UNITED BANK

@ your service™

April 7, 2017

UNITED BANK
@ your service

LARRY SALYERS, CTP
Senior Vice President

Tara Lyle
Buyer Supervisor
West Virginia Purchasing Division
2019 Washington Street, East
Charleston, WV 25305

o/ 304.348.8396
t/ 800.419.0596
f/ 304.348.8327

500 Virginia Street, East
P.O. Box 393
Charleston, WV 25322-0393
larry.salyers@bankwithunited.com

Ms. Lyle,

United Bank is pleased to provide the attached response to the West Virginia State Auditor's Request for Proposals AUD1700000001 to provide Purchasing Card Services. As the largest West Virginia bank headquartered in the state, United Bank routinely provides best-in-class banking solutions to public sector institutions throughout the state. United Bank firmly believes that when our communities succeed, we succeed.

United Bank has always considered it a privilege to provide banking services for the State of West Virginia. Should we be fortunate to be selected, United Bank's Card Services Division in Vienna, West Virginia will work to ensure a successful transition of services from the current service provider.

Thank you for giving United Bank the opportunity to participate in this process. Please do not hesitate to contact me at 304.348.8396 with additional questions.

Respectfully,

04/07/17 13:00:06
WV Purchasing Division

Respectfully,
Larry Salyers, CTP
Senior Vice President

United Bankshares, Inc.
Strength in Numbers

In today's economy, the strength of your banking company shouldn't be in question. At United, we don't just claim to be financially strong - we have the numbers to prove it.

A High Performance Banking Company with a Low-Risk Profile

- 43 consecutive years of dividend increases to shareholders – only one other major banking company in the USA has achieved such a record.

- United is also a member of the Dow Jones U.S. Select Dividend Index, which tracks the top 100 highest dividend paying U.S. companies derived from the Dow Jones U.S. Index, the S&P High Yield Dividend Aristocrats Index, which tracks companies that have consistently increased dividends at least 20 years within the S&P Composite 1500, as well as the NASDAQ US Dividend Achievers 50, S&P Small Cap 600 and Russell 2000 Indexes.

- Based on market capitalization, United is ranked the 50th largest banking company in the USA.

- United continues to outperform its peers in asset quality metrics and profitability ratios.

- Over 175 years of banking tradition; serving our customers since 1839.

What others say about United...

"We remain confident that shares will outperform peers moving forward, as the bank continues to deliver a strong and stable stream of earnings to investors with a dividend yielding 3.7%."

- Raymond James & Associates

"UBSI is a best-in-class bank with a superior profitability profile, a proven management team with a deep bench, and a steadily increasing dividend that is one of the highest yielding in its peer group."

- Sandler O'Neill & Partners

Corporate Overview

- A $14.5 billion regional bank holding company

- 128 offices in Virginia, West Virginia, Maryland, Ohio, Pennsylvania, and Washington, DC

- Headquartered in Washington, DC and Charleston, WV

- United is the largest headquartered community bank in DC Metro region based on asset size

- Publicly traded on NASDAQ for over 30 years

- Experienced management team with a proven track record

- High level of insider ownership

- Employs over 1,700 knowledgeable financial professionals

REQUEST FOR PROPOSAL
(West Virginia State Auditor's Office CRFP AUD1700000001

By signing below, I certify that I have reviewed this Request for Proposal in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this proposal for review and consideration; that I am authorized by the vendor to execute this bid or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that, to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

United Denk, Inc.
(Company)

Larry Salyer
(Representative Name, Title)

JOY-348-8396
(Contact Phone/Fax Number)

April 7, 2017
(Date)

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFP AUD1700000001

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:
(Check the box next to each addendum received)

[✓] Addendum No. 1   [ ] Addendum No. 6

[ ] Addendum No. 2   [ ] Addendum No. 7

[ ] Addendum No. 3   [ ] Addendum No. 8

[ ] Addendum No. 4   [ ] Addendum No. 9

[ ] Addendum No. 5   [ ] Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

United Bank, Inc.
Company

[signature]
Authorized Signature

_4/7/17_
Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing

DESIGNATED CONTACT: Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

Larry Salyers
(Name, Title)

Larry Salyers, Senior VP
(Printed Name and Title)

500 Virginia Street, East, Charleston, WV 25322
(Address)

_304-348-8396 / 304-348-8327 Fx_
(Phone Number) / (Fax Number)

larry.salyers@bankwithunited.com
(email address)

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

United Bank, Inc
(Company)

(signature) _SVP_
(Authorized Signature) (Representative Name, Title)

Larry Salyers
(Printed Name and Title of Authorized Representative)

_4/7/2017_
(Date)

_304-348-8396 / 304-348-8327 Fx_
(Phone Number) (Fax Number)

Purchasing Divison
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
14 — Financial

Proc Folder: 299821				
Doc Description: PROVIDE PURCHASING CARD SERVICE				
Proc Type: Central Master Agreement				
Date Issued	Solicitation Closes	Solicitation No		Version
2017-03-10	2017-04-04 13:30:00	CRFP 1200 AUD1700000001		1

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON   WV   25305
US

VENDOR

Vendor Name, Address and Telephone Number:

FOR INFORMATION CONTACT THE BUYER
Tara Lyle
(304) 558-2544
tara.l.lyle@wv.gov

Signature X _____   FEIN # 55-0279860   DATE 4/7/17

All offers subject to all terms and conditions contained in this solicitation

Request for Proposal (CRFP)

The West Virginia Purchasing Division is soliciting proposals for the agency, the West Virginia State Auditor's Office, to provide purchasing card services, per the attached documentation.

Online bidding has been prohibited for this solicitation.

INVOICE TO	SHIP TO
STATE AUDITOR'S OFFICE 1900 KANAWHA BLVD E 1900 KANAWHA BLVD E CHARLESTON WV 25305-0230 US	STATE AUDITORS OFFICE 1900 KANAWHA BLVD E CHARLESTON WV 25305-0230 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	CREDIT CARD, CHARGE CARD SERVICES	0.00000	JOB		

Comm Code	Manufacturer	Specification	Model #
84141602			

Extended Description :

CREDIT CARD, CHARGE CARD SERVICES

Line	Event	Event Date
1	Technical questions due by 4:00 pm	2017-03-21

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

Purchasing Divison
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
14 — Financial

Proc Folder: 299821

Doc Description: Addendum No. 1 - PROVIDE PURCHASING CARD SERVICE

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No		Version
2017-03-27	2017-04-11 13:30:00	CRFP	1200 AUD1700000001	2

BID RECEIVING LOCATION

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON   WV   25305

US

VENDOR

Vendor Name, Address and Telephone Number:

FOR INFORMATION CONTACT THE BUYER
Tara Lyle
(304) 558-2544
tara.l.lyle@wv.gov

Signature X _____   FEIN # 55- 0249860   DATE 4/7/17

All offers subject to all terms and conditions contained in this solicitation

Page : 1   FORM ID : WV-PRC-CRFP-001

Addendum No. 1 - Responses to vendor questions attached. The bid opening has been moved from 04/04/2017 to 04/11/2017 at 1:30 pm. See attached documentation.

VENDORS SHOULD READ THE RESPONSES CAREFULLY.

INVOICE TO		SHIP TO	
STATE AUDITOR'S OFFICE 1900 KANAWHA BLVD E 1900 KANAWHA BLVD E CHARLESTON WV 25305-0230 US		STATE AUDITORS OFFICE 1900 KANAWHA BLVD E CHARLESTON WV 25305-0230 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	CREDIT CARD, CHARGE CARD SERVICES	0.00000	JOB		

Comm Code	Manufacturer	Specification	Model #
84141602			

Extended Description :

CREDIT CARD, CHARGE CARD SERVICES

Line	Event	Event Date
1	Technical questions due by 4:00 pm	2017-03-21

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

SOLICITATION NUMBER: CRFP – AUD1700000001
Addendum Number: 1

The purpose of this addendum is to modify the solicitation identified as CRFP AUD1700000001 ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

[X]   Modify bid opening date and time

[ ]   Modify specifications of product or service being sought

[X]   Attachment of vendor questions and responses

[ ]   Attachment of pre-bid sign-in sheet

[ ]   Correction of error

[X]   Other

Description of Modification to Solicitation:

1. Responses to vendor questions attached.

2. The bid opening has been extended from 04/04/2017 to 04/11/2017. The bid opening time remains at 1:30 pm.

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.

2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

State of West Virginia
VENDOR PREFERENCE CERTIFICATE

000089

Certification and application is hereby made for Preference in accordance with **West Virginia Code**, §5A-3-37. (Does not apply to construction contracts). **West Virginia Code**, §5A-3-37, provides an opportunity for qualifying vendors to request (at the time of bid) preference for their residency status. Such preference is an evaluation method only and will be applied only to the cost bid in accordance with the **West Virginia Code**. This certificate for application is to be used to request such preference. The Purchasing Division will make the determination of the Vendor Preference, if applicable.

