character Card Brand Network Assigned Transaction ID is a value that uniquely identifies a transaction to the card brand network. I may be received in addition to the Card Brand Network Transaction ID. If received in a authorization response, it must be sent in subsequent transactions.

4.6.19 Card Security Code (CVV2/CVC2/CID)

The Card Security Code field is either six characters long for non-encrypted transactions or 10 characters long for E3 encrypted transactions. It is used to send the card security code (CVV2/CVC2/CID), a three or four character value printed on the front or back of a bankcard.

If the Account Data Source field indicates E3 encryption is being used, this field must be encrypted using the scheme indicated in the Key Block field. See *4.6.1 Account Data Source, p. 139* and *4.6.40.5 Key Block Data, p. 166* for more information.

Table 4-100 Card Security Code (CVV2/CVC2/CID)

Position	Value	Description
1	0	CVV2/CVC2/CID value is intentionally not provided. Do not include Group III Version 007 in this case. This field value is information only.
	1	CVV2/CVC2/CID value is present.
	2	CVV2/CVC2/CID value is present but illegible.
	9	Cardholder states no CVV2/CVC2/CID imprint.
2	0	For Visa transactions, this indicates that a CVV2 result code from the card issuer is not requested in the response. For all other card-brands this is not applicable.
	1	Indicates that a CVV2/CVC2/CID result code from the card issuer is requested in the response.
3–6 or 3–10		For non-encrypted transactions, these four characters must contain the CVV2/CVC2/CID value that is imprinted on the card (right-justify and space-fill entry). If position 1 = 0, 2, or 9, positions 3–6 must be space-filled. For E3 encrypted transactions, these eight characters must contain the encrypted value of the CVV2/CVC2/CID imprinted on the card. **Note:** *Four zeros must be appended to the CVV2/CVC2/CID value and the field right-justified and space-filled prior to encryption for sub-encryption types 01 and 03. For a sub-encryption type 04, use the voltage recommended format.*

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4.6.20 Card Security Code Result Code (CVV2/CVC2/CID)

The one-character Card Security Code Result Code field contains the issuer returned Card Security Code (CVV2/CVC2/CID) response code.

Table 4-101 American Express CID Result Codes (CVV2/CVC2/CID)

Code	Description
M	CID matches
N	CID does not match
U	CID was not checked

Table 4-102 Discover CID Result Codes (CVV2/CVC2/CID)

Code	Description
M	CID matches
N	CID does not match
P	Not processed
S	CID on card, but merchant says not CID on card
U	Issuer not certified

Table 4-103 Mastercard CVC2 Result Codes (CVV2/CVC2/CID)

Code	Description
M	CVC2 matches
N	No match
P	Not processed
U	Unregistered Issuer

Table 4-104 Visa CVV2 Result Codes (CVV2/CVC2/CID)

Code	Description
M	CVV2 matches
N	CVV2 does not match
P	Not processed
S	Issuer says CVV2 on card but not provided in request

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Table 4-104 Visa CVV2 Result Codes (CVV2/CVC2/CID)

Code	Description
U	Issuer not certified

4.6.21 Cardholder Billing (Street) Address

The up to 20-character Cardholder Billing (Street) Address contains the first 20 characters of the cardholder's billing address. The cardholder billing address includes the unit, apartment, flat, or suite number. Alpha characters must be uppercase. Leading or trailing zeros are not permitted. The forward slash is not permitted. Other special characters are allowed.

4.6.22 Cardholder Billing First Name

The up to 15-character Cardholder Billing First Name contains the cardholder’s first name as it appears on the card. Alpha characters must be uppercase. Leading or trailing zeros are not permitted. The forward slash is not permitted. Other special characters are allowed. If the cardholder’s first name is not entered, this subfield must be empty.

4.6.23 Cardholder Billing Last Name

The 30-character Cardholder Billing Last Name contains the cardholder’s last name as it appears on the card. Alpha characters must be uppercase. Leading or trailing zeros are not permitted. The forward slash is not permitted. Other special characters are allowed. If the cardholder’s last name is not entered, this subfield must be empty.

4.6.24 Cardholder Billing Phone Number

The 10-character Cardholder Billing Phone Number contains the cardholder’s phone number. The format is NNNNNNNNNN.

4.6.25 Cardholder Billing Postal Code

The nine-character Cardholder Billing Postal Code contains the cardholder’s billing postal code. For US Postal Codes, this is a numeric 5+4 ZIP or a five-digit ZIP left-justified and character space-filled to nine characters.

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4.6.26 Cardholder Identification Code

The one-character Cardholder ID Code field indicates the method used to verify the cardholder's identity.

Table 4-105 Cardholder Identification Code

Code	Description
D	Self-Service Terminal—No ID Method Available
F	PIN authentication by ICC—chip card
J	PIN at Self Service Terminal—32-character DUKPT
K	Personal Identification Number—32-character DUKPT
M	Address Verification Data or Visa CPS/Card Present—unable to read Magnetic Stripe
N	Address Verification Data, Visa CPS/Card Not Present or Electronic Commerce
P	No CVM Required
Z	Cardholder Signature—PIN pad available
@	Cardholder Signature—PIN pad not available or not functioning

4.6.27 Cardholder Identification Data

The content of the Cardholder Identification Data field is dependent on the value in the Cardholder Identification Code field.

- If the Cardholder Identification Code field contains a 'J' or 'K', the Cardholder Identification Data field must contain a 32-byte DUKPT Key.
- If the Cardholder Identification Code field contains an 'M' or 'N', the Cardholder Identification Data field may contain up to 29 bytes of Address Verification Service Data or it may be empty.
- For all other values in the Cardholder Identification Code field, the Cardholder Identification Data field must be empty.

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4.6.27.1 Derived Unique Key/Per Transaction (DUKPT) Key

When a PIN is entered on a PIN pad supporting DUKPT (Derived Unique Key/Per Transaction) methodology, the POS device forwards the first 32 bytes provided by a Global Payments Exchange certified PIN pad.

Table 4-106 DUKPT Key

Field Name	Length	Format	Usage	Value/Description
EXPANDED ENCRYPTED PIN BLOCK DATA	16	A/N	M	Value consists of 64 bits of data encoded as 16 hexadecimal digits.
KEY SET IDENTIFIER (KSID)	6	A/N		Value consists of a unique, assigned six hexadecimal digit number.
EXPANDED TAMPER- RESISTANT SECURITY MODULE (TRSM) ID (PIN PAD SERIAL NUMBER) & EXPANDED TRANSACTION COUNTER	10	A/N		Value consists of 40 bits of data encoded as 10 hexadecimal digits. The PIN pad serial number is stored as 19 bits of data. The transaction counter is stored as 21 bits of data. These two fields concatenated together comprise the 40 bits of data.

4.6.27.2 Address Verification Service (AVS) Data

Address Verification (AVS) Data provides additional information to authenticate a particular transaction when the card or cardholder is not physically present. AVS service is provided by the following card brands:

- Visa
- Mastercard
- American Express
- Discover

AVS is performed when utilizing Authorization TRAN CODE 56 (Card Not Present) or Authorization TRAN CODE 54 (Standard Authorization Request), when the magnetic stripe is unreadable in a Restaurant or Retail environment. AVS data cannot exceed 29 alphanumeric characters. To ensure your software provides AVS data correctly, you must ensure that:

- The street address does not exceed 19 characters.
- You allow for a one character <SPACE> between the street address and the zip code.
- Zip Code is five or nine digits in length.

All spaces must be removed from the street address data, and from the zip code data. A <SPACE> is included when sending both the street address and the zip code, but it is not included if the zip code only is sent.

Note: *Discover does not support international AVS.*

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The following data inside of the brackets is valid when transmitting AVS:

<6860DallasPkwy 75024>
<6860DallasPkwy 750241234>
<6860 75024>
<6860 750241234>
<75024>
<750241234>
<POBOX123 75024>

The following data inside of the brackets is invalid when transmitting AVS:

<6860 Dallas Pkwy 75024>
<6860 Dallas Pkwy 75024 > (four spaces follow the five-digit zip code)
<6860 Dallas Pkwy 75024 1234>
<75024> (space precedes the five-digit zip code)
<750241234> (space precedes the nine-digit zip code)
<75024 > (space precedes the five-digit zip code and four spaces follow the five-digit zip code)

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4.6.28 CAVV and AEVV Result Codes

The CAVV Results Code contains the Visa or Discover Cardholder Authentication Verification Value Results Code or the American Express Verification Value (AEVV) validation results.

Table 4-107 CAVV and AEVV Result Codes

Code	Visa	American Express	Discover
Blank or not present	CAVV not present		
0	CAVV could not be verified or CAVV data was not provided when expected	Reserved for future use	Unable to perform CAVV authentication
1	CAVV failed validation–Authentication	AEVV Failed–Authentication, Issuer Key	CAVV authentication failed
2	CAVV passed validation–Authentication	AEVV Passed–Authentication, Issuer Key	CAVV authentication successful
3	CAVV passed validation–Attempt	AEVV Passed–Attempt, Issuer Key	
4	CAVV failed validation–Attempt	AEVV Failed–Attempt, Issuer Key	
5	Not used (reserved for future use)	Reserved for future use	
6	CAVV not validated, issuer not participating in CAVV validation	Reserved for future use	
7	CAVV failed validation–Attempt	AEVV Failed–Attempt, Issuer not participating, Network Key	
8	CAVV passed validation–Attempt	AEVV Passed–Attempt, Issuer not participating, Network Key	
9	CAVV failed validation–Attempt	AEVV Failed–Attempt, Participating, Access Control Server (ACS) not available, Network Key	
A	CAVV passed validation–Attempt	AEVV Passed–Attempt, Participating, Access Control Server (ACS) not available, Network Key	
B	CAVV passed validation–information only, no liability shift	Reserved for future use	
C	CAVV was not validated–Attempt	Reserved for future use	
D	CAVV was not validated–Authentication	Reserved for future use	
U		AEVV Unchecked	

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4.6.29 Chain Number

The six-character Chain Number field identifies the merchant chain within the Global Payments Exchange Host. The Chain Number is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send '000001' as the Chain Number should Global Payments use this field in the future.

4.6.30 Chip Condition Code

The one-character Chip Condition Code field provides information about the circumstances under which it was necessary to fall back to magnetic stripe for an EMV capable chip card on an EMV capable terminal.

Table 4-108 Chip Condition Code

Code	Description
1	The current transaction was initiated from a chip-capable terminal. The card was inserted by the cardholder, but there was no matching AID (empty candidate list) and subsequently the magstripe was swiped.
2	The current transaction was initiated from a chip-capable terminal. The card was inserted by the cardholder, but there was a technical error resulting in a chip read failure and subsequently the magstripe was swiped.

4.6.31 CIT/MIT Indicator

The four-character CIT/MIT Indicator contains a value indicating whether a transaction was initiated by the cardholder or the merchant as well as providing more detail as to the type of stored credential being used for the transaction. This field is for Mastercard tokenized, PAN based e-commerce and card-on-file transactions only.

Table 4-109 Mastercard CIT/MIT Indicator Values

Value	Description
C101	Credential-on file (adhoc): Consumer agrees to store the credential-on-file with the merchant for future cardholder-initiated purchases that may occur from time to time.
C102	Standing Order: Consumer agrees to store the credential-on-file and initiates a first transaction in a series intended to be for a variable amount and a fixed frequency.
C103	Subscription: Consumer agrees to store the credential-on-file and initiates a first transaction in a series intended to be for a fixed amount and a fixed frequency.
M101	Unscheduled Credential-on-file: A transaction made pursuant to an agreement between a cardholder and a merchant, whereby the cardholder authorizes the merchant to store and use the cardholder’s account data to initiate one or more future transactions. The transaction can be for a fixed or variable amount but does not occur at regular intervals on a scheduled date.

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Table 4-109 Mastercard CIT/MIT Indicator Values

Value	Description
M102	Standing Order: A transaction made pursuant to an agreement between a cardholder and a merchant, whereby the cardholder authorizes the merchant to store and use the cardholder's account data for a transaction that must occur at regularly scheduled intervals for a variable amount, as specified in the agreement.
M103	Subscription: A transaction made pursuant to an agreement between a cardholder and a merchant, whereby the cardholder authorizes the merchant to store and use the cardholder's account data for a transaction that must occur at regularly scheduled intervals for a fixed amount, as specified in the agreement. The subscription agreement may include an allowance for introductory pricing or for price changes to occur from time to time.
M206	Related/Delayed Charge: An additional account charge after initial services have been rendered and payment has been processed.
M207	No Show Charge: A penalty charged according to the merchant's cancellation policy.
M208	Resubmission: Previous attempt to obtain authorization for a transaction has been declined but the issuer's response does not prohibit the merchant from trying again later.

4.6.32 CNP Risk Score

The two to three-character CNP Risk Score contains the risk score based on fraud models implemented at Visa. The CNP Risk Score in only included in approved transactions. For Visa, valid values are 00-99.

4.6.33 CNP Risk Scoring Service Indicator

The one character CNP Risk Scoring Service Indicator indicates whether the merchant is requesting the transaction to be scored by Visa. A value of one (1) indicates the merchant is requesting the transaction to be scored. A value of zero (0) indicates no action required.

4.6.34 CNP Risk Score Reason/Condition Code

For Visa, indicates the risk potential for fraud to occur on the cardholder account over the next 30 days. Valid values are 00 – 10.

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4.6.35 Commercial Card Request Indicator

The four-character Commercial Card Request Indicator field is sent in the authorization request to ask that the response include an indicator value identifying whether the card type being presented is a Commercial Card. If your software supports Level II processing, the Commercial Card Request Indicator is sent on every Visa and Mastercard transaction. The value sent must be set to '!010'.

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4.6.36 Commercial Card Response Indicator

The one-character Commercial Card Response Indicator returned in the Host response indicates the type of card being processed. The Commercial Card Response Indicator is returned by the Host only if the Commercial Card Request Indicator is sent in the authorization request and if the card type is either a Visa or Mastercard.

Table 4-110 Commercial Card Response Indicator

Value	Description
B	Business Card
R	Corporate Card
S	Purchasing Card
L	Business to Business (clearing amt must be less than or equal to auth amt)
E	Business to Business (clearing amt must be equal to auth amt)
0	Non-Commercial Card
<SPACE>	Invalid Request Indicator

4.6.37 Country Code

The three-character Country Code field contains the country code used to identify the merchant's location country. The valid value is 840 (United States). Country Code is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send 840 should Global Payments use this field in the future.

4.6.38 Credential on File Indicator

The one-character Credential On File Indicator contains a 'C' for a transaction where the cardholder is giving the merchant permission to store their credentials on file.

4.6.39 Currency Code

The three-character Currency Code field contains the currency code used to identify the merchant's authorization currency. The valid value is 840 (United States). Currency Code is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send 840 should Global Payments use this field in the future.

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4.6.40 Customer Data

The variable length Customer Data identifies the customer account for which the transaction is being executed. The type and format of the data is specified by the code in the Account Data Source field. The possible formats are described in the following sections.

Note: *The final field separator in the manually-entered data is in addition to the field separator that appears after the Customer Data field; therefore, there are two field separators between the Expiration Date and the Cardholder Identification Data field.*

A POS device with E3 support may encrypt the customer data. In this case, the information needed to decrypt the data is include in this field.

Table 4-111 Customer Data Field Formats

Account Data Source	Description
D, G, R	<Track 2 Data>
F	<Track 2 Data>, <Track 1 Data>, or <Primary Acct Num><FS><Exp Date><FS>
H	<Track 1 Data>
Q	<Track 1 Data> or <Track 2 Data>
C, T, V, X, @	<Primary Acct Num><FS><Exp Date><FS>
Z	<Unique Trans ID>
d, g, r	<Key Block Data><FS><Encrypted Track 2 Data>
f	<Key Block Data><FS> and <Track 2 Data>, <Track 1 Data>, or <Primary Acct Num><FS><Exp Date><FS>
h	<Key Block Data><FS><Encrypted Track 1 Data>
q	<Key Block Data><FS><Encrypted Track 1 Data or Encrypted Track 2 Data>
c, t, v, x, +	<Key Block Data><FS><Encrypted Primary Acct Num><FS><Exp Date><FS>
z	<Key Block Data><FS><Unique Trans ID>

PCI regulations prohibit the contents of a magnetic stripe to be retained for future processing. You can, however, store the Primary Account Number and Expiration Date to send Recurring Bill Payment transactions for authorization as manually entered.

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4.6.40.1 Track 1 Data

If the Account Data Source field contains an 'H', the Customer Data field must be in Track 1 format.

If the Account Data Source field contains an 'F', the Customer Data field may contain Track 1 Data.

If the Account Data Source field contains an 'h', the Customer Data field must contain Key Block Data, a field separator and encrypted Track 1 Data. Track 1 Data is of a variable length with a maximum data length of 76 characters. Key Block Data is of a variable length of up to 304 characters.

The entire unaltered Track (excluding framing characters) must be provided in the Authorization Request message or an error condition results.

Note: *Certain proximity read cards may contain Track 1 data. The Track 1 Data format must be used in cases when the proximity read card with an Account Data Source of 'Q' contains Track 1 Data. The Key Block Data must be included for a proximity read card that has an Account Data Source of 'q'.*

4.6.40.2 Track 2 Data

If the Account Data Source field contains a 'D', 'G', or 'R', the Customer Data field must be in Track 2 format.

If the Account Data Source field contains an 'F', the Customer Data field must contain Track 2 Data.

If the Account Data Source field contains a 'd', the Customer Data field must contain Key Block Data, a field separator and encrypted Track 2 Data. Track 2 Data is of a variable length with a maximum data length of 37 characters. Key Block Data is of a variable length of up to 304 characters.

The entire unaltered Track (excluding framing characters) must be provided in the Authorization Request message or an error condition results. For chip card contact and contactless transactions, the value of Tag 57, Track 2 Equivalent Data, is used in Track 2 format.

Note: *Certain proximity read cards may contain Track 2 Data. The Track 2 Data format must be used in cases when the proximity read card with an Account Data Source of 'Q' contains Track 2 Data. The Key Block Data must be included for a proximity read card that has an Account Data Source of 'q'.*

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4.6.40.3 Manually Entered (Keyed) Data

If the Account Data Source field contains a 'T, 'X', or '@', the Customer Data field must be in manually entered data format.

If the Account Data Source field contains an 'F', the Customer Data field may contain manually entered data.

If the Account Data Source field contains a 't', 'x', or '+', the Customer Data field must contain Key Block Data, a field separator, and encrypted manually entered data.

The customer credit card data can be manually entered when the card magnetic stripe cannot be read, when the card is not physically present, or when a card reader is not available.

Table 4-112 Manually Entered Data

Field Name	Length	Format	Usage
PRIMARY ACCOUNT NUMBER (PAN)	1–19	N	M
FIELD SEPARATOR	1	<FS>	
EXPIRATION DATE	4	MMYY	
FIELD SEPARATOR	1	<FS>	

Note: *PIN Debit transactions require Track 2 and PIN data. These transactions cannot be manually entered.*

4.6.40.4 Unique Transaction Identifier

Global Payments' Unique Transaction ID (UID) is a software solution that eliminates the need for a POS application to store the account number or track data for subsequent processing such as Voids/Incrementals, and Batch Settlement. The UID is returned by the Global PaymentsGlobal Payments Exchange Host in the Authorization Response Messages. This application is not available on other Global Payments Host platforms.

- **Voids/Incrementals:** The Account Data Source field will be 'Z' or 'z' to indicate that the UID is being used instead of track or Primary Account Number (PAN) data. The Customer Data field will contain the UID which is the Retrieval Reference Number (RRN) from the Authorization.
- **Batch Settlement:** The Primary Account Number field in the Batch Settlement Detail Record will be filled with all spaces to indicate that the UID is being used instead of PAN data. The Transaction Identifier field in the Batch Settlement Detail Record is the Transaction Identifier from the Authorization and it contains the UID.

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4.6.40.5 Key Block Data

The Key Block Data field includes the data required to decrypt E3 encrypted information. This field is required when using an Account Data Source E3 Code.

The first character in the Key Block Data field indicates the type of encryption key that is included in this field.

Table 4-113 Key Block Data Types

Value	Description
v	Voltage encryption
H	Reserved for Global Payments internal use
M	MagTek encryption (future enhancement)

The second and third characters in the Key Block Data field contain a two-digit E3 sub-encryption indicator. This value indicates which fields in the authorization request have been E3 encrypted. Table below indicates which fields are encrypted for each supported value of the E3 sub-encryption indicator.

Table 4-114 E3 Encrypted Field Matrix

E3 Sub-Encryption Indicator	Encrypted Fields		
	Merchant ID	Customer Data	Card Security Code
01	X	X	
02	X	X	X
03		X	
04		X	X

The fourth character of the Key Block Data field is where the Voltage Key Block begins. For Voltage encryption, the Key Block is Base64-encoded information that contains an encrypted key along with other data used for generating the other keys (MSR/PAN and DATA). The size of the block is of a variable length when encoded as Base64; the maximum length is 304 bytes.

Voltage Key Block Data

The Voltage Key Block Data field is required only when encrypted data exists in the message. For example, a Voltage Key Block would be optional when the account data source is a 'z' (indicating an E3 Unique Transaction Identifier) and the sub-encryption field is '03' which indicates that encryption is applicable to the Customer Data field only.

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4.6.41 Data Block 1—AMEX Token Data Block A

Data Block 1—AMEX Token Data Block A contains the following EMV data:

Table 4-115 Data Block 1—AMEX Token Data Block A

Sub-Subfield	Sub-Subfield Name	Sub-Subfield Length	Sub-Subfield Description
1	AMOUNT, OTHER	12 character numeric	Tag 9F03
2	APPLICATION CRYPTOGRAM	16 character numeric	Tag 9F26
3	APPLICATION INTERCHANGE PROFILE (AIP)	4 character numeric	Tag 82
4	APPLICATION TRANSACTION COUNTER (ATC)	4 character numeric	Tag 9F36
5	CRYPTOGRAM INFORMATION DATA (CID)	2 character numeric	Tag 9F27
6	FILLER	2 character literal	Constant literal “00”

4.6.42 Data Block 1 - Discover TAVV

Data Block 1—The 40-character Discover TAVV field contains the Discover mobile payment device generated In-App cryptogram (wallet).

4.6.43 Data Block 1—Visa XID

Data Block 1—The 40-character Visa XID field contains the Token Authorization Verification Value (TAVV) returned by a wallet.

4.6.44 Data Block 2—AMEX Token Data Block B

Data Block 2—AMEX Token Data Block B contains the following EMV data:

Table 4-116 Data Block 2—AMEX Token Data Block B

Sub-Subfield	Sub-Subfield Name	Sub-Subfield Length	Sub-Subfield Description
1	ISSUER APPLICATION DATA (IAD)	14 character ASCII coded binary	EMV Tag 9F10
2	APPLICATION PAN SEQUENCE NUMBER	2 character numeric	EMV Tag 5F34
3	TERMINAL COUNTRY CODE	3 character numeric	EMV Tag 9F1A
4	TERMINAL VERIFICATION RESULTS (TVR)	10 character ASCII coded binary	EMV Tag 95
5	TRANSACTION TYPE	2 character numeric	EMV Tag 9C
6	UNPREDICTABLE NUMBER	8 character numeric	EMV Tag 9F37

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Table 4-116 Data Block 2—AMEX Token Data Block B (Continued)

Sub-Subfield	Sub-Subfield Name	Sub-Subfield Length	Sub-Subfield Description
7	FILLER	1 character literal	Constant literal “0”

4.6.45 Data Block 2—Discover CAVV

Data Block 2—Discover CAVV contains the Discover ProtectBuy 3-D Secure Electronic Commerce Cardholder Authentication Verification Value (CAVV).

4.6.46 Data Block 2—Visa CAVV

Data Block 2—Visa CAVV (Version 3) contains the 3-D Secure Electronic Commerce Cardholder Authentication Verification Value (CAVV) or the IDX Match Key Data.

Table 4-117 Data Block 2—Visa CAVV

Field Name	Length	Value	Description
KEY INDEX	2	Derivation key index (DKI) as personalized issue application data (IAD) (Tag 9F10)	This field will contain the key index used to create the cryptogram.
NONCE (UN)	8	Value will be sent from the merchant	This field will contain the unpredictable number (UN) for the transaction as received in the message data.
ATC	4	ATC (Tag 9F36 from Visa Mobile Payment Application (VMPA))	This field will contain the application transaction counter (ATC) incremented for every transaction.
APPLICATION CRYPTOGRAM	16	Cryptographic value generated by VMPA	This field will contain the cryptographic value that is generated by VMPA
VERSION	2	30	The first digit will identify the layout of the field that is present. This layout uses Version 3 (Version 2 = Layout for 3-D Secure CAVV, revised Format)> The second digit is not currently defined for Version 3 and will be 0 (Reserved for future use).
PAN SEQUENCE NUMBER (PSN)	2	The value of Tag 5F34, if personalized; 00, if not.	
LOCAL CVM	2	Least significant byte of the local CVM	This field will contain the cardholder verification method (CVM) value as received in the message data.
RESERVED FOR FUTURE USE	4	0000	

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4.6.47 Decline Category

The one-character Decline Category field identifies what action, if any, the POS terminal should take in retrying the declined transaction.

Table 4-118 Decline Category

Value	Description
0	This transaction was either approved, partially approved, had no reason to decline or otherwise contained an issuer response code that did not fall within categories 1 through 4.
1	Indicates the card is blocked for use or never existed and there is no circumstance in which the issuer will grant an approval. Merchants must not retry an authorization that receives this Decline Category. In the future attempts to authorize a transaction that has previously received a Decline Category 1 will be subject to a per-transaction fee.
2	Indicates the issuer may approve, but cannot do so now, perhaps due to a system issue, detection action or a lack of funds. This covers temporary decline decisions made by issuers that may change over time. It occurs when the issuer is prepared to approve a transaction, but is unable to do so at the time and would welcome a further authorization attempt in the future.
3	Indicates the issuer cannot approve based on the details provided, such as an invalid account number or incorrect Card Verification Value (CVV), CVV2 or expiration date. Once the transaction details are corrected, this transaction may be approved by the issuer.
4	This category includes all other decline codes, many of which are of a technical nature or provide little value to merchants.

4.6.48 Developer ID

The six-character Developer ID field contains a Global Payments assigned value that identifies the developer of the POS device software.

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4.6.49 Device Code

The one-character Device Code field identifies the device type of the merchant submitting the authorization request or settlement batch. Device Code is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send the most appropriate Device Code should Global Payments use this field in the future.

Table 4-119 Device Code

Code	Description
0	Unknown
C	PC
D	Dial Terminal
E	Electronic Cash Register
G	Mobile Payment Acceptance
M	Mainframe
T	Counter Payment Acceptance
W	Web Payment Acceptance

4.6.50 Digital Payment Cryptogram

The 28-character Digital Payment Cryptogram contains the Mastercard Digital Secure Remote Payments cryptogram.

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4.6.51 Direct Marketing/e-Commerce Indicator

The one-character Direct Marketing/e-Commerce Indicator field identifies the type of transaction being authorized.

Table 4-120 Direct Marketing/e-Commerce Indicator

Indicator	Description
1	One time occurrence of a Direct Marketing/e-Commerce transaction (MOTO).
2	Recurring Payment (open ended).
4	DSRP, e.g., ApplePay.
5	Secure Electronic Commerce Transaction 3-D Secure.
6	Non-Authenticated Secure Electronic Commerce Transaction at 3-D Secure capable merchant, merchant attempted to authenticate.
7	Channel-encrypted Electronic Commerce Transaction (Internet).
R	Digital wallet—application initiated transaction (including payment tokens).
U	Use for American Express SafeKey transactions where the Payment Authenticator results is U.

Note: *Global Payments Exchange does not support Direct Marketing Installment Payments.*

4.6.52 Directory Server Transaction ID

The 36-character Directory Server Transaction ID is generated by the Mastercard Directory Server during authentication. The Directory Server Transaction ID is used to link the authentication to the authorization.

4.6.53 Electronic Voucher Serial Number

The 15-character Electronic Voucher Serial Number field contains the voucher serial number provided by the EBT Voice Authorization System when the POS system loses connectivity or the EBT Network is unavailable.

Cash benefits do not use the Electronic Voucher Serial Number. The Electronic Voucher Serial Number is required on voice-authorized food stamp transactions.

4.6.54 EMV Parameter Download Notification Flag

This field is used to indicate whether the EMV capable POS terminal needs to perform an EMV parameter download. If the EMV Parameter Download Notification Flag is set to 'Y', the POS terminal must perform an EMV parameter download. It is recommended that the EMV parameter download be performed after the next successful batch settlement.

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4.6.55 EMV PDL Additional Terminal Capabilities

EMV Tag 9F40—Indicates the data input and output capabilities of the terminal.

Table 4-121 EMV PDL Terminal Capabilities

Type	Value/Description
Byte 1—Transaction Type Capability	Indicates all the types of transactions supported by the terminal. • Bit 8 = Cash • Bit 7 = Goods • Bit 6 = Services • Bit 5 = Cashback • Bit 4 = Inquiry • Bit 3 = Transfer • Bit 2 = Payment • Bit 1 = Administrative
Byte 2—Transaction Type Capability	• Bit 8 = Cash Deposit • Bit 7-Bit1 = RFU
Byte 3—Terminal Data Input Capability	Indicates all the methods supported by the terminal for entering transaction-related data into the terminal. • Bit 8 = Numeric keys • Bit 7 = Alphabetic and special character keys • Bit 6 = Command keys • Bit 5 = Function keys • Bit 4-Bit 1 = RFU
Byte 4—Terminal Data Output Capability	Indicates the ability of the terminal to print or display messages and the character set code table(s) referencing the part(s) of ISO/IEC 8859 supported by the terminal. • Bit 8 = Print, attendant • Bit 7 = Print, cardholder • Bit 6 = Display, attendant • Bit 5 = Display, cardholder • Bit 4-Bit 3 = RFU • Bit 2 = Code table 10 • Bit 1 = Code table 9
Byte 5—Terminal Data Output Capability	Indicates the ability of the terminal to print or display messages and the character set code table(s) referencing the part(s) of ISO/IEC 8859 supported by the terminal. • Bit 8 = Code table 8 • Bit 7 = Code table 7 • Bit 6 = Code table 6 • Bit 5 = Code table 5 • Bit 4 = Code table 4 • Bit 3 = Code table 3 • Bit 2 = Code table 2 • Bit 1 = Code table 1

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4.6.56 EMV PDL AID Count

Number of contact chip card Application Identifiers (AIDs) supported for the specified Card Type.

4.6.57 EMV PDL Application Country Code

Indicates the country code associated with the AID. If this field is zero-filled, the AID is internationally accepted and its use is unrestricted. If this field is a non-zero value, the AID can only be used domestically within the country indicated, and should be automatically selected for applicable transaction types when present on the card.

4.6.58 EMV PDL Application Identifier (AID)

EMV Tag 9F06—Identifies the application as described in ISO/IEC 7816-5. Consists of the Registered Application Identifier (RID) + a Proprietary Application Identifier Extension (PIX), for example, A0000000031010 for Visa Debit/Credit.

4.6.59 EMV PDL Application Selection Indicator

For an application in the ICC to be supported by an application in the terminal, the Application Selection Indicator indicates whether the associated AID in the terminal must match the AID in the card exactly, including the length of the AID, or only up to the length of the AID in the terminal. There is only one Application Selection Indicator per AID supported by the terminal.

Table 4-122 EMV PDL Application Selection Indicator

Value	Description
0	Exact match required
1	Partial match allowed

4.6.60 EMV PDL Application Version Number

EMV Tag 9F09—Version number assigned by the payment system for the application. Current version supported by the terminal. For example, 1.5.0 for Visa VIS would be Hex “0096”.

4.6.61 EMV PDL Block Sequence Number

Table 4-123 EMV PDL Block Sequence Number

Value	Description
00	Value to be used when requesting Table-ID 10 Network Data or when sending a 07 EMV PDL confirmation.

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Table 4-123 EMV PDL Block Sequence Number (Continued)

Value	Description
01–99	Values to be used when requesting Table-IDs 30–60. Use a value of '01' for the first request for a table and increment by 1 until the EMV PDL END OF TABLE flag = Y.

4.6.62 EMV PDL Card Type

Indicates the card type as returned in Table-ID 10 Table Versions & Flags. This field is required for Table-IDs 40–60. For Table-IDs 10–30, this field is space-filled.

Table 4-124 EMV PDL Card Type

Card Type	Description
01	Visa
02	Mastercard
03	American Express
04	Discover
05	WEX (not supported)
06	Voyager (not supported)
07	JCB (contactless)
08	Union Pay (contactless)

4.6.63 EMV PDL Certification Authority Public Key Check Sum

A check value calculated on the concatenation of all parts of the Certification Authority Public Key (RID, Certification Authority Public Key Index, Certification Authority Public Key Modulus, Certification Authority Public Key Exponent) using SHA-1.

4.6.64 EMV PDL Certification Authority Public Key Exponent

Value of the exponent part of the Certification Authority Public Key.

4.6.65 EMV PDL Certification Authority Public Key Index

Identifies the certification authority’s public key in conjunction with the RID.

4.6.66 EMV PDL Certification Authority Public Key Modulus

Value of the modulus part of the Certification Authority Public Key.

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4.6.67 EMV PDL Certification Authority Public Key Modulus Length

Number of hexadecimal characters in the Certification Authority Public Key field.

4.6.68 EMV PDL Confirmation Flag

A value of 'C' is returned to indicate the confirmation request message was received from the POS terminal.

4.6.69 EMV PDL Contactless Magstripe Application Version Number

Version number assigned by the payment system for the contactless magstripe application. Current version supported by the reader, for example, '0001' for Mastercard PayPass Mag Stripe.

4.6.70 EMV PDL Default Dynamic Data Authentication Data Object List (DDOL)

DDOL to be used for constructing the INTERNAL AUTHENTICATE command if the DDOL in the card is not present.

4.6.71 EMV PDL Default Transaction Certificate Data Object List (TDOL)

TDOL to be used for generating the TC Hash Value if the TDOL in the card is not present.

4.6.72 EMV PDL Enabled

Table 4-125 EMV PDL Enabled

Value	Description
Y	EMV should be enabled on this terminal. Table versions and flags will follow.
N	EMV should be disabled on this terminal. Table versions and flags will not follow. This may be used to at least temporarily disable EMV on a terminal exhibiting compliance issues. For example, excessive fallback transactions.

4.6.73 EMV PDL End-Of-Table Flag

Table 4-126 EMV PDL End-Of-Table Flag

Value	Description
Y	No more blocks available for this Table-ID.

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4.6.74 EMV PDL Key Count

Number of Certificate Authority Public Keys defined for the specified EMV PDL CARD TYPE. Each card brand may have up to six keys.

4.6.75 EMV PDL Key Status

Indicates the status of the Certification Authority Public Key. If the status is (E)xpired or (R)evoked, the key must be removed from the POS.

Table 4-127 EMV PDL Key Status

Value	Description
A	Active
E	Expired
R	Revoked

4.6.76 EMV PDL Maximum Target Percentage to be used for Biased Random Selection

This is the desired percentage of transactions “just below” the floor limit that will be selected to go online.

4.6.77 EMV PDL Number of Card Types

Number of card types supported by the POS application.

4.6.78 EMV PDL Parameter Type

Indicates the action the terminal is requesting or terminal confirmation that the PDL data has been received.

Table 4-128 EMV PDL Parameter Type

Value	Description
06	Request EMV PDL
07	Confirm EMV PDL Table Data. This value should be sent for each Table when POS receives 'Y' in END-OF-TABLE FLAG field in EMV PDL Response.

If the POS downloads five tables, confirmation '07' is sent five times.

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4.6.79 EMV PDL Parameter Version or Table Version

Parameter Version is used in a request for Table-ID 10 only. Value indicates the parameter version number as shown below:

Table 4-129 EMV PDL Parameter Version or Table Version

Value	Description
Blank	Use the most current version.
Nnn	Valid version number. For example 001, 002.

Table Version is used in requests for Table-IDs 30–60. The POS must echo back the version needed for the appropriate Table that was sent back from the Host in the initial PDL response.

4.6.80 EMV PDL Registered Application Provider Identifier (RID)

Unique identifier assigned to an application provider (card brand) according to ISO/IEC 7816-4. For example, A000000003 for Visa.

4.6.81 EMV PDL Table Data Block Length

Contains the length of Table Data to follow. Valid values are '000' to '875'.

4.6.82 EMV PDL Table-ID

Indicates the type of EMV PDL data the POS is requesting.

Table 4-130 EMV PDL Table-ID

Table-ID	Description
10	Table Versions & Flags
30	Terminal Data
40	Contact Card Data
50	Contactless Card Data
60	Public Key Data

4.6.83 EMV PDL Table-ID 30 Flag

Indicates if a Table-ID 30 download is required.

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4.6.84 EMV PDL Table-ID 30 Version

Indicates the current version of Table-ID 30 available to the POS terminal.

4.6.85 EMV PDL Table-ID 40 Flag

Indicates if a Table-ID 40 download is required.

4.6.86 EMV PDL Table-ID 40 Version

Indicates the current version of Table-ID 40 available to the POS terminal.

4.6.87 EMV PDL Table-ID 50 Flag

Indicates if a Table-ID 50 download is required.

4.6.88 EMV PDL Table-ID 50 Version

Indicates the current version of Table-ID 50 available to the POS terminal.

4.6.89 EMV PDL Table-ID 60 Flag

Indicates if a Table-ID 60 download is required.

4.6.90 EMV PDL Table-ID 60 Version

Indicates the current version of Table-ID 60 available to the POS terminal.

4.6.91 EMV PDL Target Percentage to be used for Random Selection

For transactions with amounts less than the Threshold Value for Biased Random Selection, the terminal shall generate a random number from 1 to 99, and if this number is less than or equal to this value, the transaction shall be selected to go online.

4.6.92 EMV PDL Terminal Action Code (TAC)—Default

Specifies the acquirer’s conditions that cause a transaction to be rejected if it might have been approved online, but the terminal is unable to process the transaction online. For each bit set to '1', if the corresponding bit in the TVR is set to '1', the transaction will be offline declined if the terminal is unable to go online.

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4.6.93 EMV PDL Terminal Action Code (TAC)—Denial

Specifies the acquirer's conditions that cause the denial of a transaction without attempt to go online. For each bit set to '1', if the corresponding bit in the Terminal Verification Results (TVR) is set to '1', the transaction will be offline declined. For example, 0010000000 causes a decline for the "Service Not Allowed" condition.

4.6.94 EMV PDL Terminal Action Code (TAC)—Online

Specifies the acquirer's conditions that cause a transaction to be transmitted online. For each bit set to '1', if the corresponding bit in the TVR is set to '1', the transaction will be sent online.

4.6.95 EMV PDL Terminal Capabilities

EMV Tag 9F33—Indicates the card data input, CVM, and security capabilities of the terminal.

Table 4-131 EMV PDL Terminal Capabilities

Type	Value/Description
Byte 1—Card Data Input Capability	Indicates all the methods supported by the terminal for entering the information from the card into the terminal. • Bit 8—Manual key entry • Bit 7—Magnetic stripe • Bit 6—IC with contacts • Bit 5-Bit 1—RFU
Byte 2—CVM Capability	Indicates all the methods supported by the terminal for verifying the identity of the cardholder at the terminal. • Bit 8—Plaintext PIN for ICC verification • Bit 7—Enciphered PIN for online verification • Bit 6—Signature (paper) • Bit 5—Enciphered PIN for offline verification • Bit 4—No CVM Required • Bit 3-Bit 1—RFU
Byte 3—Security Capability	Indicates all the methods supported by the terminal for authenticating the card at the terminal and whether or not the terminal has the ability to capture a card. • Bit 8—SDA • Bit 7—DDA • Bit 6—Card capture • Bit 5—RFU • Bit 4—CDA • Bit 3—Bit 1—RFU

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4.6.96 EMV PDL Terminal Contactless Floor Limit

EMV Tag 9F1B—Indicates the floor limit in the terminal in conjunction with the AID. Indicates the amount above which an online authorization is required for contactless transactions.

4.6.97 EMV PDL Terminal Contactless Transaction Limit

Indicates the amount above which a contactless transaction is not allowed and the cardholder should be directed to use the contact chip instead.

4.6.98 EMV PDL Terminal Country Code

EMV Tag 9F1A—Indicates the country of the terminal, represented according to ISO 3166.

4.6.99 EMV PDL Terminal CVM Required Limit

Indicates the amount above which a CVM is required for contactless transactions.

4.6.100 EMV PDL Terminal Floor Limit

EMV Tag 9F1B—Indicates the floor limit in the terminal in conjunction with the AID. Indicates the amount above which an online authorization is required for contact transactions.

4.6.101 EMV PDL Terminal Risk Management Data

EMV Tag 9F1D—Application-specific value used by the card for risk management purposes.

4.6.102 EMV PDL Terminal Transaction Qualifiers (TTQ)

Indicates the requirements for online and CVM processing as a result of Entry Point processing. The scope of this tag is limited to Entry Point. Kernels may use this tag for different purposes.

Note: *This field is referred to as Terminal Transaction Capabilities in the American Express ExpressPay specification.*

4.6.103 EMV PDL Terminal Type

EMV Tag 9F35—Indicates the environment of the terminal, its communications capability, and its operational control.

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Table 4-132 EMV PDL Terminal Type

Merchant Controlled	Cardholder Controlled
• 21 = Attended, Online only • 22 = Attended, Offline with online capability • 23 = Attended, Offline only • 24 = Unattended, Online only • 25 = Unattended, Offline with online capability • 26 = Unattended, Offline only	• 34 = Unattended, Online only • 35 = Unattended, Offline with online capability • 36 = Unattended, Offline only

4.6.104 EMV PDL Threshold Value for Biased Random Selection

Transactions with amounts less than this value will be subject to selection at random without further regard for the value of the transaction. Transactions with amounts equal to or greater than this value but less than the floor limit will be subject to selection with bias toward sending higher value transaction online more frequently (biased random selection).

4.6.105 EMV PDL Transaction Currency Code

EMV Tag 5F2A—Indicates the currency code of the transaction according to ISO 4217.

4.6.106 EMV PDL Transaction Currency Exponent

EMV Tag 5F36—Indicates the implied position of the decimal point from the right of the transaction amount represented according to ISO 4217.

4.6.107 EMV TLV Data

EMV TLV Data - See the *Global Payments Integrator's Guide* for more information.

4.6.108 EMV PDL Transaction Reference Currency Code

EMV Tag 9F3C—Code defining the common currency used by the terminal in case the Transaction Currency Code is different from the Application Currency Code.

4.6.109 EMV PDL Transaction Reference Currency Exponent

EMV Tag 9F3D—Indicates the implied position of the decimal point from the right of the transaction amount, with the Transaction Reference Currency Code represented according to ISO 4217.

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4.6.110 EMV PDL Transaction Types

Indicates the transaction types associated with the AID. May need this information in order to customize the AID list on the terminal based on whether the merchant/cardholder selects credit, debit, or other transaction type in order to restrict application selection to only the appropriate AIDs.

Table 4-133 EMV PDL Transaction Types

Byte 1		Byte 2
• Bit 8 = Credit • Bit 7 = Debit • Bit 6 = EBT • Bit 5 = Gift	• Bit 4 = Loyalty • Bit 3 = Stored Value • Bits 2-1 = RFU	• Bits 8-1 = RFU

4.6.111 Existing Debt Indicator

The one-character Existing Debt Indicator identifies transactions submitted for payment of existing debt obligations including auto loans, credit cards, residential mortgages, and student loan bills when a Visa card is used. The only valid value for this field is '9', which indicates the transaction is a payment on an existing debt. Any other value results in an error.

The Existing Debt Indicator is used for specific MCC codes (6012 and 6051) to qualify for Visa's Debt Repayment Program. The merchant must be registered through Global Payments with Visa to qualify for Visa's Debt Repayment Program.

Note: *This field is not to be passed without the explicit direction of Global Payments.*

4.6.112 FCS ID

The seven-character Food and Consumer Identifier field contains the ID of the merchant who is certified and approved to accept food stamps. Food stamp transactions are required to send this field. Cash benefits do not use the FCS ID.

Note: *This field must be configurable.*

4.6.113 Fee Amount

The nine-character Fee Amount is formatted as ANNNNNNNN where 'A' represents the alphabetic sign character 'C' or 'D'.

Table 4-134 Fee Amount

Sign	Description
C	(credit) is used when the available balance or open-to-buy is increased.

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Table 4-134 Fee Amount (Continued)

Sign	Description
D	(debit) is used when the available balance or open-to-buy is decreased.

The amount is eight digits, zero-filled with an implied decimal point. The Fee Amount is included in the Transaction Amount sent in the request.

For Online Void transactions, the following requirements apply dependent on Card Type:

Table 4-135 Online Void Transaction Requirements

Card Type	Description
Discover	The Fee Amount indicates the replacement fee amount. • If the merchant desires to void the entire surcharge/fee, the Fee Amount is set to '0'. • If partially voiding the Fee Amount, the adjusted replacement Fee Amount is sent.
For Visa, Mastercard, and AMEX	The Fee Amount indicates the amount of the fee being credited to the cardholder.

4.6.114 Field Separator

A field separator <FS> is utilized by Global Payments Exchange to define the presence of a variable-length field. A field separator is defined as a Hex 1C or Decimal 28 character.

4.6.115 Group III Version Number

The Group III Version Number field contains a valid three-character version number to identify an optional addendum data group appended to an authorization request or response message.

Table 4-136 Group III Version Numbers

Code	Description
000	No Addendum Data
001	Commercial Card Indicator
007	Card Security Code
011	Chip Condition Code
013	Electronic Benefits Transfer
014	Direct Marketing/e-Commerce
017	Visa/American Express Secure 3D Data
018	Existing Debt Indicator
019	Master UCAF Data

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Table 4-136 Group III Version Numbers (Continued)

Code	Description
020	Developer ID/Version ID
022	Additional Amounts
025	Surcharge Amount
026	Product Participation Group
028	AMEX Special Use Data
029	Extended AVS Data
030	AMEX Merchant Name/Location Data
031	Visa Checkout Indicator
037	Real Time Substantiation
048	Recurring Data
055	EMV Data
056	Message Reason Code
062	Global Payments Data Group Extension
064	Wallet ID
067	Transaction Amount
068	Fraud Enhanced Data
090	EMV Parameter Download Notification
091	EMV Parameter Download
092	Token Data
093	Card Brand Network
094	Credential On File Indicator
095	Payment Account Reference Field
096	Decline Code
097	Mastercard Cardholder/Merchant Initiated Transaction Indicator
098	Generic Request Data
099	Generic Response Data

4.6.116 Group Separator

A group separator <GS> is utilized by Global Payments Exchange to separate adjacent Group III Versions. A group separator is defined as a Hex 1D or Decimal 29 character.

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4.6.117 Host Message Identifier

The eight-character Host Message Identifier field contains a unique Host message identifier assigned by the authorizing system and returned in debit card response messages.

4.6.118 HPS Tag Number

The three-digit HPS Tag Number field is used in Group III Version 062 to identify the data elements included in that Version. Group III Version 062 is intended to be used in a manner similar to the overall Group III structure, providing a mechanism to send and receive a variety of data elements.

Table 4-137 HPS Tag Number

Value	Description
001	Offline Approval Code
002	Unique Device ID
003	Response Code

4.6.119 Industry Code

The one-character Industry Code field identifies the industry type of the merchant submitting the authorization request. Industry Code is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send the most appropriate Industry Code should Global Payments use this field in the future.

Table 4-138 Industry Codes

Code	Description
B	Bank/Financial Institution
D	Direct Marketing
F	Food/Restaurant
H	Hotel/Lodging
L	Limited Amount Terminal
R	Retail

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4.6.120 Issuer Response Code

The two or three character authorization Response Code returned by the card brand network. This Response Code / Action Code defines the disposition of a previous message or an action taken as a result of a previous message. Response codes also are used to indicate approval or decline of a transaction. These codes vary by card brand. Refer to the card brand network for more information about the meaning of these codes.

4.6.121 Key Set Identifier (KSID)

The six-character Key Set Identifier field identifies the unique bank identification code used in processing PIN Debit transactions.

4.6.122 Language Indicator

The two-digit Language Indicator field designates the language to be used in formatting the authorization response text message. Global Payments Exchange only supports '00' for English. Language Indicator is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send '00' should Global Payments use this field in the future.

4.6.123 Last Registered User Profile Date Change

The eight-character Last Registered User Profile Date Change defines the date when the cardholder last changed their profile (Discover transactions only). The format for this field is DDMMYYYY.

4.6.124 Local Transaction Date

The six-digit Local Transaction Date field returns the date a transaction is authorized, adjusted to the POS device’s location (based on the Time Zone Differential value included in the transaction request). The date is returned in MMDDYY format.

4.6.125 Local Transaction Time

The six-digit Local Transaction Time field returns the time a transaction is authorized, adjusted to the POS device’s location (based on the Time Zone Differential value included in the transaction request). The time is returned in HHMMSS format.

4.6.126 Market-Specific Data

The Market-Specific Data field is used for the Hotel/Lodging and Healthcare industries. For all other industries, it must not be present in the authorization request.

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When present, the field consists of four characters containing three subfields. All of the subfields must be present, if the Market-Specific Data field is included in the authorization request.

Table 4-139 Market-Specific Data Subfields

Field Name	Length	Format	Usage	Value/Description
PRESTIGIOUS PROPERTY INDICATOR	1	A/N/S	M	See *4.6.126.1 Prestigious Property Indicator, p. 187*.
MARKET-SPECIFIC DATA IDENTIFIER	1	A/N/S	M	See *4.6.126.2 Market-Specific Data Identifier, p. 187*.
STAY DURATION	2	N/S	M	See *4.6.126.3 Stay Duration, p. 188*.

4.6.126.1 Prestigious Property Indicator

For Hotel/Lodging transactions, the one-character Prestigious Property Indicator subfield is used by merchants participating in Visa's Prestigious Lodging Program. Merchants must be registered with Visa to take advantage of the Prestigious Lodging Program.

Table 4-140 Prestigious Property Indicator

Value	Description
<SPACE>	Non-participating property
D	Prestigious Property with $500 Limit
B	Prestigious Property with $1000 Limit
S	Prestigious Property with $1500 Limit

Non-participating properties must transmit a <SPACE> as the Prestigious Property Indicator subfield. For anything other than Hotel/Lodging, the Prestigious Property Indicator subfield must be set to a <SPACE>.

4.6.126.2 Market-Specific Data Identifier

The one-character Market-Specific Data Identifier field indicates the industry type. This field is also returned in the authorization response and may contain a different value than the one sent in the request message.

Table 4-141 Market-Specific Data Identifier (Request)

Value	Description
B	Bill Payment
H	Hotel/Lodging
M	Healthcare

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Table 4-141 Market-Specific Data Identifier (Request) (Continued)

Value	Description
<SPACE>	Other Industries

Table 4-142 Market-Specific Data Identifier (Response)

Value	Description
B	Bill Payment
H	Hotel/Lodging
M	Healthcare
N	Invalid (response only)
<SPACE>	Other Industries

4.6.126.3 Stay Duration

For Hotel/Lodging transactions, the two-digit Stay Duration field contains the anticipated length of the hotel stay. The Stay Duration must be in the range of '01' to '99'.

For anything other than Hotel/Lodging, the Stay Duration subfield must be set to '00'.

4.6.127 Mastercard Merchant Advice Code

The two-character Mastercard Merchant Advice Code (MAC) is returned by the Mastercard Authorization Optimization Service:

Table 4-143 Mastercard Merchant Advice Code

Code	Merchant Advice Code Description	Examples of Reasons	Merchant Action
01	New account information available	• Expired card • Account upgrade • Portfolio sale • Conversion	Recommended: Obtain new account information before the next billing cycle
02	Cannot Approve at this Time	• Over credit limit • Insufficient funds	Recommended: Recycle transaction later (72 hours)
03	Do not try again	• Account closed • Fraudulent	Recommended: Obtain another type of payment from the customer

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Table 4-143 Mastercard Merchant Advice Code

Code	Merchant Advice Code Description	Examples of Reasons	Merchant Action
04	Point-of-Sale (POS) cardholder presence indicator	Mismatch between UCAF Collection Indicator and UCAF Data. For instance, a cryptogram sent with a recurring transaction. Group III Version 019 UCAF Collection Indicator = 7 (DSRP partial shipment/recurring payment) with valid cryptography data in Group III Version 19 UCAF data field.	Recommended: Resubmit with appropriate information
05	Negotiated value not approved		
21	Payment Cancellation	Cardholder canceled agreement	Mandatory: Do not resubmit.
22	Merchant does not qualify for product code		Request another form of payment.
24	Retry after 1 hour	Insufficient funds.	May retry after 1 hour has elapsed.
25	Retry after 24 hours	Insufficient funds.	May retry after 24 hours have elapsed.
26	Retry after 2 days	Insufficient funds.	May retry after 2 days have elapsed.
27	Retry after 4 days	Insufficient funds.	May retry after 4 days have elapsed.
28	Retry after 6 days	Insufficient funds.	May retry after 6 days have elapsed.
29	Retry after 8 days	Insufficient funds.	May retry after 8 days have elapsed.
30	Retry after 10 days	Insufficient funds.	May retry after 10 days have elapsed.
40	Consumer non-reloadable prepaid card	Use to manage card-not-present recurring/subscription agreements	Recommended: Do not use for recurring/subscription agreements.
41	Consumer single-use virtual card	Use to manage card-not-present recurring/subscription agreements	Recommended: Do not use for recurring/subscription agreements.
43	Consumer multi-use virtual card	Multi-use virtual card number.	Confirms that this VCN can be used multiple times.

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4.6.128 Mastercard One Credential Acceptance Brand

The three byte Mastercard One Credential Acceptance Brand that will be used to fund an authorization based on the estimated amount sent in group III version 022 with amount type 044.

Table 4-144 Mastercard One Credential Acceptance Brand

Value	Description
MCC	Mastercard Credit
DMC	Debit Mastercard
MSI	Maestro (not valid in U.S. Region)

4.6.129 Mastercard One Credential Exclusion Indicator

The one character Mastercard One Credential Exclusion Indicator is sent to instruct Mastercard to limit the conditions in which the Mastercard One Credential Service will apply to qualified transactions.

Table 4-145 Exclusion Indicator Valid Values

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction.
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction.
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction. (Not applicable for U.S. region)

4.6.130 Mastercard Payment Gateway ID

The 11 character Mastercard Payment Gateway ID (MPG ID) is an identifier assigned by Mastercard upon registration by Global Payments of a Payment Gateway. Global Payments provides the MPG ID to the payment gateway and this value must be provided in all authorization requests. This value must be right justified and zero filled.

4.6.131 Mastercard Transaction Link Identifier (Lifecycle TLID)

The Lifecycle TLID is received and stored by the POS system for use in subsequent transactions that are part of the same transaction lifecycle (original -> incremental -> partial reversal -> settlement).

The Lifecycle TLID will be present in responses in the following:

- Each new original transaction, such as an authorization

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- Customer-provided TLID from the original message, in subsequent lifecycle transactions (such as an incremental authorization)
- Mastercard-inserted TLID from the original transaction if absent in subsequent lifecycle transactions
- Mastercard-overwritten TLID if the subsequent transaction provided an unmatched lifecycle TLID

For subsequent transactions that are in the same transaction lifecycle, the original Lifecycle TLID is sent in the subsequent transaction. Mastercard will echo the Lifecycle TLID in subsequent transaction responses if Mastercard agrees with the Lifecycle TLID sent in the authorization request.

4.6.132 Merchant ABA Number

The nine-character Merchant ABA Number field identifies the routing/transit number of the merchant's debit bank. The Merchant ABA Number is provided by the merchant debit sponsor bank. Merchant ABA Number is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must their Merchant ABA Number should Global Payments use this field in the future.

4.6.133 Merchant Category Code (MCC)

The four-character Merchant Category Code field contains a number assigned by Global Payments Exchange to identify a merchant industry classification. This value is similar to the Standard Industry Code (SIC).

4.6.134 Merchant ID Number (MID)

The 12-character Merchant ID Number field contains a unique number assigned by Global Payments, which identifies the merchant within the Global Payments Exchange Host. This number must be right-justified and zero-filled.

If the Account Data Source field indicates E3 encryption is being used and the E3 sub-encryption indicator in the Key Block Data field indicates that the MID is encrypted, this field must be encrypted using the scheme indicated in the Key Block data field. See *4.6.1 Account Data Source, p. 139* and *4.6.40.5 Key Block Data, p. 166* for more information.

4.6.135 Merchant Settlement Agent Number

The four-character Merchant Settlement Agent Number field identifies the merchant settling agent number.

Merchant Settlement Agent Number is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send their Merchant Settlement Agent Number should Global Payments use this field in the future.

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4.6.136 Merchant Zip Code

The nine-character Merchant Zip Code field contains the city zip code used to identify the merchant location. This field is left-justified and space-filled.

Merchant Zip Code is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send the correct Merchant Zip Code should Global Payments use this field in the future.

4.6.137 Message Delimiter

The message delimiter separates the record format and application type designators from the body of the message. The message delimiter is defined as a “.” (Hex 2E or Decimal 46 character).

4.6.138 Message Reason Code

The Message Reason Code is a value that provides further information about the request message.

Table 4-146 Message Reason Code

Code	Description
3902	Delayed Charges
3903	Re-Authorization
3904	No Show
5206	Deferred Authorization

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4.6.139 Network ID Code

The one-character Network ID Code field contains the identification code of the network on which the transaction was authorized. The Network ID must be printed on the receipt.

The POS application must accept and process any character that the Host responds with in the Network ID Code field (subject to change as networks are added or removed).

Table 4-147 Network ID Codes

Value	Description
<SPACE>	Network not identified
7	Shazam
8	Maestro
9	Stored Value cards only
F	VisaNet
G	Interlink
H	TYME
J	GulfNet
K	EBT Network
L	Pulse
M	Bankmate
N	Cash Station
Q	Explore
S	Money Station
T	STAR Network
U	AFFN
V	Visa
W	Honor
Y	NYCE
Z	Mac

In the Host response, a value of 'V' indicates that the transaction was processed as a credit card purchase transaction (TRAN CODE 54), even though it was submitted in a debit format. When a 'V' is returned, the transaction must be processed and settled as a credit card (non-debit) transaction.

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4.6.140 Offline Approval Code

The Offline Approval Code is a nine-character tag/value pair as defined in *4.4.3.23 Group III Version 062 Request: Global Payments Data Group Extension, p. 102*.

The first subfield is a three-digit numeric tag with a value of '001'. The second subfield is the six-character authorization code received during a voice authorization.

4.6.141 Original Purchase Data

The eight-character Original Purchase Data field is used for PIN Debit Returns, where the date/time of the original purchase transaction is required. The format is MMDDHHMM.

The POS application must prompt for the Original Purchase Data.

4.6.142 PAN Expiration Date

PAN Expiration Date contains the expiration date that is replacing the number that is embossed, encoded, or both on the card that represents the cardholder's primary account number (PAN) in YYMM format.

4.6.143 PAN Last Four

The PAN Last Four is a value that contains the last four digits of the PAN associated to the token.

4.6.144 Payment Account Reference Data

The Payment Account Reference (PAR) is a TLV field. The tag for PAR is '01'. The length is two digits, and the PAR data follows the length.

While the PAR field as defined by some card brands may be up to 35 characters, PAR data is defined by EMVCo as a composite field consisting of 29 uppercase alphanumeric characters with two components:

- 4 character BIN Controller Identifier assigned by EMVCo.
- 25 character unique value assigned to each underlying PAN.

PAR Data enables Merchants, Acquirers and Payment Processors to link transactions initiated with affiliated Payment Tokens to transactions based on the underlying PAN.

4.6.145 Product Participation Group

The one-character Product Participation Group field contains a value that indicates if the POS device supports partial authorization.

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Table 4-148 Product Participation Group

Value	Description
A	• Partial Approval Supported • Merchandise can be partially approved • Cash at Checkout can be partially approved
B	• Partial Approval Supported • Merchandise can be partially approved • Cash at Checkout must be fully approved or declined
C	• Partial Approval Supported • Merchandise must be fully approved or declined • Cash at Checkout can be partially approved
D	• Partial Approval Supported • Merchandise must be fully approved or declined • Cash at Checkout must be fully approved or declined

4.6.146 Program Protocol

The one-character Program Protocol identifies the version of 3D Secure used for authentication.

Table 4-149 Program Protocol

Value	Description
1	EMV 3D Secure Version 2.1
2	EMV 3D Secure Version 2.2
3	EMV 3D Secure Version 2.3
4	EMV 3D Secure Version 2.4
5	EMV 3D Secure Version 2.5
6	EMV 3D Secure Version 2.6
7	EMV 3D Secure Version 2.7
8	EMV 3D Secure Version 2.8
9	EMV 3D Secure Version 2.9

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4.6.147 Real Time Substantiation

The one-digit Real Time Substantiation field contains a value that indicates if the merchant verified the purchased items against an Inventory Information Approval System (IIAS).

Table 4-150 Real Time Substantiation

Value	Description
0	Merchant system did not verify the purchased items against an IIAS
1	Merchant system verified the purchased items against an IIAS

4.6.148 Record Format

The one-character Record Format field identifies the message format with the Global Payments Exchange Host.

Table 4-151 Record Format

Format	Description
D	Credit Card request messages (Group I & III)
E	Credit Card response messages (Group I & III)
P	Credit Card Vending Machine request messages (Group I & III)
Q	Credit Card Vending Machine response messages (Group I & III)
T	Debit Card or EBT request messages (Groups I + II + III)
U	Debit Card or EBT response messages (Groups I + II + III)

4.6.149 Registered User Indicator

The one-character Registered User Indicator contains either a 'Y' or an 'N' indicating if the cardholder is a registered user on a merchant’s website (Discover transactions only).

Table 4-152 Registered User Indicator

Indicator	Description
Y	Cardholder is a registered user with an online profile and login credentials.
N	Cardholder is not a registered user. The cardholder may shop only as a guest.

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4.6.150 Reimbursement Attribute

The one-character Reimbursement Attribute field designates the reimbursement fee applicable to a transaction.

- The Reimbursement Attribute for PIN Debit sales and returns is 'Z'.
- The Reimbursement Attribute for EBT or non-PIN Debit sales and returns is '0'.

Reimbursement Attribute is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send the appropriate Reimbursement Attribute should Global Payments use this field in the future.

4.6.151 Remote Commerce Acceptor Identifier

The up to 150-character Remote Commerce Acceptor Identifier is base 64 encoded and contains the merchants URL or domain name. If the merchant's URL or domain name exceeds 150 characters when base 64 encoded, it must be truncated at 150 characters. This is a variable length field. Do not space pad if less than 150 characters.

Note: *Mastercard has delayed implementation of the Remote Commerce Acceptor Identifier until August 11, 2020. To prevent unnecessary declines, do not send this field before August 12, 2020. Until then, send this as an empty field.*

4.6.152 Requested Authorization Characteristics Indicator (ACI)

The one-character Requested Authorization Characteristics Indicator field contains the indicator used to identify an authorization request as potentially qualifying for Visa Custom Payment Services (CPS).

Visa CPS requires that authorizations are settled within 48 hours and transactions contain unaltered track data from a magnetic stripe swipe or chip card read. The authorized amount of retail sales must match the settled amount.

Table 4-153 Requested ACI

Value	Description
N	Device is not Visa CPS capable. Also used for PIN Debit transactions.
Y	Device is Visa CPS capable.
P	Device is Visa CPS capable. Card not present transaction from a hotel merchant and the cardholder is a preferred customer.
I	Device is Visa CPS capable—Incremental Authorization request.
R	Exempt from AVS requirements for Recurring Bill Payment.

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4.6.153 Response Code

The two-character Response Code field indicates the status of the authorization request. The POS system evaluates the response code, not the authorization response text, to determine the nature of a response message.

The Response Code is supplied by the POS terminal in Purchase Advice transactions. For voice authorized and merchant authorized transactions, the Response Code must be set to '00'. EMV Chip Card approved or declined transactions must use either 'Y1', 'Y3', 'Z1', or 'Z3' as the Response Code as appropriate.

A Response Code of '00' represents an approval. A Response Code of '10' represents a partial approval. A Response Code of '85' represents a successful card verification returned by Card Verify (TRAN CODE 58). Response code ‘85’ may also be returned in other non-financial transactions. All other response codes represent non-approved requests. Response Codes '10' and '85' should not be interpreted as a decline.

Mastercard prohibits subsequent authorization requests when the original authorization Response Code includes '04', '14', '15', '41', '43' and '54' in a card-not-present environment. For Mastercard contactless transactions that receive a Response Code '65', the POS terminal must prompt the cardholder to insert/swipe card for PIN verification.

Table 4-154 Response Code

Response Code	Authorization Response Text	Description
00	APPROVAL	Approved and completed
02	CALL	Refer to issuer—Special condition
03	TERM ID ERROR	Invalid merchant ID
04	HOLD-CALL	Pick up card
05	DECLINE	Do not honor
06	ERROR xxxx	General error
07	HOLD-CALL	Pick up card—Special condition
09	NO ORIGINAL	Incremental or void does not reference a valid original transaction
10	PARTIAL APPROVAL	Partial authorization approval
12	INVALID TRANS	Invalid transaction
13	AMOUNT ERROR	Invalid amount
14	CARD NO. ERROR	Invalid card number
15	NO SUCH ISSUER	No such issuer
19	RE ENTER	Re-enter transaction
41	HOLD-CALL	Pick up card—Lost
43	HOLD-CALL	Pick up card—Stolen

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Table 4-154 Response Code (Continued)

Response Code	Authorization Response Text	Description
44	HOLD-CALL	Call
51	DECLINE	Insufficient funds
52	NO CHECK ACCOUNT	No checking account
53	NO SAVE ACCOUNT	No savings account
54	EXPIRED CARD	Expired card
55	WRONG PIN	Incorrect PIN
56	INVALID TRANS	Invalid transaction
57	SERV NOT ALLOWED	Transaction not permitted—Card
58	SERV NOT ALLOWED	Transaction not permitted—Terminal
61	DECLINE	Exceeds withdrawal limit
62	DECLINE	Invalid service code, restricted
63	VALIDATION ERROR	Security violation
65	DECLINE	Activity limit exceeded
75	PIN EXCEEDED	PIN tries exceeded
76	NO ACTION TAKEN	Unable to locate, no match
77	NO ACTION TAKEN	Duplicate reversal or duplicate transaction
78	NO ACCOUNT	No account (account suspended, inactive, or canceled)
80	DATE ERROR	Invalid Date
82	CASHBACK NOT APP	Cash back limit exceeded
85	CARD OK	No reason to decline
86	CANT VERIFY PIN	Cannot verify PIN
91	NO REPLY	Issuer or switch is unavailable
96	SYSTEM ERROR	System malfunction
97	TRANSLATE ERROR	Decryption error: Contact customer service
CA	AVS REFERRAL	AVS Referral
EB	CHECK DIGIT ERR	Verification error
EC	CID FORMAT ERROR	Verification error
N7	CVN MISMATCH	CVN Value supplied is invalid
PD	xx-PDL ERROR	xx contains two digit EMV PDL Status Code See *Table 4-155 EMV PDL Status Code, p. 200*.
R0	STOP SPECIFIC	Stop a specific payment
R1	REVOKE AUTH	Revoke authorization for further payments
R3	CANCEL PAYMENT	Cancel all recurring payments for the card number in request

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Table 4-154 Response Code (Continued)

Response Code	Authorization Response Text	Description
Z5	AMT NOT ALLOWED	Account is verified but the anticipated amount would not be approved.
Z6	INVALID MCC	Invalid MCC.
xx	xxxxxxxxxxxxxxx	Undefined response

Table 4-155 EMV PDL Status Code

Status Code	Status Code Name	Message	Note
00	SUCCESS	A response has been sent out successfully.	
Request—Header error			
01	INVALID MESSAGE LENGTH	Message Length is invalid.	If Message Length is not binary code.
02	INVALID HEADER ID	Header ID **[ID]** is invalid. **Example:** Header ID **NF** is invalid.	If the Header ID is not HH or NT.
03	INVALID HEADER VERSION	Header Version **[VERSION]** is invalid.	If the Header Version is not 01.
04	INVALID CORRELATION ID	Invalid Correlation ID.	If the Correlation ID is not binary codes.
05	INVALID RESPONSE CODE	Response Code **[CODE]** is invalid.	If the Response Code is not numeric.
06	INVALID HOST	Host **[HOST]** is invalid.	If the Host is not E, N, or V.
07	INVALID MERCHANT OR COMPANY ID	Merchant/Company ID **[ID]** is invalid.	Based on the Host selected, display this error if the ID is not in correct length and data type.
08	INVALID LOCATION OR UNIT ID	Location/Unit ID **[ID]** is invalid.	“
09	INVALID TERMINAL OR DEVICE ID	Terminal/Device ID **[ID]** is invalid.	“
10	INVALID TERMINAL IDENTIFIER LENGTH	The length of terminal identifier field is invalid.	If the length of Terminal Identifier field is not 30 bytes.
Request—Body error			
11	EMPTY MESSAGE BODY	The request has no message body.	If receives a request that contains only the header (unless this is a keep-alive request).