1. **Application is made for 2.5% vendor preference for the reason checked:**
Bidder is an individual resident vendor and has resided continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or,**

[✓] Bidder is a partnership, association or corporation resident vendor and has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification;

[ ] Bidder is a resident vendor partnership, association, or corporation with at least eighty percent of ownership interest of bidder held by another entity that meets the applicable four year residency requirement; **or,**

[ ] Bidder is a nonresident vendor which has an affiliate or subsidiary which employs a minimum of one hundred state residents and which has maintained its headquarters or principal place of business within West Virginia continuously for the four (4) years immediately preceding the date of this certification; **or,**

2. **Application is made for 2.5% vendor preference for the reason checked:**
[✓] Bidder is a resident vendor who certifies that, during the life of the contract, on average at least 75% of the employees working on the project being bid are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; **or,**

3. **Application is made for 2.5% vendor preference for the reason checked:**
[ ] Bidder is a nonresident vendor that employs a minimum of one hundred state residents, or a nonresident vendor which has an affiliate or subsidiary which maintains its headquarters or principal place of business within West Virginia and employs a minimum of one hundred state residents, and for purposes of producing or distributing the commodities or completing the project which is the subject of the bidder's bid and continuously over the entire term of the project, on average at least seventy-five percent of the bidder's employees or the bidder's affiliate's or subsidiary's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years and the vendor's bid; **or,**

4. **Application is made for 5% vendor preference for the reason checked:**
[✓] Bidder meets either the requirement of both subdivisions (1) and (2) or subdivision (1) and (3) as stated above; **or,**

5. **Application is made for 3.5% vendor preference who is a veteran for the reason checked:**
[ ] Bidder is an individual resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard and has resided in West Virginia continuously for the four years immediately preceding the date on which the bid is submitted; **or,**

6. **Application is made for 3.5% vendor preference who is a veteran for the reason checked:**
[ ] Bidder is a resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard, if, for purposes of producing or distributing the commodities or completing the project which is the subject of the vendor's bid and continuously over the entire term of the project, on average at least seventy-five percent of the vendor's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years.

7. **Application is made for preference as a non-resident small, women- and minority-owned business, in accordance with West Virginia Code §5A-3-59 and West Virginia Code of State Rules.**
[ ] Bidder has been or expects to be approved prior to contract award by the Purchasing Division as a certified small, women- and minority-owned business.

Bidder understands if the Secretary of Revenue determines that a Bidder receiving preference has failed to continue to meet the requirements for such preference, the Secretary may order the Director of Purchasing to: (a) rescind the contract or purchase order; or (b) assess a penalty against such Bidder in an amount not to exceed 5% of the bid amount and that such penalty will be paid to the contracting agency or deducted from any unpaid balance on the contract or purchase order.

By submission of this certificate, Bidder agrees to disclose any reasonably requested information to the Purchasing Division and authorizes the Department of Revenue to disclose to the Director of Purchasing appropriate information verifying that Bidder has paid the required business taxes, provided that such information does not contain the amounts of taxes paid nor any other information deemed by the Tax Commissioner to be confidential.

Bidder hereby certifies that this certificate is true and accurate in all respects; and that if a contract is issued to Bidder and if anything contained within this certificate changes during the term of the contract, Bidder will notify the Purchasing Division in writing immediately.

Bidder: _United Bank, Inc._   Signed: _____

Date: _4/7/17_   Title: _Senior VP_

Check any combination of preference consideration(s) indicated above, which you are entitled to receive.

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

MANDATE: Under W. Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. Code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

DEFINITIONS:

"**Debt**" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"**Employer default**" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"**Related party**" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceed five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (*W. Va. Code* §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:

Vendor's Name: _United Bank, Inc._

Authorized Signature: _____ Date: _4/7/17_

State of _West Virginia_

County of _Kanawha_ , to-wit:

Taken, subscribed, and sworn to before me this _7th_ day of _April_ , 20_17_.

My Commission expires _September 24_ , 20_19_.

AFFIX SEAL HERE   **NOTARY PUBLIC** _____

Purchasing Affidavit (Revised 08/01/2015)

NOTARY PUBLIC OFFICIAL SEAL
MELANIE HUMPHREYS
State of West Virginia
My Commission Expires
September 24, 2019
500 Virginia St East Charleston, WV 25301

TABLE OF CONTENTS

ATTACHMENTS:

Attachment A   Vendor Response Sheet

Attachment B   Section Five – Mandatory Requirements

Attachment C   Revenue Sharing

Attachment D   Additional Vendor Information (provided in RFP)

Attachment E   Statement Billing File Layout

Attachment F   Custom Card Specifications

Attachment G   Visa Liability Waiver

Attachment H   VCF 4.0 File Layout (FDR CCF)

Attachment I   Implementation Plan

Attachment J   Recommended Internal Controls

Attachment K   United Bank Account Procedures

Attachment L   Disaster Recovery Plan

4.1 Goal/Objective 1 Transaction volumes

The vendor should describe available options for handling large volumes of transactions for entities throughout the entire state.

United Bank is well positioned to support large volumes of transactions for entities throughout the state of West Virginia. United has owned and operated its own credit card portfolio since 1969. United Bank added commercial cards to its portfolio in the late 90s and expanded to purchasing cards in 2003, fleet in 2005 and ePayables in 2012. United has successful private and public sector programs that have thousands of transactions annually. As demonstrated with the State Travel Program, United Bank has the ability to handle large volumes of transactions for multiple agencies throughout the state. In addition, the Auditor's Local Government Program, designed to model the State's program, generates a high volume of the transactions with some complex and unique characteristics. Along with the many private sector customers for which we issue commercial cards, United Bank is well positioned and well qualified to provide purchasing card services to the West Virginia State Auditor's Office. United processes with First Data (FD) of Omaha NE. FD is a leader in the processing industry and has significantly enhanced commercial card processing functionality over the past 20 years.

4.2 Goal/Objective 2 Worldwide Transactions

The vendor should describe available options to accommodate the use of the card worldwide.

Visa International's 58% market share of global electronic payments continues to dominate the payment environment. Additionally, Visa reports higher usage and spend per card with lower instance of fraud. Visa is currently accepted in 9.8 million locations in the U.S. and Worldwide at 43.3 million locations. United Bank does support both domestic and international spend. United may have blocks on some high fraud countries or states. Therefore, we ask that prior to traveling or spending outside the normal spending area, the cardholder or administrator contact the bank to ensure successful transactions. This can be done via email to United Bank or calling our 800 number. While some restrictions can be lifted through the real-time platform, fraud monitoring is only accessible by bank personnel.

4.3 Goal/Objective 3 Billing Accounts

The State needs to provide card services to multiple participating agencies (approximately 200 billing accounts) in the purchasing card program. The vendor should describe options and requirements for billing account creation and maintenance, including but not limited to:

- a) **Electronic Processing capabilities**
- b) **Mobile processing capabilities**
- c) **Secure file upload capabilities**
- d) **Workflow approval and number of levels**
- e) **Credit usage alerts**

f) Assign software roles/permissions to program administrators/coordinators at various hierarchy levels
g) Audit trail capabilities

United Bank has extensive experience in issuing multiple billing accounts across not only private sector companies, but also through the State of WV Travel Card Program and the WV State Auditor's Local Government Purchasing Card Program. There are multiple ways in which billing and sub accounts can be opened and managed.

United Bank utilizes Visa Commercial Services Software which includes Visa Card Management, Visa Spend Management, Visa Compliance Auditor, Enhanced Supplier Reporting and Visa Payables Platform. Visa Spend Management is a Software-as-a-Service (SaaS) Application, requiring that no additional hardware or software be physically installed with United Bank or the State of West Virginia. Visa Card Management is a real-time platform that will allow the State of WV to open new accounts, make credit line changes, change authorization strategies, block accounts and audit activities performed within Card Management. Any requests made in Card Management can go directly to processing, or be placed into queue for another administrator can approve before processing. Visa Card Management can be accessed from any internet connection 24/7/365. Bulk files can also be uploaded to Card Management to process multiple accounts simultaneously. Within Card Management roles and responsibilities are assigned based upon need and anticipated use requirements. Visa Card Management is intended only for administrators or assigned managers delegated the authority to create new accounts and make changes to accounts.

Within the Visa Spend Management Module, the State can utilize multiple workflow approvals with no limit to the number of rules or levels of approvals.

While the Visa Platform does not yet have a mobile application, the sites can be accessed from smart phones and tablets with ease. There are also usage alerts within the module that will send an email when certain actions occur. i.e., statement available, items requiring attention from cardholder or approver, transaction triggers, password triggers and more.

The Visa Module also allows for secure file upload capabilities, the ability to assign roles/permissions and audit capabilities. Visa Compliance Auditor (VICA) is a web-based card program monitoring solution. VICA enables card program managers or audit staff to systematically interrogate program data ensuring program spend compliance. It also allows the State to have the purchasing card program be "Audit Ready" at the touch of a button. VICA is "an after the fact" analytical tool that analyzes settled transactions, it does not prevent transactions.

The State may instead choose to utilize First Data's(FD) 360 Control Modules. FD has significantly enhanced the 360 Control Platform over the past five years. 360 Control's Purchasing Card Manager (PCM) is a web-based solution that provides the client on-line access to their procurement transactions. PCM provides the tools to analyze spend, reclaim tax, and automate the tax coding and cost coding of purchasing card transactions. PCM is a hosted service, so there is no installation cost, and no need to buy or install computer hardware reducing the implementation time for the customer. With PCM one can exploit the real

potential of purchasing cards - driving down administration costs and the price paid for goods and services. We feel the quality of data provided through our commercial card software is superb.

Program highlights include:

- On-line real-time reporting and analysis
- Daily access to transactions on-line
- Automatic cost coding and tax coding of transactions
- Early fraud detection
- Merchant based reporting
- Cardholder activity reporting

360 Control also offers a Mobile Module. The 360Control Mobile Module is a solution for the 360Control application, made available via a Wireless Application Protocol (WAP) to enable 360Control enrolled Cardholders and program managers to perform program management administration functions using mobile devices. The functionality includes the following:

- Real time updates on Accounts, such as payments, limit and strategy changes
- Ability for users to view recent transaction history and Account summary information
- Ability for program administrators to search for the card they need to work with before performing any actions

United Bank will also utilize FD's E Customer Service (ECS) which provides mobile capabilities and can be structured for program coordinators to manage employees, make changes to accounts. Administrators will have access to:

- Program Administrator Access/Login
- Account Access
- View Related Accounts
- Request Credit Balance Refund
- Alter Credit Lines
- Add New Accounts
- Assign or Change Authorization Strategies
- Change Account Status
- View/Update Company Information
- Activity History

If the State chooses, applications for new accounts and changes can also be submitted by email, utilizing hard copy forms.