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Table 4-155 EMV PDL Status Code (Continued)

Status Code	Status Code Name	Message	Note
12	TERMINAL NOT FOUND	Terminal identifiers are not provided.	**Note:** *For Exchange terminals, **Location/Unit ID** is not needed. But if it is provided, the system will still going to log it, but won't use it to when searching for the terminal record.*
		The terminal record cannot be found.	
13	INVALID PARAMETER TYPE	Parameter Type is not provided.	If the Parameter Type is space-filled.
		Parameter Type **[PARM TYPE]** is invalid. **Example:** Parameter Type **10** is invalid.	If the provided Parameter Type is not 06 or 07.
14	INVALID TABLE-ID	Table-ID is not provided.	If the Table-ID is space-filled.
		Table-ID **[TABLE ID]** is invalid. **Example:** Table-ID **90** is invalid.	If the provided Table-ID is not in 10, 30, 40, 50, 60.
15	INVALID CARD TYPE	Card Type is not provided.	If the Card Type is space-filled.
		Card Type **[CARD TYPE]** cannot be found **Example:** Card Type **99** cannot be found.	If the Card Type is not numeric or cannot be found. **Note:** *Card Type is Host specific.*
16	INVALID VERSION	The Table/Parameter received is invalid. Check the data type and length.	This error shows up when Parameter/Table version is less than the required length.
17	VERSION NOT FOUND	Table Version is not provided.	If the **Table Version** is space-filled. **IMPORTANT:** Space-filled value is a valid value for **Parameter Version,** which means the POS is requesting the latest version of parameter version. Because of the same reason, attention needs to be paid on report logging when receiving an empty **Parameter Version**; the system should log the latest parameter version number in database.
		Version **[TABLE VERSION]** cannot be found.	If the received **Table Version** cannot be found in the system. **Note:** *In phase I, the system is not matching **Parameter Version**. In other words, even if the received **Parameter Version** can't be found in database, it will still be processed successfully.*

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Table 4-155 EMV PDL Status Code (Continued)

Status Code	Status Code Name	Message	Note
18	INVALID BLOCK SEQUENCE	Block Sequence is not provided.	If the Block Sequence is space-filled.
		Block Sequence **[SEQUENCE]** does not exist.	If the requested Sequence ID does not exist or if it is not numeric.
		The Block Sequence must be 00 for Table-ID 10 and confirmation.	Because 00 is supposed to be used by Table-ID 10 or confirmation only, use this error code if • received 00 when is requested for Table-ID 30-60, or • received other than '00' when is requested for Table-ID 10 or confirmation.
Before sending response –Table error			
50	NO TAC CODE	AID **[AID]** of card type **[CARD TYPE]** does not have matching TAC codes for the requested terminal. **Example:** AID **A0000000031010** of card type **02** does not have matching TAC codes for the requested terminal.	Occurs when a table has no matching TAC codes for a terminal. This happens when requesting Table-ID 40 and 50.
Other error			
97	CLIENT CONNECTION LOST	Lost the connection with the client. Detail: **[ERROR]**	**Example:** If disconnected with payment gateway socket close.
98	DATABASE CONNECTION LOST	Cannot connect to database. Detail: **[ERROR]**	If cannot connect to the database. (this error won't be logged in database though)
99	SYSTEM ERROR	A system error has occurred. Detail: **[ERROR]**	Any error that don't fall into the above categories.

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4.6.154 Retrieval Reference Number

The 12-character Retrieval Reference Number field returns a value that uniquely identifies a transaction. The POS application records the retrieval reference number received in the original authorization response, utilized when performing authorization reversal transactions.

4.6.155 Returned Authorization Characteristics Indicator (ACI)

The one-character Returned Authorization Characteristics Indicator field returns a value that provides information about a transaction's Visa CPS qualification status.

The POS system must not interpret any relationship between this field and the presence of data in either the Transaction Identifier or Validation Code fields. The POS system must use the unaltered Returned ACI in reversals and Batch Settlement Detail Records.

Table 4-156 Returned ACI

Value	Description
A	Visa CPS qualified
B	Visa CPS qualified for tokenized e-Commerce with mobile device
D	Not Visa CPS Qualified. Meets requirements for Visa Electronic Data Quality program
E	Visa CPS qualified and Card Acceptor Data was supplied in the authorization request
F	Visa CPS qualified for Visa Account Funding Transactions
I	Visa CPS qualified Incremental Authorization request
J	Visa CPS qualified for card not present—Recurring Bill Payment
C	Visa CPS qualified for self-service automated fuel dispenser
K	Visa CPS qualified and included in address verification request in the authorization request (unable to read Magnetic Stripe)
M	RESERVED—Germany/Direct Marketing
N	Not Visa CPS qualified
P	Visa CPS qualified and accepted for Preferred Customer qualification
R	Visa CPS and Mastercard Merit Programs qualified for incremental and recurring payments
S	Visa CPS attempted for Preferred e-Commerce (3D Secure)
T	Transaction cannot participate in Visa CPS
U	Visa CPS qualified for Preferred e-Commerce (3D Secure)
V	Visa CPS qualified and included an address verification request in the authorization request
W	Visa CPS qualified for Basic e-Commerce (Non-3D Secure)
<SPACE>	If Y sent and transaction not qualified (VAS downgrade)

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4.6.156 Reversal and Cancel Data

The Reversal and Cancel Data field is used when performing a Void or Reversal request. For all other transaction types, it must not be present in the authorization request. When present, it consists of 30 characters containing four subfields.

All of the subfields must be present if the Reversal and Cancel Data field is included in the authorization request.

Table 4-157 Reversal and Cancel Data Subfields

Field Name	Length	Format	Usage	Value/Description
APPROVAL CODE	6	A/N/S	M	The six-character Approval Code returned in the original authorization response record. This is the authorization code to be either partially or completely reversed.
LOCAL TRANSACTION DATE	6	MMDDYY	M	The six-character numeric Local Transaction Date (in MMDDYY format) returned in the original authorization response for the item to be voided or reversed.
LOCAL TRANSACTION TIME	6	HHMMSS	M	The six-character numeric Local Transaction Time (in HHMMSS format) returned in the original authorization response to be voided or reversed.
RETRIEVAL REFERENCE NUMBER	12	N	M	The 12-alphanumeric Retrieval Reference Number returned in the original authorization response being voided or reversed.

4.6.157 Reversal and Incremental Transaction ID

The 15-character Reversal and Incremental Transaction ID field contains the Transaction Identifier returned in the original authorization response record. This field is required when performing either an Incremental Authorization or Authorization Reversal request.

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4.6.158 Secondary Amount

The zero- to 12-digit Secondary Amount field contains the amount to be authorized. The secondary amount is presented with an implied decimal point.

The allowable number of significant digits, as well as the positioning of any implied decimal point, is dictated by the designated Currency Code of 840 for the United States; therefore, the number of significant digits for U.S. currency is seven with the implied decimal point.

The Secondary Amount field is only used for a limited set of transaction types. This field must be empty in all other transactions.

Table 4-158 Secondary Amount

Transaction Type	Amount Type	Usage
PIN DEBIT and EBT CASH BENEFIT with CASH BACK	CASH BACK AMOUNT	On PIN Debit and EBT Cash Benefit Purchase transactions with cashback, the Transaction Amount field contains the total amount of the transaction, including cashback. The Secondary Amount field specifies the portion of the Transaction Amount that is cashback.
VOID OR REVERSAL	SETTLEMENT AMOUNT	On Void and Reversal transactions, the Secondary Amount field specifies the new total transaction amount for the original transaction. A zero amount indicates a full void or reversal.

4.6.159 Service Location City Name

For Mastercard transactions, it contains the name of the city where the cardholder received the services, if it is different from the location identified by the acceptor city name. Service Location City Name must contain the name of the city, town, or village as defined by country postal standards and may be up to 13 characters in length. Service Location City Name must be present for all transactions when different from the location identified in the Acceptor City Name. For the U.S. region, this field must match the U.S. Postal Service list of acceptable cities and spellings.

4.6.160 Service Location Country Code

For Mastercard transactions, it contains the code of the country where the cardholder received the services, if it is different from the location identified by the acceptor country code. The Service Location Country Code is a three-character alphabetic code. For the U.S. region use ‘USA’.

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4.6.161 Service Location Country Subdivision

For Mastercard transactions, it contains the code of the country subdivision where the cardholder received the services, if it is different from the location identified by the acceptor country subdivision code. See *Appendix G: Service Location Country Subdivision Codes, p. 364* for a list of valid Service Location Country Subdivision Codes for the United States. It must be three characters in length, left justified with trailing spaces.

4.6.162 Service Location Geographic Coordinates

For Mastercard transactions, Service location geographic coordinates can optionally be provided instead of, or in addition to, Service Location - City Name, Country Subdivision Code, Country Code, Country Postal Code when those subfields are required. Service location geographic coordinates must contain valid latitude and longitude values, comma-separated, represented in decimal degrees to five decimal places in positions 001 through 020 with these format standards:

- Length of geographic coordinates is a range of 15 - 20 positions
- Must not contain alpha characters
- May contain up to two '-'
- Contains precisely two '.'
- Contains precisely one ','
- At least one numeric position is before the first '.'
- Five numeric positions are found between the first '.' and ','
- At least one numeric position is found between ',' and the second '.'
- Five numeric positions are found after second '.'
- Latitude is greater than or equal to -90.00000 and less than or equal to 90.00000
- Longitude is greater than or equal to -180.00000 and less than or equal to 180.00000
- No space character follows the comma separator

4.6.163 Service Location Postal Code

For Mastercard transactions, it contains the postal code where the cardholder received the services, if it is different from the location identified by the acceptor postal code. It may be up to ten characters in length.

4.6.164 Settlement Date

The four-character Settlement Date field, submitted in MMDD format, contains the transaction settlement date returned in the Host response on PIN Debit transactions.

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4.6.165 Sharing Group

The one- to 30-character Sharing Group field is used in PIN Debit and EBT processing and designates a PIN Debit network assigned by Global Payments.

Sharing Group is neither edited nor used at this time. However, Global Payments reserves the right to use in the future. POS applications must send 'GV' as the Sharing Group should Global Payments use this field in the future.

4.6.166 Ship-to Address

The up to 50-character Ship-to Address contains the cardholder's ship-to address. Alpha characters must be uppercase. Leading or trailing zeros are not permitted. The forward slash is not permitted. Other special characters are allowed.

4.6.167 Ship-to Country Code

The three-character Ship-to Country Code contains the cardholder's ship-to country code. The ship-to country code is a three-digit, numeric, country code.

4.6.168 Ship-to First Name

The up to 15-character Ship-to First Name contains the ship-to first name. Alpha characters must be uppercase. Leading or trailing zeros are not permitted. The forward slash is not permitted. Other special characters are allowed. If the ship-to first name is not entered, this subfield must be empty.

4.6.169 Ship-to Last Name

The 30-character Ship-to Last Name contains the ship-to first name. Alpha characters must be uppercase. Leading or trailing zeros are not permitted. The forward slash is not permitted. Other special characters are allowed. If the ship-to last name is not entered, this subfield must be empty.

4.6.170 Ship-to Phone Number

The 10-character Ship-to Phone Number contains the ship-to phone number. The format is NNNNNNNNNN.

4.6.171 Ship-to Postal Code

The nine-character Ship-to Postal Code contains the ship-to postal code. For US Postal Codes, this is a numeric 5+4 ZIP or a five-digit ZIP left-justified and character space-filled to nine characters.

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4.6.172 Store Number

The four-character Store Number field contains a number assigned by Global Payments. Unless otherwise instructed by Global Payments, the store number is '0001'. This field must be right-justified and zero-filled.

4.6.173 System Trace Audit Number

The six-character System Trace Number field contains a unique message identifier assigned by the Global Payments Exchange Host, which is returned in debit card response messages.

4.6.174 Terminal Number

The four-character Terminal Number field contains a number assigned by Global Payments Exchange to identify a unique terminal within a merchant location. Each POS device within the merchant location that processes credit card transactions is required to have its own unique Terminal Number.

The terminal number submitted in the authorization request is echoed back to the terminal in the authorization response, which assists in troubleshooting efforts.

4.6.175 Time Zone Differential

The three-character Time Zone Differential field contains a code used to calculate the local time within the Global Payments Exchange authorization system. The differential is calculated by the Global Payments Exchange Host, providing the standard local time zone differential from Greenwich Mean Time (GMT).

The first digit specifies the direction of the differential and offset increment, and indicates if daylight savings time (DST) is observed. The last two digits specify the magnitude of the differential.

Table 4-159 Time Zone for United Sates

Code	Description
705	Eastern Standard Time
706	Central Standard Time
707	Mountain Standard Time
708	Pacific Standard Time
107	Arizona

The Time Zone Differential can be viewed as two subfields.

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Table 4-160 Time Zone Differential Subfields

Field Name	Length	Format	Usage
DIRECTION	1	N	M
TIME ZONE REGION	2	N	M

The Direction subfield specifies how the Time Zone Region subfield is applied as an offset to GMT.

Table 4-161 Time Zone Differential Direction Values

Value	Description
0	Positive offset, in hours, head of GMT
2	Positive offset, in 15 minute increments, ahead of GMT
4	Positive offset, in 15 minute increments, ahead of GMT, in cities participating in daylight savings time
6	Positive offset, in hours, ahead of GMT, in cities participating in daylight savings time
1	Negative offset, in hours, behind GMT
3	Negative offset, in 15 minute increments, behind GMT
5	Negative offset, in 15 minute increments, behind GMT, in cities participating in daylight savings time
7	Negative offset, in hours, behind GMT, in cities participating in daylight savings time
8–9	RESERVED

The valid range of values for the Time Zone Region subfield is dependent on the value of the Direction subfield.

Table 4-162 Time Zone Region Values

If Direction Is...	Time Zone Region Must Be...
0, 1, 6, 7	00 to 12
2, 3, 4, 5	00 to 48

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4.6.176 Token

A surrogate value for a PAN that is consistent with ISO 8583 message requirements, and is a 13 to 19 digits numeric value.

4.6.177 Token Action Indicator

The maintenance Token Action Indicator indicates the action to be taken on the token:

Table 4-163 Token Action Indicator

Indicator	Description
0	Inquiry
1	Suspend token
2	Deactivate token
3	Resume token
4	Update PAN expiration date

4.6.178 Token Assurance Method

The Token Assurance Method is a value that allows the token service provider to indicate the type of identification and verification performed at the time the token is provisioned. The Token Assurance Level values and meanings are defined in *Table 4-164 Token Assurance Method, p. 210*.

Table 4-164 Token Assurance Method

Value	Description
<spaces>	No value set
00	No issuer identification and verification
10	Card issuer account verificaiton
11	Card issuer interactive cardholder authentication - 1 factor)
12	Card issuer interactive cardholder authentication - 2 factor
13	Card issuer risk oriented non-interactive cardholder authentication
14	Card issuer asserted authentication

4.6.179 Token Expiration Date

The Token Expiration Date contains the date on which the token expires in YYMM format.

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4.6.180 Token Requestor ID

The Token Requestor ID is a value that uniquely identifies the pairing of a token requestor with a token domain.

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4.6.181 Token Status

The Token Status contains a value indicating the status of the token:

Table 4-165 Token Status

Value	Description
1	Active token
2	Suspended token
3	Deactivated token
4	Expired token

4.6.182 Transaction Amount

The one- to 12-digit Transaction Amount field contains the amount for authorization. The transaction amount is presented with an implied decimal point. The positioning of any implied decimal point, is dictated by the designated Currency Code of 840 for the United States. The transaction amount must be '0' for Balance Inquiry (TRAN CODES 5L, 9A, 9L, and 9M), Card Verify (TRAN CODE 58), and Product Eligibility / Product Status Inquiry (TRAN CODE 5E) requests.

4.6.183 Transaction Amount Indicator

The Transaction Amount Indicator is a value that indicates whether the transaction amount is 'E' for estimated or 'F' for final.

Note: *If Group III Version 067 is not included in the request message, Global Payments will default to either 'E' or 'F' based on the MCC of the POS terminal. The default behavior may be adjusted based on feedback from the card brands. The default value may change without notice. Since the merchant is in the best position to determine whether a transaction is for an estimated amount or a final amount, Global Payments recommends g3v067 is included in the authorization request.*

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4.6.184 Transaction Code

The two-character Transaction Code field identifies the authorization type requested.

Table 4-166 Transaction Codes

Trans Code	Transaction Type	Description
54	PURCHASE	Used to make a purchase using a credit card.
55	CASH ADVANCE	Used to receive a cash advance from credit card. Use is limited to financial institutions.
56	CARD NOT PRESENT PURCHASE	Used primarily in Direct Marketing (Mail Order/Telephone Order and e-Commerce) and Hotel/Lodging environments.
58	CARD VERIFY	Zero amount transaction used to determine if a credit card is valid and not stolen.
59	ONLINE AUTH VOID	Used to cancel a purchase, cash advance, or card not present transaction.
5B	BILL PAYMENT	Used to pay an outstanding bill.
5C	ONLINE CREDIT RETURN	Used to request an approval for a merchandise/credit return (Visa, Mastercard, and Discover only).
5D	TOKEN REQUEST	Used to request a token.
5E	PRODUCT ELIGIBILITY / PRODUCT STATUS INQUIRY	Used for the Visa Product Eligibility Inquiry or the Mastercard Product Status Inquiry.
5L	BALANCE INQUIRY	Used to obtain the current balance for a credit card account.
5S	PURCHASE ADVICE	Used to record a transaction that was previously authorized, offline approved by a chip card, or offline declined by a chip card.
5V	VOID OF AN ONLINE CREDIT RETURN	Used to cancel an online credit return transaction.
5Y	REVERSAL ON TIME-OUT	Used automatically by a POS device to cancel an Online Credit Return transaction when no response is received to a request that was transmitted to the Host.
5Z	REVERSAL ON TIME-OUT	Used automatically by a POS device to cancel a credit card transaction when no response is received to a request that was transmitted to the Host.
92	EBT FOOD STAMPS: PURCHASE RETURN	Used to credit previously debited funds to an EBT Food Stamps account for merchandise returned.
93	PIN DEBIT: PURCHASE	Used to purchase merchandise using a debit card.
94	PIN DEBIT: RETURN	Used to credit previously-debited funds to a debit card account for merchandise returned.
96	EBT CASH BENEFITS: WITHDRAWAL	Used to disburse cash from an EBT Cash Benefits account.
98	EBT FOOD STAMPS: PURCHASE	Used to purchase goods using EBT Food Stamps.

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Table 4-166 Transaction Codes (Continued)

Trans Code	Transaction Type	Description
9A	PIN DEBIT: BALANCE INQUIRY	Used to obtain the current balance for a debit card account.
9F	EBT CASH BENEFITS: PURCHASE	Used to purchase goods using EBT Cash Benefits.
9L	EBT FOOD STAMPS: BALANCE INQUIRY	Used to obtain the current balance for an EBT Food Stamps account.
9M	EBT CASH BENEFITS: BALANCE INQUIRY	Used to obtain the current balance for an EBT Cash Benefits account.
9S	PIN DEBIT ADVICE	Used to record a PIN Debit transaction that was offline declined by a chip card.
A3	PIN DEBIT: PURCHASE VOID	Used to cancel a debit card purchase transaction.
A4	EBT FOOD STAMPS: RETURN VOID	Used to cancel an EBT Food Stamps purchase return transaction.
AZ	PIN DEBIT: REVERSAL ON TIME-OUT	Used automatically by a POS device to cancel a debit card transaction when no response is received to a request that was transmitted to the Host.
CR	PURCHASE RETURN	Used to credit previously-debited funds to a credit card account for merchandise returned.
EP	EMV PARAMETER DOWNLOAD	Used to request and EMV Parameter download.

4.6.185 Transaction Identifier

The 15-character Transaction Identifier field contains a Unique Transaction Identifier. The POS device must not attempt to interpret the meaning of any data appearing in this field.

4.6.186 Transaction Sequence Number

The four-character Transaction Sequence Number field contains a transaction sequence number generated by the POS application and submitted in all Authorization Request messages. This number is used to match authorization request and response messages. Since the Transaction Sequence Number may be used in matching, it must be unique within each batch. The Transaction Sequence Number must be sequential and increment on each Authorization Request message. The sequence number must be in the range of 0001–9999, and must automatically wrap from 9999 to 0001. This field is right-justified and zero-filled.

Note: *Transaction Sequence Number 0000 is rejected by the Global Payments Exchange Host. For reversals and online voids, the Transaction Sequence Number must match the transaction being reversed.*

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4.6.187 UCAF Authentication Data

The UCAF Authentication Data is a variable length issuer generated security field up to 32 bytes in length containing the 3D Secure cryptogram. UCAF Authentication Data is Base 64 encoded. When sending data in this field, the UCAF Collection Indicator may be set to 1 or 2.

4.6.188 UCAF Cardholder Authentication Indicator

The UCAF Cardholder Authentication Indicator field indicates the cardholder authentication used.

Table 4-167 UCAF Cardholder Authentication Indicator

Indicator	Description
0	Reserved for future use
1	e-Commerce / Identity Check
2-3	Reserved for future use
4	Tokenized Payment
5–9	Reserved for future use

4.6.189 UCAF Collection Indicator

The UCAF Collection Indicator field indicates the merchant's support and usage of UCAF:

Table 4-168 UCAF Collection Indicator

Indicator	Description
0	Non-authenticated payment, Identity Check transaction with failed authentication, or Tokenized Payment with Dynamic Token Verification Code (DTVC).
1	UCAF data collection is supported by the merchant, and UCAF data must be present (Group 3 Version 019 UCAF Authentication Data must contain an attempt AAV for Mastercard Identity Check).
2	UCAF data collection is supported by the merchant, and UCAF data must be present (Group 3 Version 019 UCAF Authentication Data must contain a fully authenticated AAV, and Group 3 Version 019 Digital Payment (DSRP) Cryptogram shall be optionally present for tokenized transactions). This includes cardholder-initiated transactions for authentication.

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Table 4-168 UCAF Collection Indicator

Indicator	Description
3	UCAF data collection is supported by the merchant, and UCAF (Mastercard assigned Static Accountholder Authentication Value) data must be present. This identifies participation in one of the following programs: • Maestro Recurring Payments Program • Mastercard Utility Payment Program • Maestro Low Risk Merchant Program • Maestro Static AACV **Note:** *Group 3 Version 019 UCAF Authentication Data, UCAF Security Protocol Indicator, UCAF Cardholder Authentication Indicator, and UCAF Collection Indicator must be present.*
4	Merchant has chosen to share authentication data within authorization; UCAF data collection must be present (Group 3 Version 019 UCAF Authentication Data must contain an Insights AAV for Mastercard Identity Check).
5	Reserved for future use.
6	Merchant Risk Based Decisioning.
7	Merchant-Initiated transactions (Group 3 Version 19 UCAF Authentication Data only required for Identity Check).
8–9	Reserved for future use.

4.6.190 UCAF Security Protocol Indicator

The UCAF Protocol Indicator field indicates the electronic commerce security level.

Table 4-169 UCAF Security Protocol Indicator

Indicator	Description
0	Reserved for existing Mastercard Europe/Visa definitions
1	Reserved for future use
2	Channel
3–8	Reserved for future use
9	None (no security protocol). Do not use—not PCI compliant

4.6.191 Unique Device ID

The Unique Device ID is a seven-character tag/value pair as defined in *4.4.3.23 Group III Version 062 Request: Global Payments Data Group Extension, p. 102*. The first subfield is a three-digit numeric tag number of '002'. The second subfield is a four-character, left-justified and space-filled alphanumeric Unique Device ID value.

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Unique Device ID value is used to uniquely identify each cardholder account data entry device and is included in a request when multiple cardholder account entry devices are aggregated or concentrated into the same batch (using the same Merchant ID Number and Terminal Number). The Unique Device ID value shall be different for each cardholder account entry device.

Contact your Global Payments representative for more information on conditions under which Unique Device ID must be sent.

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4.6.192 Validation Code

The four-character Validation Code field contains specific information generated by the card issuer. The POS device must not attempt to interpret the meaning of any data appearing in this field.

4.6.193 Version ID

The four-character Global Payments-supplied Version ID field contains a value which identifies the version of the software being run on the POS device.

4.6.194 Visa Account Funding Source

The Visa Account Funding Source contains a product account funding source value.

Table 4-170 Visa Account Funding Source Values

Value	Description
C	Credit
D	Debit
P	Prepaid
H	Charge
R	Deferred Debit

4.6.195 Visa Checkout Indicator

The five-character Visa Checkout Indicator (VCIND) is used to verify the cardholder.

4.6.196 Voucher Approval Code

The six-character Voucher Approval Code field contains the Voice Authorization Approval Code for EBT Electronic Voucher transactions.

Cash benefits do not use the Voucher Approval Code. The Voice Authorization Approval Code is required on voice authorized food stamp transactions.

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4.6.197 Wallet ID

This three-character field contains the Wallet ID value passed to the merchant application at the time of checkout. The Mastercard Wallet ID provides information initiated through the Mastercard Digital Enablement Service and indicates who the Wallet Provider was for the transaction. A Mastercard Wallet ID containing all zeros or that contains one or more spaces is not allowed by Mastercard.

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4.7 SUMMARY FOR AUTHORIZATION TRANSACTIONS

Table 4-171 Authorization Transaction Codes

Trans Code	Transaction Type
54	PURCHASE
55	CASH ADVANCE
56	CARD NOT PRESENT PURCHASE
58	CARD VERIFY
59	ONLINE AUTH VOID
5B	BILL PAYMENT
5C	ONLINE CREDIT RETURN
5D	TOKEN REQUEST
5E	PRODUCT ELIGIBILTY INQUIRY / PRODUCT STATUS INQUIRY
5L	BALANCE INQUIRY
5S	PURCHASE ADVICE
5V	VOID OF AN ONLINE CREDIT RETURN
5Y	REVERSAL ON TIME-OUT
5Z	REVERSAL ON TIME-OUT
92	EBT FOOD STAMPS: PURCHASE RETURN
93	PIN DEBIT: PURCHASE
94	PIN DEBIT: RETURN
96	EBT CASH BENEFITS: WITHDRAWAL
98	EBT FOOD STAMPS: PURCHASE
9A	PIN DEBIT: BALANCE INQUIRY
9F	EBT CASH BENEFITS: PURCHASE
9L	EBT FOOD STAMPS: BALANCE INQUIRY
9M	EBT CASH BENEFITS: BALANCE INQUIRY
9S	PIN DEBIT ADVICE
A3	PIN DEBIT/EBT: PURCHASE VOID
A4	EBT FOOD STAMPS: RETURN VOID
AZ	PIN DEBIT/EBT: REVERSAL ON TIME-OUT
CR	PURCHASE RETURN
EP	EMV PARAMATER DOWNLOAD

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4.7.1 Group I Summary for Authorization Transactions (Part 1)

Table 4-172 Group I Summary for Authorization Transactions (Part 1)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
RECORD FORMAT		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
APPLICATION TYPE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
MESSAGE DELIMITER		M	M	M	M	M	M	M	M	M	M	M	M	M	M	Use '.'
ACQUIRER BIN		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
MERCHANT ID NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
STORE NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
TERMINAL NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
DEVICE CODE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
INDUSTRY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
CURRENCY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	Use '840'
COUNTRY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	Use '840' always
MERCHANT ZIP CODE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
LANGUAGE INDICATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	Use '00' always
TIME ZONE DIFFERENTIAL		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
MERCHANT CATEGORY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
REQUESTED ACI		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
TRANSACTION SEQUENCE NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
TRANSACTION CODE		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
CARDHOLDER IDENTIFICATION CODE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
ACCOUNT DATA SOURCE		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
CUSTOMER DATA		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
CARDHOLDER IDENTIFICATION DATA		C	C	C	C	C	C		C	C	C	C	C	C	C	Present if Cardholder Identification Code equals J, K, M, or N.

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Table 4-172 Group I Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes													Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
TRANSACTION AMOUNT		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
SECONDARY AMOUNT						C2							C2			Use 'C1' for cashback on Purchase. Use 'C2' for amount to be settled for Void.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
MARKET-SPECIFIC DATA		C	C	C	C	C	C	C	C	C	C	C	C	C	C	Use if Healthcare or Hotel/Lodging industry, or Bill Payment.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
CARD ACCEPTOR DATA			C	C	C	C	C				C	C	C	C	C	Use 'C' if sending dynamic descriptor information.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
REVERSAL AND INCREMENTAL TRANSACTION ID				C		M							M			Use 'C' for Incremental Auth.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
REVERSAL AND CANCEL DATA						M							M			
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	

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4.7.2 Group II Summary for Authorization Transactions (Part 1)

Table 4-173 Group II Summary for Authorization Transactions (Part 1)

Field Name	Tag	Transaction Codes													Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
FIELD SEPARATOR																
SHARING GROUP																
FIELD SEPARATOR																
MERCHANT ABA NUMBER																
MERCHANT SETTLEMENT AGENT NUMBER																
FIELD SEPARATOR																
AGENT BANK NUMBER																
CHAIN NUMBER																
BATCH NUMBER																
REIMBURSEMENT ATTRIBUTE																Should be 'Z' for PIN Debit and '0' for other.
ORIGINAL PURCHASE DATA																
FIELD SEPARATOR																

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4.7.3 Group III Summary for Authorization Transactions (Part 1)

Table 4-174 Group III Summary for Authorization Transactions (Part 1)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 001																
GROUP III VERSION NUMBER		C		C			C									If Visa or Mastercard transaction, and software supports Level II processing. Should be '!010'.
COMMERCIAL CARD REQUEST INDICATOR		C		C			C									If Visa or Mastercard transaction, and software supports Level II processing. Should be '!010'.
GROUP SEPARATOR		C		C			C									If Visa or Mastercard transaction, and software supports Level II processing. Should be '!010'.
Version 007																
GROUP III VERSION NUMBER		C	C	C	C						C					If CVV2/CVC2/CID is entered. Visa and Mastercard do not allow CVV2/CVC2 entry for card present transactions.
CARD SECURITY CODE		C	C	C	C						C					If CVV2/CVC2/CID is entered. Visa and Mastercard do not allow CVV2/CVC2 entry for card present transactions.
GROUP SEPARATOR		C	C	C	C						C					If CVV2/CVC2/CID is entered. Visa and Mastercard do not allow CVV2/CVC2 entry for card present transactions.
Version 011																
GROUP III VERSION NUMBER		C	C		C	C	C	C			C	C	C	C	C	If EMV contact transaction was attempted but fallback to magstripe occurred.
CHIP CONDITION CODE		C	C		C	C	C	C			C	C	C	C	C	If EMV contact transaction was attempted but fallback to magstripe occurred.
GROUP SEPARATOR		C	C		C	C	C	C			C	C	C	C	C	If EMV contact transaction was attempted but fallback to magstripe occurred.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 013																
GROUP III VERSION NUMBER																If EBT Food Stamp transaction.
FCS ID																If EBT Food Stamp transaction.
GROUP SEPARATOR																If EBT Food Stamp transaction.
Version 014																
GROUP III VERSION NUMBER				M	C		C									
DIRECT MARKETING/ E-COMMERCE INDICATOR				M	C		C									
GROUP SEPARATOR				M	C		C									
Version 017																
GROUP III VERSION NUMBER				C		C	C						C	C	C	If Visa, American Express, or Discover 3D Secure data.
DATA BLOCK 1				C		C	C						C	C	C	If Visa, American Express, or Discover 3D Secure data.
DATA BLOCK 2				C		C	C						C	C	C	If Visa, American Express, or Discover 3D Secure data.
FIELD SEPARATOR				C		C	C						C	C	C	If Visa, American Express, or Discover 3D Secure data.
GROUP SEPARATOR				C		C	C						C	C	C	If Visa, American Express, or Discover 3D Secure data.
Version 018																
GROUP III VERSION NUMBER							C									If Discover or Visa transaction for payment of debt obligations through their Debt Repayment Program.
EXISTING DEBT INDICATOR							C									If Discover or Visa transaction for payment of debt obligations through their Debt Repayment Program.
GROUP SEPARATOR							C									If Discover or Visa transaction for payment of debt obligations through their Debt Repayment Program.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 019 (version 1)—Deprecated																
GROUP III VERSION NUMBER				C		C	C						C	C	C	If UCAF Data.
UCAF COLLECTION INDICATOR				C		C	C						C	C	C	If UCAF Data.
UCAF AUTHENTICATION DATA				C		C	C						C	C	C	If UCAF Data.
FIELD SEPARATOR				C		C	C						C	C	C	If UCAF Data.
GROUP SEPARATOR				C		C	C						C	C	C	If UCAF Data.
Version 019 (version 2)																
GROUP III VERSION NUMBER																If UCAF Data.
EXTENDED VERSION INDICATOR																If UCAF Data.
UCAF SECURITY PROTOCOL INDICATOR				C		C	C						C	C	C	If UCAF Data.
UCAF CARDHOLDER AUTHENTICATION INDICATOR				C		C	C						C	C	C	If UCAF Data.
UCAF COLLECTION INDICATOR				C		C	C						C	C	C	If UCAF Data.
FIELD SEPARATOR				C		C	C						C	C	C	If UCAF Data.
UCAF AUTHENTICATION DATA				C		C	C						C	C	C	If UCAF Data.
FIELD SEPARATOR				C		C	C						C	C	C	If UCAF Data.
GROUP SEPARATOR				C		C	C						C	C	C	If UCAF Data.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 020																
GROUP III VERSION NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
DEVELOPER ID		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
VERSION ID		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
GROUP SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M	M	
Version 022																
GROUP III VERSION NUMBER		C		C			C	C			M					If a recurring transaction, or a balance inquiry transaction, or if partial authorization is supported.
GROUP SEPARATOR		C		C			C	C			M					If a recurring transaction, or a balance inquiry transaction, or if partial authorization is supported.
Version 025																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C				C	C			If fee is accessed by merchant.
FEE AMOUNT		C	C	C	C	C	C	C				C	C			If fee is accessed by merchant.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C			If fee is accessed by merchant.
GROUP SEPARATOR		C	C	C	C	C	C	C				C	C			If fee is accessed by merchant.
Version 026																
GROUP III VERSION NUMBER		C		C												If partial authorization supported for transaction.
PRODUCT PARTICIPATION GROUP		C		C												If partial authorization supported for transaction.
FIELD SEPARATOR		C		C												If partial authorization supported for transaction.
GROUP SEPARATOR		C		C												If partial authorization supported for transaction.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 028																
GROUP III VERSION NUMBER		C	C	C	C	C	C				C	C	C	C	C	If an American Express card is used in a card present authorization and a gift card is purchased.
AMEX SPECIAL USE DATA		C	C	C	C	C	C				C	C	C	C	C	If an American Express card is used in a card present authorization and a gift card is purchased.
FIELD SEPARATOR		C	C	C	C	C	C				C	C	C	C	C	If an American Express card is used in a card present authorization and a gift card is purchased.
GROUP SEPARATOR		C	C	C	C	C	C				C	C	C	C	C	If an American Express card is used in a card present authorization and a gift card is purchased.
Version 029																
GROUP III VERSION NUMBER		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
CARDHOLDER BILLING POSTAL CODE		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
CARDHOLDER BILLING (STREET) ADDRESS		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
RFU		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes													Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
RFU		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
RFU		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
CARDHOLDER BILLING FIRST NAME		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
CARDHOLDER BILLING LAST NAME		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
CARDHOLDER BILLING PHONE NUMBER		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes													Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
SHIPT-TO POSTAL CODE		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
SHIP-TO ADDRESS		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
RFU		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
RFU		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
SHIP-TO COUNTRY CODE		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
SHIP-TO FIRST NAME		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes													Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
SHIP-TO LAST NAME		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
SHIP-TO PHONE NUMBER		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
FIELD SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
GROUP SEPARATOR		C	C	C	C		C				C					If American Express transaction that contains Extended Address Verification Service (AVS) Data.
Version 030																
GROUP III VERSION NUMBER		C	C	C	C	C	C				C	C	C	C	C	If merchant is an American Express Opt Blue Payment Service Provider.
AMEX MERCHANT NAME/LOCATION DATA		C	C	C	C	C	C				C	C	C	C	C	If merchant is an American Express Opt Blue Payment Service Provider.
FIELD SEPARATOR		C	C	C	C	C	C				C	C	C	C	C	If merchant is an American Express Opt Blue Payment Service Provider.
GROUP SEPARATOR		C	C	C	C	C	C				C	C	C	C	C	If merchant is an American Express Opt Blue Payment Service Provider.
Version 031																
GROUP III VERSION NUMBER				C										C	C	If Visa Checkout was used.
VISA CHECKOUT INDICATOR				C										C	C	If Visa Checkout was used.
FIELD SEPARATOR				C										C	C	If Visa Checkout was used.
GROUP SEPARATOR				C										C	C	If Visa Checkout was used.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 037																
GROUP III VERSION NUMBER		C		C												If Healthcare auto-substantiation transaction.
REAL TIME SUBSTANTIATION		C		C												If Healthcare auto-substantiation transaction.
GROUP SEPARATOR		C		C												If Healthcare auto-substantiation transaction.
Version 048																
GROUP III VERSION NUMBER		C	C	C	C		C	C		C	C					If a Mastercard transaction.
MERCHANT ADVICE CODE		C	C	C	C		C	C		C	C					If a Mastercard transaction.
GROUP SEPARATOR		C	C	C	C		C	C		C	C					If a Mastercard transaction.
Version 051																
GROUP III VERSION NUMBER							C									If merchant requests Visa CNP Transaction Advisor Score
CNP RISK SCORING SERVICE INDICATOR							C									If merchant requesting Visa CNP Transaction Advisor Score (request only)
RFU							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
FIELD SEPARATOR							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
RFU							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
FIELD SEPARATOR							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
RFU							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
FIELD SEPARATOR							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
CNP RISK SCORE							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
FIELD SEPARATOR							C									If merchant requested Visa CNP Transaction Advisor Score (response only).