4.4   **Goal/Objective 4 Cardholder Account Maintenance**

The vendor should describe options and requirements for maintaining cardholder accounts, including but not limited to:

a) **Electronic processing capabilities**

b) Mobile processing capabilities
c) Secure file upload capabilities
d) Workflow approval and number of levels
e) Card demographic modifications
f) Real time capabilities
g) Assign software roles/permissions to perform maintenance by program administrators/coordinators at various hierarchy levels
h) Audit trail capabilities

As discussed in 4.3, United Bank utilizes Visa Card Management to manage accounts in a real-time environment. View authorization activity in real time and make changes to an account in real -time. Whether credit line, authorization strategies or suspending an account, this can all be accomplished within the Card Management module. Address and telephone numbers can also be changed within the module; however, these types of changes may need to be followed up with a signature.

If the State prefers, United will offer FD's 360 Control Platform rather than Visa Card Management. Administrators will manage account maintenance through the PCM in much the same way as the Visa Card Management. Maintenance can also be performed using ECS as well. United Bank is pleased to present 3 flexible options for managing accounts in real-time.

4.5   Goal/Objective 5 Account Statement Delivery

The vendor should describe available options for statement delivery to include but not limited to:

a) Online
b) Email
c) Secure file delivery
d) Mobile
e) Paper
f) Ability to have multiple delivery methods

United Bank can provide monthly statements in multiple ways. Statements are available online by accessing Visa Spend Management and clicking on the expenses tab. Users can be enabled to receive automated email notifying the user when the statement is available. Cardholders can also access monthly statements by logging in to ECS and downloading the statement. ECS also provides mobile capabilities for the user. Paper statements are also available. United will provide any or all of the statement options to each cardholder. As an administrator, a Master Billing Summary is available in Visa Spend Management. The Master Billing Summary will provide a breakdown of every cardholder and all of that cardholder's transactions that appear on a monthly statement. This activity can be downloaded in Excel or PDF. Electronic statements are also available if the State elects to use 360 Control.

The following electronic delivery methods are also available:

Option 1: First Data Resources (FDR) Digital-Rom area receives an AFP file and converts the file to PDF. The file is then full text indexed encrypted with 128 blowfish encryptions. This file is then viewable with Mercury Viewing Software, provided to you at no cost.

Option 2: FDR's Digital-Rom area receives an AFP file and converts the file to PDF. The file is then sent through a splitter program. This creates a PDF for each statement and names the file account number cycle date. This file can be placed on CD, DVD or transmitted to the State of West Virginia through a pass-through file through the mainframe. This option works best if uploading to a website to integrate to a bill payment platform. Both options 1 and 2 are delivered through a secure service (secure FTPS) called Message Way.

Option 3: Statements will be delivered through FDR's Statement Billing File. See Attachment E for layout and technical information for this option.

United Bank will bill participating agencies at least on a monthly basis. Flexible billing options are available at the West Virginia State Auditor's request. United offers a working day billing option which generates statements of a working day cycle. In addition, we offer a fixed day which would be generated on the last day of each month or a semi-monthly billing option which cycles twice a month. These options are discussed in more detail in 4.6 below.

4.6 Goal/Objective 6 Agency Billings/Payment Cycles

The vendor should describe their billing and payment cycle options to include, but not be limited to:

    a) **Monthly**
    b) **Bi-Monthly**
    c) **Weekly**
    d) **Daily**

United utilizes multiple billing cycle periods which would be available to the State of WV.

- Working Day Billing Cycles – Working day cycles available are 1 -19. Based on the cycle date chosen by the State, the account statements would be generated on the working day coinciding with that number. i.e., Cycle 19 is generated on the 19th working day of the month which is generally somewhere around the 27th of each month. This date can vary slightly each month based on holidays and weekends.
- Fixed Cycle – Fixed day cycles are always generated on the last day of the month.
- Semi-Monthly billing is generated twice a month. Cycle dates are 1 – 14. Based on the date chosen, the second statement for the month would be 14 days after the first statement date.

4.7 Goal/Objective 7 Rebate Calculations

The vendor should provide a quarterly rebate plan to the State of West Virginia based on the aggregate volume of purchases from all agencies during a standard payment cycle and, if applicable, based upon increasing dollar and rebate tiers. Additionally, if varying rebates are

offered based on categories of spend, timing, frequency of payments, and/or partial payments, those differences should be thoroughly explained. The vendor should describe it methodology for computing its rebate by utilizing the attached spend scenario (Attachment C).

See Attachment C

4.8   Goal/Objective 8 Program Optimization

The vendor should describe any other options available to optimize card utilization, including but not limited to:

- a) Virtual card
- b) New vendor recruitment
- c) State vendor card acceptance analysis
- d) Expansion of payment capabilities through additional card platform tools
- e) Benchmarking and performance goals
- f) Preloaded cards or similar capability
- g) Fleet programs including all tracking capabilities

In addition to distributed plastics United Bank will provide the State virtual or ghost purchasing card accounts to facilitate the processing of invoice payments. Vendor or ghost accounts function like distributed plastics with reusable account numbers and assigned spend limits that refresh monthly. Ghost accounts also be vendor specific and further restricted to the vendor's respective merchant category code (MCC). United Bank, working with the Visa International Enrollment Teams will identify all State of West Virginia vendors currently accepting the Visa Purchasing card as well as those participating in an electronic accounts payable program. This target group will receive a series of letters and telephone calls inviting their participation in the State of West Virginia electronic accounts payable initiative. Residual campaigns will continue after completion of the 10 – 12 campaign. Anticipated enrollment would be 70% of vendors currently participating in electronic payables and 50% of Visa accepting vendors. Authorized staff will receive training interfacing with the Visa Payables Automation (VPA) Interface, Including, file uploads, vendor enrollment and a variety of reports. Additionally, a direct send or system-to-system connectivity can be established facilitating the direct payment of enrolled vendors as directed from the State of West Virginia accounts payable application. United Bank's goal would be to ensure systems and processes are in place to ensure the State of West Virginia continues to realize both operational efficiencies and increased revenue through program growth equal to or greater than the industry average.

Visa Fleet is a value-added product complement for a Visa Purchasing Card Program. A fleet program delivers the payment convenience, authorization controls and management information that fleet operators need. Capture card prompts such as odometer, driver or vehicle ID or a combination of different card prompts to help track driver or vehicle spend. Cards can be set to fuel only, fuel and maintenance or purchasing and fleet. Visa Spend Management and 360 Control both offer standard and ad hoc reports that will provide all fleet data passed by the merchant.

4.9   Goal/Objective 9 Card Issuance

The State desires an automated process for card issuance that includes multiple approval levels and can be integrated with our ERP platform. The vendor should describe option and requirements for card issuance, including but not limited to:

a) Electronic processing capabilities
b) Mobile processing capabilities
c) Secure file upload capabilities
d) Workflow approval and number of levels
e) Real time capabilities
f) Assign software roles/permissions to perform card issuance by program administrators/coordinators at various hierarchy levels.
g) Audit trail capabilities

United will provide to the State Visa's real-time Card Management application which will allow the State to enter new accounts or replacement cards. As previously discussed, the Visa Modules offers the ability to manage, upload, download, assign roles/permissions and audit capabilities.

While the State would have the ability to request card issuance through Visa Card Management, ECS and FD's 360 Control, only the 360 platform offers approval before processing. There is one layer of approval in 360 Control. Otherwise all requests go straight to processing.

4.10   Goal/Objective 10 Physical Card Issuance and Time Factors

The vendor should provide a description or narrative of One Card issuance and specify the time frame and delivery method options to:

a) Produce a card when an application is initially submitted
b) Reissue lost or stolen cards
c) Reissue damaged cards
d) Reissue due to fraudulent activity or compromised accounts

Applications for new card accounts can be submitted in multiple ways. New card requests can be submitted through Visa Card Management by creating one account at a time or bulk uploading new accounts, 360 Control or ECS. New card accounts can also be requested by emailing a new account request form to United Bank. Damaged cards can be replaced by making a request for a new plastic via Card Management, ECS or 360 Control. Card replacement due to lost/stolen or account compromise may be blocked using one of the three options above, however, the State would also need to contact United to ensure the account is properly statused and flagged to receive an affidavit of fraud for proper handling.

All cards are mailed within 2 – 3 days of the request and should be received within 7 – 10 days of the request. Cards can also be expedited if necessary.

4.11 Goal/Objective 11 Card Format/Design

The vendor should describe specifications for any card customizations that may be necessary to fulfill the program requirements to include but not limited to:

a) Technical design specifications
b) Ability to provide multiple designs based on card type, i.e., One Card, Travel, Emergency, Fleet, etc.
c) Ability to provide multiple designs based on billing account

United Bank will offer the State custom card designs as needed. See Attachment F for card specifications.

4.12 Goal/Objective 12 Card Controls and Restrictions

The vendor should describe card controls and restrictions available through their card products, including but not limited to:

a) The ability to modify card controls and restrictions within the vendor's software based upon a user's hierarchy level
b) The ability to modify card controls and restrictions at the billing account level
c) The ability to modify card controls and restrictions at the individual card account level
d) Other controls and restrictions available that are not included in Mandatory Requirement 5.3

The State will have the ability to modify card controls and restrictions within the Visa System, 360 Control or ECS based on the user's hierarchy level. Changes can be made to billing or individual/sub accounts and in addition to the mandatory requirements of 5.3, United can also restrict based on the hour of day or days of the week.

4.13 Goal/Objective 13 Lost/Stolen Cards, Unauthorized/Fraudulent Transactions, Time Requirements and Procedures

Please describe any deadlines or time frame requirements for reimbursement or insurance purposes, including your process for handling:

a) Lost or Stolen Cards
b) Unauthorized transactions
c) Fraudulent transactions
d) Employee fraud
e) Charges that may occur after an account is closed
f) Automated account closure process

8

Lost or stolen cards - Cardholders, Agency Coordinators and/or the State Purchasing Card Director can report lost/stolen cards 24/7/365 at our toll-free telephone number. This call will need to be followed up with written notice explaining the details of the loss/theft either by mail, fax or email. Upon notice by telephone that the card has been lost or stolen, the account will be immediately blocked to prevent unauthorized transactions. The State Purchasing Card Director or authorized designee may also immediately block accounts if lost/stolen via Visa Card Management, 360 Control or ECS in "real-time" that is provided to the State at no cost. The State Purchasing Card Director can also view activity in "real-time" to check for authorizations or activity that may have occurred as a result of the lost/stolen card/account.

Visa's Liability Waiver Program gives you safeguards and protection against employee misuse and abuse.

Waivable charges are charges incurred by an eligible cardholder or other authorized person that:

* Do not benefit the State directly or indirectly
* Benefit the State directly or indirectly when the eligible cardholder was reimbursed by the State for those charges and failed to pay the financial institution; and
* Are the responsibility of the State and or eligible cardholder for payment to the financial institution.

Charges may be:

* Billed up to 75 days before the Notification of Termination Date; or
* Incurred but unbilled as of the Notification or Termination Date; or
* Incurred up to 14 days after the Notification of Termination Date.

Please see Attachment G for a complete description of the Visa Liability Waiver Program.

When an account is blocked, no further transactions will be authorized. However, if a transaction posts after the account is blocked, the State will not be liable unless the transaction was previously authorized and is a legitimate transaction.

4.14   Goal/Objective 14 Changes in Program Coordinators/Administrators

The State desires an automated process for maintaining program coordinator/administrator. The vendor should describe the available methods of change for program coordinators/administrators, including but not limited to:

   a) **Electronic processing capabilities**
   b) **Mobile processing capabilities**
   c) **Secure file upload capabilities**
   d) **Workflow approval and number of levels**
   e) **Real time capabilities**
   f) **Assign software roles/permissions for program administrators/coordinators at various hierarchy levels**

g) **Audit trail capabilities for tracking new additions and maintenance**

h) **Other capabilities not listed above**

Through the Visa Platform, 360 Control or ECS, United would assign program coordinators and administrators as required by the State. These program coordinators and administrators would be given the authority to manage their respective program and direct reports. United would also assign an administrator(s) at the highest level of the State Purchasing Card Program. These "Super Admins" would have the ability to view the program as a whole. These Super Admins would have the ability to manage program coordinators and administrators, as well as modify their permissions and viewpoints as needed. The complete structure is controlled by the hierarchy set by the State. Each of the program coordinators or administrators, as authorized by the State would have electronic, mobile, secure file upload, and real-time capabilities through one of the three platforms offered. If authorized by the State, the Program Coordinator or Administrator would have access to manage workflow approvals and hierarchy levels. There are multiple levels of approval through both Visa Spend Management and 360 Control. Auditing capabilities are also available through the three services offered.

4.15 Goal/Objective 15 Disputed Items and Credits

The vendor should describe the options available for handling disputed items and credits, including the following:

a) **Processes for disputing charges appearing on the statement**

b) **Procedure for crediting an agency's account, pending resolution of the questioned/disputed item**

c) **Process for credit of items resolved in the agency's favor**

d) **Description of any timeframes or requirements involved with this process**

e) **Process for returning credit balances on master billing account**

United Bank understands that from time to time there will be transactions that are disputed and our goal is to make the dispute process as easy as possible. United Bank agrees to service all disputes per Visa Rules & Regulations.

a. The dispute process is as follows:

- Pursuant to Visa Regulations, the purchasing cardholder or other authorized person would first contact the merchant to attempt to resolve the dispute.
- If the cardholder is unable to resolve the dispute with the merchant, the cardholder would contact the State's Purchasing Card Director to complete a dispute form.
- The Purchasing Card Director would forward the dispute form to United Bank via fax, mail or email.
- United Bank will place the transaction in dispute and the State will not be required to pay the transaction during this investigation process. A provisional credit will be placed on the account while we investigate.

- United Bank will review the dispute and determine if a copy of the disputed item needs to be requested from the merchant. If so, United Bank will order a copy of the transaction through the Visa system.
- Upon receipt of the requested copy, United Bank will provide a copy to the cardholder or agency to determine if the transaction is a valid authorized transaction.

The disputed item will be placed in dispute and payment will not be required on the disputed amount until resolved. A provisional credit will be placed on the account for the disputed item. If the dispute is resolved in favor of the merchant, the dispute flag will be removed and payment required.

If it is determined that the item should not be charged to the State, the credit will remain on the account and United will issue a chargeback to the merchant. The dispute will be considered resolved unless the vendor provides additional information that would reflect that the charge was valid. Situations such as this would be discussed with the Purchasing Card Director before placing the charge back on the account.

If the dispute is not resolved to the satisfaction of the State of West Virginia, United Bank may send the documentation to a third-party arbitrator for review and final ruling.

4.16   Goal/Objective 16 Secure Data Transmission

The State desires secure data transmission. The vendor should describe the methods of securely transmitting the data file to the State, including but not limited to the following:

a) The vendor should fully describe any limitations or restrictions to distributing these data fields to the State.

b) The State of West Virginia desires to continue to receive data transmissions with the content of Total Systems Data Exchange File Level 8 or equal. We are currently at release 2016.2. The vendor should describe its approach to handle data transmissions in relation to total data exchange file Level 8 or equal.

c) Please describe the different versions of data transmission files available and provide the data file layouts, including an overview of the differences and a discussion as to how often new versions and/or updated versions are made available. Including but not limited to cardholder demographics, transactions by various types such as traditional cards, virtual cards, program coordinators, fleet, travel folio, etc.

d) Provide a description of technical support capabilities including access, phone number, e-mail, etc. and include a description of a file delivery help desk and an escalation process.

e) The State desires to receive merchant payee data, to integrate with the State's vendor tables within our ERP system. Vendor should address any available options as well as the proposed frequency of reporting and updates.

f) It is desirable to receive electronic billing statement files on whatever cycle(s) the purchasing card program utilizes. This data should be included as part of the regular data transmission. Please describe all available options to the State.

g)   The State desires to receive a payment reconciliation file, which reflects payments applied to the master account(s) for a billing cycle.

h)   Vendor should describe mobile technology capabilities including integration into the State's ERP.

a)   United Bank knows of no issue that would prevent either or both direct SFTP or direct send, system-to-system secure file transfer.

b)   All suggested methods of data transmission will contain all available data fields from the card processor. United is unable to determine exactly what data is being provided today by Total Systems Data Exchange File Level 8. Therefore, please refer to Attachment H for file layouts of data provided for each method.

c)   United will offer multiple methods of securely transmitting file data to the State. United proposes one of the following methods of data transmission to the State of West Virginia. While updates occur periodically, the vendors were unable to provide specific intervals for upgrading their products. As United receives notice of upgrades and/or enhancements, we will immediately communicate to the State of West Virginia.

Option 1 – FDR CCF (preferred method)

FDR will provide a Commercial Card File (CCF) to United Bank via a product call Message Way. The CCF is a data file to be used for monitoring commercial expenditures. The file contains issuer controls such as spending limits and authorization overload override decision parameters. Also, contained within the file are company and account information initially and whenever changes post to the record (s) involved. You will also be provided with transactions as well as MasterCard and Visa addendum when they post. Lastly you will be provided with statement information for accounts completing their billing cycle. The CCF is available each processing day for the previous day activities. This file will arrive at United during overnight processing and United will automatically retrieve the file using Move it. The Move it software will then securely distribute, without delay the CCF file to the locations requested by the State of West Virginia. See Attachment H for FDR CCF Layout.

Option 2 — Visa 4.0

FDR delivers a secure file directly to Visa using Visa Common Format (VCF) 4.0 to produce the VCF file. The file is sent directly to Visa using the Connect: Direct™ product or the SIFT delivery service. The 4.0 expands Visa's Enhanced Data capabilities and supports preparation of data files by issuers and processors of Visa commercial card transactions. It is intended for use by individuals who are responsible for sending Visa commercial information – Level 1, 2 and 3 transaction data. Visa will then provide the file to the State of West Virginia in a format designated by the State. See Attachment H for Visa's 4.0 layout.

Option 3 – 360 Control Export Feature

360 Control service is automatically pre-populated with transaction data hence reduces the need to pass data files to the Auditor's office. It is envisioned that 360 Control will be able to provide the information required by the various card users and program managers. Export files can be created into multiple formats and imported into the State's software. The 360 Control technology has been successfully integrated with the following programs:

Oracle	Masterpiece
CSSI	Mentor
Appalachian Software	Millennium
WVEIS	Polar
Tyler Technology - Encode	QSP
Great Plains	Sage
Intact	SAP
CFACS	SUN
COBRA	Walker
CONAX	CODA
Integra	Lawson
IWGL	JD Edwards

d) United Bank will be the first point of contact on all technical issues. There will be specific personnel assigned to the State as support. Any issues will be reported to members of United's team and any issues we are unable to resolve, will be escalated to either FD or Visa, depending on the delivery method chosen by the State.