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
RISK SCORE REASON/CONDITION CODE							C									If merchant requested Visa CNP Transaction Advisor Score (response only).
GROUP SEPARATOR							C									If merchant requests Visa CNP Transaction Advisor Score
Version 055																
GROUP III VERSION NUMBER		C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
ADDITIONAL TERMINAL CAPABILITIES	9F40	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
AMOUNT, AUTHORISED (NUMERIC)	9F02	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
AMOUNT, OTHER (NUMERIC)	9F03	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction. Zero-filled if cashback not supported or not entered.
APPLICATION CRYPTOGRAM	9F26	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
APPLICATION INTERCHANGE PROFILE	82	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
APPLICATION PAN SEQUENCE NUMBER	5F34	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction. Zero-filled if not provided by card.
APPLICATION TRANSACTION COUNTER (ATC)	9F36	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
APPLICATION USAGE CONTROL	9F07	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
APPLICATION VERSION NUMBER (ICC)	9F08	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
APPLICATION VERSION NUMBER (TERMINAL)	9F09	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
AUTHORISATION RESPONSE CODE	8A					C						C	C			If EMV contact or EMV contactless transaction. Should be 'Z1' or 'Z3' if offline declined.
CARDHOLDER VERIFICATION METHOD (CVM) RESULTS	9F34	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction. Should be '3F 00 00' if cardholder verification not supported or not performed.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
CRYPTOGRAM INFORMATION DATA	9F27	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
INTERFACE DEVICE (IFD) SERIAL NUMBER	9F1E	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction. Often not assigned by manufacturer or not unique.
ISSUER ACTION CODE—DEFAULT	9F0D	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
ISSUER ACTION CODE—DENIAL	9F0E	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
ISSUER ACTION CODE—ONLINE	9F0F	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
ISSUER COUNTRY CODE	5F28	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
POINT-OF-SERVICE (POS) ENTRY MODE	9F39	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction. Should be '05' for all chip transactions.
TERMINAL ACTION CODE—DEFAULT	FFC6	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TERMINAL ACTION CODE—DENIAL	FFC7	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TERMINAL ACTION CODE—ONLINE	FFC8	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TERMINAL CAPABILITIES	9F33	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TERMINAL COUNTRY CODE	9F1A	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TERMINAL TYPE	9F35	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TERMINAL VERIFICATION RESULTS	95	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TRANSACTION CURRENCY CODE	5F2A	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TRANSACTION DATE	9A	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TRANSACTION STATUS INFORMATION	9B	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
TRANSACTION TIME	9F21	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
TRANSACTION TYPE	9C	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
UNPREDICTABLE NUMBER	9F37	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
APPLICATION DEDICATED FILE (ADF) NAME	4F	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
APPLICATION IDENTIFIER (AID)—TERMINAL	9F06	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
CUSTOMER EXCLUSIVE DATA (CED)	9F7C	C	C		C	C	C	C			C	C	C	C	C	If EMV contactless transaction and provided by card.
DEDICATED FILE NAME	84	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
FORM FACTOR INDICATOR/PAYPASS THIRD-PARTY DATA	9F6E	C	C		C	C	C	C			C	C	C	C	C	If EMV contactless and provided by card.
ICC DYNAMIC NUMBER	9F4C	C	C		C	C	C	C			C	C	C	C	C	If EMV contactless transaction and provided by card.
ISSUER APPLICATION DATA	9F10	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
ISSUER SCRIPT RESULTS	9F5B					C						C	C			If EMV contact or EMV contactless transaction, and provided by issuer in online response.
TRANSACTION SEQUENCE COUNTER	9F41	C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
FIELD SEPARATOR		C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
GROUP SEPARATOR		C	C		C	C	C	C			C	C	C	C	C	If EMV contact or EMV contactless transaction.
Version 056																
GROUP III VERSION NUMBER		C^2	C^2	C^1	C^2	C^2	C^2	C^2			C^2					C^1 If this is a delayed charge, re-authorization, or a no show transaction. C^2 If the authorization is deferred.
MESSAGE REASON CODE		C^2	C^2	C^1	C^2	C^2	C^2	C^2			C^2					C^1 If this is a delayed charge, re-authorization, or a no show transaction. C^2 If the authorization is deferred.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
FIELD SEPARATOR		C[2]	C[2]	C[1]	C[2]	C[2]	C[2]	C[2]			C[2]					C[1] If this is a delayed charge, re-authorization, or a no show transaction. C[2] If the authorization is deferred.
GROUP SEPARATOR		C[2]	C[2]	C[1]	C[2]	C[2]	C[2]	C[2]			C[2]					C[1] If this is a delayed charge, re-authorization, or a no show transaction. C[2] If the authorization is deferred.
Version 062																
GROUP III VERSION NUMBER		C		C				C				M				If Offline Force, Device ID, or EMV offline approval or EMV offline decline.
OFFLINE APPROVAL CODE	001											C				If Offline Force.
UNIQUE DEVICE ID	002	C						C				C				If Device ID implemented.
RESPONSE CODE	003	C						C				C				If EMV offline decline or EMV offline approval.
FIELD SEPARATOR																
GROUP SEPARATOR		C		C				C				M				
Version 064																
GROUP III VERSION NUMBER				C												If wallet transaction.
WALLET ID				C												If wallet transaction.
FIELD SEPARATOR				C												If wallet transaction.
GROUP SEPARATOR				C												If wallet transaction.
Version 067																
GROUP III VERSION NUMBER		M	M	M			M	M				M		C	C	
TRANSACTION AMOUNT INDICATOR		M	M	M			M	M				M		C	C	
FIELD SEPARATOR		M	M	M			M	M				M		C	C	
GROUP SEPARATOR		M	M	M			M	M				M		C	C	
Version 068																
GROUP III VERSION NUMBER																

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
REGISTERED USER INDICATOR																
FIELD SEPARATOR																
LAST REGISTERED USER PROFILE DATE CHANGE																
FIELD SEPARATOR																
GROUP SEPARATOR																
Version 090																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C			C	C	C	C	C	If EMV Parameter Download supported.
FIELD SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If EMV Parameter Download supported.
GROUP SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If EMV Parameter Download supported.
Version 091																
GROUP III VERSION NUMBER																If performing an EMV Parameter Download using trans code EP.
EMV PDL PARAMETER TYPE																If performing an EMV Parameter Download using trans code EP.
EMV PDL TABLE ID																If performing an EMV Parameter Download using trans code EP.
EMV PDL CARD TYPE																If performing an EMV Parameter Download using trans code EP.
EMV PDL PARAMETER VERSION/TABLE VERSION																If performing an EMV Parameter Download using trans code EP.
EMV PDL BLOCK SEQUENCE NUMBER																If performing an EMV Parameter Download using trans code EP.
GROUP SEPARATOR																If performing an EMV Parameter Download using trans code EP.
Version 092																
GROUP III VERSION NUMBER		C	C	C	C		C	C	C		C					If token data supported.
REQUESTOR ID		C	C	C	C		C	C	C		C					If token data supported.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
FIELD SEPARATOR		C	C	C	C		C	C	C		C					If token data supported.
TOKEN ASSURANCE METHOD		C	C	C	C		C	C	C		C					If token data supported.
FIELD SEPARATOR		C	C	C	C		C	C	C		C					If token data supported.
TOKEN ACTION INDICATOR		C	C	C	C		C	C	C		C					If token data supported.
FIELD SEPARATOR		C	C	C	C		C	C	C		C					If token data supported.
PAN EXPIRATION DATE		C	C	C	C		C	C	C		C					If token data supported.
FIELD SEPARATOR		C	C	C	C		C	C	C		C					If token data supported.
GROUP SEPARATOR		C	C	C	C		C	C	C		C					If token data supported.
Version 093																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
CARD BRAND NETWORK TRANSACTION ID		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
MASTERCARD TRANSACTION LINK IDENTIFIER		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
GROUP SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
Version 094																
GROUP III VERSION NUMBER		C	C	C	C		C	C						C	C	If the cardholder grants permission for the merchant to keep their credentials on file or the merchant imitates and unscheduled transaction using the cardholder's stored credentials.
CREDENTIAL ON FILE INDICATOR		C	C	C	C		C	C						C	C	If the cardholder grants permission for the merchant to keep their credentials on file or the merchant imitates and unscheduled transaction using the cardholder's stored credentials.
FIELD SEPARATOR		C	C	C	C		C	C						C	C	If the cardholder grants permission for the merchant to keep their credentials on file or the merchant imitates and unscheduled transaction using the cardholder's stored credentials.
GROUP SEPARATOR		C	C	C	C		C	C						C	C	If the cardholder grants permission for the merchant to keep their credentials on file or the merchant imitates and unscheduled transaction using the cardholder's stored credentials.
Version 095																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C			C	C	C	C	C	If Payment Account Reference Data is requested.
PAYMENT ACCOUNT REFERENCE DATA		C	C	C	C	C	C	C			C	C	C	C	C	If Payment Account Reference Data is requested.
FIELD SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Payment Account Reference Data is requested.
GROUP SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Payment Account Reference Data is requested.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 096																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C			C	C	C	C	C	If Decline Code is requested.
DECLINE CODE		M	M	M	M	M	M	M			M	M	M	M	M	If Decline Code is requested.
FIELD SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Decline Code is requested.
GROUP SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Decline Code is requested.
Version 097																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C			C	C	C	C	C	If Mastercard tokenized, PAN based e-commerce, or credential-on-file transaction.
CIT/MIT INDICATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Mastercard tokenized, PAN based e-commerce, or credential-on-file transaction.
FIELD SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Mastercard tokenized, PAN based e-commerce, or credential-on-file transaction.
GROUP SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Mastercard tokenized, PAN based e-commerce, or credential-on-file transaction.
Version 098																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C			C	C	C	C	C	If generic request data is sent.
TAG: SERVICE LOCATION CITY NAME	001	C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
LENGTH: SERVICE LOCATION CITY NAME		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
VALUE: SERVICE LOCATION CITY NAME		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
TAG: SERVICE LOCATION COUNTRY CODE	002	C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
LENGTH: SERVICE LOCATION COUNTRY CODE		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
VALUE: SERVICE LOCATION COUNTRY CODE		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
TAG: SERVICE LOCATION COUNTRY SUBDIVISION CODE	003	C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
LENGTH: SERVICE LOCATION COUNTRY SUBDIVISION CODE		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
VALUE: SERVICE LOCATION COUNTRY SUBDIVISION CODE		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
TAG: SERVICE LOCATION POSTAL CODE	004	C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
LENGTH: SERVICE LOCATION POSTAL CODE		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
VALUE: SERVICE LOCATION POSTAL CODE		C	C	C	C	C	C	C			C	C	C	C	C	If service location is different from merchant location.
TAG - MASTERCARD PAYMENT GATEWAY ID	005	C	C	C	C	C	C	C		C	C	C	C	C	C	If sent via a Payment Gateway
TAG - MASTERCARD PAYMENT GATEWAY ID		C	C	C	C	C	C	C		C	C	C	C	C	C	If sent via a Payment Gateway
TAG - MASTERCARD PAYMENT GATEWAY ID		C	C	C	C	C	C	C		C	C	C	C	C	C	If sent via a Payment Gateway
TAG - SERVICE LOCATION GEOGRAPHIC COORDINATES	006	C	C	C	C	C	C	C		C	C	C	C	C	C	If geographic coordinates are sent.
LENGTH - SERVICE LOCATION GEOGRAPHIC COORDINATES		C	C	C	C	C	C	C		C	C	C	C	C	C	If geographic coordinates are sent.
VALUE - SERVICE LOCATION GEOGRAPHIC COORDINATES		C	C	C	C	C	C	C		C	C	C	C	C	C	If geographic coordinates are sent.
TAG - MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR	007	C	C	C	C	C	C	C		C	C	C	C	C	C	If a limited service POS and either credit or debit is not desired.
LENGTH - MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR		C	C	C	C	C	C	C		C	C	C	C	C	C	If a limited service POS and either credit or debit is not desired.
VALUE - MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR		C	C	C	C	C	C	C		C	C	C	C	C	C	If a limited service POS and either credit or debit is not desired.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C	C	

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Table 4-174 Group III Summary for Authorization Transactions (Part 1) (Continued)

Field Name	Tag	Transaction Codes														Notes
		54	55	56	58	59	5B	5C	5D	5E	5L	5S	5V	5Y	5Z	
Version 099																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C			C	C	C	C	C	If generic response data is requested.
GROUP SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If generic response data is requested.
TAG - VISA ACCOUNT FUNDING SOURCE	001	C	C	C	C	C	C	C			C	C	C	C	C	If Group III Version 099 Response Data requested.
LENGTH - VISA ACCOUNT FUNDING SOURCE		C	C	C	C	C	C	C			C	C	C	C	C	If Group III Version 099 Response Data requested and Visa Account Funding Source received in response.
VALUE - VISA ACCOUNT FUNDING SOURCE		C	C	C	C	C	C	C			C	C	C	C	C	If Group III Version 099 Response Data requested and Visa Account Funding Source received in response.
TAG - ISSUER RESPONSE CODE	002	C	C	C	C	C	C	C			C	C	C	C	C	If Group III Version 099 Response Data requested and Issuer Response Code received in response.
LENGTH - ISSUER RESPONSE CODE		C	C	C	C	C	C	C			C	C	C	C	C	If Group III Version 099 Response Data requested and Issuer Response Code received in response.
VALUE - ISSUER RESPONSE CODE		C	C	C	C	C	C	C			C	C	C	C	C	If Group III Version 099 Response Data requested and Issuer Response Code received in response.
TAG - MASTERCARD ONE CREDENTIAL ACCEPANCE BRAND	003	C	C	C	C	C	C	C		C	C	C	C	C	C	If Group III Version 099 Response Data requested and Mastercard One Credential Acceptance Brand is received in response.
LENGTH - MASTERCARD ONE CREDENTIAL ACCEPANCE BRAND		C	C	C	C	C	C	C		C	C	C	C	C	C	If Group III Version 099 Response Data requested and Mastercard One Credential Acceptance Brand is received in response.
VALUE - MASTERCARD ONE CREDENTIAL ACCEPANCE BRAND		C	C	C	C	C	C	C		C	C	C	C	C	C	If Group III Version 099 Response Data requested and Mastercard One Credential Acceptance Brand is received in response.
GROUP SEPARATOR		C	C	C	C	C	C	C			C	C	C	C	C	If Group III Version 099 Response Data requested and Account Funding Source or Issuer Response Code received in response.

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4.7.4 Group I Summary for Authorization Transactions (Part 2)

Table 4-175 Group I Summary for Authorization Transactions (Part 2)

Field Name	Tag	Transaction Codes													Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
RECORD FORMAT		M	M	M	M	M	M	M	M	M	M	M	M	M		
APPLICATION TYPE		M	M	M	M	M	M	M	M	M	M	M	M	M		
MESSAGE DELIMITER		M	M	M	M	M	M	M	M	M	M	M	M	M		Use '.' always.
ACQUIRER BIN		M	M	M	M	M	M	M	M	M	M	M	M	M		
MERCHANT ID NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M		
STORE NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M		
TERMINAL NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M		
DEVICE CODE		M	M	M	M	M	M	M	M	M	M	M	M	M		
INDUSTRY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M		
CURRENCY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M		Use '840' always.
COUNTRY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M		Use '840' always.
MERCHANT ZIP CODE		M	M	M	M	M	M	M	M	M	M	M	M	M		
LANGUAGE INDICATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		Use '00' always.
TIME ZONE DIFFERENTIAL		M	M	M	M	M	M	M	M	M	M	M	M	M		
MERCHANT CATEGORY CODE		M	M	M	M	M	M	M	M	M	M	M	M	M		
REQUESTED ACI		M	M	M	M	M	M	M	M	M	M	M	M	M		
TRANSACTION SEQUENCE NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M		
TRANSACTION CODE		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR		
CARDHOLDER IDENTIFICATION CODE		M	M	M	M	M	M	M	M	M	M	M	M	M		
ACCOUNT DATA SOURCE		M	M	M	M	M	M	M	M	M	M	M	M	M		
CUSTOMER DATA		M	M	M	M	M	M	M	M	M	M	M	M	M		
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		

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Table 4-175 Group I Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes													Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
CARDHOLDER IDENTIFICATION DATA		C	C	C	C	C	C	C	C	C	C	C	C	C		Present if Cardholder Identification Code equals J, K, M, or N.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
TRANSACTION AMOUNT		M	M	M	M	M	M	M	M	M	M	M	M	M		
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
SECONDARY AMOUNT			C1					C1				C2				Use 'C1' for cashback on Purchase. Use 'C2' for amount to be settled for Void.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
MARKET-SPECIFIC DATA		C	C	C	C	C	C	C	C	C	C	C	C	C		Use if Healthcare or Hotel/Lodging industry, or Bill Payment.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
CARD ACCEPTOR DATA		M	M	M	M	M	M	M	M	M	C	M	M	C		Use 'C' if sending dynamic descriptor information.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
REVERSAL AND INCREMENTAL TRANSACTION ID												M				Use 'C' when running Incremental Auth.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
REVERSAL AND CANCEL DATA												M				
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		

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4.7.5 Group II Summary for Authorization Transactions (Part 2)

Table 4-176 Group II Summary for Authorization Transactions (Part 2)

Field Name	Tag	Transaction Codes													Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M			
SHARING GROUP		M	M	M	M	M	M	M	M	M	M	M	M			
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M			
MERCHANT ABA NUMBER		O	M	M	M	M	M	M	M	M	M	M	M			
MERCHANT SETTLEMENT AGENT NUMBER		O	M	M	M	M	M	M	M	M	M	M	M			
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M			
AGENT BANK NUMBER		M	M	M	M	M	M	M	M	M	M	M	M			
CHAIN NUMBER		M	M	M	M	M	M	M	M	M	M	M	M			
BATCH NUMBER		M	M	M	M	M	M	M	M	M	M	M	M			
REIMBURSEMENT ATTRIBUTE		M	M	M	M	M	M	M	M	M	M	M	M			Should be 'Z' for PIN Debit and '0' for other.
ORIGINAL PURCHASE DATA				M									C			Use 'C' if reversing a PIN Debit Return.
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M			

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4.7.6 Group III Summary for Authorization Transactions (Part 2)

Table 4-177 Group III Summary for Authorization Transactions (Part 2)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
Version 001																
GROUP III VERSION NUMBER																If Visa or Mastercard transaction, and software supports Level II processing. Should be '!010'.
COMMERCIAL CARD REQUEST INDICATOR																If Visa or Mastercard transaction, and software supports Level II processing. Should be '!010'.
GROUP SEPARATOR																If Visa or Mastercard transaction, and software supports Level II processing. Should be '!010'.
Version 007																
GROUP III VERSION NUMBER																If CVV2/CVC2/CID is entered.
CARD SECURITY CODE																If CVV2/CVC2/CID is entered.
GROUP SEPARATOR																If CVV2/CVC2/CID is entered.
Version 011																
GROUP III VERSION NUMBER			C	C			C				C	C	C	C		If EMV contact transaction was attempted but fallback to magstripe occurred.
CHIP CONDITION CODE			C	C			C				C	C	C	C		If EMV contact transaction was attempted but fallback to magstripe occurred.
GROUP SEPARATOR			C	C			C				C	C	C	C		If EMV contact transaction was attempted but fallback to magstripe occurred.
Version 013																
GROUP III VERSION NUMBER		M			M	M		M	M	M		C				If EBT Food Stamp transaction.
FCS ID		M				M			M			C				If EBT Food Stamp transaction.
GROUP SEPARATOR		M			M	M		M	M	M		C				If EBT Food Stamp transaction.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
Version 014																
GROUP III VERSION NUMBER																
DIRECT MARKETING/ E-COMMERCE INDICATOR																
GROUP SEPARATOR																
Version 017																
GROUP III VERSION NUMBER																If Visa, American Express, or Discover 3D Secure data.
DATA BLOCK 1																If Visa, American Express, or Discover 3D Secure data.
DATA BLOCK 2																If Visa, American Express, or Discover 3D Secure data.
FIELD SEPARATOR																If Visa, American Express, or Discover 3D Secure data.
GROUP SEPARATOR																If Visa, American Express, or Discover 3D Secure data.
Version 018																
GROUP III VERSION NUMBER																If Discover or Visa transaction for payment of debt obligations through their Debt Repayment Program.
EXISTING DEBT INDICATOR																If Discover or Visa transaction for payment of debt obligations through their Debt Repayment Program.
GROUP SEPARATOR																If Discover or Visa transaction for payment of debt obligations through their Debt Repayment Program.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
Version 019 (version 1)—Deprecated																
GROUP III VERSION NUMBER																If UCAF Data.
UCAF COLLECTION INDICATOR																If UCAF Data.
UCAF AUTHENTICATION DATA																If UCAF Data.
FIELD SEPARATOR																If UCAF Data.
GROUP SEPARATOR																If UCAF Data.
Version 019 (version 2)																
GROUP III VERSION NUMBER																If UCAF Data.
EXTENDED VERSION INDICATOR																If UCAF Data.
UCAF SECURITY PROTOCOL INDICATOR																If UCAF Data.
UCAF CARDHOLDER AUTHENTICATION INDICATOR																If UCAF Data.
UCAF COLLECTION INDICATOR																If UCAF Data.
FIELD SEPARATOR																If UCAF Data.
UCAF AUTHENTICATION DATA																If UCAF Data.
FIELD SEPARATOR																If UCAF Data.
GROUP SEPARATOR																If UCAF Data.
Version 020																
GROUP III VERSION NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	M		
DEVELOPER ID		M	M	M	M	M	M	M	M	M	M	M	M	M		
VERSION ID		M	M	M	M	M	M	M	M	M	M	M	M	M		
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
FIELD SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		
GROUP SEPARATOR		M	M	M	M	M	M	M	M	M	M	M	M	M		

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
Version 022																
GROUP III VERSION NUMBER			C				M		M	M	C					If balance inquiry transaction, or partial authorization supported for transaction.
GROUP SEPARATOR			C				M		M	M	C					If balance inquiry transaction, or partial authorization supported for transaction.
Version 025																
GROUP III VERSION NUMBER														C		If fee is accessed by merchant.
FEE AMOUNT														C		If fee is accessed by merchant.
FIELD SEPARATOR														C		If fee is accessed by merchant.
GROUP SEPARATOR														C		If fee is accessed by merchant.
Version 026																
GROUP III VERSION NUMBER			C		C	C		C			C					If partial authorization supported for transaction.
PRODUCT PARTICIPATION GROUP			C		C	C		C			C					If partial authorization supported for transaction.
FIELD SEPARATOR			C		C	C		C			C					If partial authorization supported for transaction.
GROUP SEPARATOR			C		C	C		C			C					If partial authorization supported for transaction.
Version 028																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C	C	C		If an American Express card is used in a card present authorization and a gift card is purchased.
AMEX SPECIAL USE DATA		C	C	C	C	C	C	C	C	C	C	C	C	C		If an American Express card is used in a card present authorization and a gift card is purchased.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If an American Express card is used in a card present authorization and a gift card is purchased.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If an American Express card is used in a card present authorization and a gift card is purchased.
Version 029																
GROUP III VERSION NUMBER																
CARDHOLDER BILLING POSTAL CODE																

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
FIELD SEPARATOR																
CARDHOLDER BILLING (STREET) ADDRESS																
FIELD SEPARATOR																
RFU																
FIELD SEPARATOR																
RFU																
FIELD SEPARATOR																
RFU																
FIELD SEPARATOR																
CARDHOLDER BILLING FIRST NAME																
FIELD SEPARATOR																
CARDHOLDER BILLING LAST NAME																
FIELD SEPARATOR																
CARDHOLDER BILLING PHONE NUMBER																
FIELD SEPARATOR																
SHIPT-TO POSTAL CODE																
FIELD SEPARATOR																
SHIP-TO ADDRESS																
FIELD SEPARATOR																
RFU																
FIELD SEPARATOR																
RFU																
FIELD SEPARATOR																
SHIP-TO COUNTRY CODE																

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
FIELD SEPARATOR																
SHIP-TO FIRST NAME																
FIELD SEPARATOR																
SHIP-TO LAST NAME																
FIELD SEPARATOR																
SHIP-TO PHONE NUMBER																
FIELD SEPARATOR																
GROUP SEPARATOR																
Version 030																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C	C	C		If merchant is an American Express Opt Blue Payment Service Provider.
AMEX MERCHANT NAME/LOCATION DATA		C	C	C	C	C	C	C	C	C	C	C	C	C		If merchant is an American Express Opt Blue Payment Service Provider.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If merchant is an American Express Opt Blue Payment Service Provider.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If merchant is an American Express Opt Blue Payment Service Provider.
Version 031																
GROUP III VERSION NUMBER																
VISA CHECKOUT INDICATOR																
FIELD SEPARATOR																
GROUP SEPARATOR																
Version 037																
GROUP III VERSION NUMBER																If Healthcare auto-substantiation transaction.
REAL TIME SUBSTANTIATION																If Healthcare auto-substantiation transaction.
GROUP SEPARATOR																If Healthcare auto-substantiation transaction.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
Version 048																
GROUP III VERSION NUMBER			C	C			C							C		If a Maestro or Mastercard Debit transaction.
MERCHANT ADVICE CODE			C	C			C							C		If a Maestro or Mastercard Debit transaction.
GROUP SEPARATOR			C	C			C							C		If a Maestro or Mastercard Debit transaction.
Version 055																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
ADDITIONAL TERMINAL CAPABILITIES	9F40	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
AMOUNT, AUTHORISED (NUMERIC)	9F02	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
AMOUNT, OTHER (NUMERIC)	9F03	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction. Zero-filled if cashback not supported or not entered.
APPLICATION CRYPTOGRAM	9F26	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
APPLICATION INTERCHANGE PROFILE	82	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
APPLICATION PAN SEQUENCE NUMBER	5F34	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction. Zero-filled if not provided by card.
APPLICATION TRANSACTION COUNTER (ATC)	9F36	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
APPLICATION USAGE CONTROL	9F07	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
APPLICATION VERSION NUMBER (ICC)	9F08	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
APPLICATION VERSION NUMBER (TERMINAL)	9F09	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
AUTHORISATION RESPONSE CODE	8A											C				If EMV contact or EMV contactless transaction. Should be 'Z1' or 'Z3' if offline declined.
CARDHOLDER VERIFICATION METHOD (CVM) RESULTS	9F34	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction. Should be '3F 00 00' if cardholder verification not supported or not performed.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
CRYPTOGRAM INFORMATION DATA	9F27	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
INTERFACE DEVICE (IFD) SERIAL NUMBER	9F1E	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction. Often not assigned by manufacturer or not unique.
ISSUER ACTION CODE—DEFAULT	9F0D	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
ISSUER ACTION CODE—DENIAL	9F0E	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
ISSUER ACTION CODE—ONLINE	9F0F	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
ISSUER COUNTRY CODE	5F28	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
POINT-OF-SERVICE (POS) ENTRY MODE	9F39	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction. Should be '05' for all chip transactions.
TERMINAL ACTION CODE—DEFAULT	FFC6	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TERMINAL ACTION CODE—DENIAL	FFC7	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TERMINAL ACTION CODE—ONLINE	FFC8	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TERMINAL CAPABILITIES	9F33	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TERMINAL COUNTRY CODE	9F1A	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TERMINAL TYPE	9F35	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TERMINAL VERIFICATION RESULTS	95	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TRANSACTION CURRENCY CODE	5F2A	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TRANSACTION DATE	9A	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TRANSACTION STATUS INFORMATION	9B	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
TRANSACTION TIME	9F21	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
TRANSACTION TYPE	9C	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
UNPREDICTABLE NUMBER	9F37	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
APPLICATION DEDICATED FILE (ADF) NAME	4F	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
APPLICATION IDENTIFIER (AID)—TERMINAL	9F06	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
CUSTOMER EXCLUSIVE DATA (CED)	9F7C	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contactless transaction and provided by card.
DEDICATED FILE NAME	84	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
FORM FACTOR INDICATOR/PAYPASS THIRD-PARTY DATA	9F6E	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contactless and provided by card.
ICC DYNAMIC NUMBER	9F4C	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contactless transaction and provided by card.
ISSUER APPLICATION DATA	9F10	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
ISSUER SCRIPT RESULTS	9F5B											C				If EMV contact or EMV contactless transaction, and provided by issuer in online response.
TRANSACTION SEQUENCE COUNTER	9F41	C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If EMV contact or EMV contactless transaction.
Version 056																
GROUP III VERSION NUMBER			C	C			C									If EMV contact or EMV contactless transaction and the authorization is being deferred.
MESSAGE REASON CODE			C	C			C									If EMV contact or EMV contactless transaction and the authorization is being deferred.
GROUP SEPARATOR			C	C			C									If EMV contact or EMV contactless transaction and the authorization is being deferred.
Version 062																

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
GROUP III VERSION NUMBER																If Offline Force, Device ID, or EMV offline approval or EMV offline decline.
OFFLINE APPROVAL CODE	001															If Offline Force.
UNIQUE DEVICE ID	002															If Device ID implemented.
RESPONSE CODE	003															If EMV offline decline or EMV offline approval.
FIELD SEPARATOR																
GROUP SEPARATOR																
Version 064																
GROUP III VERSION NUMBER				C												
WALLET ID				C												
FIELD SEPARATOR				C												
GROUP SEPARATOR				C												
Version 067																
GROUP III VERSION NUMBER																
TRANSACTION AMOUNT INDICATOR																
FIELD SEPARATOR																
GROUP SEPARATOR																
Version 068																
GROUP III VERSION NUMBER																
REGISTERED USER INDICATOR																
FIELD SEPARATOR																
LAST REGISTERED USER PROFILE DATE CHANGE																
FIELD SEPARATOR																
GROUP SEPARATOR																

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
Version 090																
GROUP III VERSION NUMBER		C	C	C	C	C					C					If EMV Parameter Download supported.
FIELD SEPARATOR		C	C	C	C	C					C					If EMV Parameter Download supported.
GROUP SEPARATOR		C	C	C	C	C					C					If EMV Parameter Download supported.
Version 091																
GROUP III VERSION NUMBER																If performing an EMV Parameter Download using trans code EP.
EMV PDL PARAMETER TYPE																If performing an EMV Parameter Download using trans code EP.
EMV PDL TABLE ID																If performing an EMV Parameter Download using trans code EP.
EMV PDL CARD TYPE																If performing an EMV Parameter Download using trans code EP.
EMV PDL PARAMETER VERSION/TABLE VERSION																If performing an EMV Parameter Download using trans code EP.
EMV PDL BLOCK SEQUENCE NUMBER																If performing an EMV Parameter Download using trans code EP.
GROUP SEPARATOR																If performing an EMV Parameter Download using trans code EP.
Version 092																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
REQUESTOR ID		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
TOKEN ASSURANCE METHOD		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
TOKEN ACTION INDICATOR		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
PAN EXPIRATION DATE		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If token data supported.
Version 093																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C		C		If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
CARD BRAND NETWORK TRANSACTION ID		C	C	C	C	C	C	C	C	C	C	C		C		If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
MASTERCARD TRANSACTION LINK IDENTIFIER		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
FIELD SEPARATOR		C	C	C	C	C	C	C				C	C	C	C	If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If a merchant initiated transaction and in original transaction if subsequent merchant initiated transactions may follow.
Version 094																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C		C		If the cardholder grants permission for the merchant to keep their credentials on file or the merchant initiates and unscheduled transaction using the cardholder's stored credentials.
CREDENTIAL ON FILE INDICATOR		C	C	C	C	C	C	C	C	C	C	C		C		If the cardholder grants permission for the merchant to keep their credentials on file or the merchant initiates and unscheduled transaction using the cardholder's stored credentials.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If the cardholder grants permission for the merchant to keep their credentials on file or the merchant initiates and unscheduled transaction using the cardholder's stored credentials.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		If the cardholder grants permission for the merchant to keep their credentials on file or the merchant initiates and unscheduled transaction using the cardholder's stored credentials.
Version 095																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C	C	C	C	If Payment Account Reference Data is requested.
PAYMENT ACCOUNT REFERENCE DATA		C	C	C	C	C	C	C	C	C	C	C	C	C	C	If Payment Account Reference Data is requested.
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C	C	If Payment Account Reference Data is requested.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C	C	If Payment Account Reference Data is requested.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
Version 096																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C		C		
DECLINE CODE		C	C	C	C	C	C	C	C	C	C	C		C		
FIELD SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C		C		
Version 097																
GROUP III VERSION NUMBER																
FIELD SEPARATOR																
GROUP SEPARATOR																
Version 098																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C	C	C		If generic request data is sent.
TAG: SERVICE LOCATION CITY NAME	001	C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
LENGTH: SERVICE LOCATION CITY NAME		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
VALUE: SERVICE LOCATION CITY NAME		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
TAG: SERVICE LOCATION COUNTRY CODE	002	C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
LENGTH: SERVICE LOCATION COUNTRY CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
VALUE: SERVICE LOCATION COUNTRY CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
TAG: SERVICE LOCATION COUNTRY SUBDIVISION CODE	003	C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
LENGTH: SERVICE LOCATION COUNTRY SUBDIVISION CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
VALUE: SERVICE LOCATION COUNTRY SUBDIVISION CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.