Support Staff

Mary DePergola
Sr. Commercial Card Representative
304.295.3426
800.242.7600
Mary.depergola@bankwithunited.com

Kerri Lincicome
Sr. Commercial Card Representative
304.295.3462
800.242.7600
Kerri.lincicome@bankwithunited.com

Suzanne Johnson
Operations Supervisor
304.295.3429
800.242.7600
Suzanne.johnson@bankwithunited.com

Karen Inghram
Vice President
304.295.3465
800.242.7600
Karen.inghram@bankwithunited.com

e) All merchant payee data passed by the merchant is included in file delivery and downloads. Visa does additional data mining and can sometimes further enhance the data provided by the merchant. Visa and 360 offers enhanced data reporting that will allow download and importing into the State's ERP system.

f) United Bank can provide account statements to the State of West Virginia in a variety of delivery methods. Traditional paper statements are available, as well as access to online e-statements through Visa, 360 Control and ECS. Statements can be viewed, printed or downloaded into multiple formats using the three referenced options. Visa and 360 houses a minimum of two years of statements online. The following electronic delivery methods are also available:

Option 1: First Data Resources (FDR) Digital-Rom area receives an AFP file and converts the file to PDF. The file is then full text indexed encrypted with 128 blowfish encryption. This file is then viewable with Mercury Viewing Software, provided to you at no cost.

14

Option 2:   FDR's Digital-Rom area receives an AFP file and converts the file to PDF. The file is then sent through a splitter program. This creates a PDF for each statement and names the file account number cycle date. This file can be placed on CD, DVD or transmitted to the State of West Virginia through a pass-through file through the mainframe. This option works best if uploading to a website to integrate to a bill payment platform. Both options 1 and 2 are delivered through a secure service (secure FTPS) called Message Way.

Option 3:   Statements will be delivered through FDR's Statement Billing File. See Attachment E for layout and technical information for this option.

g)   Payment reconciliation files for payments made to billing accounts can be provided through the Visa Platform or 360 Control.

h)   Mobile technology is available via ECS or 360 Control. ECS allows for downloads to Quicken, QuickBooks, Microsoft Money and Comma Delimited Format (.csv)

4.17   Goal/Objective 17 Software Solutions

The vendor should describe its available software solutions including but not limited to the following:

a) The software solution's capabilities and operational requirements
b) Transaction reconciliation
   1) Workflow approval and number of levels
   2) Default funding allocation capabilities
   3) Field lengths
   4) Integration with ERP
   5) Ability to attach documentation
   6) Ability to lock down interfaced or mapped transactions
   7) Ability to upload chart of accounts
   8) Process for modifying chart of accounts
   9) Ability to validate funding allocation
c) Reporting
   1) Standard reports
   2) Ad hoc or customized reports
   3) Report scheduling
   4) Delivery options, i.e., online, email, mobile
   5) Exporting options and formats
   6) Dashboards
   7) Number of data fields available
   8) System data retainage
   9) Ability to access/run reports across hierarchy levels based on user's security role(s)
d) Single sign-on to available software solutions
e) Program audit tool
   1) Card account information
   2) Transaction information

Visa IntelliLink Spend Management is configured as a multi-tiered application. Each tier of the application is fully protected through secure firewalls and network zones (DMZ, Business, and Restricted Database). All sensitive data is maintained within the restricted database tier. All PAI data including account numbers are kept encrypted within the database tier for online applications.

Firewalls are in place to protect customer data environments from untrusted networks (external). These firewalls implement careful inspection, also known as dynamic packet filtering to ensure only established connections are allowed into the network. Firewalls are in place to examine all network traffic and block those transmissions that do not meet the specified security criteria. Established an Internet DMZ where the Web Application servers reside and which is further segmented from the Application management and Database network tiers. All user access is tracked and audited within the application.

Each tier of the application is fully protected through secure firewalls and network zones (DMZ, Business, and Restricted Database). Penetration tests are conducted for every major change. Internal and external vulnerability scanning's are done quarterly and the scope of the tests is to ensure the web application is protected against the most common types of malicious input. Data centers are secured and PCI/DSS and SSAE 16 compliant which has secure access controls. Visa IntelliLink Spend Management is hosted in an environment certified as PCI compliant. The hosting data centers were certified as SAS70 compliant.

There are multiple methods within VISM to create the file needed by State and it is unlikely one would not meet the need. However, if one of the "off-the-shelf" options didn't work, a custom file can be created at no expense to State. Whatever method is used, a data extract file format would be created that meets the exact specifications of State. United Bank will work directly with the State to determine file requirements and manage the creation of the file. If a "custom file" is necessary, United Bank serves as the point of contact in collecting file and configuration data and submitting to Visa and working with them to ensure successful build and testing of the file. Regardless of the system used at each of the participating organizations, a finance extract template can be created.

Once the configuration of the data extract file is complete, the file would be attached to State or participant profile. The finance extract template can be ran at any time throughout the month and can be generated and imported daily, weekly or monthly. There are three options within the reconcilement process. The State will have the options of pulling an Extract which pulls in only coded & approved transactions. This option locks transactions so that they cannot be pulled in more than once. A Flush Extract will pull in transactions regardless of coding and this option also locks transactions. Finally, an Advanced option is available and this option not only gives you the option of pulling an Extract of coded transactions, but also gives you the option of all items regardless of coding. The Advanced option does not lock the transactions. The Advanced option would be used to "test" your data to ensure it is successfully imported into your A/P system. Advanced will allow you the opportunity to go back and make corrections to transaction coding if there is an error. Once corrections have been made and the file is successfully imported, transactions can be locked by simply going back and running the Extract or Flush Extract to lock the items.

There are no limits to the number of workflow approval levels. Approval rules/roles can be customized to meet the needs of the State. In addition, default coding can be administered by account hierarchy, company unit, merchant group, merchant category code, employee, employee account, transaction type or supplier. Field lengths allow up to 25 characters per field. United will work with the State to create a file that will successfully integrate with the State's ERP. Receipt images can be scanned and uploaded to the image library within the Visa platform, or use smart phone to take a picture of the receipt and email to the user's personal image library. Images can be extracted and uploaded to the State's files to ensure longer retention periods. Once transactions are exported to the State ERP, the Administrator can lock down the transactions to avoid duplicating the process.

The State's chart of accounts can be uploaded to the Visa platform. Account codes can be modified by simply pulling up a code and modifying or deactivating if the code is no longer needed. If there are multiple changes to existing codes, the changes can be uploaded in bulk. These types of changes can only be done by authorized personnel.

There are no hardware or software requirements necessary for the commercial card reporting software. Visa IntelliLink Spend Management is a windows based application that can be accessed through any Internet connection 24/7/365. All enhancements and upgrades are handled by Visa.
Within Visa Spend Management, multiple entities can be administered separately and still have the ability to report separately or combined. A comprehensive suite of real time, online reports come standard with Visa IntelliLink Spend Management. These reports are interactive and dynamic, with drill-down functionality, allowing you to analyze, review and monitor all aspects of your business spend.

The reports you can access can be dictated by the report group you belong to in the system. Reports may be clustered into groups and employees are then linked to the groups that contain the reports relevant to them.

The Reports menu is structured so each report sits under a category heading, e.g. My Information, Expenditure Analysis or Company Administration. To reduce information overload, most reports present a high-level summary of the information on first view. Hovering your cursor over the report will identify areas to extract detailed information.

As you drill down to different levels of any report in the system, your trail is recorded at the top of the screen. For some reports, the levels display as a hyperlinks, allowing you to easily return to a previous view of the results.

United Bank utilizes Visa's Card Management Platform which connects directly to United Bank's Card Processor; First Data via Web Services connectivity. This platform provides real time, up to the minute live data. Any maintenance performed within the Card Management Platform is immediate. STATE OF WV will also have the ability to view authorization attempts and can quickly determine the need to make changes to authorization strategies or credit limits in a real time environment. This feature is provided at no cost to STATE OF WV.
Within the Card Management Platform, you will see authorizations immediately following the authorization. Posted transactions will be available in Spend Management within 24 – 48 hours of posting to the account.

All access to the commercial card system is granted by authorized staff at United Bank or by STATE OF WV. Individuals will either be given a secure single sign on method or a dual authentication method of sign on. The method depends on the need of the user. The user would be required to enter information that only the user would have access to. The account is locked after 3 unsuccessful attempts to log in. Program Administrators at the State or agency level or one of your United representatives can reset the user. Audit logs are also available within the Card Management Platform that will report activity on any user that views or makes changes to accounts.

While there are many standard reports, STATE OF WV will also have the ability to create ad hoc reports as well. These reports can be created and pulled upon demand or scheduled to run automatically. Reports can be downloaded or generated in a variety of file types including .csv, .xls, .xlxs and .txt. Transaction data is available for 24 – 27 months with hundreds of data fields available. Reports can be generated across various hierarchy levels and based on the user's access.

Below is a listing of several available standard reports. Within each of the standard reports, the user will have the ability to filter and drill down so that only pertinent data is returned.

Account Details	Personal Details	Transaction Co Search
Enhanced Data Analysis	Spend Wizard Analysis	Employee Spend
Company Spend	Suppliers	Top Spend
Company Analysis	Top Suppliers	Employee Analysis
Account Search	Account Delegation	Approval Role Delegation
Card & Employee Departures	Employee Defaults	Statement Manager
Credit Limit Report	Taxation Analysis	Extract Reconciliation
Approval Status	Audit Tracking	Automatic Email Log
Past Due Report	Spending Pattern Exceptions	Transaction Exceptions
Transaction Limit Monitoring	Employee Report	Charge Code Report

Administrators and users who have been granted access to multiple platforms will have a single sign-on. Users with access to only one application will have a dual authentication sign-on.

Visa Compliance Auditor (VICA) is a web-based card program monitoring solution. VICA enables card program managers to look for misuse and abuse by analyzing card program data. It also allows the State to have the purchasing card program be "Audit Ready" at the touch of a button. VICA is "an after the fact" tool that analyzes settled transactions, it does not prevent transactions.