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Table 4-177 Group III Summary for Authorization Transactions (Part 2) (Continued)

Field Name	Tag	Transaction Codes														Notes
		92	93	94	96	98	9A	9F	9L	9M	9S	A3	AZ	CR	EP	
TAG: SERVICE LOCATION POSTAL CODE	004	C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
LENGTH: SERVICE LOCATION POSTAL CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
VALUE: SERVICE LOCATION POSTAL CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If service location is different from merchant location.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If generic request data is sent.
Version 099																
GROUP III VERSION NUMBER		C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested.
TAG - VISA ACCOUNT FUNDING SOURCE	001	C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested and Visa Account Funding Source received in response.
LENGTH - VISA ACCOUNT FUNDING SOURCE		C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested and Visa Account Funding Source received in response.
VALUE - VISA ACCOUNT FUNDING SOURCE		C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested and Visa Account Funding Source received in response.
TAG - ISSUER RESPONSE CODE	002	C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested and Issuer Response Code received in response.
LENGTH - ISSUER RESPONSE CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested and Issuer Response Code received in response.
VALUE - ISSUER RESPONSE CODE		C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested and Issuer Response Code received in response.
GROUP SEPARATOR		C	C	C	C	C	C	C	C	C	C	C	C	C		If Group III Version 099 Response Data requested.

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Chapter 5: Visa

5.1 INTRODUCTION

Visa Fleet cards must be processed as a regular Visa.

For Track layouts, refer to the *Global Payments Integrator's Guide*.

For BIN ranges, refer to the *Global Payments BIN Guide*.

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5.2 VISA CVV2

Visa Card Security Code is referred to as CVV2 and is represented as a three-digit code printed in the white box to the right of the signature panel on the back of the Visa card.

Note: *Electronic storage of CVV2 information is strictly prohibited. Visa also prohibits the use of CVV2 data in face-to-face transactions.*

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5.3 VISA ACCOUNT VERIFICATION—CARD VERIFY

Visa supports a $0 dollar Card Verify message. This message allows a merchant to verify the active status of a card with the following criteria:

- This transaction is not an authorization.
- Cards that pass this verification will require a subsequent authorization.
- Card Verify messages may be completed with a card insert, tap, swipe or manually entered. See *Chapter 4: Authorizations, p. 74* for information about formatting a Visa Card Verify message.

Note: *AVS and CVV2 data are optional. See 3.2.1 Address Verification Service (AVS), p. 37 and 3.2.2 Card Security Codes (CVC2/CVV2/CID), p. 39 for additional information.*

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5.4 PRODUCT ELIGIBILITY INQUIRY

A Visa Flexible Credential card may have multiple funding sources depending on the transaction amount. In order for a merchant to determine which funding source will be used, they may send a Product Eligibility Inquiry transaction with the anticipated amount in g3v044. See *3.2.20 Product Eligibility / Product Status Inquiry, p. 55* for more information.

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Chapter 6: Mastercard

6.1 INTRODUCTION

Mastercard Fleet cards must be processed as a regular Mastercard.

For Track layouts, refer to the *Global Payments Integrator's Guide*.

For BIN ranges, refer to the *Global Payments BIN Guide*.

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6.2 MASTERCARD SECURITY CODE (CVC2)

Mastercard Security Code is referred to as CVC2 and is represented as a three-digit code printed in the white box to the right of the signature panel on the back of the Mastercard.

Note: *Electronic storage of CVC2 information is strictly prohibited. Mastercard also prohibits CVC2 entry for card-present transactions.*

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6.3 MASTERCARD ACCOUNT STATUS INQUIRY—CARD VERIFY

Mastercard supports a $0 dollar Card Verify message. This message allows a merchant to verify the active status of a card with the following criteria:

- This transaction is not an authorization.
- Cards that pass this verification will require a subsequent authorization.
- Card Verify messages may be completed with a card insert, tap, swipe, or manually entered. See *Chapter 4: Authorizations, p. 74* for information about formatting a Mastercard Card Verify message.

Note: *AVS and CVC2 data are optional. See 3.2.1 Address Verification Service (AVS), p. 37 and 3.2.2 Card Security Codes (CVC2/CVV2/CID), p. 39 for additional information.*

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6.4 PRODUCT STATUS INQUIRY

A Mastercard One Credential card may have multiple funding sources depending on the transaction amount. In order for a merchant to determine which funding source will be used, they may send a Product Status Inquiry transaction with the anticipated amount in g3v022 using amount type 44. See *3.2.20 Product Eligibility / Product Status Inquiry, p. 55* for more information.

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Chapter 7: Discover

7.1 INTRODUCTION

This chapter contains processing requirements for the following card types:

- Diner's Club International—Cards must be processed as a Discover card.
- JCB—Cards must be processed as a Discover card. The JCB IIN Ranges are effective only for the domestic United States, and to the extent that other Territories and Protectorates may be included, we will provide you with further information. All other international markets are out of scope at this time. Additionally, ATM transactions will not be enabled for the IIN ranges assigned to JCB.
- UnionPay—Cards must be processed as a Discover card. All UnionPay issued cards follow the same track format as Discover. For swiped transactions only, use Track 2 data. Any UnionPay issued cards with a PAN of greater than 16 positions must be processed as a PIN Debit card.

For Track layouts, refer to the *Global Payments Integrator's Guide*.

For BIN/IIN ranges, refer to the *Global Payments BIN Guide*.

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7.2 DISCOVER CASH AT CHECKOUT REQUIREMENTS

- Discover Cash at Checkout for both manually entered or swiped transactions requires a new prompt.
- Discover Cash at Checkout must only be used at attended POS locations.
- The Cash at Checkout amount requested must be less than or equal to $120.00. The merchant can reduce that amount.
- The Cash at Checkout part of the transaction must be included as part of a purchase transaction; Cash at Checkout must never be accepted by itself.
- The Cash at Checkout amount must be included in Group III Version 022 with Amount Type 80.
- No surcharge fees are allowed relating to the request for Discover Cash at Checkout.
- The Cash at Checkout amount may be fully or partially approved and purchase amount may be fully or partially approved.
- A Discover Cash at Checkout transaction can be fully or partially VOIDED. If the Cash at Checkout amount is partially voided, the new Cash at Checkout amount must be included in Group III Version 022 as Amount Type 80.
- A Discover Cash at Checkout transaction can only be used with a Purchase transaction.

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7.3 DISCOVER CID

Discover Card Security Code is referred to as a CID and is represented as a three- or four-digit code printed in the white box to the right of the signature panel on the back of the Discover card.

Note: *Electronic storage of CID information is strictly prohibited.*

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7.4 DISCOVER ACCOUNT VERIFICATION—CARD VERIFY

Discover supports a $0 dollar Card Verify message. This message allows a merchant to verify the active status of a card with the following criteria:

- This transaction is not an authorization.
- Cards that pass this verification will require a subsequent authorization.
- Card Verify messages may be completed with a card insert, tap, swipe, or manually entered. See *Chapter 4: Authorizations, p. 74* for information about formatting a Discover Card Verify message.

Note: *AVS and CID data are optional. See 3.2.1 Address Verification Service (AVS), p. 37 and 3.2.2 Card Security Codes (CVC2/CVV2/CID), p. 39 for additional information.*

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7.5 CONTACTLESS PIN BYPASS PROCESSING

Discover requires that D-PAS enabled terminals indicate that PIN entry was bypassed when applicable during contactless transactions. Tag 95 - Terminal Verification Results must be modified to indicate PIN bypass. Refer to EMVCo documentation found at: (http://www.emvco.com) for information on Tag 95.

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Chapter 8: American Express

8.1 INTRODUCTION

For Track layouts, refer to the *Global Payments Integrator's Guide*.

For BIN ranges, refer to the *Global Payments BIN Guide*.

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8.2 AMEX CID

American Express (AMEX) Card Security Code is referred to as a CID and is represented as a four-digit code printed above the Card Member Account Number on the face of the AMEX card.

Note: *Electronic storage of CID information is strictly prohibited.*

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8.3 AMEX ACCOUNT VERIFICATION—CARD VERIFY

AMEX supports a $0 dollar Card Verify message. This message allows a merchant to verify the active status of a card with the following criteria:

- This transaction is not an authorization.
- Cards that pass this verification will require a subsequent authorization.
- Card Verify messages may be completed with a card insert, tap, swipe, or manually entered. See *Chapter 4: Authorizations, p. 74* for information about formatting an AMEX Card Verify message.

Note: *AVS and CID data are optional. See* *3.2.1 Address Verification Service (AVS), p. 37* *and* *3.2.2 Card Security Codes (CVC2/CVV2/CID), p. 39* for additional information.

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Chapter 9: PIN Debit

9.1 INTRODUCTION

PIN Debit card transactions increase or decrease the available money in a cardholder's account. PIN Debit cards do not have assigned BIN ranges and must be identified by alternative means.

PIN Debit cards do **not** contain Track 1 information. Terminals must read the magnetic stripe for all debit card transactions. Use only Track 2 data for PIN Debit. Debit card processing does **not** allow manually entered transactions. The overall length of the PIN Debit Track 2 data varies following the Discretionary Data field.

For Track layouts, refer to the *Global Payments Integrator's Guide*.

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9.2 PIN ENCRYPTION AND KEY MANAGEMENT

Keys are the cryptographic tools that facilitate the encryption of clear text. They are used to encrypt other keys and cardholder PINs. Keys are used to encrypt data according to an ANSI X 9.24-approved algorithm. The product is a cryptogram (a scrambled version of the data) that can be deciphered only by the key used to encrypt it.

9.2.1 Derived Unique Key Per Transaction (DUKPT) Description

Note: *New PIN pads installed on the network **must** use TDES.*

The Global Payments mandate is that **all PED** devices processing on the Global Payments Exchange **must** use Triple Des (TDES). This means that the encryption keys are pseudo-randomly generated within a Tamper Resistant Security Module (TRSM). Global Payments currently supports double-length TDES, meaning that the key length must be 32 hexadecimal.

Example: 0B34 D34A 1B82 3C1F 48EE C214 009A 7E61 XXXX XXXX XXXX XXXX

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9.2.2 Transaction Counter

The Transaction Counter starts at 1 and increments by 1, looping back around after reaching 99,999. The Transaction Counter is actually 21 bits. It is controlled by the POS device and initially set to zeros. The low-order bit of the PIN Pad Serial Number # is overwritten by the high-order bit of the Transaction Counter. This is done to ensure that only 1 million transactions can be processed before the PIN entry device must be re-injected with a new PIN Pad Serial Number # and 0 value counter.

9.2.3 Triple Data Encryption Standard (TDES)

The Debit Networks operating regulations mandate that all network processors and installed terminals comply with the current ANSI X9.8 standard for encryption. Any approved ANSI PIN block will be accepted by the Host, including Format 0 and Format 3. Requirements for these are reflected in the ANSI X9.8 Standards document entitled "*Banking—Personal Identification Number Management & Security;* Subheading—*PIN Protection Principles and Techniques for Online PIN Verification in POS Systems."*

The Debit Operating Rules requires that encryption method to be TDES on each PIN pad. The networks standards also require that all encryption keys be pseudo-randomly generated with a Tamper Resistant Security Module.

9.2.4 PIN Entry

The POS application prompts the cardholder to enter their Personal Identification Number (PIN) through an attached PIN pad. No display of the entered PIN may appear at the PIN pad or POS application, and the PIN is never in the clear.

The PIN entry may vary between four to 12 digits. PINs are encrypted at the PIN pad and sent as part of an authorization request transaction. The terminal aborts the transaction after the cardholder has exceeded a user-defined number of attempts to enter a valid PIN or upon receipt of a 75 (PIN EXCEEDED) authorization code.

The PIN entry process must consist of the following steps:

Table 9-1 PIN Entry

Process	
1.	The cardholder enters the four to 12 character PIN into the PIN pad.
2.	The PIN pad formats the PIN into one of the supported PIN Block formats.
3.	The PIN pad encrypts the PIN Block.
4.	The encrypted PIN Block is sent to the Global Payments Exchange Host.

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9.2.5 PIN Blocks

The Global Payments Debit System supports the following:

- PIN Block format ANSI PIN (Format 0 PIN Block)
- ANSI PIN (Format X9.8 ANSI Standard)

9.2.5.1 ANSI PIN (Format 0 PIN Block)

The ANSI PIN block (Format 0 PIN Block) is the result of performing an exclusive OR on two data blocks, the PIN and the account number block. The ANSI PIN block (Format 0 PIN Block) format is illustrated as:

C N P P P P P/F P/F P/F P/F P/F P/F P/F P/F F F

where:

- C = The control field. This field holds the binary value '0000', which designates that the block contains from 4 to 12 four-bit decimal PIN digits.
- N = The PIN’s length. This is a four-bit field that can contain the binary numbers four (Ex: 0100).
- P = A PIN digit. Each PIN digit is a four-bit hexadecimal number from 0 to 9.
- F = A pad character. Each pad character is a four-bit field that has a fixed value of the 'F'.
- P/F = A PIN digit or a pad character, depending on the PIN’s length.

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9.2.5.2 ANSI PIN (Format X9.8 ANSI Standard)

The ANSI PIN block (Format x9.8 ANSI Standard) is the result of performing an Exclusive-OR on two data Blocks, the Customer PIN, and the related account number. The procedure is as follows:

Table 9-2 ANSI PIN (Format X9.8 ANSI Standard)

Process	
1.	Build a 16-digit Block from the digit **0**, the length of the PIN, the PIN, and the pad character of hexadecimal **F**. Example: for the five-digit PIN 92389, the Block is: 0592 389F FFFF FFFF
2.	Build another 16-digit Block from four zeros and the right-most 12 digits of the account number, excluding the check digit. Example: for the 13-digit account number 4000 0012 3456 2, where the check digit is 2, the Block is: 0000 4000 0012 3456
3.	Use the Exclusive-OR operation to combine the two Blocks from Steps 1 and 2. *Table 9-3* shows the two Blocks in a hexadecimal notation and the result of the Exclusive-OR operation. The final value is the PIN Block.

Table 9-3 ANSI PIN (Format X9.8 ANSI Standard) Example

First 16-digit Block	0592 389F FFFF FFFF
Second 16-digit Block	0000 4000 0012 3456
PIN Block	0592 789F FFED CBA9

9.2.6 PIN Validation

When the POS application receives a HOST RESPONSE CODE of 86 (CAN NOT VALIDATE), the application must display a RETRY PIN prompt. The POS application only allows the cardholder to make X number of attempts to enter a correct PIN before denying use of the card.

Note: *It is recommended that X attempts are defined as three. However, each company may specify to the POS application vendor the number of incorrect PIN entries a cardholder may make.*

Some debit networks return a HOST RESPONSE CODE of 04, 07, 41, 43, or 44 (HOLD CARD) when the PIN tries have been exceeded. This HOST RESPONSE CODE must be handled like a 75 HOST AUTHORIZATION CODE. CAPTURE CARD or PIN EXCEEDED may be displayed, depending on the company's preference.

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Chapter 10: Electronic Benefits Transfer (EBT)

10.1 INTRODUCTION

This chapter contains the functional requirements for the following card types:

- EBT Food Stamps
- EBT Cash Benefits

Global Payments complies with the Quest EBT operating standards. Not all states support the Quest operating standards. Contact your Global Payments representative for a list of all states whose EBT transactions comply with Quest standards.

Several states have begun issuing EBT cards with EMV chip cards using the EBT EMV AID A0000000044542. EBT EMV transactions are supported by including Group III Version 055 in the EBT transaction. EBT EMV follows the PIN Debit EMV processing rules.

EBT card transactions increase or decrease the available money in a cardholder's benefit account. This differs from credit card transactions, which may only affect a cardholder's credit availability.

For Track layouts, refer to the *Global Payments Integrator's Guide*.

For BIN ranges, refer to the *Global Payments BIN Guide*.

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10.2 TRANSACTION TYPES

The following transactions for Manually Attended Terminal (MAT) are supported:

Table 10-1 Food Stamp Transaction Types for a MAT

Trans Code	Transaction Type
98	Purchase
92	Purchase Return
9L	Balance Inquiry

Table 10-2 Cash Benefit Transaction Types for a MAT

Trans Code	Transaction Type
9F	Purchase
96	Withdrawal
9M	Balance Inquiry

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10.3 GENERAL REQUIREMENTS

Table 10-3 EBT General Requirements

Requirements	
Card Identification: Food Stamp or Cash Benefit	No information in the account number or track data identifies the card as a Food Stamp or Cash Benefit card. Identification must be accomplished by another method such as: • Client-driven POS prompts to the customer or clerk, or • Separate POS keys for EBT Cash and EBT Food Stamps. Some EBT cards are used for both Food Stamp and Cash Benefit purchases (dual purpose card). The exact benefit used for a particular transaction is determined by the answers to the POS prompts. **Note:** *A transaction will be declined by the Host if the incorrect EBT type is used in the transaction.*
Cash Back Amount	Cash back enables a customer to receive additional cash when making a purchase. A parameter at the POS application level determines the maximum Cash Back amount. It is highly recommended that a separate parameter be used for Debit Cash Back versus EBT Cash Back. • Cash Back Only is allowed for Cash Benefit transactions. • Cash Back is **not** allowed for Food Stamp transactions. • Cash Back is **not** allowed on Balance Inquiry transactions.
Expiration Date	Many EBT cards have an expiration date of 2049. The POS must not decline a card if the expiration date is out of range.
Manual Entry	Manual entry of cardholder account number is allowed for Food Stamps and Cash Benefit (excluding Balance Inquiry), with the following requirements: • Cardholder must be present. • Cardholder must enter their PIN number.
Partial Authorization	Not allowed.
PIN Blocks	The POS device must not store EBT PIN blocks, whether in clear or encrypted form, for any reason.
Primary Account Number	Refer to the *Global Payments Integrator's Guide* for PAN requirements.
Purchase Restrictions: EBT Food Purchases	It is the responsibility of the POS application to track the items that are allowed to be purchased with an EBT Food Stamp card. The same rules that apply to Food Stamp purchases apply to Food Stamp purchases using an EBT Food Stamp card.
Receipts	Refer to the *Global Payments Integrator's Guide* for general receipt requirements and EBT receipt requirements.
Surcharges/Convenience Fee	Not allowed for Food Stamp cards. Allowed for Cash Benefit cards.

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Table 10-3 EBT General Requirements (Continued)

Requirements	
Tax Amount: EBT Food Purchases	It is the responsibility of the POS application to track the items that are taxable for Food Stamp purchases. The same tax rules that apply to Food Stamp purchases apply to Food Stamp purchases using an EBT Food Stamp card. The taxable amount (if applicable) **must** be included in the TRANSACTION AMOUNT field of the EBT Food Stamp Request message.
Voucher Processing	This is a telephone voice authorized transaction (Sale or Return) for Food Stamps only. This functionality is provided primarily for border stores that may not have online system access or if the retailer does not have a POS device. The following data elements must be manually entered into the POS within 15 calendar days from the date of the transaction authorization: • Account number • Original transaction date • Voucher number • Telephone authorization code/response

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10.4 PIN DEBIT REFERENCE

Please refer to *9.2 PIN Encryption and Key Management, p. 272* and subsections.

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Chapter 11: Batch Settlement

11.1 INTRODUCTION

This chapter describes the batch settlement request and response record formats for POS applications using Global Payments Exchange Authorization Services.

Figure 11-1 represents the sequence of Batch Settlement Records with a subsequent batch settlement response from the Global Payments Exchange Host.

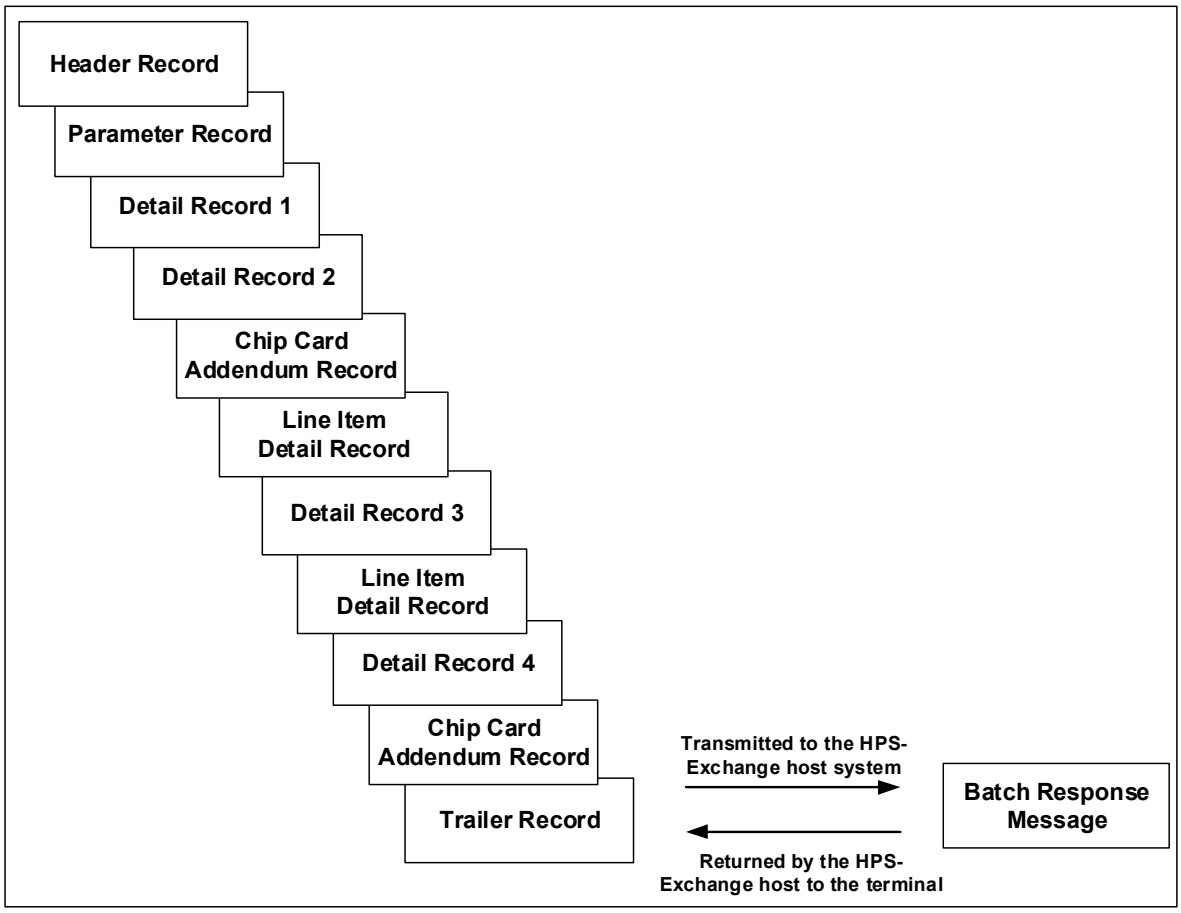


Figure 11-1 Batch Settlement Record Format

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A Batch Settlement transaction consists of five record formats:

Table 11-1 Batch Settlement Record Format

Record Format	
1.	Header Record
2.	Parameter Record
3.	One or more Detail Records
4.	Chip Card Addendum Record
5.	Line Item Detail Record
6.	Trailer Record

The records are sent to the Global Payments Exchange Host in this exact order. The chip card addendum record must immediately follow the corresponding detail record. If any record is out of sequence, the terminal receives a Sequence Error returned from the Global Payments Exchange Host.

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11.2 BATCH SETTLEMENT ATTRIBUTES

The table below defines the possible values for the attributes and usage specifications. Each field attribute has a character set and a length specification. Some special “set value” attributes have an implied length.

Table 11-2 Batch Settlement Attributes

Code	Description
Data Field Character Set	
A	Alphabetic (A through Z and a through z)
N	Numeric (0 through 9)
A/N	Alphabetic and numeric characters
YYMMDD	Year (00 to 99), Month (01 to 12), Day (01 to 31); (fixed length of 6)
MMDD	Month (01 to 12), Day (01 to 31); (fixed length of 4)
<FS>	ASCII Field Separator (Hex value 0x1C, fixed length of 1)
<GS>	ASCII Group Separator (Hex value 0x1D, fixed length of 1)
Data Field Length	
N	A one to three digit number. Designates the fixed length of a field.
N-N	A one to three digit number up to another one to three digit number. Designates the minimum and maximum lengths of a variable length field.
Data Field Usage	
M	Data field is mandatory.
C	Data field is conditionally required. The tables in this chapter include links to sections specifying applicable conditions, where appropriate.

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11.3 BATCH PROCESSING

The Global Payments Exchange Host supports batch numbers 001–999. The POS application must begin with batch number 001 and sequentially increment the batch number for each newly opened batch up to batch number 999. When batch number 999 is successfully closed, the batch number must roll over to batch number 001.

Batch numbers must not be repeated within five days or the Global Payments Exchange Host will reject the batch with a 'QD' response. If an application is re-loaded, it must use the current batch number and not start over with batch number 001. A batch number of 000 will be rejected by the Global Payments Exchange Host.

The Global Payments Exchange Host supports up to 9999 detail records per batch. Global Payments recommends that batches are closed at least once a day or when the batch reaches 1000 detail records, whichever occurs first.

A new batch must not be opened until the existing batch is successfully closed. If a batch cannot be successfully closed, the POS application must print or display directions for the end-user to contact Global Payments Customer Support for further assistance and include the phone number of Customer Support.

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11.4 UNIQUE TRANSACTION IDENTIFIER

Transactions authorized by Global Payments Exchange return a unique Retrieval Reference Number field in the Authorization Response message. This value is also embedded in the Transaction Identifier field in the Authorization Response message.

The Transaction Identifier is included in the Batch Settlement Detail Record for each transaction. This value is referred to as a Unique Transaction Identifier and can be used to retrieve a transaction's account data for batch settlement. This is triggered by sending a value of 22 spaces in the Primary Account Number field in the Batch Settlement Detail Record. This eliminates the need to store the encrypted or unencrypted Primary Account Number in the batch settlement.

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11.5 E3 ENCRYPTION

A POS device which supports E3 encryption under the DATA and/or PAN variants of the Key Block using Format Preserving Encryption may encrypt the Merchant ID Number (MID) in the Batch Settlement Header Record and/or the Primary Account Number (PAN) in the Batch Settlement Detail Records accordingly. If the MID and/or PANs are encrypted, the Key Block Data must be included at the end of the Batch Settlement Header Record.

See the following sections for more information:

- *4.6.40.5 Key Block Data, p. 166*
- *11.8.1 Account Data Source, p. 314*
- *11.8.58 Key Block Data, p. 328*
- *11.8.69 Merchant ID Number, p. 330*
- *11.8.81 Primary Account Number, p. 333*

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11.6 RECORD TYPES

The following sections describe the record types used during the Batch Settlement process:

11.6.1 Header Record

The Header Record contains data fields related to Bank and Network operational parameters. This record must be the first packet transmitted during the Batch Settlement process. The Header Record is framed beginning with an <STX> character and terminated with an <ETB> character. The Header Record indicates to the Host that a Batch Settlement process is beginning.

11.6.2 Parameter Record

The Parameter Record contains data fields related to the merchant site. This record must be the second packet transmitted during the Batch Settlement process. The Parameter Record is framed beginning with an <STX> character and terminated with an <ETB> character.

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11.6.3 Detail Record

The Detail Record contains data fields related to authorization request transactions. Detail Records are transmitted between the Parameter and Trailer Records during the Batch Settlement process. All Detail Records must be framed beginning with an <STX> character and terminated with an <ETB> character.

Note: *Data fields in the Batch Settlement Detail Record must exactly match the corresponding data fields in the authorization transaction request and/or response messages.*

11.6.4 Chip Card Addendum Record

The Chip Card Addendum Record contains data fields from a chip card transaction. This record must immediately follow the corresponding Detail Record.

11.6.5 Level III Line Item Detail Record

The Level III Line Item Detail Record contains Level III transaction data for Visa or Mastercard transactions. This record must follow the corresponding Detail Record or the Chip Card Addendum Record, if present.

11.6.6 Trailer Record

The Trailer Record contains batch accumulator information necessary to conclude the Batch Settlement process. The Trailer Record is framed beginning with an <STX> character and terminated with an <ETX> character.

11.6.7 Batch Response Record

The Batch Response Record contains the status of the batch submitted for batch settlement. The Batch Response Record is framed beginning with an <STX> character and terminated with an <ETX> character. The Batch Response Record normally is returned in response to the Batch Trailer Record; however, this response may be returned in response to any Batch Settlement Records (Header, Parameter, or Detail), if errors are detected.

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11.7 BATCH SETTLEMENT RECORD FORMAT STRUCTURE

Every Batch Settlement Record must contain a required set of data fields. One or more optional data fields may be appended to the Detail Record. Optional data fields are generally industry and/or card type related. The rules governing which optional data groups may be combined in the Detail Record are discussed later in this chapter.

Note: *Optional data groups may not be appended to the Header, Parameter or Trailer records.*

Table 11-3 Batch Settlement Record Format Structure

Start-of-Text <STX>
Base Group
Optional Data Group (N)
Optional Data Group (N+1)
Termination Character (<ETB>/<ETX>)
Longitudinal Redundancy Check <LRC>

Specific examples of record formats based upon the industry are described later in this chapter.

The following sections provide general information on the composition of the Batch Settlement Records:

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11.7.1 Header Record (Base Group)

Table 11-4 Batch Settlement Header Record (Base Group)

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N		See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N		See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N		See *11.8.127 X.25 Routing Identifier, p. 343*.
RECORD TYPE	5	5	A/N		See *11.8.89 Record Type, p. 335*.
ACQUIRER BIN	10	6	N		See *11.8.2 Acquirer BIN, p. 314*.
AGENT BANK NUMBER	16	6	N		See *11.8.3 Agent Bank Number, p. 314*.
CHAIN NUMBER	22	6	N		See *11.8.22 Chain Number, p. 319*.
MERCHANT ID NUMBER	28	12	N		See *11.8.69 Merchant ID Number, p. 330*.
STORE NUMBER	40	4	N		See *11.8.100 Store Number, p. 338*.
TERMINAL NUMBER	44	4	N		See *11.8.108 Terminal Number, p. 339*.
DEVICE CODE	48	1	A/N		See *11.8.33 Device Code, p. 321*.
INDUSTRY CODE	49	1	A/N		See *11.8.53 Industry Code, p. 327*.
CURRENCY CODE	50	3	N		See *11.8.29 Currency Code, p. 321*.
LANGUAGE INDICATOR	53	2	N		See *11.8.59 Language Indicator, p. 328*.
TIME ZONE DIFFERENTIAL	55	3	N		See *11.8.109 Time Zone Differential, p. 339*.
BATCH TRANSMISSION DATE	58	4	N		See *11.8.16 Batch Transmission Date, p. 318*.
BATCH NUMBER	62	3	N		See *11.8.12 Batch Number, p. 317*.
BLOCKING INDICATOR	65	1	N		See *11.8.17 Blocking Indicator, p. 318*.
KEY BLOCK DATA	66	varies	A/N	C	See *11.8.58 Key Block Data, p. 328*.
FIELD SEPARATOR	varies	1	A/N	C	

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11.7.2 Parameter Record (Base Group)

Table 11-5 Batch Settlement Parameter Record (Base Group)

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N		See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N		See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N		See *11.8.127 X.25 Routing Identifier, p. 343*.
RECORD TYPE	5	5	A/N		See *11.8.89 Record Type, p. 335*.
COUNTRY CODE	10	3	N		See *11.8.28 Country Code, p. 321*.
MERCHANT ZIP CODE	13	9	A/N		See *11.8.74 Merchant ZIP Code, p. 331*.
MERCHANT CATEGORY CODE	22	4	N		See *11.8.68 Merchant Category Code (MCC), p. 330*.
MERCHANT NAME	26	25	A/N		See *11.8.72 Merchant Name, p. 330*.
MERCHANT LOCATION/CUSTOMER SERVICE PHONE NUMBER	51	13	A/N		See *11.8.71 Merchant Location/Customer Service Phone Number, p. 330*.
MERCHANT STATE	64	2	A/N		See *11.8.73 Merchant State, p. 331*.
MERCHANT LOCATION NUMBER	66	5	A/N		See *11.8.70 Merchant Location Number, p. 330*.
TERMINAL IDENTIFICATION NUMBER	71	8	N		See *11.8.107 Terminal Identification Number, p. 339*.

Note: *There are no conditional or optional groups for the Parameter Record.*

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11.7.3 Detail Record (Base Group)

Table 11-6 Batch Settlement Detail Record (Base Group)

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N		See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N		See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N		See *11.8.127 X.25 Routing Identifier, p. 343*.