4.18   Goal/Objective 18 Transition/implementation
The vendor's transition and implementation plans are extremely important to the State. The transition/implementation team should be available during the State's normal business hours. The vendor should describe the transition/implementation plan and should include but is not limited to the following:

a) The timeline for implementing the purchasing card program
b) The tasks to be performed and responsible parties
c) All customer support that will be provided during implementation such as onsite support, technical assistance, user manuals, web-based training, etc.
d) The process for adding new cardholders, billing accounts and coordinators during transition/implementation if different than the applicable sections above
e) Names of the proposed on-site implementation team members
f) Resumes and experience of the proposed team members
g) The man-hours required to complete the transition within identified timelines
h) Any other information necessary to understand the implementation of the proposed system
i) Expansion of payment capabilities through additional card platform tools
j) A plan to expand the program

United Bank recognizes the importance of a well-defined, carefully managed, customized transition and implementation plan to support the State of West Virginia and each agency participating in the resulting contract. We are sensitive to the needs of the State during this critical phase, and will work closely with them to design a seamless transition.
As described in this section, we have carefully defined a transition plan that will support the State's transition phase. In each of the essential transition plan milestones and tasks, we will provide United Bank's full cache of resources to ensure that each segment is defined, documented, and executed with the least possible disruption for the agencies. We recognize that the State may be sensitive to change and that the work conducted by United Bank during the initial transition will set the tone and expectation level for you. Based upon these assessments, United Bank is totally committed to the delivery of quality personnel delivering a quality transition plan that exceeds the expectations of the State.

United Bank understands that the transition of the State of West Virginia's Purchase Card Program is more than just a simple system migration. It is an organization-wide transition requiring significant planning and care to deliver on specification and with total sensitivity to the varying needs of the State's Agencies. The process of establishing accounts, delivering plastics along with indoctrination and training must be thoughtfully coordinated to reach and exceed your program goals.

United Bank's approach to converting the agencies that comprise the existing State program is similar in approach to implementing new card members. Our process begins with meetings and strategic planning through card issuance and training. United Bank's transition plans detail every step in the transition process and provide clear and concise definition of the responsibilities of each party and the timelines for each task. This effort is supported by routine and frequent communications between the State and United Bank's Implementation Team. United Bank will assume responsibility for documenting all open issues, resolved issues, and necessary follow up.

United Bank will assign a State of West Virginia conversion team consisting of Account Managers, Implementation Managers and Technical Service Representatives. This team brings extensive experience in large-scale card implementations, public sector card management,

technical training expertise and general business planning. In other words, the experience needed to help you manage a timely and smooth implementation.

Upon notice of award, the United Bank team will conduct strategic planning sessions with the State's Program Managers. In these sessions, United Bank will seek to understand the State's overall goals and desires for the program and determine its unique agency level program requirements. Once documented, the United Bank team will create a plan identifying all critical elements ensuring a successful implantation. The timeline for the implementation process is anticipated at 120 to 150 days after contract has been awarded to United Bank. Award of this contract to United Bank will result in the hiring of 4 additional staff in our Vienna, West Virginia Bank Card Operations Center. These additions to Bankcard Staff will allow United Bank to dedicate a minimum of eight (8) employees to the State's Purchasing Card Program.

United Bank has experience in acting as successor in the transition of programs. Recognizing that unique challenges associated with transitioning such a program to a new service provider, United Bank will design a customized Agency Plan of Action for the State, including, but not be limited to the following:

- Define expectations
- Specify each need and requirement
- Detail all technological aspects
- Provide for all regular and frequent communications
- Provide for full documentation throughout the process
- Provide for all necessary training and orientation materials
- Update a specific timeline for performance
- Specify responsibilities of all the parties
- Establish a fully responsive attitude which supports a "partnership" approach to transition management
- Provide for full accountability of performance
- Ensure that the full quality assurance plan is adhered to
- Demonstrate a firm commitment of listening to each agency while understanding their concerns and issues
- Identify risks and/or constraints

United Bank would like to refer the State to Attachment I for a detailed timeline of specific tasks and responsible parties.

As a part of the initial start-up transition process, United Bank will provide all necessary training to support the implementation process. Training will be facilitated by our Implementation Team comprised of qualified United Bank staff accustomed to issues unique to public sector programs. The State's Implementation Team will consist of a Lead Account Manager, in addition to two Assistant Account Mangers, a dedicated solutions engineer (supporting technical requirements and enhancements), and supported by ten (10) customer support staff members located in West Virginia. United will work with the State Auditor's Office to provide web-based training, user manuals, technical assistance and on-site training as required. The State's implementation Team will maintain routine communications with designated State program personnel to ensure that at the conclusion of the transition, every issue has been addressed and the transition can move forward without hesitation.

Upon notification from the State, United Bank will begin to develop the Transition Plan which includes required performance aspects such as: full training support; a complete current master file that also includes authorization strategies from the current vendor of all centrally billed and individually billed accounts; a defined commitment to provide data within 60 days prior to the end of the task order; and a listing of all qualified and dedicated personnel responsible for overseeing the transition. If the current vendor is unable or unwilling to provide a complete current master file, United will work with the State to generate a file. Once accounts are built or loaded on to the FDR Platform, United's Implementation Team will work with the Agency Coordinators and State's Purchasing Card Director to mirror current control settings for each account, or create new control strategies if change is needed. As previously mentioned, these controls can be managed by the State's Purchasing Card Director via the Visa Commercial Services Platform or 360 Control, which is provided at no cost to the State.

United Bank has experience in testing and implementation of technology driven products from rollout to transition. As such, we will utilize the Implementation Team with support from appropriate technology providers such as our processing partner FDR, our association partner Primax Payments, and the card association, Visa USA. Partnership during this transition ensures that each transition step is well tested, fully defined, milestones are understood, and all deliverables are met. In support of this transition, United Bank will prepare and provide the customized Implementation Plan which will provide defined responsibilities, frequent communications with all parties, detailed definition of goals and objectives, and a plan for initial implementation along with a plan for product expansion. United Bank will make every effort to minimize any disruption to the State and its employees.

The Implementation Plan will be dynamic and distributed to all appropriate parties to ensure timely communication of issues impacting all administrators and cardholders.

United Bank's Implementation Team will work with the State's Purchasing Card Director to develop an application form for the purpose of adding new accounts. This application will be used by Agency Coordinators to facilitate opening new purchasing card accounts. Upon receipt of a completed application that has been signed by the Agency Coordinator and the State Purchasing Card Director, United will immediately open the new account and issue a purchasing card bearing the individual's name along with the agency name. If requested, additional data will be added at the request of the State Purchasing Card Director. Team, Agency and Ghost accounts will be issued in agency name or as directed by State Purchasing Card Director.

New Accounts can also be submitted via a new account template in which United Bank would upload the accounts directly to the core system. Post conversion new accounts can be entered online through Visa Card Management or 360 Control.

See Attachment I for the Transition/Implementation Plan. Although our service provider, Primax Payment Services will provide backroom implementation assistance and support, United Bank will be responsible for deploying all phases of the program. A member of the United staff will be assigned to ensure that every step is performed within the timeframes reflected in the implementation schedule. United Bank will conduct onsite visits, provide technical assistance, provide and distribute user manuals, conduct onsite and/or web-based training. The following individuals will be part of the on-site implementation team:

Larry Salyers – Senior Vice President United Bank – Larry has over 37 years of banking experience, 18 of which were at United Bank. Current responsibilities include managing Treasury, Purchasing and ePayables relationships throughout the bank's franchise. Economics graduate from West Virginia State University and the Graduate School of Banking of South. Also, achieved Certified Treasury Professional, CTP, certification in 2011.

Karen Inghram – Vice President United Bank – 38 years in banking. Karen also serves as the Assistant Manager of the Bankcard Division and will be the Lead Account Manager for the State of West Virginia. Karen has been with United Bank for 38 years, with 29 of those years in the Bankcard Division. Karen is a graduate of the West Virginia School of Banking, ABA School of Bankcard Management and Primax and Visa Card Management Programs. Karen has been instrumental in developing both the private and public sector programs issued by United. Karen's commitment to the State of West Virginia is evident in the many hours she dedicates to face-to-face meetings and her continuous efforts to find more efficient practices to make the program a success. Karen has also been privileged to previously sit on Purchasing Card Advisory Committee, and this has proved to be very educational by allowing her to learn more about the goals and objectives of the State Auditor's Office and the direction of the Purchasing Card Program. Karen is also a member of the National Association of Purchasing Card Professionals and received her CPCP certification in 2009. Karen oversees the commercial card functions of United's Bankcard Division. She continues to work to improve her knowledge of the Purchasing Card Industry by attending seminars, conferences and training sessions that are offered by Visa, MasterCard and other industry leaders.

Tina Smith – Vice President United Bank – Tina has worked in the Bankcard Division for United Bank for over 37 years and managed the division for 35 years. Tina has extensive experience in all facets of the credit card industry. She is responsible for all cardholder portfolio management, project development, portfolio credit analysis, regulatory and compliance, issuer profitability, new account acquisition, risk, bankcard marketing, fraud management, clearing and settlement, new account acquisition, MIS reporting, and all aspects of merchant portfolio management. Tina continues to complete multiple training and education programs each year to enable her to stay conversant of an ever-changing industry. She graduated from West Virginia School of Banking, ABA School of Bankcard Management, Eastern States Bankcard Association School of Advanced Credit Card Management and New England Bankcard Association Card Management Programs.

James Moore – Vice President, Technical Services for United Bank, Inc. James has worked with United Bank's network systems and support for the last 23 years; the first 6 years as an external network design and implementation consultant and the last 17 years as a United Bank employee. As one of United Bank's lead technical systems architects, James is responsible for strategic planning, design, implementation, support, security and disaster recovery planning for United Bank's networking and applications delivery systems. As it relates to this proposal, James will take a hands-on role in establishing and supporting the secure file transfer delivery systems and related accounts.

Suzanne Johnson – Operations Supervisor United Bank – Suzanne joined United in February of 2015. Suzanne has served in B2B sales/customer service/management for over 20 years and is accustomed to working with multi-million dollar accounts. In the past, Suzanne was a delegate for the State of West Virginia, representing the RV Dealers Association and has assisted in

dispute resolution for the Dealers Association. Suzanne has also owned her own business for over seven years and is an advocate for service after the sale. Suzanne supervises a highly skilled customer service team, skilled in cross training and providing excellence in service to our customers. Suzanne manages the day-to-day operations of the customer service department, as well as training on the Visa Commercial Services Platform, as well United Card Program training.

Mary DePergola – Sr. Commercial Card Specialist United Bank - Mary has been with United Bank for 1 year joining our team in February 2016. She has been in the banking industry for over 20 years, with ten of those years being in the merchant services industry. Mary is responsible for the day-to-day management and servicing of the Commercial Card Program. She will be responsible for working with staff and training on the Visa Commercial Services Platform, as well as helping to manage the day-to-day servicing of the State Purchasing Card. Mary demonstrates superior customer service skills and is very knowledgeable in the credit card industry. In addition to merchant services, she has had experience in bank management, loan services, new account specialist, financial specialist, and collection management.

Kerri Lincicome – Sr. Commercial Card Specialist United Bank - Kerri joined the Bankcard team in November 2015. Kerri is responsible for the day to day management and servicing of the Commercial Card Program. Kerri will be training new customers on the Visa Commercial Services Platform, as well as serving as a customer relations contact for the State Purchasing Card Accounts. Kerri came to United Bank with over 14 years of experience in county government, data entry, and customer service. She is a graduate of Washington State Community College with an Associate's Degree in Business Administration.

4.19 Goal/Objective 19 Training

The State desires a vendor that has the capability to train at all levels from the State Purchasing Card Management to the agency level coordinators. The vendor should describe the Training considerations including but not limited to:

a) Updates on technology changes
b) Updates on purchasing card rules and regulations affecting the State of West Virginia
c) Updates on changes within the financial institution that affect the State of West Virginia
d) The State desires to continue to adopt best practices and utilize current technologies. Please describe how you assist clients to attain this as well as maintain a strong program including educational training for clients that involves presenting new products, services and industry trends as well as provide the opportunity for the client to network and share business strategies with both domestic and international peers.
e) Supplements to the existing web-based training programs of the Auditor's Office. The Auditor's Office reserves the right to use vendor-provided training programs on the Auditor's Office web site or any other web site or server by which the web-based training programs are distributed for the Auditor's Office and the State Purchasing Card Program.

United Bank believes that training is integral to a successful Purchasing Card Program. Training to the State will be focused on three primary topics.

- Implementation
- Overall program training
- Software/Technology

This training and support will be ongoing and United Bank will actively participate in ensuring that Best Practices are maintained.

Implementation training will consist of subject matter content associated with managing the elements of the State's Purchasing Card Program and how the conversion to a new program will be efficiently accomplished. This face-to-face training with the State Auditor's Office and other agency coordinators will define the Implementation Process, introduce staff and map the conversion process to ensure minimal disruption. Topics will include, but are not limited to the following:

- Establish program goals
- Establish policies & procedures for card use
- Determine acceptable methods of communication
- Discuss methods of additional training
- Establish procedures for converting accounts
- Discuss procedures for adding new agencies and expanding the program

Overall program training would consist of instruction that communicates procedures for agency coordinators and for employees who will be using the new purchasing card. United will work with the Auditor's Office to develop written materials needed to ensure a successful program, both during implementation and on an ongoing basis. United would be happy to provide regional training for agency coordinators and prospective cardholders. Training will be on site, web-enabled and working directly with the Auditor's Office to develop training modules and other material distributed directly from the West Virginia State Auditor's web-site. Coordinators and card users would be instructed on procedures. Some of the topics include, but are not limited to:

- Policies & procedures
- Processing applications, and changes to accounts
- Methods of communication
- Card use procedures
- Software/Technology

Software/Technology instruction will consist of a thorough training on the technical and practical elements of the software and reporting applications. United will provide the State of West Virginia with Visa Commercial Services or 360 Control that will provide

custom reporting, electronic statements, transaction routing and approval in a secure, web based environment.

United Bank feels it is critical to provide a training forum where important information and program best practices unique to the State of West Virginia can be consistently gathered, shared and communicated. To meet this need, United Bank proposes to host along with the State of West Virginia an Annual State of West Virginia Users Conference. The Annual State of West Virginia User Conferences, will be designed to communicate best-practices within the card industry, train program administrators on a variety of card management strategies including software training and help participants uncover new uses and applications of the card through targeted sessions and peer interaction. United Bank envisions that this will also be an opportunity for the State of West Virginia to communicate and train participating agencies on any policy, regulatory or legislative changes that may impact the commercial card program.

United Bank will work with the State of West Virginia to determine the most appropriate agenda items and discussion topics. United Bank will also take direction from the State as to the format, content and the best time of year to conduct such a conference.

United Bank will work with the State of West Virginia in developing correspondence and other materials related to the new Purchasing Card Program.

a.   **Updates on technology changes** – United Bank will keep the State of West Virginia abreast of technology changes as they become available. United Bank will also coordinate information updates from our purchasing card processor, FDR, our software provider and any other entity that provides technical support to this program. In addition, United Bank will invite the State to various industry meetings and conferences to learn more about changes in technology. If additional training is required for technology changes, United Bank will work with the Purchasing Card Director to establish and deliver this training.

b.   **Updates on purchasing card rules and regulations affecting the State of West Virginia** – United Bank will notify the State of any updates to state and/or federal mandated changes in the regulations that will impact your purchasing card program. United Bank will invite the State to various industry meetings and conferences to learn more about changes in the rules and regulations that could affect the State. If changes in regulations warrant additional training, United Bank will work with the State's Purchasing Card Director to establish this training.

c.   **Updates on changes within the financial institution that affect the State of West Virginia** – United Bank will notify the State of any changes within our organization that would affect the State's Purchasing Card Program. If additional training is

required due to the changes, United Bank will coordinate this training with the Purchasing Card Director.

d. **Supplements to the existing web-based training programs of the Auditor's Office –** United understands and agrees to allowing the auditor to use vendor-provided training programs on the Auditor's web site and will comply. United Bank feels it is critical to provide a training forum where important information and program best practices unique to the State of West Virginia can be consistently gathered, shared and communicated.

e. United Bank understands that the State may use any training programs or videos provided on the State's web-site.

4.20   Goal/Objective 20 Emergency Purchasing Cards
The State of West Virginia currently has an Emergency Purchasing Card Program for federal or state declared emergencies. Please describe the process for the performance of this type of activity on a 24/7 day per week.

United Bank will open emergency purchasing cards, however those cards will have a zero limit and a blocked status until there is a need to deploy. Program Administrators will have the ability to activate the accounts via Visa Commercial Services or 360 Control. The administrator can remove the blocked status and place a limit on the card from anywhere internet access is available.

4.21   Goal/Objective 21 Disaster Recovery Plan
Vendor should describe their disaster recovery plan in detail and indicate the length of time required to restore full service assuming that the vendor's primary operation site is unavailable due to either man-made or natural disaster.

See Attachment L for Disaster Recovery Document.

4.22   Goal/Objective 22 Liability
The State shall be liable for all valid transactions not exceeding the single purchasing card transaction limit which are initiated within the control restrictions in effect at the time of the transaction. The State shall not accept liability for unauthorized use of purchasing cards, fraudulent use, or lost or stolen cards that are reported in accordance with the successful vendor's policies. The vendor should describe how it handles unauthorized/fraudulent use or lost/stolen cards procedures.

Accounts reported as lost or stolen are immediately shut down to prevent further use. If there is fraudulent activity, the subject account holder will be asked to execute an affidavit of fraud and forgery. A provisional credit will be placed on the account while the matter is investigated. If charge back rights exist, Primax Payments, who handles our fraud and disputes, will charge

26

the unauthorized transaction(s) back to the merchant. Otherwise, the items are written off and the loss absorbed by United Bank. A new account will be issued for lost/stolen accounts.

4.23   Goal/Objective 23 Card Brand
The State strongly desires to select the card brand once the award has been made to the financial institution; however, if the card brand would change the vendor's proposal, the vendor must submit a separate proposal for each card brand.

United Bank issues both MasterCard and Visa. The RFP response would apply to both brands, however United Bank recommends and prefers the Visa Brand. If the State chose the MasterCard Brand, the Visa Platform would not apply and United would recommend the 360 Control Platform

4.24   Goal/Objective 24 Additional Items
The vendor should describe available options or methods for the following areas of interest to the State:

a) Services available to aid participating agencies with conversion from their current operation to the vendor's proposed system
b) Electronic notifications, i.e., mobile, email, online
c) International card usage
d) Ongoing support

United Bank will provide documentation and training to assist in the transition from the current card vendor. Training will be either on site or via webinars

As described in 4.3 above, Visa Spend Management provides usage alerts within the module that will send an email when certain actions occur. i.e., statement available, items requiring attention from cardholder or approver, transaction triggers, password triggers and more.

While United Bank does enforce blocks in certain high fraud countries, we will work with the State to facilitate spending where needed.

As demonstrated over the past 15 years through the State Travel Card Program and the Local Government Purchasing Card Program, United Bank is committed to ongoing support. We take great pride in our service and will be on hand to provide a smooth transition from the current provider, as well as ongoing support for years to come. See Attachment J and K for Recommended Internal Controls and United Bank Account Procedures.