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Table 11-6 Batch Settlement Detail Record (Base Group) (Continued)

Field Name	Position	Length	Format	Usage	Value/Description
RECORD TYPE	5	5	A/N	M	See *11.8.89 Record Type, p. 335*.
AUTHORIZATION TRANSACTION CODE	10	2	A/N		See *11.8.7 Authorization Transaction Code, p. 315*.
CARDHOLDER ID CODE	12	1	A/N		See *11.8.19 Cardholder ID Code, p. 319*.
ACCOUNT DATA SOURCE	13	1	A/N		See *11.8.1 Account Data Source, p. 314*.
PRIMARY ACCOUNT NUMBER	14	22	A/N		See *11.8.81 Primary Account Number, p. 333*.
REQUESTED ACI	36	1	A/N		See *11.8.91 Requested ACI, p. 336*.
RETURNED ACI	37	1	A/N		See *11.8.94 Returned ACI, p. 337*.
AUTHORIZATION SOURCE CODE	38	1	A/N		See *11.8.6 Authorization Source Code, p. 315*.
TRANSACTION SEQUENCE NUMBER	39	4	N		See *11.8.112 Transaction Sequence Number, p. 340*.
RESPONSE CODE	43	2	N		See *11.8.92 Response Code, p. 336*.
AUTHORIZATION CODE	45	6	A/N		See *11.8.5 Authorization Code, p. 314*.
LOCAL TRANSACTION DATE	51	4	A/N		See *11.8.65 Local Transaction Date, p. 329*.
LOCAL TRANSACTION TIME	55	6	A/N		See *11.8.66 Local Transaction Time, p. 329*.
AVS RESULT CODE	61	1	A/N		See *11.8.9 AVS Result Code, p. 316*.
TRANSACTION IDENTIFIER	62	15	A/N		See *11.8.111 Transaction Identifier, p. 339*.
VALIDATION CODE	77	4	A/N		See *11.8.118 Validation Code, p. 342*.
VOID INDICATOR	81	1	A/N		See *11.8.125 Void Indicator, p. 343*.
TRANSACTION STATUS CODE	82	2	N		See *11.8.113 Transaction Status Code, p. 341*.
REIMBURSEMENT ATTRIBUTE	84	1	A/N		See *11.8.90 Reimbursement Attribute, p. 336*.
SETTLEMENT AMOUNT	85	12	N		See *11.8.96 Settlement Amount, p. 337*.
AUTHORIZED AMOUNT	97	12	N		See *11.8.8 Authorized Amount, p. 316*.

Conditional and Optional Data Groups are transmitted following the AUTHORIZED AMOUNT field in sequential order, for example, Group 2 is transmitted before Group 23.

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11.7.4 Level III Line Item Detail Record (Base Group)

The Level III Line Item Detail Record varies by card type (Visa and Mastercard).

Table 11-7 Batch Settlement Line Item Detail Record—Visa

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N	M	See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N	M	See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N	M	See *11.8.127 X.25 Routing Identifier, p. 343*.
RECORD TYPE	5	5	A/N	M	See *11.8.89 Record Type, p. 335*.
LINE ITEM TYPE	10	3	A/N	M	See *11.8.64 Line Item Type, p. 329*.
LINE ITEM CARD BRAND	13	4	A/N	M	*11.8.60 Line Item Card Brand, p. 329*.
ITEM COMMODITY CODE	17	12	A/N	M	See *11.8.56 Item Commodity Code, p. 328*.
ITEM DESCRIPTION	29	26	A/N	M	See *11.8.57 Item Description, p. 328*.
PRODUCT CODE	55	12	A/N	M	See *11.8.82 Product Code, p. 333*.
QUANTITY	67	12	N	M	See *11.8.85 Quantity, p. 334*.
UNIT OF MEASURE	79	12	A/N	M	See *11.8.117 Unit of Measure, p. 341*.
UNIT COST	91	12	N	M	See *11.8.116 Unit Cost, p. 341*.
VAT TAX AMOUNT	103	12	N	M	See *11.8.119 VAT Tax Amount, p. 342*.
VAT TAX RATE	115	4	N	M	See *11.8.122 VAT Tax Rate, p. 343*.
DISCOUNT PER LINE ITEM	119	12	N	M	See *11.8.37 Discount Per Line Item, p. 322*.
LINE ITEM TOTAL AMOUNT	131	12	N	M	See *11.8.63 Line Item Total Amount, p. 329*.
LINE ITEM DISCOUNT TREATMENT CODE	143	1	N	M	See *11.8.62 Line Item Discount Treatment Code, p. 329*.

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Table 11-8 Batch Settlement Line Item Detail Record—Mastercard

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N	M	See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N	M	See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N	M	See *11.8.127 X.25 Routing Identifier, p. 343*.
RECORD TYPE	5	5	A/N	M	See *11.8.89 Record Type, p. 335*.
LINE ITEM TYPE	10	3	A/N	M	See *11.8.64 Line Item Type, p. 329*
LINE ITEM CARD BRAND	13	4	A/N	M	See *11.8.60 Line Item Card Brand, p. 329*.
ITEM DESCRIPTION	17	35	A/N	M	See *11.8.57 Item Description, p. 328*.
PRODUCT CODE	52	15	A/N	M	See *11.8.82 Product Code, p. 333*.
QUANTITY	67	12	N	M	See *11.8.85 Quantity, p. 334*.
QUANTITY EXPONENT	79	1	N	M	See *11.8.86 Quantity Exponent, p. 334*.
QUANTITY UNIT OF MEASURE	80	12	A/N	M	See *11.8.87 Quantity Unit of Measure, p. 334*.
EXTENDED ITEM AMOUNT	92	9	N	M	See *11.8.45 Extended Item Amount, p. 325*.
EXTENDED ITEM EXPONENT	111	1	N	M	See 1*11.8.46 Extended Item Exponent, p. 325*
DEBIT/CREDIT INDICATOR	112	1	A	M	See *11.8.30 Debit/Credit Indicator, p. 321*.

11.7.4.1 Cash Back Amount/Discover Cash at Checkout (Group 1)

Group 1, Cash Back Amount/Discover Cash at Checkout is conditional. If Cash Back or Cash at Checkout was approved in the original authorization, Group 1 must be included in the Detail Record. Otherwise, do not include Group 1.

Table 11-9 Batch Settlement Detail Record: Cash Back Amt/Discover Cash at Checkout (Group 1)

Field Name	Position	Length	Format	Usage	Value/Description
CASH BACK AMOUNT/DISCOVER CASH OVER	varies	12	N	C	See *11.8.20 Cash Back Amount/Discover Cash at Checkout, p. 319*.

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11.7.4.2 Gratuity Amount (Group 2)

Group 2, Gratuity Amount is conditional. It is included in the Batch Settlement Detail Record if gratuity is enabled at the POS application. Otherwise, it is not included. A zero ($0.00) gratuity value is valid.

Note: *The gratuity is added to the Settlement Amount when submitted. For example, if the Authorized Amount is $20.00 and the Gratuity Amount is $4.00, the Settlement Amount is submitted as $24.00.*

Table 11-10 Batch Settlement Detail Record: Gratuity (Group 2)

Field Name	Position	Length	Format	Usage	Value/Description
GRATUITY AMOUNT	varies	12	N	O	See *11.8.50 Gratuity Amount, p. 326*.

11.7.4.3 Direct Marketing/e-Commerce (Group 3)

Group 3, Direct Marketing/e-Commerce is conditional. It is included in the Batch Settlement Detail Record for Direct Marketing/e-Commerce transactions to indicate a Direct Marketing/e-Commerce Invoice Number or Purchase Order Number is being sent in the Invoice Number field.

Table 11-11 Batch Settlement Detail Record: Direct Marketing/e-Commerce (Group 3)

Field Name	Position	Length	Format	Usage	Value/Description
TOTAL AUTHORIZED AMOUNT	varies	12	N	C	See *11.8.110 Total Authorized Amount, p. 339*.
PURCHASE IDENTIFIER FORMAT CODE	varies	1	A/N		See *11.8.83 Purchase Identifier Format Code, p. 334*.
INVOICE NUMBER	varies	25	A/N		See *11.8.55 Invoice Number, p. 328*.

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11.7.4.4 Hotel/Lodging (Group 5)

Group 5, Hotel/Lodging is conditional. It is sent when Hotel/Lodging information is required.

Table 11-12 Batch Settlement Detail Record: Hotel/Lodging (Group 5)

Field Name	Position	Length	Format	Usage	Value/Description
TOTAL AUTHORIZED AMOUNT	varies	12	N	C	See *11.8.110 Total Authorized Amount, p. 339*.
PURCHASE IDENTIFIER FORMAT CODE	varies	1	A/N		See *11.8.83 Purchase Identifier Format Code, p. 334*.
HOTEL FOLIO NUMBER	varies	25	A/N		See *11.8.52 Hotel Folio Number, p. 327*.
MARKET-SPECIFIC DATA IDENTIFIER	varies	1	A/N		See *11.8.67 Market-Specific Data Identifier, p. 330*.
NO SHOW/SPECIAL PROGRAM INDICATOR	varies	1	A/N		See *11.8.79 No Show/Special Program Indicator, p. 332*.
EXTRA CHARGES	varies	6	A/N		See *11.8.47 Extra Charges, p. 325*.
CHECK-IN DATE	varies	6	N		See *11.8.24 Check-In Date, p. 320*.

11.7.4.5 Hotel/Lodging Additional Data (Group 7)

Group 7, Hotel/Lodging is conditional. It is sent when Hotel/Lodging information is required (in addition to group 5).

Note: *American Express CAPN requires the POS application to send the original data returned in the American Express Host response to the Exchange Host during batch settlement. This includes the Transaction ID, Authorization Code, etc.*

Table 11-13 Batch Settlement Detail Record: Hotel/Lodging American Express (Group 7)

Field Name	Position	Length	Format	Usage	Value/Description
CHARGE TYPE	varies	1	A/N	C	See *11.8.23 Charge Type, p. 320*.
CHECK-OUT DATE	varies	6	N		See *11.8.25 Check-Out Date, p. 320*.
STAY DURATION	varies	2	N		See *11.8.99 Stay Duration, p. 337*.
ROOM RATE	varies	12	N		See *11.8.95 Room Rate, p. 337*.

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11.7.4.6 PIN Debit (Group 10)

Group 10, PIN Debit is conditional. It is used when settling PIN Debit and EBT authorization transactions.

Table 11-14 Batch Settlement Detail Record: PIN Debit (Group 10)

Field Name	Position	Length	Format	Usage	Value/Description
RETRIEVAL REFERENCE NUMBER	varies	12	A/N	C	See *11.8.93 Retrieval Reference Number, p. 336*.
SYSTEM TRACE NUMBER	varies	6	N		See *11.8.103 System Trace Number, p. 338*.
NETWORK IDENTIFIER CODE	varies	1	A/N		See *11.8.78 Network Identifier Code, p. 331*.
SETTLEMENT DATE	varies	4	N		See *11.8.97 Settlement Date, p. 337*.

11.7.4.7 Unique Device ID (Group 11)

Group 11, Unique Device ID is conditional. It is used when Group III Version 062 tag 002 Unique Device ID is sent in the authorization request transaction.

Table 11-15 Batch Settlement Detail Record: Unique Device ID (Group 11)

Field Name	Position	Length	Format	Usage	Value/Description
UNIQUE DEVICE ID	varies	4	A/N	C	See *11.8.114 Unique Device ID, p. 341*.

11.7.4.8 Bill Payment or Multi-Fulfillment (Group 12)

Group 12, Bill Payment or Multi-fulfillment is conditional. It is used when settling Bill Payment or Multi-fulfillment transactions under the Direct Marketing/e-Commerce industries.

Table 11-16 Batch Settlement Detail Record: Bill Payment or Multi-Fulfillment (Group 12)

Field Name	Position	Length	Format	Usage	Value/Description
MULTIPLE CLEARING SEQUENCE NUMBER	varies	2	N	C	See *11.8.77 Multiple Clearing Sequence Number, p. 331*.
MULTIPLE CLEARING SEQUENCE COUNT	varies	2	N		See *11.8.76 Multiple Clearing Sequence Count, p. 331*.
DIRECT MARKETING/ E-COMMERCE INDICATOR	varies	1	A/N		See *11.8.34 Direct Marketing/e-Commerce Indicator, p. 322*.

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11.7.4.9 Commercial Card Level II (Group 22)

Groups 8 and 22 represent Non-T&E Commercial Card Level II. Group 8 is an older implementation of Non-T&E Commercial Card Level II. All interfaces to Global Payments Exchange are to send Group 22 when supporting Commercial Card Level II.

Table 11-17 Batch Settlement Detail Record: Commercial Card Level II (Group 22)

Field Name	Position	Length	Format	Usage	Value/Description
TAX TYPE	varies	1	A/N	C	See *11.8.106 Tax Type, p. 339*.
TAX AMOUNT	varies	12	N		See *11.8.104 Tax Amount, p. 338*.
PURCHASE ORDER NUMBER	varies	17	A/N		See *11.8.84 Purchase Order Number, p. 334*.

11.7.4.10 Group Map Extension (Group 23)

Table 11-18 Batch Settlement Detail Record: Group Map Extension (Group 23)

Field Name	Position	Length	Format	Usage	Value/Description
GROUP MAP EXTENSION	varies	4	A/N	C	See *11.8.51 Group Map Extension, p. 327*.

11.7.4.11 Supplemental Data (Group 24)

Group 24, Supplemental Data is included if the POS application prompts for or keeps track of the Clerk ID.

Table 11-19 Batch Settlement Detail Record: Supplemental Data (Group 24)

Field Name	Position	Length	Format	Usage	Value/Description
VERSION NUMBER	varies	3	N	C	See *11.8.124 Version Number, p. 343*.
CLERK ID	varies	10	A/N		See *11.8.26 Clerk ID, p. 321*.
CONTRIBUTION AMOUNT	varies	12	N		See *11.8.27 Contribution Amount, p. 321*.

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11.7.4.12 Visa Corporate/Purchasing Card Level III (Group 26)

Group 26 contains Visa Corporate/Purchasing Card Level III data.

Note: *If including Group 26 in a Batch Settlement Detail Record, Group 22 is mandatory.*

Table 11-20 Batch Settlement Detail Record: Visa Corporate/Purchasing Card Level III (Group 26)

Field Name	Position	Length	Format	Usage	Value/Description
SUMMARY COMMODITY CODE	varies	4	A/N	C	See *11.8.101 Summary Commodity Code, p. 338*.
DISCOUNT AMOUNT SIGN	varies	1	A/N		See *11.8.36 Discount Amount Sign, p. 322*.
DISCOUNT AMOUNT	varies	12	N		See *11.8.35 Discount Amount, p. 322*.
FREIGHT/SHIPPING AMOUNT SIGN	varies	1	A/N		See *11.8.49 Freight/Shipping Amount Sign, p. 326*.
FREIGHT/SHIPPING AMOUNT	varies	12	N		See *11.8.48 Freight/Shipping Amount, p. 326*.
DUTY AMOUNT SIGN	varies	1	A/N		See *11.8.39 Duty Amount Sign, p. 322*.
DUTY AMOUNT	varies	12	N		See *11.8.38 Duty Amount, p. 322*.
DESTINATION POSTAL/ZIP CODE	varies	10	A/N		See *11.8.32 Destination Postal/Zip Code, p. 321*.
SHIP FROM POSTAL/ZIP CODE	varies	10	A/N		See *11.8.98 Ship From Postal/Zip Code, p. 337*.
DESTINATION COUNTRY CODE	varies	3	A/N		See *11.8.31 Destination Country Code, p. 321*.
UNIQUE VAT INVOICE REFERENCE NUMBER	varies	15	A/N		See *11.8.115 Unique VAT Invoice Reference Number, p. 341*.
ORDER DATE	varies	6	N (YYMMDD)		See *11.8.80 Order Date, p. 333*.
VAT TAX AMOUNT SIGN	varies	1	A/N		See *11.8.121 VAT Tax Amount Sign, p. 342*.
VAT TAX AMOUNT (FREIGHT/SHIPPING)	varies	12	N		See *11.8.122 VAT Tax Rate, p. 343*.
VAT TAX RATE (FREIGHT/SHIPPING)	varies	4	N		See *11.8.123 VAT Tax Rate (Freight/Shipping), p. 343*.
INVOICE LEVEL DISCOUNT TREATMENT CODE	varies	1	N		See *11.8.54 Invoice Level Discount Treatment Code, p. 327*
TAX TREATMENTS	varies	1	N		See *11.8.105 Tax Treatments, p. 338*.

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11.7.4.13 Market-Specific Data Identifier (Group 31)

Group 31, Market-Specific Data Identifier is used to indicate if this is a Healthcare, Hotel/Lodging, or Bill Payment transaction.

Table 11-21 Batch Settlement Detail Record: Market-Specific Data Identifier (Group 31)

Field Name	Position	Length	Format	Usage	Value/Description
MARKET-SPECIFIC DATA IDENTIFIER	varies	1	A/N	C	See *11.8.67 Market-Specific Data Identifier, p. 330*.

11.7.4.14 Line Item Detail Record Count (Group 35)

Group 35 contains Line Item Detail Record Count.

Table 11-22 Batch Settlement Detail Record: Line Item Detail Record Count (Group 35)

Field Name	Position	Length	Format	Usage	Value/Description
AMEX TAD COUNT	varies	3	N	C	000 = NOT SUPPORTED
AMEX TAA COUNT	varies	3	N		000 = NOT SUPPORTED
LINE ITEM DETAIL RECORD COUNT	varies	3	N		See *11.8.61 Line Item Detail Record Count, p. 329*

11.7.4.15 Card Level Results (Group 38)

Group 38, transaction using Visa card must use this field for batch settlement.

Table 11-23 Batch Settlement Detail Record: Card Level Results (Group 38)

Field Name	Position	Length	Format	Usage	Value/Description
CARD LEVEL RESULTS	varies	2	A/N	C	See *11.8.18 Card Level Results, p. 319*.

11.7.4.16 Surcharge (Group 45)

Group 45 is included for transactions with a surcharge amount.

Table 11-24 Batch Settlement Detail Record: Surcharge Amount (Group 45)

Field Name	Position	Length	Format	Value/Description
SURCHARGE AMOUNT		9	A/N	Sign + amount with implied decimal. See *11.8.102 Surcharge Amount, p. 338*.

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11.7.5 Chip Card Addendum Record (Base Group)

This table defines the format of the Chip Card Addendum Record. The TLV format fields may occur in any order following RECORD TYPE.

Refer to the *Global Payments Integrator's Guide* for complete definitions of these fields, usage conditions and examples.

Table 11-25 Batch Settlement Chip Card Addendum Record (Base Group)

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N	M	See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N	M	See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N	M	See *11.8.127 X.25 Routing Identifier, p. 343*.
RECORD TYPE	5	5	A/N	M	See *11.8.89 Record Type, p. 335*.
ADDITIONAL TERMINAL CAPABILITIES			TLV	M	Tag 9F40
AMOUNT, AUTHORISED (NUMERIC)			TLV	M	Tag 9F02
AMOUNT, OTHER (NUMERIC)			TLV	C	Tag 9F03
APPLICATION CRYPTOGRAM			TLV	M	Tag 9F26
APPLICATION INTERCHANGE PROFILE			TLV	M	Tag 82
APPLICATION PRIMARY ACCOUNT NUMBER (PAN) SEQUENCE NUMBER			TLV	M	Tag 5F34
APPLICATION TRANSACTION COUNTER (ATC)			TLV	M	Tag 9F36
APPLICATION USAGE CONTROL			TLV	C	Tag 9F07
APPLICATION VERSION NUMBER (ICC)			TLV	C	Tag 9F08
APPLICATION VERSION NUMBER (TERMINAL)			TLV	M	Tag 9F09
AUTHORISATION RESPONSE CODE			TLV	M	Tag 8A
CARDHOLDER VERIFICATION METHOD RESULTS			TLV	C	Tag 9F34

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Table 11-25 Batch Settlement Chip Card Addendum Record (Base Group) (Continued)

Field Name	Position	Length	Format	Usage	Value/Description
CRYPTOGRAM INFORMATION DATA			TLV	M	Tag 9F27
INTERFACE DEVICE (IFD) SERIAL NUMBER			TLV	C	Tag 9F1E
ISSUER COUNTRY CODE			TLV	C	Tag 5F28
POS ENTRY MODE			TLV	C	Tag 9F39
TERMINAL CAPABILITIES			TLV	M	Tag 9F33
TERMINAL COUNTRY CODE			TLV	M	Tag 9F1A
TERMINAL TYPE			TLV	M	Tag 9F35
TERMINAL VERIFICATION RESULTS			TLV	M	Tag 95
TRANSACTION CURRENCY CODE			TLV	M	Tag 5F2A
TRANSACTION DATE			TLV	M	Tag 9A
TRANSACTION STATUS INFORMATION			TLV	C	Tag 9B
TRANSACTION TIME			TLV	M	Tag 9F21
TRANSACTION TYPE			TLV	M	Tag 9C
UNPREDICTABLE NUMBER			TLV	M	Tag 9F37
APPLICATION DEDICATED FILE (ADF) NAME			TLV	M	Tag 4F
APPLICATION IDENTIFIER (AID)—TERMINAL			TLV	M	Tag 9F06
CUSTOMER EXCLUSIVE DATA			TLV	C	Tag 9F7C
DEDICATED FILE NAME			TLV	C	Tag 84
FORM FACTOR INDICATOR (FFI)/PAYPASS THIRD-PARTY DATA			TLV	C	Tag 9F6E
ICC DYNAMIC NUMBER			TLV	C	Tag 9F4C
ISSUER APPLICATION DATA			TLV	M	Tag 9F10
ISSUER AUTHENTICATION DATA			TLV	C	Tag 91
ISSUER SCRIPT RESULTS			TLV	C	Tag 9F5B
TRANSACTION SEQUENCE COUNTER			TLV	M	Tag 9F41

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11.7.6 Trailer Record (Base Group)

Table 11-26 Batch Settlement Trailer Record (Base Group)

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N		See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N		See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N		See *11.8.127 X.25 Routing Identifier, p. 343*.
RECORD TYPE	5	5	A/N		See *11.8.89 Record Type, p. 335*.
BATCH TRANSMISSION DATE	10	4	N		See *11.8.16 Batch Transmission Date, p. 318*.
BATCH NUMBER	14	3	N		See *11.8.12 Batch Number, p. 317*.
BATCH RECORD COUNT	17	9	N		See *11.8.13 Batch Record Count, p. 317*.
BATCH HASHING TOTAL	26	16	N		See *11.8.10 Batch Hashing Total, p. 316*.
CASH BACK TOTAL	42	16	N		See *11.8.21 Cash Back Total, p. 319*.
BATCH NET DEPOSIT	58	16	N		See *11.8.11 Batch Net Deposit, p. 317*.

Note: *There are no conditional or optional groups for the Trailer Record.*

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11.7.7 Batch Settlement Host Response Record

Table 11-27 Batch Settlement Host Response (Base Group)

Field Name	Position	Length	Format	Usage	Value/Description
RECORD FORMAT	1	1	A/N	M	See *11.8.88 Record Format, p. 334*.
APPLICATION TYPE	2	1	N		See *11.8.4 Application Type, p. 314*.
MESSAGE DELIMITER	3	1	A/N		See *11.8.75 Message Delimiter, p. 331*.
X.25 ROUTING ID	4	1	A/N		See *11.8.127 X.25 Routing Identifier, p. 343*.
RECORD TYPE	5	5	A/N		See *11.8.89 Record Type, p. 335*.
BATCH RECORD COUNT	10	9	N		See *11.8.13 Batch Record Count, p. 317*.
BATCH NET DEPOSIT	19	16	N		See *11.8.11 Batch Net Deposit, p. 317*.
BATCH RESPONSE CODE	35	2	A/N		See *11.8.14 Batch Response Code, p. 317*.
FILLER	37	2	N		(ZEROS)
BATCH NUMBER	39	3	N		See *11.8.12 Batch Number, p. 317*.

11.7.7.1 Good Batch Host Response (GB)

When the Batch Response Code = GB, these fields are appended after the Batch Number field in the Batch Settlement Host Response Base Group.

Table 11-28 Batch Settlement Good Host Response (GB)

Field Name	Position	Length	Format	Usage	Value/Description
BATCH RESPONSE TEXT	42	9	A/N	M	See *11.8.15 Batch Response Text, p. 317*.
FILLER	51	16	A/N		<SPACES>

11.7.7.2 Duplicate Batch Host Response (QD)

When the Batch Response Code = QD, these fields are appended after the Batch Number field in the Batch Settlement Host Response Base Group.

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Table 11-29 Batch Settlement Duplicate Host Response (QD)

Field Name	Position	Length	Format	Usage	Value/Description
BATCH TRANSMISSION DATE	42	4	N	M	See *11.8.16 Batch Transmission Date, p. 318*.
FILLER	46	21	A/N		<SPACES>

11.7.7.3 Rejected Batch Host Response (RB)

When the Batch Response Code = RB, these fields are appended after the Batch Number field in the Batch Settlement Host Response Base Group.

Table 11-30 Batch Settlement Reject Host Response (RB)

Field Name	Position	Length	Format	Usage	Value/Description
ERROR TYPE	42	1	A/N	M	See *11.8.44 Error Type, p. 324*.
ERROR RECORD SEQUENCE NUMBER	43	4	N		See *11.8.42 Error Record Sequence Number, p. 323*.
ERROR RECORD TYPE	47	1	A/N		See *11.8.43 Error Record Type, p. 324*.
ERROR DATA FIELD NUMBER	48	2	N		See *11.8.41 Error Data Field Number, p. 323*.
ERROR DATA	50	32	A/N		See *11.8.40 Error Data, p. 323*.

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11.7.8 Group Use by Industry

Table 11-31 Batch Settlement Group Compatibility

If you include the group below …	You cannot include the groups below marked with an 'X'														
	1	2	3	5	7	10	11	12	22	24	26	31	35	38	45
1			X					X							
2															
3	X			X	X	X									
5			X			X						X			
7			X			X		X				X			
10			X	X	X			X	X						
11															
12	X				X	X									
22						X									
24															
26															
31				X	X										
35															
38															
45															

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Table 11-32 Batch Settlement Record Sample: Retail

	1 Cash Back/ Discover Cash at Checkout	2 Gratuity Amount	3 Direct Marketing/ e-Commerce	5 Hotel/ Lodging	7 Hotel/ Lodging American Express	10 PIN Debit	11 Unique Device ID	12 Bill Payment	22 Commercial Card/ Level II	23 Group Map Ext.	24 Clerk ID	26 Visa Commercial Card Data	31 Market-Specific Data Ind.	35 Line Item Detail Count	38 Visa Card Level Results	45 Surcharge
Visa Credit		O					O			M	O				M	
Visa Commercial Credit		O					O		M	M	O				M	
Mastercard Credit		O					O				O					
Mastercard Commercial Credit		O					O		M		O					
Discover Credit		O					O				O					
Discover Credit with Cash at Checkout	M	O					O				O					
American Express Credit		O					O			M	O					
PIN Debit						M	O				O					
PIN Debit with Cash Back	M					M	O				O					
EBT Food Stamp						M	O				O					
EBT Cash Benefit						M	O				O					

M = Mandatory
O = Optional: depends on POS configuration
C = Conditional: for restaurant orders received using e-Commerce
B = Bill Payment transactions

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Table 11-33 Batch Settlement Record Sample: Healthcare

	1 Cash Back/ Discover Cash at Checkout	2 Gratuity Amount	3 Direct Marketing/ e-Commerce	5 Hotel/ Lodging	7 Hotel/ Lodging American Express	10 PIN Debit	11 Unique Device ID	12 Bill Payment	22 Commercial Card/ Level II	23 Group Map Ext.	24 Clerk ID	26 Visa Commercial Card Data	31 Market-Specific Data Ind.	35 Line Item Detail Count	38 Visa Card Level Results	45 Surcharge
Visa Credit							O			M	O		M		M	
Visa Commercial Credit							O		M	M	O		M		M	
Mastercard Credit							O				O		M			
Mastercard Commercial Credit							O		M		O		M			
Discover Credit							O				O		M			
Discover Credit with Cash at Checkout	M						O				O		M			
American Express Credit							O			M	O		M			
PIN Debit						M	O				O		M			
PIN Debit with Cash Back	M					M	O				O		M			
EBT Food Stamp						M	O				O		M			
EBT Cash Benefit						M	O				O		M			

M = Mandatory
O = Optional: depends on POS configuration
C = Conditional: for restaurant orders received using e-Commerce
B = Bill Payment transactions

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Table 11-34 Batch Settlement Record Sample: Restaurant

	1 Cash Back/ Discover Cash at Checkout	2 Gratuity Amount	3 Direct Marketing/ e-Commerce	5 Hotel/ Lodging	7 Hotel/ Lodging American Express	10 PIN Debit	11 Unique Device ID	12 Bill Payment	22 Commercial Card/ Level II	23 Group Map Ext.	24 Clerk ID	26 Visa Commercial Card Data	31 Market-Specific Data Ind.	35 Line Item Detail Count	38 Visa Card Level Results	45 Surcharge
Visa Credit		O					O			M	O				M	
Visa Commercial Credit		O					O		M	M	O				M	
Mastercard Credit		O					O				O					
Mastercard Commercial Credit		O					O		M		O					
Discover Credit		O					O				O					
Discover Credit with Cash at Checkout	M	O					O				O					
American Express Credit		O					O			M	O					
PIN Debit		O				M	O				O					
PIN Debit with Cash Back	M	O				M	O				O					
EBT Food Stamp		O				M	O				O					
EBT Cash Benefit		O				M	O				O					

M = Mandatory
O = Optional: depends on POS configuration
C = Conditional: for restaurant orders received using e-Commerce
B = Bill Payment transactions

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Table 11-35 Batch Settlement Record Sample: Hotel/Lodging

	1 Cash Back/ Discover Cash at Checkout	2 Gratuity Amount	3 Direct Marketing/ e-Commerce	5 Hotel/ Lodging	7 Hotel/ Lodging American Express	10 PIN Debit	11 Unique Device ID	12 Bill Payment	22 Commercial Card/ Level II	23 Group Map Ext.	24 Clerk ID	26 Visa Commercial Card Data	31 Market-Specific Data Ind.	35 Line Item Detail Count	38 Visa Card Level Results	45 Surcharge
Visa Credit		O		M			O			M	O		M		M	
Visa Commercial Credit		O		M			O		M	M	O		M		M	
Mastercard Credit		O		M			O			M	O		M			
Mastercard Commercial Credit		O		M			O		M	M	O		M			
Discover Credit		O		M			O			M	O		M			
Discover Credit with Cash at Checkout	M	O		M			O			M	O		M			
American Express Credit		O		M	M		O			M	O		M			
PIN Debit		O		M		M	O			M	O		M			
PIN Debit with Cash Back	M	O		M		M	O			M	O		M			

M = Mandatory
O = Optional: depends on POS configuration
C = Conditional: for restaurant orders received using e-Commerce
B = Bill Payment transactions

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Table 11-36 Batch Settlement Record Sample: Direct Marketing/e-Commerce

	1 Cash Back/ Discover Cash at Checkout	2 Gratuity Amount	3 Direct Marketing/ e-Commerce	5 Hotel/ Lodging	7 Hotel/ Lodging American Express	10 PIN Debit	11 Unique Device ID	12 Bill Payment	22 Commercial Card/ Level II	23 Group Map Ext.	24 Clerk ID	26 Visa Commercial Card Data	31 Market-Specific Data Ind.	35 Line Item Detail Count	38 Visa Card Level Results	45 Surcharge
Visa Credit			M				O	B		M	O				M	
Visa Commercial Credit			M				O	B	M	M	O	M		M	M	
Mastercard Credit			M				O	B			O					
Mastercard Commercial Credit			M				O	B	M		O			M		
Discover Credit			M				O	B			O					
American Express Credit			M				O	B		M	O					

M = Mandatory
O = Optional: depends on POS configuration
C = Conditional: for restaurant orders received using e-Commerce
B = Bill Payment transactions

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Table 11-37 Batch Settlement Record Sample: Vending

	1 Cash Back/ Discover Cash at Checkout	2 Gratuity Amount	3 Direct Marketing/ e-Commerce	5 Hotel/ Lodging	7 Hotel/ Lodging American Express	10 PIN Debit	11 Unique Device ID	12 Bill Payment	22 Commercial Card/ Level II	23 Group Map Ext.	24 Clerk ID	26 Visa Commercial Card Data	31 Market-Specific Data Ind.	35 Line Item Detail Count	38 Visa Card Level Results	45 Surcharge
Visa Credit										M					M	
Visa Commercial Credit									M	M					M	
Mastercard Credit																
Mastercard Commercial Credit									M							
Discover Credit																
American Express Credit										M						

M = Mandatory
O = Optional: depends on POS configuration
C = Conditional: for restaurant orders received using e-Commerce
B = Bill Payment transactions

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11.8 BATCH SETTLEMENT FIELD DEFINITIONS

11.8.1 Account Data Source

The one-character Account Data Source must be the same as the Account Data Source used in the original Authorization Request message. See *4.6.1 Account Data Source, p. 139* for more information.

11.8.2 Acquirer BIN

The six-character Acquirer BIN field contains a Bank Identification Number (BIN) issued by Global Payments. This field must be the same as the Acquirer BIN used in the original Authorization Request message. See *4.6.3 Acquirer BIN, p. 141* for more information.

11.8.3 Agent Bank Number

The six-character Agent Bank Number field identifies a specific agent entity of the member bank or processor. This field must be the same as the Agent Bank Number used in the original Authorization Request message. See *4.6.6 Agent Bank Number, p. 145* for more information.

11.8.4 Application Type

The one-character Application Type code indicates the mode of communication from the POS application to the Host. For Batch Settlement Records this must be the single ASCII character 1. See *4.6.10 Application Type, p. 148* for more information.

11.8.5 Authorization Code

The six-character Authorization Code field contains the authorization code returned when a transaction was approved. See *4.6.11 Authorization Code, p. 148* for more information.

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11.8.6 Authorization Source Code

The one-character Authorization Source Code field indicates the source of the authorization which was returned in the Host response.

Table 11-38 Authorization Source Codes

Code	Description
5	Issuer or STIP Generated Response
6	Off-line approval: POS device generated
9	Use for non-authorized transactions, such as offline credit returns
B	Meets Visa Transaction Advisor criteria
D	Referral: authorization code Manually entered
E	Off-line approval: authorization code Manually entered

11.8.7 Authorization Transaction Code

The two-character Authorization Transaction Code field identifies the Transaction Code from the original authorization request. See *4.6.184 Transaction Code, p. 213* for more information. Do not send batch records for Authorization Transaction Codes not listed in *Table 11-39 Authorization Transaction Codes, p. 315*.

Table 11-39 Authorization Transaction Codes

Trans Code	Transaction Type	Description
54	PURCHASE	Used to make a purchase using a credit card.
55	CASH ADVANCE	Used to receive a cash advance from credit card. Use is limited to financial institutions.
56	CARD NOT PRESENT PURCHASE	Used primarily in Direct Marketing (Mail Order/Telephone Order and e-Commerce) and Hotel/Lodging environments.
5B	BILL PAYMENT	Used to pay an outstanding bill.
5C	ONLINE CREDIT RETURN	Used for online merchandise return/credit transactions.
5S	PURCHASE ADVICE	Used for a transaction that was previously authorized or offline approved by a chip card. 5S transactions must be settled using the Trans Code 54. Do not use for offline declined by a chip card.
92	EBT FOOD STAMPS: PURCHASE RETURN	Used to credit previously-debited funds to an EBT Food Stamps account for merchandise returned.
93	PIN DEBIT: PURCHASE	Used to purchase merchandise using a debit card.

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Table 11-39 Authorization Transaction Codes (Continued)

Trans Code	Transaction Type	Description
94	PIN DEBIT: RETURN	Used to credit previously-debited funds to a debit card account for merchandise returned.
96	EBT CASH BENEFITS: WITHDRAWAL	Used to disburse cash from an EBT Cash Benefits account.
98	EBT FOOD STAMPS: PURCHASE	Used to purchase goods using EBT Food Stamps.
9F	EBT CASH BENEFITS: PURCHASE	Used to purchase goods using EBT Cash Benefits.
CR	PURCHASE RETURN	Used to credit previously-debited funds to a credit card account for merchandise returned.

11.8.8 Authorized Amount

The 12-character Authorized Amount field contains the authorized amount from the original Authorization Request message, plus any incrementals, if applicable. If Authorization Reversal transactions are not supported, this field is identical to the Settlement Amount. If the transaction is a credit return, the Authorized Amount is set to all zeros.

Note: *Do not include special characters in the Authorized Amount field, such as -, +, $, etc.*

11.8.9 AVS Result Code

The one-character AVS Result Code contains the code returned by the Host for an AVS request. See *4.6.5 Address Verification (AVS) Result Code, p. 144* for more information.

11.8.10 Batch Hashing Total

The 16-character Batch Hashing Total field contains the batch hashing total generated by the terminal. This field is generated by adding together the absolute value of all Detail Record amounts. These also include the gratuity, cashback, void (if present in the batch settlement file), and return amounts, none of which are treated as negative amounts. This field is right-justified and zero-filled.

Note: *Do not include special characters in the Batch Hashing Total field, such as -, +, $, etc.*

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11.8.11 Batch Net Deposit

The 16-character Batch Net Deposit field contains the net deposit generated by the terminal. This field it is generated by adding the batch settlement amounts of all Detail Records and subtracting all credit/return amounts. Void transaction amounts are not factored into the Batch Net Deposit amount. This field is right-justified and zero-filled. The Batch Net Deposit amount is treated as an absolute value. If a negative amount is generated the negative sign is not sent.

Note: *Do not include special characters in the Batch Net Deposit field, such as -, +, $, etc.*

11.8.12 Batch Number

The three-character Batch Number field contains a batch sequence number generated by the POS application. This field must be in the range of 001–999 starting with 001. The POS application automatically increments the batch number to the next unused number and automatically wraps the batch number from 999 to 001. The Global Payments Exchange Host will reject a batch if the batch number is sent as 000.

Batch numbers must not be repeated within five days or the Host will reject the batch with a 'QD' response.

11.8.13 Batch Record Count

The nine-character Batch Record Count field contains the total number of transactions in the batch, including the Header, Parameter, Detail(s) and Trailer Records. Blocking has no effect upon the record count. This field is right-justified and zero-filled.

11.8.14 Batch Response Code

The two-character Batch Response Code field contains a response code returned by the Host in the Batch Response message which indicates the status of the batch settlement attempt.

Table 11-40 Batch Response Codes

Code	Description
GB	Good Batch
QD	Duplicate Batch
RB	Rejected Batch

11.8.15 Batch Response Text

The nine-character Batch Response Text field contains the text “_ACCEPTED” when the batch settlement has been successfully received by the Host.

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Note: *The POS device must examine only the Batch Response Code to determine the status of the particular batch.*

11.8.16 Batch Transmission Date

The four-character Batch Transmission Date field contains the transmission date of the batch settlement. The format of this field is MMDD.

11.8.17 Blocking Indicator

The one-character Blocking Indicator field specifies whether Batch Settlement Records are concatenated into a single batch settlement block. This field must contain either a '0' (no blocking) or a '2' (blocking).

Transaction blocking is beneficial for optimizing message sizes, which serves to expedite the overall Batch Settlement process by minimizing the total number of batch settlement packets to be transmitted over the network. The maximum blocking size, including framing characters STX, ETB/ETX and LRC, cannot exceed 2 records. Records cannot be divided or segmented across blocks.

Note: *The Batch Header, Chip Card Addendum, and Line Item Detail Records must not be blocked with other records in the batch. This restriction does not apply to the Parameter, Detail, or Trailer Records, which may be blocked together.*

When transactions are blocked, the first three fields (record format, application type, and message delimiter) are not present in the second record contained in the block.

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11.8.18 Card Level Results

The two-character Card Level Results field contains the code created by Visa during the authorization process. For Visa transactions authorized and settled on Exchange, Card Level Results is handled on behalf of the POS on Exchanges back-end. All Card Level Results authorized and settled on Exchange must pass the value in this field as two <SPACES>.

11.8.19 Cardholder ID Code

The one-character Cardholder ID Code field must be the Cardholder Identification Code used in the original authorization request. See *4.6.26 Cardholder Identification Code, p. 155* for more information.

11.8.20 Cash Back Amount/Discover Cash at Checkout

The 12-character Cash Back Amount/Discover Cash at Checkout field contains the amount requested in the original Authorization Request message. If cashback is not requested, Cash Back Amount/Discover Cash at Checkout (Group 1) is omitted in the Detail Record.

11.8.21 Cash Back Total

The 16-character Cash Back Total field contains the total of all cashback amounts reflected in the batch settlement. This field is right-justified and zero-filled. If cashback is not being utilized, this field is defaulted to zeros.

Note: *Do not include special characters in the Cash Back Total field, such as -, +, $, etc.*

11.8.22 Chain Number

The six-character Chain Number field identifies the merchant chain within the Global Payments Exchange Host. This field must be the same as the Chain Number in the original Authorization Request message. See *4.6.29 Chain Number, p. 159* for more information.

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11.8.23 Charge Type

The one-digit Charge Type field identifies a hotel charge type. This field must contain one of the Charge Types.

Table 11-41 Charge Types

Type	Description
1	Hotel
2	Restaurant
3	Gift Shop

The value in the Extra Charge field determines the value in the Charge Type field.

Table 11-42 Extra Charge Types

Type	Value	Description
1	0, space 1 4 5 6 7	Not used Reserved Mini-bar Telephone Other Laundry
2	2	Restaurant
3	3	Gift Shop

11.8.24 Check-In Date

The six-digit Check-In Date field contains the date in which the cardholder checked into the hotel. If the transaction is an advance deposit, this field contains the anticipated date the cardholder will check into the hotel. If the transaction is a No Show, this field contains the expected hotel arrival date. The format for this field is YYMMDD.

11.8.25 Check-Out Date

The six-digit Check-Out Date field contains the date in which the cardholder checked out of the hotel. If the value contained in Charge Type is a '1', this field contains a valid date formatted as YYMMDD. If Charge Type is any other value, this field is defaulted to six zeros. For advance deposit transactions, this field contains the anticipated check-out date.

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11.8.26 Clerk ID

The 10-character Clerk ID field contains information that identifies the clerk, associate, or server responsible for the transaction.

11.8.27 Contribution Amount

This 12-character numeric Contribution Amount field has an implied decimal point and is for future use. This field must be filled with all zeros.

11.8.28 Country Code

The three-character Country Code field contains the country code used to identify the merchant's location country. The default is 840 (United States) and must be the same as the Country Code used in the original Authorization Request message. See *4.6.37 Country Code, p. 162* for more information.

11.8.29 Currency Code

The three-character Currency Code field contains the currency code used to identify the merchant's authorization currency. The default is 840 (United States) and must be the same as the Currency Code used in the original Authorization Request message. See *4.6.39 Currency Code, p. 162* for more information.

11.8.30 Debit/Credit Indicator

The one-character alpha Debit/Credit Indicator field indicates whether the line item amount is a debit or credit from the perspective of the cardholder. This field must contain either a 'D' or a 'C'.

11.8.31 Destination Country Code

The three-character alphanumeric Destination Country Code field contains the country code of the destination. This field may contain spaces.

11.8.32 Destination Postal/Zip Code

The 10-character alphanumeric Destination Postal/ZIP Code field contains the postal/ZIP code of the destination. This field may contain spaces.

11.8.33 Device Code

The one-character Device Code field identifies the device type of the merchant submitting the authorization request or batch settlement. The Device Code must be the same as the Device Code used in the original Authorization Request message. See *4.6.49 Device Code, p. 170* for more information.

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11.8.34 Direct Marketing/e-Commerce Indicator

The one-character Direct Marketing/e-Commerce Indicator field identifies the type of transaction being authorized. The Direct Marketing/e-Commerce Indicator must be the same as the one used in the original Authorization Request message. See *4.6.51 Direct Marketing/e-Commerce Indicator, p. 171* for more information.

11.8.35 Discount Amount

This 12-character numeric Discount Amount field contains the discount amount applied against the Detail Record total. Two decimal places are implied. This field may be zeros if no discount was given.

11.8.36 Discount Amount Sign

The one-character alpha Discount Amount Sign field indicates if the discount amount should be interpreted as negative or positive.

Note: *Discount Amount as a positive value is considered to reduce the amount of the invoice or act as a negative.*

Table 11-43 Discount Amount Sign

Value	Description
^	<SPACE>
D	Discount Amount is considered as discount for the invoice (+)
C	Discount Amount is considered as refund discount for the invoice (-)

11.8.37 Discount Per Line Item

The 12-character numeric Discount Per Line Item field contains any discount on the purchase, per line item. Two decimal places are implied.

11.8.38 Duty Amount

The 12-character numeric Duty Amount field contains the amount of the duty taxes. Two decimal places are implied. This field may contain zeros if no duty was applied.

11.8.39 Duty Amount Sign

The one-character alpha Duty Amount Sign field indicates if the duty amount should be interpreted as negative or positive.

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Table 11-44 Discount Amount Sign

Value	Description
^	<SPACE>
D	Duty Amount is considered positive for the invoice (+)
C	Duty Amount is considered negative for the invoice (-)

11.8.40 Error Data

The 32-character Error Data field contains the error data contained within the field that generated the rejected batch (RB) response message. This information is useful in identifying and correcting rejected batch conditions.

11.8.41 Error Data Field Number

The two-character Error Data Field Number field contains the sequential field number within the data record that generated the rejected batch response message.

11.8.42 Error Record Sequence Number

The four-character Error Record Sequence Number field contains the sequential number of the data record that caused the rejected batch. For example, a rejected Header Record would be 0001, a rejected Parameter Record would be 0002, etc.

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11.8.43 Error Record Type

The one-character Error Record Type field defines the data record which generated the rejected batch response message.

Table 11-45 Error Record Types

Value	Description
H	Header Record
P	Parameter Record
D	Detail Record
C	Chip Card Addendum Record
L	Line Item Detail Record
T	Trailer Record

11.8.44 Error Type

The one-character Error Type field defines the nature of a rejected batch.

Table 11-46 Error Types

Value	Description
B	Blocked Terminal
C	Card Type Error
D	Device Error
E	Error in Batch
S	Sequence Error
T	Transmission Error
U	Unknown Error
V	Routing Error

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11.8.45 Extended Item Amount

The nine-character numeric Extended Item Amount field contains the extended (total) amount of the line item. This field must be numeric and greater than zero.

11.8.46 Extended Item Exponent

The one-character numeric Extended Item Exponent field indicates the decimal location for the Extended Item Amount field. This field must be numeric and contain a value between 0 and 5.

11.8.47 Extra Charges

The six-digit Extra Charges field is used to identify any additional ancillary charges that are booked to the cardholder's card after the transaction was completed. The merchant may enter one or more codes on each transaction being settled. Entries are left-justified and zero-filled. If extra charges are being submitted, this field must contain value(s) as defined below.

Table 11-47 Extra Charges

Value	Description
0	Not used
1	Hotel
2	Restaurant
3	Gift Shop
4	Mini-Bar
5	Telephone
6	Other
7	Laundry

Note: *Do not include special characters in the Extra Charges field, such as -, +, $, etc.*

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11.8.48 Freight/Shipping Amount

This 12-character numeric field indicates the Freight/Shipping Amount. Two decimal places are implied. This field may contain zeros if no freight/shipping amount was applied.

11.8.49 Freight/Shipping Amount Sign

The one-character alpha Freight/Shipping Amount Sign field indicates if the Freight/Shipping Amount should be interpreted as negative or positive.

Table 11-48 Freight/Shipping Amount Sign

Value	Description
^	<SPACE>
D	Freight/Shipping Amount is considered positive for the invoice (+)
C	Freight/Shipping Amount is considered negative for the invoice (-)

11.8.50 Gratuity Amount

The 12-character Gratuity Amount field contains the gratuity (tip) amount of the transaction being settled. This field is right-justified and zero-filled. If gratuity is not being utilized, this field must be defaulted to zeros.

Note: *Do not include special characters in the Gratuity Amount field, such as -, +, $, etc.*

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11.8.51 Group Map Extension

The four-byte Group Map Extension is used when groups greater than 24 are present. Bit settings denote either the presence or absence of the specified data group.

Moving right to left, the sequence position number of each bit corresponds directly to the number of the included Group, as shown below.

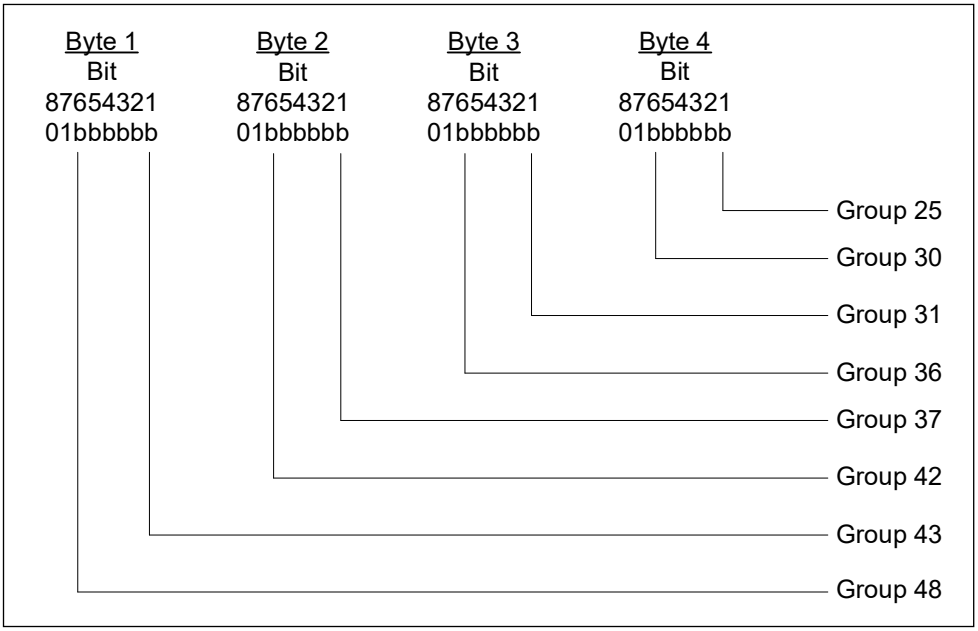


Figure 11-2 Group Map Extension

11.8.52 Hotel Folio Number

The 25-character Hotel Folio Number field contains the folio number assigned by the merchant. This field is left-justified and space-filled to 25 positions.

11.8.53 Industry Code

The one-character Industry Code field identifies the industry type of the merchant submitting the batch settlement. The Industry Code must be the same as the one used in the original authorization request. See *4.6.119 Industry Code, p. 185* for more information.

11.8.54 Invoice Level Discount Treatment Code

The one-character numeric Invoice Level Discount Treatment Code field indicates how the merchant is managing discounts.

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Table 11-49 Invoice Level Discount Treatment Code

Value	Description
0	No invoice level discount provided
1	Tax was calculated on the post-discount invoice total
2	Tax was calculated on the pre-discount invoice total

11.8.55 Invoice Number

The 25-character Invoice Number field contains an invoice number assigned by the Direct Marketing and e-Commerce merchant. If an invoice number is not sent with the transaction, a downgrade will occur. This field is left-justified and space-filled.

Note: *Older terminals with memory size limitations are required only to be space-filled.*

11.8.56 Item Commodity Code

The 12-character alphanumeric Item Commodity Code field contains the national standard description code of the good or service being supplied.

11.8.57 Item Description

The Item Description field contains the alphanumeric description of the good or service being supplied. This field is 26 characters for Visa and 35 characters for Mastercard. This field must be left-justified and space-filled.

11.8.58 Key Block Data

The Key Block Data field includes the data required to decrypt E3 encrypted information. See *4.6.40.5 Key Block Data, p. 166* and *Voltage Key Block Data, p. 166* for more information.

If the Account Data Source field indicates the data is encrypted, the Key Block data field is required to decrypt the encrypted information. See *11.8.1 Account Data Source, p. 314* for more information.

11.8.59 Language Indicator

The two-digit Language Indicator field designates the language to be used in formatting the response text message. Global Payments Exchange only supports 00 for English.

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11.8.60 Line Item Card Brand

The four-character alphanumeric Line Item Card Brand field indicates the card type of the Line Item Detail Record. Valid values for this field are VISA for Visa and MCRD for Mastercard.

11.8.61 Line Item Detail Record Count

The three-character numeric Line Item Detail Record Count field contains the number of line item detail records associated with this detail record. The maximum for Visa and Mastercard is 998.

11.8.62 Line Item Discount Treatment Code

The one-character numeric Line Item Discount Treatment Code field indicates how the merchant is managing discounts.

Table 11-50 Line Item Discount Treatment Code

Value	Description
0	No discount applied
1	Tax was calculated before the discount was applied
2	Tax was calculated after the discount was applied

11.8.63 Line Item Total Amount

The 12-character numeric Line Item Total Amount field contains the total amount of the line item. Two decimal places are implied.

11.8.64 Line Item Type

The three-character alphanumeric Line Item Type field indicates the type of line item detail record. The valid value for this field is COM.

11.8.65 Local Transaction Date

The six-digit Local Transaction Date field is the date a transaction was authorized. For merchants in the lodging industry, an advanced deposit must use the check-in date. See *4.6.124 Local Transaction Date, p. 186* for more information.

Note: *In the Detail Record this field is formatted with four characters using MMDD format.*

11.8.66 Local Transaction Time

The six-digit Local Transaction Time field is the time a transaction was authorized. See *4.6.125 Local Transaction Time, p. 186* for more information.

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11.8.67 Market-Specific Data Identifier

The one-character Market-Specific Data Identifier must be the Market-Specific Data Identifier value returned in the Authorization Response message. See *4.6.126.2 Market-Specific Data Identifier, p. 187* for more information.

11.8.68 Merchant Category Code (MCC)

The four-character Merchant Category Code field contains a number assigned by Global Payments Exchange to identify a merchant industry classification. This value is similar to the Standard Industry Code (SIC). The Merchant Category Code must be the same as the one used in the original Authorization Request Message.

11.8.69 Merchant ID Number

The 12-character Merchant ID Number field contains a unique number assigned by Global Payments, which identifies the merchant within the Global Payments Exchange Host. The Merchant ID Number must be the same as used in the original Authorization Request message. See *4.6.134 Merchant ID Number (MID), p. 191* for more information.

11.8.70 Merchant Location Number

The five-character Merchant Location Number provides additional information on the location of the merchant. Unless otherwise indicated, this field is defaulted to 00001.

11.8.71 Merchant Location/Customer Service Phone Number

The 13-character Merchant Location/Customer Service Telephone Number field contains the merchant's telephone number. The telephone number must be provided in the following format: NNN-nnnnnnn, where NNN represents the area code and the remaining numbers represent the actual telephone number. The hyphen is required. This field is left-justified and space-filled.

11.8.72 Merchant Name

The 25-character Merchant Name subfield contains the merchant name. It must correspond to the name printed on the customer receipt. The Merchant Name also appears on the cardholder's statement.

The format of this subfield is left-justified and space-filled. The first character position cannot be a <SPACE>. The data in this field is stored and submitted in the data capture Batch Settlement Record. This field must be configured as a parameter.

Note: *If the Merchant Name field is submitted, two other fields are also required to be submitted, the Merchant Location and the Merchant State.*

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11.8.73 Merchant State

The two-character Merchant State subfield contains the merchant state. The Merchant State also appears on the cardholder's statement. The format of this subfield is in uppercase letters. The data in this subfield is stored and submitted in the data capture Batch Settlement Record.

Note: *If the Merchant State field is submitted, two other fields are also required to be submitted, the Merchant Name and the Merchant Location.*

11.8.74 Merchant ZIP Code

The nine-character Merchant Zip Code field contains the city zip code used to identify the merchant location. The Merchant Zip Code must be the same as used in the original Authorization Request message. See *4.6.136 Merchant Zip Code, p. 192* for more information.

11.8.75 Message Delimiter

The Message Delimiter separates the record format and application type designators from the body of the message. The message delimiter is defined as a period "." (Hex 2E or Decimal 46 character).

11.8.76 Multiple Clearing Sequence Count

The two-character Multiple Clearing Sequence Count contains the total number of installment payments or shipments to be made in a series. This field is used for Direct Marketing and Recurring Bill Payment transactions on the Global Payments Exchange Host. The default is 00.

Note: *Global Payments Exchange does not support installment payments at this time.*

11.8.77 Multiple Clearing Sequence Number

The two-character Multiple Clearing Sequence Number contains the payment or shipment number this particular payment represents in the total series of installment payments or shipments. This field is used for Direct Marketing and Recurring Bill Payment transactions on the Global Payments Exchange Host. The default is 00.

Note: *Global Payments Exchange does not support installment payments at this time.*

11.8.78 Network Identifier Code

The one-character Network ID Code field contains the identification code of the network on which the transaction was authorized. The Network ID Code must be the same as returned in the original Authorization Response message. See *4.6.139 Network ID Code, p. 193* for more information.

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11.8.79 No Show/Special Program Indicator

The one-character No Show Indicator indicates whether the cardholder is billed for a hotel room that was reserved, but not actually rented. This field contains one of the values for Visa, Mastercard, and Discover cards.

Table 11-51 No Show/Special Program Indicator

Value	Description
0	Not Applicable
1	No Show

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The No Show Indicator field is also used for the Special Program Indicator for American Express cards only. The Special Program Indicator indicates whether the cardholder is participating in a special program.

Table 11-52 American Express Special Program Indicator

Value	Description	Note
1 (default)	Purchase	Charge Type must equal 2 or 3
2	Assured Reservation/No Show	Charge Type must equal 1
3	Card Deposit	Charge Type must equal 1
<SPACE>	Other	Charge Type must equal 1

11.8.80 Order Date

The six-character numeric Order Date field contains the date the order was taken. The entry should be a six-digit numeric, either zeros or a valid date, in the format YYMMDD.

11.8.81 Primary Account Number

The Primary Account Number field is left-justified and space-filled. This field must contain a minimum of five characters. If encryption is enabled, this field must be encrypted using the PAN variant of the encrypting key.

Note: *The Primary Account Number field must be filled with 22 spaces if it uses the Unique Transaction Identifier. The 22-character Primary Account Number field contains the cardholder's account number if it does not use the Unique Transaction ID.*

If the Header Record contains a Key Block and the Account Data Source field indicates the record is encrypted, this field in the Detail Record is encrypted using the PAN variant of the encrypting key regardless if the original track data was swiped or manually entered. See 11.8.1 Account Data Source, p. 314 and 11.8.58 Key Block Data, p. 328 for more information.

11.8.82 Product Code

The alphanumeric Product Code field identifies the product being purchased. This field may contain spaces.

- Visa uses a 12-character Product Code.
- Mastercard uses a 15-character Product Code.

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11.8.83 Purchase Identifier Format Code

The one-character Purchase Identifier Format Code identifies if and what type of Purchase Identifier is associated with the transaction being settled. The Purchase Identifier Format Code is used in Hotel, Direct Marketing, and e-Commerce transactions. This field must contain one of the values below.

Table 11-53 Purchase Identifier Format Codes

Length	Format	Format Code	Description
1	A/N	1	Direct Marketing: Invoice Number
		4	Hotel: Folio Number

11.8.84 Purchase Order Number

The 16- or 17-character Purchase Order Number field contains the purchase order number supplied by the cardholder on Corporate Purchase Card transactions. This field is left-justified and space-filled.

11.8.85 Quantity

The 12-character numeric Quantity field identifies the number of units of the product being purchased. For Visa, four decimal places are implied. Mastercard uses the Quantity Exponent field to indicate the location of the decimal. The Quantity field must be numeric and greater than zero.

11.8.86 Quantity Exponent

The one-character numeric Quantity Exponent field indicates the decimal location for the Quantity field. The Quantity Exponent field must be numeric and contain a value between 0 and 5.

11.8.87 Quantity Unit of Measure

The 12-character alphanumeric Quantity Unit of Measure field contains the code indicating the unit of measure (gallons, etc.).

11.8.88 Record Format

The one-character Record Format field identifies the message format with the Global Payments Exchange Host. This is always the single ASCII character 'K'.

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11.8.89 Record Type

The five-character Record Type field defines the characteristics of a Batch Settlement Record being submitted for processing. The first byte of the Record Type field designates the general classification of the Batch Settlement Record.

Table 11-54 Record Types

Value	Record Type
H	Header Record
P	Parameter Record
D	Detail Record
C	Chip Card Addendum Record
L	Line Item Detail Record
T	Trailer Record
R	Trailer Response Record

The remaining four bytes of the Record Type denotes the presence of one or more optional (addendum) data groups appended to required “base” group of fields. A Conditional or Optional Data Group is composed of a set of logically associated field and is utilized primarily for fulfillment of a specific industry or program requirement. An examination of the remaining four bytes of the Record Type is performed to determine the presence of data groupings. Bit settings denote either the presence or absence of the specified data group.

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Moving right to left, the sequence position number of each bit corresponds directly to the number of the desired Conditional or Optional Group, as shown below.

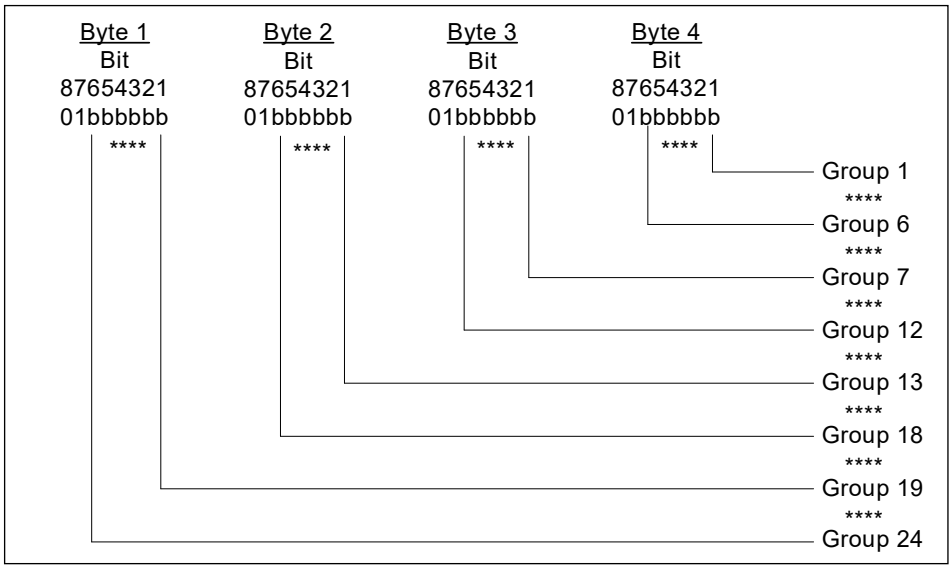


Figure 11-3 Record Type Conditional or Optional Data Group Designation

11.8.90 Reimbursement Attribute

The one-character Reimbursement Attribute field of the original Authorization Request message. See *4.6.150 Reimbursement Attribute, p. 197* for more information.

11.8.91 Requested ACI

The one-character Requested Authorization Characteristics Indicator (ACI) field contains the indicator used to identify an authorization request as potentially qualifying for Visa Custom Payment Services (CPS) and Mastercard Merit programs. See *4.6.152 Requested Authorization Characteristics Indicator (ACI), p. 197* for more information.

11.8.92 Response Code

The two-character Response Code field indicates the status of the authorization request. The Response Code must be the same as the one returned in the original Authorization Response message. See *4.6.153 Response Code, p. 198* for more information.

11.8.93 Retrieval Reference Number

The 12-character Retrieval Reference Number field returns a value that uniquely identifies a transaction. The Retrieval Reference Number must be the same as the one returned in the original Authorization Response message.

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11.8.94 Returned ACI

The one-character Returned Authorization Characteristics Indicator (ACI) field contains the ACI value returned in the authorization request that provides information concerning the transactions Visa CPS qualification status. See *4.6.155 Returned Authorization Characteristics Indicator (ACI), p. 203* for more information.

11.8.95 Room Rate

The 12-digit Room Rate contains the nightly rate for one room at the lodging property. This field is right-justified and zero-filled. A Room Rate of zero (12 zeros) is allowed.

11.8.96 Settlement Amount

The 12-character Settlement Amount field contains the final amount, after any incremental authorizations or reversals are added to the batch. If Incremental Authorization and Authorization Reversal transactions are not supported, this field is identical to the Total Authorized Amount. This field is right-justified, zero-filled, and represented in absolute value. This field must always be greater than zero.

11.8.97 Settlement Date

The four-character Settlement Date field, submitted in MMDD (month-month-day-day) format, contains the transaction settlement date returned in the original authorization response on PIN Debit transactions.

11.8.98 Ship From Postal/Zip Code

The 10-character alphanumeric Ship From Postal/ZIP Code field contains the postal/ZIP code of the location being shipped from. The field may contain spaces.

11.8.99 Stay Duration

The two-digit Stay Duration field contains the anticipated length of the hotel stay, and it must be consistent with the Check-in and Check-out dates. The format for this field is right-justified and zero-filled. If Charge Type equals 1, the Stay Duration must be between 01–99. If the Charge Type equals 2 or 3, the Stay Duration must equal 00.

Note: *If the Stay Duration is submitted, two other fields are also required to be submitted, the Market-Specific Data Identifier and the Prestigious Property Indicator.*

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11.8.100 Store Number

The four-character Store Number field contains a number assigned by Global Payments. Unless otherwise instructed by Global Payments, the store number is 0001. This field must be right-justified and zero-filled.

11.8.101 Summary Commodity Code

The four-character alphanumeric Summary Commodity Code field contains the national standard coding structure for the description of goods. The value may be all spaces.

11.8.102 Surcharge Amount

The nine-character Surcharge Amount represents the final surcharge amount. It is formatted as ANNNNNNNN where 'A' represents the alphabetic sign character 'D' for debit or 'C' for credit. The amount is eight digits, zero-filled with implied decimal point.

11.8.103 System Trace Number

The six-character System Trace Number field contains a unique message identifier assigned by the Global Payments Exchange Host, which is returned in PIN Debit response messages.

11.8.104 Tax Amount

The 12-character Tax Amount field contains the amount defined in the Tax Type field. The Tax Amount field is sent in the batch settlement file detail record on commercial cards (Level II). This field is right-justified and zero-filled. The default is 12 zeros.

Note: *Do not include special characters in the Tax Amount field, such as -, +, $, etc.*

11.8.105 Tax Treatments

The one-character numeric Tax Treatments field indicates how the merchant is handling taxes.

Table 11-55 Tax Treatments

Value	Description
0	NLL (Net Prices with tax calculated at line item level)
1	NIL (Net Prices with tax calculated at invoice level)
2	GLL (Gross prices given with tax information provided at line item level)
3	GIL (Gross prices given with tax information provided at invoice level)
4	NON (No tax applies (small supplier) on the invoice for the transaction)

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11.8.106 Tax Type

The one-character Tax Type field identifies the amount appearing in the Tax Amount field in the Batch Settlement Detail Record file on commercial cards (Level II).

Table 11-56 Tax Types

Identifier	Description
0	Not used
1	Local or sales tax amount
2	Tax exempt

11.8.107 Terminal Identification Number

The eight-character Terminal ID Number field contains the POS device's terminal ID for tracking purposes. The default of this field is 00000001.

11.8.108 Terminal Number

The four-character Terminal Number field contains a number assigned by Global Payments Exchange to identify a unique terminal within a merchant location. See *4.6.174 Terminal Number, p. 208* for more information.

11.8.109 Time Zone Differential

The three-character Time Zone Differential field contains a code used to calculate the local time within the Global Payments Exchange authorization system. See *4.6.175 Time Zone Differential, p. 208* for more information.

11.8.110 Total Authorized Amount

The 12-character Total Authorized Amount field contains the total of all previous authorizations performed for a particular transaction or associated with a single transaction identifier. If Authorization Reversal transactions are not supported, this field is identical to the Settlement Amount.

11.8.111 Transaction Identifier

The 15-character Transaction Identifier field contains a Visa Transaction Identifier or Mastercard Reference Number returned in the original authorization response. See *4.6.185 Transaction Identifier, p. 214* for more information on the Authorization Response message. If a value was not returned in the authorization response, this field is defaulted to zeros.

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11.8.112 Transaction Sequence Number

The four-character Transaction Sequence Number field contains a POS application-generated transaction sequence number that was submitted in the Authorization Request message. See *4.6.186 Transaction Sequence Number, p. 214* for more information.

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11.8.113 Transaction Status Code

The two-character Transaction Status Code field provides additional information on the transaction being settled.

- The first position indicated whether a partial authorization reversal is associated with the transaction being settled. Position 1 is sent as 0 if Authorization Reversal transactions are not applicable.
- The second position indicates whether the POS device received a Host acknowledgment (ACK).

Table 11-57 Transaction Status Codes

Position	Comments
1	Authorization Reversal Transmitted • 0 = No Authorization Reversal was transmitted • 1 = An Authorization Reversal was transmitted
2	Protocol Completion Status • 0 = Host Acknowledgment (ACK) received • 1 = Host Acknowledgment not received

11.8.114 Unique Device ID

The four-character Unique Device ID field contains the second subfield of Group III Version 062 tag 002 Unique Device ID. The Unique Device ID field must be sent if it was submitted in the original Authorization Request Message. See *4.6.191 Unique Device ID, p. 216* for more information.

11.8.115 Unique VAT Invoice Reference Number

The 15-character alphanumeric Unique VAT Invoice Reference Number field contains the value added tax invoice reference number. The field may contain spaces.

11.8.116 Unit Cost

The 12-character numeric Unit Cost field contains the cost per unit of measure (for example, dollars per gallon). Four decimal places are implied.

11.8.117 Unit of Measure

The 12-character alphanumeric Unit of Measure field contains the code indicating the unit of measure (gallons, etc.).

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11.8.118 Validation Code

The four-character Validation Code field contains a transaction identifier associated with the transaction being settled. If the transaction was authorized, this field must contain the value from the original Authorization Response message. See *4.6.192 Validation Code, p. 218* for more information on the Authorization Response message. If a value was not returned, this field is defaulted to <SPACES>.

11.8.119 VAT Tax Amount

The 12-character numeric VAT Tax Amount field contains any value added tax amount or other sales tax amount. Two decimal places are implied.

11.8.120 VAT Tax Amount (Freight/Shipping)

The 12-character numeric VAT Tax Amount (Freight/Shipping) field contains the tax amount of the freight and shipping. Two decimal places are implied.

11.8.121 VAT Tax Amount Sign

The one-character alpha VAT Tax Amount Sign field indicates if the VAT tax amount should be interpreted as Negative or Positive.

Table 11-58 VAT Tax Amount Sign

Value	Description
^	<SPACE>
D	VAT/Tax Amount is considered positive for the invoice (+)
C	VAT/Tax Amount is considered negative for the invoice (-)

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11.8.122 VAT Tax Rate

The four-character numeric VAT Tax Rate field contains the rate (percentage) of the value added tax or other sales tax. Two decimal places are implied.

11.8.123 VAT Tax Rate (Freight/Shipping)

The four-character numeric VAT Tax Rate (Freight/Shipping) field contains the rate of the VAT tax of the freight and shipping. Two decimal places are implied.

11.8.124 Version Number

The three-character Version Number used for Group 24. Currently, only 001 is supported. This field must contain 001.

11.8.125 Void Indicator

The one-character Void Indicator field contains a 'V' if the transaction being settled was voided or canceled. It is recommended that voided transactions be deleted entirely from the batch settlement file and not be submitted during the batch settlement. This field is defaulted to a <SPACE> for all other transactions.'

11.8.126 Voltage Key Block

See *4.6.40.5 Key Block Data, p. 166* for more information.

11.8.127 X.25 Routing Identifier

The one-character X.25 Routing Identifier field is utilized for routing the batch settlement packets through the Global Payments Exchange Host. The X.25 Routing ID is always 'Z'.

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11.9 SUMMARY FOR BATCH SETTLEMENT TRANSACTIONS

Table 11-59 Batch Settlement Transaction Codes

Transaction Code	Transaction Type
54	PURCHASE (also used for 5S, previously approved and offline approved transactions)
55	CASH ADVANCE
56	CARD NOT PRESENT PURCHASE
5B	BILL PAYMENT
5C	ONLINE CREDIT RETURN
92	EBT FOOD STAMPS: PURCHASE RETURN
93	PIN DEBIT: PURCHASE
94	PIN DEBIT: RETURN
96	EBT CASH BENEFITS: WITHDRAWAL
98	EBT FOOD STAMPS: PURCHASE
9F	EBT CASH BENEFITS: PURCHASE
CR	PURCHASE RETURN

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11.9.1 Base Detail Summary for Batch Settlement Transactions

Table 11-60 Summary for Batch Settlement Transactions

Field Name	Tag	Transaction Codes												Notes
		54	55	56	5B	5C	92	93	94	96	98	9F	CR	
RECORD FORMAT		M	M	M	M	M	M	M	M	M	M	M	M	Use 'K' always.
APPLICATION TYPE		M	M	M	M	M	M	M	M	M	M	M	M	Use '1' always.
MESSAGE DELIMITER		M	M	M	M	M	M	M	M	M	M	M	M	Use '.' always.
X.25 ROUTING ID		M	M	M	M	M	M	M	M	M	M	M	M	Use 'Z' always.
RECORD TYPE		M	M	M	M	M	M	M	M	M	M	M	M	Use 'D' always.
AUTHORIZATION TRANSACTION CODE		54	55	56	5B	5C	92	93	94	96	98	9F	CR	
CARDHOLDER ID CODE		M	M	M	M	M	M	M	M	M	M	M	M	
ACCOUNT DATA SOURCE		M	M	M	M	M	M	M	M	M	M	M	M	
PRIMARY ACCOUNT NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	
REQUESTED ACI		M	M	M	M	M	M	M	M	M	M	M	M	
RETURNED ACI		M	M	M	M	M	M	M	M	M	M	M	M	
AUTHORIZATION SOURCE CODE		M	M	M	M	M	M	M	M	M	M	M	M	
TRANSACTION SEQUENCE NUMBER		M	M	M	M	M	M	M	M	M	M	M	M	
RESPONSE CODE		M	M	M	M	M	M	M	M	M	M	M	M	
AUTHORIZATION CODE		M	M	M	M	M	M	M	M	M	M	M	M	
LOCAL TRANSACTION DATE		M	M	M	M	M	M	M	M	M	M	M	M	
LOCAL TRANSACTION TIME		M	M	M	M	M	M	M	M	M	M	M	M	
AVS RESULT CODE		M	M	M	M	M	M	M	M	M	M	M	M	
TRANSACTION IDENTIFIER		M	M	M	M	M	M	M	M	M	M	M	M	
VALIDATION CODE		M	M	M	M	M	M	M	M	M	M	M	M	
VOID INDICATOR		M	M	M	M	M	M	M	M	M	M	M	M	
TRANSACTION STATUS CODE		M	M	M	M	M	M	M	M	M	M	M	M	
REIMBURSEMENT ATTRIBUTE		M	M	M	M	M	M	M	M	M	M	M	M	
SETTLEMENT AMOUNT		M	M	M	M	M	M	M	M	M	M	M	M	
AUTHORIZED AMOUNT		M	M	M	M	M	M	M	M	M	M	M	M	

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11.9.2 Base Chip Summary for Batch Settlement Transactions

Table 11-61 Summary for Batch Settlement Transactions

Field Name	Tag	Transaction Codes												Notes
		54	55	56	5B	5C	92	93	94	96	98	9F	CR	
ADDITIONAL TERMINAL CAPABILITIES	9F40	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
AMOUNT, AUTHORISED (NUMERIC)	9F02	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
AMOUNT, OTHER (NUMERIC)	9F03	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction. Zero-filled if cashback not supported or not entered.
APPLICATION CRYPTOGRAM	9F26	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
APPLICATION DEDICATED FILE (ADF) NAME	4F	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
APPLICATION IDENTIFIER (AID)—TERMINAL	9F06	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
APPLICATION INTERCHANGE PROFILE	82	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
APPLICATION PAN SEQUENCE NUMBER	5F34	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction. Zero-filled if not provided by card.
APPLICATION TRANSACTION COUNTER (ATC)	9F36	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
APPLICATION USAGE CONTROL	9F07	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
APPLICATION VERSION NUMBER (ICC)	9F08	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
APPLICATION VERSION NUMBER (TERMINAL)	9F09	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
AUTHORISATION RESPONSE CODE	8A	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction. • 00 = approved • 05 = declined • Y1 or Y3 = offline approved

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Table 11-61 Summary for Batch Settlement Transactions (Continued)

Field Name	Tag	Transaction Codes												Notes
		54	55	56	5B	5C	92	93	94	96	98	9F	CR	
CARDHOLDER VERIFICATION METHOD (CVM) RESULTS	9F34	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction. Should be '3F 00 00' if cardholder verification not supported or not performed.
CRYPTOGRAM INFORMATION DATA	9F27	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
CUSTOMER EXCLUSIVE DATA	9F7C	C	C		C	C		C	C				C	If EMV contactless transaction and provided by card.
DEDICATED FILE NAME	84	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
FORM FACTOR INDICATOR/PAYPASS THIRD-PARTY DATA	9F6E	C	C		C	C		C	C				C	If EMV contactless transaction or MSD contactless and provided by card.
INTERFACE DEVICE (IFD) SERIAL NUMBER	9F1E	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction. Often not assigned by manufacturer or not unique.
ICC DYNAMIC NUMBER	9F4C	C	C		C	C		C	C				C	If EMV contactless transaction and provided by card.
ISSUER ACTION CODE—DEFAULT	9F0D	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
ISSUER ACTION CODE—DENIAL	9F0E	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
ISSUER ACTION CODE—ONLINE	9F0F	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
ISSUER APPLICATION DATA	9F10	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
ISSUER COUNTRY CODE	5F28	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
ISSUER SCRIPT RESULTS	9F5B	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction, and provided by issuer in online response.
POINT-OF-SERVICE (POS) ENTRY MODE	9F39	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction. Should be '05' for all chip transactions.
TERMINAL ACTION CODE—DEFAULT	FFC6	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TERMINAL ACTION CODE—DENIAL	FFC7	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.

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Table 11-61 Summary for Batch Settlement Transactions (Continued)

Field Name	Tag	Transaction Codes												Notes
		54	55	56	5B	5C	92	93	94	96	98	9F	CR	
TERMINAL ACTION CODE—ONLINE	FFC8	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TERMINAL CAPABILITIES	9F33	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TERMINAL COUNTRY CODE	9F1A	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TERMINAL TYPE	9F35	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TERMINAL VERIFICATION RESULTS	95	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TRANSACTION CURRENCY CODE	5F2A	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TRANSACTION DATE	9A	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TRANSACTION SEQUENCE COUNTER	9F41	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TRANSACTION STATUS INFORMATION	9B	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TRANSACTION TIME	9F21	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
TRANSACTION TYPE	9C	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.
UNPREDICTABLE NUMBER	9F37	C	C		C	C		C	C				C	If EMV contact or EMV contactless transaction.

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11.9.3 Group Detail Summary for Batch Settlement Transactions

Table 11-62 Summary for Batch Settlement Transactions

Group	Field Name	Tag	Transaction Codes											Notes
			54	55	56	5B	5C	92	93	94	96	98	9F	CR	
1	CASH BACK AMOUNT/ DISCOVER CASH OVER		C						C				C		If cashback or cash over in original authorization request.
2	GRATUITY		C						C				C		If gratuity is enabled at the POS application.
3	DIRECT MARKETING/E-COMMERCE				C		C							C	If industry is Direct Marketing (MOTO)/e-Commerce.
5	HOTEL/LODGING		C		C		C							C	If Hotel industry.
7	HOTEL/LODGING AMERICAN EXPRESS		C		C		C							C	If Hotel industry and American Express card.
10	PIN DEBIT/EBT						C	M	M	M	M	M	M	C	If PIN Debit/EBT transaction.
11	UNIQUE DEVICE ID		C	C	C	C	C	C	C	C	C	C	C	C	If Unique Device ID included in authorization request.
12	BILL PAYMENT				C	C									If Direct Marketing (MOTO)/e-Commerce and bill payment.
22	COMMERCIAL CARD LEVEL II		C		C		C							C	
23	GROUP MAP EXTENSION		C	C	C	C	C		C	C				C	If groups great than 24 are present.
24	SUPPLEMENTAL DATA		C	C	C										If clerk data is present.
31	MARKET-SPECIFIC DATA IDENTIFIER		C		C		C							C	If Healthcare or Hotel/Lodging industry.
38	CARD LEVEL RESULTS		C	C	C	C									If Visa authorized transaction.
45	SURCHARGE		C	C	C	C	C							C	Is surcharge was included in authorization transaction.

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Appendices

APPENDIX A: INTRODUCTION

This Appendix contains the following:

- *Appendix B: Characters*
- *Appendix C: MOD-10 Check Digit Algorithm*
- *Appendix D: Longitudinal Redundancy Check (LRC)*
- *Appendix E: Visa Protocol Timer Definitions*
- *Appendix F: Dial Connectivity*
- *Appendix G: Service Location Country Subdivision Codes*

Note: Please see the *Global Payments Integrator's Guide* for the following: Glossary, Product Codes, Receipt Requirements, and State Codes. See the *Global Payments BIN Guide* for Card Association BIN Ranges.

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APPENDIX B: CHARACTERS

B.1 CONTROL CHARACTER SUBSET

Characters are defined by ANSI X3.4-1986 in North America and ISO 646-1983 for other regions of the world. The following table provides a listing and description of the control character subset utilized by this protocol:

Table B-1 Control Character Subset

Character	Binary	HEX	DEC	Description
STX	0000010	02	02	Start-of-text used to signal the start of a new message.
ETB	0010111	17	23	End-of-Transmission block that precedes the LRC.
ETX	0000011	03	03	End-of-text used to signal the end of a message that precedes the LRC.
EOT	0000100	04	04	End-of-transmission used by the Host to signal disconnect to the POS application.
DLE EOT	0010000 0000100	10 04	16 04	Pair of characters used by the POS application to request disconnect from the Host.
ENQ	0000101	05	05	When transmitted by the Host, Enquiry signals the POS application to send a new transaction request. When transmitted by the POS application, Enquiry signals the Host to retransmit the last message or protocol character sent.
ACK	0000110	06	06	Affirmative Acknowledgment signals correct reception of a command or a message.
BEL	0000111	07	07	Affirmative Acknowledgment affirming correct reception of a message or command.
NAK	0010101	15	21	Negative Acknowledgment signals the command or message was not understood or was received with errors.
DC2	0010010	12	18	Device Control 2 used to tell the POS application to resent T6. **Note:** Zero, one, or multiple DC2 characters may be encountered during the Batch Settlement process.

B.2 IMPLIED CHARACTER SET

Implied character set that expedites transaction processing and enhances error recovery under specific conditions.

Table B-2 Implied Character Set

Character	Implied Character	Binary	HEX	DEC	Description

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Table B-2 Implied Character Set (Continued)

STX	ACK	0000010	02	02	Receipt of an error free response message beginning with a Start-of-Text character in response to an Authorization Request message signifies Affirmative Acknowledgment of a transaction request message.
ACK	ENQ	0000110	06	06	When transmitted by the Host at the conclusion of a debit transaction while operating in multi-trans mode, an Affirmative Acknowledgment is transmitted to the terminal, which may be interpreted as an Enquiry.
NAK	ENQ	0010101	15	21	If a Negative Acknowledgment is immediately received after establishing carrier with a Global Payments Exchange node, the terminal interprets this as an Enquiry.

B.3 ANSI X3.4 1986 CHARACTER SET

ANSI X3.4 1986 character set definitions for the Global Payments Exchange Host.

BIT NUMBER				b7	0	0	0	0	1	1	1	1
				b6	0	0	1	1	0	0	1	1
				b5	0	1	0	1	0	1	0	1
b4	b3	b2	b1	ROW/COL	0	1	2	3	4	5	6	7
0	0	0	0	0	NUL	DLE	SP	0	@	P	`	p
0	0	0	1	1	SOH	DC1	!	1	A	Q	a	q
0	0	1	0	2	STX	DC2	“	2	B	R	b	r
0	0	1	1	3	ETX	DC3	#	3	C	S	c	s
0	1	0	0	4	EOT	DC4	$	4	D	T	d	t
0	1	0	1	5	ENQ	NAK	%	5	E	U	e	u
0	1	1	0	6	ACK	SYN	&	6	F	V	f	v
0	1	1	1	7	BEL	ETB	'	7	G	W	g	w
1	0	0	0	8	BS	CAN	(	8	H	X	h	x
1	0	0	1	9	HT	EM	)	9	I	Y	i	y
1	0	1	0	A	LF	SUB	*	:	J	Z	j	z
1	0	1	1	B	VT	ESC	+	;	K	[	k	{
1	1	0	0	C	FF	FS	,	<	L	\	l	|
1	1	0	1	D	CR	GS	-	=	M	]	m	}
1	1	1	0	E	SO	RS	.	>	N	^	n	~
1	1	1	1	F	SI	US	/	?	O	_	o	DEL

Table B-3 ANSI X3.4 1986 Character Set

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B.4 ISO 646-1983 CHARACTER SET

ISO 646-1983 character set definitions for the Global Payments Exchange Host.

BIT NUMBER				b7	0	0	0	0	1	1	1	1
				b6	0	0	1	1	0	0	1	1
				b5	0	1	0	1	0	1	0	1
b4	b3	b2	b1	ROW/COL	0	1	2	3	4	5	6	7
0	0	0	0	0	NUL	DLE	SP	0	@	P	`	p
0	0	0	1	1	SOH	DC1	!	1	A	Q	a	q
0	0	1	0	2	STX	DC2	“	2	B	R	b	r
0	0	1	1	3	ETX	DC3	#	3	C	S	c	s
0	1	0	0	4	EOT	DC4		4	D	T	d	t
0	1	0	1	5	ENQ	NAK	%	5	E	U	e	u
0	1	1	0	6	ACK	SYN	&	6	F	V	f	v
0	1	1	1	7	BEL	ETB	'	7	G	W	g	w
1	0	0	0	8	BS	CAN	(	8	H	X	h	x
1	0	0	1	9	HT	EM	)	9	I	Y	i	y
1	0	1	0	A	LF	SUB	*	:	J	Z	j	z
1	0	1	1	B	VT	ESC	+	;	K	[	k	{
1	1	0	0	C	FF	IS4	,	<	L	\	l	|
1	1	0	1	D	CR	IS3	-	=	M	]	m	}
1	1	1	0	E	SO	IS2	.	>	N	^	n	~
1	1	1	1	F	SI	IS1	/	?	O	_	o	DEL

Table B-4 ISO 646-1983 Character Set

B.5 CHARACTER CONVERSION SUMMARY

The character set definition for the Global Payments Exchange Host cross-referenced to the Track 1 and Track 2 character set.

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EBCDIC X.34 - 1986				Track 1		Track 2	
Hex	Hex	DEC		Hex		Hex	
1C	1C	28	FS				
1F	1F	31	US				
40	20	32	SP	00	SP		
4F	21	33	!	01	(a)		
7F	22	34	"	02	(a)		
7B	23	35	#	03	(c)		
5B	24	36	$	04	$		
6C	25	37	%	05	(%)		
50	26	38	&	06	(a)		
7D	27	39	'	07	(a)		
4D	28	40	(	08	(		
5D	29	41	)	09	)		
5C	2A	42	*	0A	(a)		
4E	2B	43	+	0B	(a)		
6B	2C	44	'	0C	(a)		
60	2D	45	-	0D	-		
4B	2E	46	.	0E	.		
61	2F	47	/	0F	/		
F0	30	48	0	10	0	0	0
F1	31	49	1	11	1	1	1
F2	32	50	2	12	2	2	2
F3	33	51	3	13	3	3	3
F4	34	52	4	14	4	4	4
F5	35	53	5	15	5	5	5
F6	36	54	6	16	6	6	6
F7	37	55	7	17	7	7	7
F8	38	56	8	18	8	8	8
F9	39	57	9	19	9	9	9
7A	3A	58	:	1A	(a)	A	(a)
5E	3B	59	;	1B	(a)	B	(B)
4C	3C	60	<	1C	(a)	C	(a)
7E	3D	61	=	1D	(a)	D	(D)
6E	3E	62	>	1E	(a)	E	(a)
6F	3F	63	?	1F	(?)	F	(F)

(a)Hardware use only

(c) Reserved

(%) Starting sentinel Track 1

Table B-5 Character Conversion Summary

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EBCDIC X.34 - 1986				Track 1		Track 2
Hex	Hex	DEC		Hex		Hex
7C	40	64	@	20	(a)	
C1	41	65	A	21	A	
C2	42	66	B	22	B	
C3	43	67	C	23	C	
C4	44	68	D	24	D	
C5	45	69	E	25	E	
C6	46	70	F	26	F	
C7	47	71	G	27	G	
C8	48	72	H	28	H	
C9	49	73	I	29	I	
D1	4A	74	J	2A	J	
D2	4B	75	K	2B	K	
D3	4C	76	L	2C	L	
D4	4D	77	M	2D	M	
D5	4E	78	N	2E	N	
D6	4F	79	O	2F	O	
D7	50	80	P	30	P	
D8	51	81	Q	31	Q	
D9	52	82	R	32	R	
E2	53	83	S	33	S	
E3	54	84	T	34	T	
E4	55	85	U	35	U	
E5	56	86	V	36	V	
E6	57	87	W	37	W	
E7	58	88	X	38	X	
E8	59	89	Y	39	Y	
E9	5A	90	Z	3A	Z	
A4	5B	91	[	3B	(b)	
E0	5C	92	\	3C	(b)	
5A	5D	93	]	3D	(b)	
5F	5E	94	^	3E	(^)	
6D	5F	95	_	3F	(a)	
79	60	96	`			
81	60	97	a			

(a) Hardware use only

(B) Starting sentinel Track 2

(F) Ending sentinel Track 2

(?) Ending sentinel Track 1

Table B-6 Character Conversion Summary (Cont'd)

B.6 AUTHORIZATION CONTROL/CHARACTER SETS

This Appendix defines the authorization request record character set and the character sets used for Track 1 and Track 2 data encoded on the magnetic stripes. Authorization request records are generated with characters defined by ANSI X3.4-1986. Before transmitting data to the Global Payments Exchange Host, the data stored on the cardholder's magnetic stripe is converted to the ANSI X3.4 character set.

Before Track read data can be used in an Authorization Request message, the following operations are performed:

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Table B-7 Authorization Control/Character Sets

Requirements	
1.	The LRC is calculated for the data read from the Track and compared to the LRC read from the Track. It is assumed that errors are not present when errors are not detected in the parity check, and when a match occurs between the calculated LRC and read LRC.
2.	The Start Sentinel, End Sentinel, and LRC are removed.
3.	The character codes read from the magnetic stripe are converted from the encoded character set to the set used for the Authorization Request message. The characters encoded on Track 1 are six bit plus parity codes. The characters encoded on Track 2 are four bit plus parity codes, with the character set used for the request message defined as seven bit plus parity code.

All characters read from a Track must be converted to the request message character set and transmitted as part of the request. The converted Track data cannot be modified by adding or deleting non-framing characters, and must be a one-for-one representation of the characters read from the Track.

Note: Global Payments Exchange does not currently support private issued cards.

B.7 ISO 7811-2 TRACK 1 CHARACTER ENCODING DEFINITIONS

ISO 7811-2 Track 1 character encoding definitions. This “standards” format is a sample guideline for expected credit card Track encoding. Each character is defined by the six bit codes listed in the following figure:

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BIT NUMBER				b6	0	0	1	1
				b5	0	1	0	1
b4	b3	b2	b1	ROW/COL	0	1	2	3
0	0	0	0	0	SP	0	(a)	P
0	0	0	1	1	(a)	1	A	Q
0	0	1	0	2	(a)	2	B	R
0	0	1	1	3	(c)	3	C	S
0	1	0	0	4	$	4	D	T
0	1	0	1	5	(%)	5	E	U
0	1	1	0	6	(a)	6	F	V
0	1	1	1	7	(a)	7	G	W
1	0	0	0	8	(	8	H	X
1	0	0	1	9	)	9	I	Y
1	0	1	0	A	(a)	(a)	J	Z
1	0	1	1	B	(a)	(a)	K	(b)
1	1	0	0	C	(a)	(a)	L	(b)
1	1	0	1	D	-	(a)	M	(b)
1	1	1	0	E	.	(a)	N	(^)
1	1	1	1	F	/	(?)	O	(a)

(a) These character positions are for hardware use only

(b) These characters are for country use only, not for international use

(c) These characters are reserved for added graphic use

(%) Start sentinel

(?) End sentinel

(^) Field Separator

/ Surname Separator

. Title Separator

SP Space

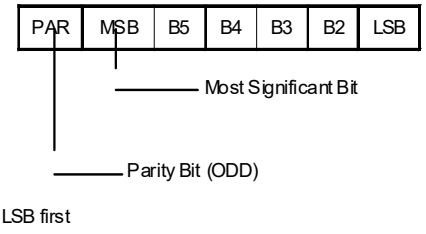


Table B-8 ISO 7811-2 Track 1 Character Encoding Definitions

B.8 ISO 7811-2 TRACK 2 CHARACTER ENCODING DEFINITIONS

ISO 7811-2 Track 2 character encoding definitions. This “standards” format is a sample guideline for expected credit card Track encoding. Each character is defined by the four bit codes listed in the following figure:

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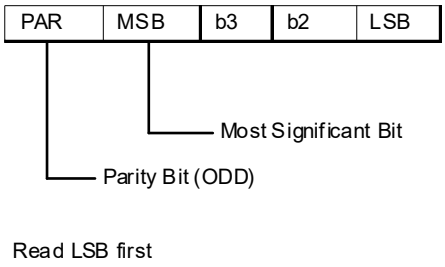
b4	b3	b2	b1	COL	
0	0	0	0	0	0
0	0	0	1	1	1
0	0	1	0	2	2
0	0	1	1	3	3
0	1	0	0	4	4
0	1	0	1	5	5
0	1	1	0	6	6
0	1	1	1	7	7
1	0	0	0	8	8
1	0	0	1	9	9
1	0	1	0	A	(a)
1	0	1	1	B	(B)
1	1	0	0	C	(a)
1	1	0	1	D	(D)
1	1	1	0	E	(a)
1	1	1	1	F	(F)

(a) These characters are for hardware use only

(B) Starting Sentinel

(D) Field Separator

(F) Ending Sentinel



Read LSB first

Table B-9 ISO 7811-2 Track 2 Character Encoding Definitions

B.9 AUTHORIZATION MESSAGE CHARACTER SET

Note: See *B.3 ANSI X3.4 1986 Character Set, p. 352* and *B.4 ISO 646-1983 Character Set, p. 353* for the Global Payments Exchange message formats.

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APPENDIX C: MOD-10 CHECK DIGIT ALGORITHM

MOD-10 checking ensures the integrity of credit card account numbers. All major credit cards use a MOD-10 check as the last digit to catch transposed digits and manually keyed errors before transmitting to the network. The MOD-10 check must be performed at the terminal before the transaction is transmitted to the Global Payments Exchange Host.

To perform Mod-10 checking, perform the following, assuming an account number of: 3 6 4 3 8 9 9 9 9 6 0 0 1 6:

Table C-1 Authorization Control/Character Sets

Requirements	
1.	Exclude the right-most digit from the calculation. This is the check digit examined for validity: 3 6 4 3 8 9 9 9 9 6 0 0 1 (6)
2.	Starting with the second to the last digit and moving from right to left, alternately multiply each successive digit by 2 and 1 respectively. See *Table C-2* below.
3.	Sum the integers comprising the product obtained from each of the calculations: 6+6+8+3+(1+6)+9+(1+8)+9+(1+8)+6+0+0+2 = 74
4.	Subtract the resulting sum from the next higher multiple of ten (10). The resulting value is the desired account number: 80-74 = 6

Table C-2 Authorization Control/Character Example

Account Number:	3	6	4	3	8	9	9	9	9	6	0	0	1
Multiplier:	x2	x1	x2	x1	x2	x1	x2	x1	x2	x1	x2	x1	x2
Products:	6	6	8	3	16	9	18	9	18	6	0	0	2

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APPENDIX D: LONGITUDINAL REDUNDANCY CHECK (LRC)

To ensure data integrity of information packets exchanged through the Global Payments Exchange Host, and to detect and recover from transmission errors which can result from line interference, the Longitudinal Redundancy Check (LRC) is performed. An LRC character is generated and appended to all data packets, as shown in *Figure D-1*. An LRC is the 8-bit EXCLUSIVE-OR (Binary ADD with no Carry) of all bytes starting with the byte AFTER the STX and including the final ETX or ETB of the message.

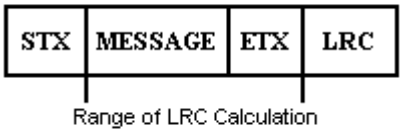


Table D-1 Range of LRC Calculation

The calculation is achieved by comparing the bit pattern of the first character after the STX against the bit pattern of its adjacent (2nd) character (ignoring the parity bit). Identical bit settings result in an “OFF” setting while the opposite bit settings result in an “ON” bit setting. The product results in a new bit pattern which is compared against the next adjacent character (3rd) to obtain a new product. This process continues until a final comparison is made with the ETX character. The final comparison results in the LRC character. Table below illustrates an example on the packet “AUTH”:

* Denotes result

Table D-2 Longitudinal Redundancy Check (LRC)

	<STX>	A	U	*	T	*	H	*	<ETX>	<LRC>
P										1 adjust parity
b7	-	1	1	0	1	1	1	0	0	0
b6	-	0	0	0	0	0	0	0	0	0
b5	-	0	1	1	1	0	0	0	0	0
b4	-	0	0	0	0	0	1	1	0	1
b3	-	0	1	1	1	0	0	0	0	0
b2	-	0	0	0	0	0	0	0	1	1
b1	-	1	1	0	0	0	0	0	1	1
<LRC> = <VT> or a HEX 0B										

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APPENDIX E: VISA PROTOCOL TIMER DEFINITIONS

When a Visa protocol instruction is received, the POS application takes the appropriate action and starts a wait timer as outlined in the following table.

Note: All timers must be configured as parameters.

Table E-1 Visa Protocol Timer Definitions

Number	Description	Value	Started by	Ended by	Action Taken
T0	Carrier Detect Timer	45 sec.	Dialing completed	Carrier detected	Disconnect and redial if carrier is not detected within 45 seconds of dialing.
T1	Host ENQ Timer	7 sec.	Carrier detected	ENQ	Send <DLE><EOT> and disconnect if Host ENQ is not detected within 7 seconds of having established carrier.
T2	Host Auth Response Timer	35 sec.	Transmittal of authorization request	Host STX response	Send <DLE><EOT> and disconnect if Host response is not received within 35 seconds of having submitted the authorization request.
T3	Host EOT Timer	2 sec.	POS application ACK	Host EOT	Send <DLE><EOT>, disconnect, and process transaction normally.
T4	Host Settle Response Timer	7 sec.	Transmittal of the Header, Parameter, or Detail Record	Host ACK or BEL	Send ENQ if Host ACK or BEL is not received in 7 seconds.
T5	ENQ Response Timer	4 sec.	Transmittal of POS application ENQ	Host ACK, BEL or STX response	Send <DLE><EOT> and disconnect if Host does not respond to the POS application's ENQ after 4 seconds.
T6	Trailer Response Timer	30 sec.	Transmittal of Trailer Record	Host STX response	Send <DLE><EOT> and disconnect if Host response is not received within 30 seconds of submitting the Trailer Record. If a DC2 character is sent by the Host, Timer T4 is reset.
T7	Intercharacter Timer	100 ms.	Transmitted character	Next transmitted character	The POS application character-to-character time-out must not exceed 100 ms. The POS application must transmit all characters without pauses or delays between characters.

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APPENDIX F: DIAL CONNECTIVITY

Global Payments Exchange dial connections support various speeds and standards. The following tables provide information on relevant modem standards and their line speed capabilities for asynchronous and synchronous analog communications:

Table F-1 Line Speeds and Standards for Asynchronous Analog

Speed	Standard
300 bps	Bell 103, V.21
1200 bps	Bell 212, V.22
2400 bps	V.22bis
Up to 56K	V.92

Table F-2 Line Speeds and Standards for Synchronous Analog

Speed	Standard
1200 bps	Bell 212, V.22
2400 bps	V.22bis
9600 bps	V.29 Hypercom FastPOS

Information transmitted over dial access must be represented as 1 start bit, 7 data bits, 1 even parity bit, and 1 stop bit, as shown below.

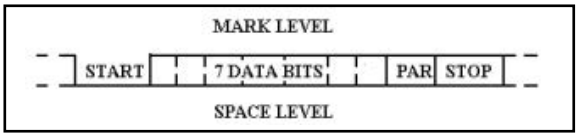


Table F-3 Dial Access Information Format

Voice over IP (VOIP) lines are not supported due to PCI compliance issues. The POS application may also have issues within this environment due to the latency associated with traversing the Internet.

No guarantee of baud rates should be implied. The rates are dependent on the merchant/client location and the condition of the phone line. For example, 56K is ideal, but most often the POS application downgrades to 9600, or even 2400 to complete the call.

F.1 MODEM CONFIGURATION

Modems must be configured with the following features disabled:

- Microcom Networking Protocol (MNP)
- Data Compression
- Error Correction

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- Flow Control

Also, ensure that the modem's Wait for Connect register is configured to allow for sufficient connect time. Reference the modem manufacturer's user guide for instructions on configuring these features.

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APPENDIX G: SERVICE LOCATION COUNTRY SUBDIVISION CODES

Table G-1 Service Location Country Subdivision Codes

Country Subdivision Name	Country Subdivision Code	Country Subdivision Category
District of Columbia	DC	district
Alaska	AK	state
Alabama	AL	state
Arkansas	AR	state
Arizona	AZ	state
Armed Forces Americas	AA	state
Armed Forces Africa/Canada/Europe/Middle East	AE	state
Armed Forces Pacific	AP	state
California	CA	state
Colorado	CO	state
Connecticut	CT	state
Delaware	DE	state
Florida	FL	state
Georgia	GA	state
Hawaii	HI	state
Iowa	IA	state
Idaho	ID	state
Illinois	IL	state
Indiana	IN	state
Kansas	KS	state
Kentucky	KY	state
Louisiana	LA	state
Massachusetts	MA	state
Maryland	MD	state
Maine	ME	state
Michigan	MI	state
Minnesota	MN	state
Missouri	MO	state
Mississippi	MS	state
Montana	MT	state

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Table G-1 (Continued)Service Location Country Subdivision Codes

North Carolina	NC	state
North Dakota	ND	state
Nebraska	NE	state
New Hampshire	NH	state
New Jersey	NJ	state
New Mexico	NM	state
Nevada	NV	state
New York	NY	state
Ohio	OH	state
Oklahoma	OK	state
Oregon	OR	state
Pennsylvania	PA	state
Rhode Island	RI	state
South Carolina	SC	state
South Dakota	SD	state
Tennessee	TN	state
Texas	TX	state
Utah	UT	state
Virginia	VA	state
Vermont	VT	state
Washington	WA	state
Wisconsin	WI	state
West Virginia	WV	state
Wyoming	WY	state

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