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT A

Vendor Response Sheet

ATTACHMENT A

Vendor Response Sheet

Award of this contract to United Bank will result in the hiring of 4 additional staff in our Vienna, West Virginia Bank Card Operations Center. These additions to Bankcard Staff will allow United Bank to dedicate a minimum of eight (8) employees to the State's Purchasing Card Program. The following individuals will be part of the on-site implementation team:

<u>Larry Salyers – Senior Vice President United Bank</u> – Larry has over 37 years of banking experience, 18 of which were at United Bank. Current responsibilities include managing Treasury, Purchasing and ePayables relationships throughout the bank's franchise. Economics graduate from West Virginia State University and the Graduate School of Banking of South. Also, achieved Certified Treasury Professional, CTP, certification in 2011.

<u>Karen Inghram – Vice President United Bank</u> – 38 years in banking. Karen also serves as the Assistant Manager of the Bankcard Division and will be the Lead Account Manager for the State of West Virginia. Karen has been with United Bank for 38 years, with 29 of those years in the Bankcard Division. Karen is a graduate of the West Virginia School of Banking, ABA School of Bankcard Management and Primax and Visa Card Management Programs. Karen has been instrumental in developing both the private and public sector programs issued by United. Karen's commitment to the State of West Virginia is evident in the many hours she dedicates to face-to-face meetings and her continuous efforts to find more efficient practices to make the program a success. Karen has also been privileged to previously sit on Purchasing Card Advisory Committee, and this has proved to be very educational by allowing her to learn more about the goals and objectives of the State Auditor's Office and the direction of the Purchasing Card Program. Karen is also a member of the National Association of Purchasing Card Professionals and received her CPCP certification in 2009. Karen oversees the commercial card functions of United's Bankcard Division. She continues to work to improve her knowledge of the Purchasing Card Industry by attending seminars, conferences and training sessions that are offered by Visa, MasterCard and other industry leaders.

<u>Tina Smith – Vice President United Bank</u> – Tina has worked in the Bankcard Division for United Bank for over 37 years and managed the division for 35 years. Tina has extensive experience in all facets of the credit card industry. She is responsible for all cardholder portfolio management, project development, portfolio credit analysis, regulatory and compliance, issuer profitability, new account acquisition, risk, bankcard marketing, fraud management, clearing and settlement, new account acquisition, MIS reporting, and all aspects of merchant portfolio management. Tina continues to complete multiple training and education programs each year to enable her to stay conversant of an ever-changing industry. She graduated from West Virginia School of Banking, ABA School of Bankcard Management, Eastern States Bankcard Association School of Advanced Credit Card Management and New England Bankcard Association Card Management Programs.

<u>James Moore – Vice President, Technical Services for United Bank, Inc</u>. James has worked with United Bank's network systems and support for the last 23 years; the first 6 years as an external network design and implementation consultant and the last 17 years as a United Bank

employee. As one of United Bank's lead technical systems architects, James is responsible for strategic planning, design, implementation, support, security and disaster recovery planning for United Bank's networking and applications delivery systems. As it relates to this proposal, James will take a hands-on role in establishing and supporting the secure file transfer delivery systems and related accounts.

<u>Suzanne Johnson – Operations Supervisor United Bank</u> – Suzanne joined United in February of 2015. Suzanne has served in B2B sales/customer service/management for over 20 years and is accustomed to working with multi-million dollar accounts. In the past, Suzanne was a delegate for the State of West Virginia, representing the RV Dealers Association and has assisted in dispute resolution for the Dealers Association. Suzanne has also owned her own business for over seven years and is an advocate for service after the sale. Suzanne supervises a highly skilled customer service team, skilled in cross training and providing excellence in service to our customers. Suzanne manages the day-to-day operations of the customer service department, as well as training on the Visa Commercial Services Platform, as well United Card Program training.

<u>Mary DePergola – Sr. Commercial Card Specialist United Bank</u> - Mary has been with United Bank for 1 year joining our team in February 2016. She has been in the banking industry for over 20 years, with ten of those years being in the merchant services industry. Mary is responsible for the day-to-day management and servicing of the Commercial Card Program. She will be responsible for working with staff and training on the Visa Commercial Services Platform, as well as helping to manage the day-to-day servicing of the State Purchasing Card. Mary demonstrates superior customer service skills and is very knowledgeable in the credit card industry. In addition to merchant services, she has had experience in bank management, loan services, new account specialist, financial specialist, and collection management.

<u>Kerri Lincicome – Sr. Commercial Card Specialist United Bank</u> - Kerri joined the Bankcard team in November 2015. Kerri is responsible for the day to day management and servicing of the Commercial Card Program. Kerri will be training new customers on the Visa Commercial Services Platform, as well as serving as a customer relations contact for the State Purchasing Card Accounts. Kerri came to United Bank with over 14 years of experience in county government, data entry, and customer service. She is a graduate of Washington State Community College with an Associate's Degree in Business Administration.

References

Eric Cole, BrickStreet Mutual Insurance VP Treasury Services
400 Quarrier St Charleston WV 25301

Renee Allison, WVU Foundation Associate Director Disbursement Services
One Waterfront Place, 7th Floor, Morgantown, WV 26501

Rennie Hill, Vice President & CFO Aspen Corporation, 2400 Ritter Dr Daniels WV 25832

State of WV Local Government Purchasing Card Program,
Catherine Preston, Director,
153 W. Main St., Suite C, Clarksburg WV 26301

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT B

Section Five – Mandatory Requirements

Attachment B   Mandatory Specification Checklist

List mandatory specifications contained in Section 4, Subsection 5:

5.1   **Mandatory Requirement 1 Card Issuance**
Card Issuance requires the approval of the State Auditor's Office. The successful vendor will incur all costs associated with card issuance.

United Bank understands and agrees.

5.2   **Mandatory Requirement 2 Card Format/Design**
It is mandatory that the vendor provide customized card designs created specifically and exclusively for the State of West Virginia Purchasing Card Program. Examples include, but are not limited to:

a) The name of the 'STATE OF WEST VIRGINIA' on the face of the card, the State's official seal, or any other distinct feature approved by the Auditor's Office
b) The phrase 'FOR OFFICIAL USE ONLY' on the face
c) The phrase 'TAX EXEMPT' and each agency's unique tax exempt number embossed or otherwise placed on the face of the card
d) The successful vendor's toll-free telephone number for reporting a card lost or stolen printed on the back of the card
e) Custom background on the face of the card

United Bank understands and agrees.

5.3   **Mandatory Requirement 3 Card Controls and Restrictions**
It is mandatory that the Auditor's Office and other participating agencies have the ability to place account controls and restrictions on any card under the purchasing card program at various hierarchy levels. The vendor is to describe the controls and restrictions they have available. Such controls and restrictions shall include the following:
    a) The ability to use or restrict card access for cash or cash-like products
    b) MCC group templates
    c) Vendor blocking
    d) Single per transaction dollar limits
    e) Number of purchasing card authorizations per day
    f) Number of purchasing card authorizations per billing cycle/month
    g) Temporary card maintenance based on date parameters
    h) Dollar limits per day
    i) Dollar limits per billing cycle/month
    j) Dollar limits per cardholder

United Bank understands and agrees.

5.4   Mandatory Requirement 4 Fraud Detection
A robust and effective fraud detection system is mandatory for the purchasing card program. The State desires to have a vendor with a system that will alert the State of any possible fraudulent transactions and desires a process to alert agency level card management personnel and to investigate suspect transactions for fraud and misuse. Vendor should provide a description of how their proposed fraud system operates.

United Bank understands and agrees.

5.5   Mandatory Requirement 5 Contact Information
The successful vendor shall not sell or distribute a list of participating agencies/institutions addresses, cardholder names and addresses, or any other information to any person, firm, or other entity for any purpose. Additionally, the vendor shall not contact individual cardholders for any purpose not directly related to the use of the state purchasing card.
Please confirm compliance.

United Bank understands and agrees.

5.6   Mandatory Requirement 6 Contact information
The successful vendor must provide customer support to the State Auditor's Office, P-Card Division and agency Purchasing Card Coordinators as designated by the State Auditor's Office. Please address personnel assignments, hours of availability, methods of access to personnel and account information and response times.
   a) 24/7/365 Customer service call center and technical support available to program coordinators/administrators and cardholders
   b) Dedicated account representative(s) for the State's normal business hours
   c) Emergency contacts

United Bank understands and agrees. United will provide an 800 number that will connect the State to our customer service center in Vienna WV from 8:00 a.m. to 5:00 p.m., as well as our after-hours call center nights, weekends and holidays. Also, a list of contacts, along with telephone number and email for staff dedicated to the State. United will also provide an after-hours cell phone number so that the State can reach a member of the United team at any time.

5.7   Mandatory Requirement 7 Lost/Stolen Cards and Account Closures
The State of West Virginia is not liable for unauthorized or fraudulent transactions posting to an account.

United Bank understands and agrees. The State will not be responsible for activity that posts after the account is closed unless it was authorized prior to the closure.

5.8   **Mandatory Requirement 8 Data Transmission and Connectivity**

a) The successful vendor must provide a secure data transmission of its account and transaction activity at least once per bank processing day, to multiple points as
designated by the State Auditor's Office.

b) The State must receive all data fields available in the transaction output from the card processor.

c) The successful vendor must be able to re-transmit the data transmission file(s).

d) The State requires vendor to provide all data associated to account transactions including but not limited to travel folio data.

United Bank understands and agrees.

5.9   **Mandatory Requirement 9 Rebate Documentation**

The State Auditor's Office requires the vendor to provide the backup documentation for the rebated earned at a minimum of the master account level. The vendor shall show any rebate withheld for not meeting payment due date requirements or applicable fees at the same level. The State assumes any applicable cash advance or foreign transaction fees will be charged and billed to the associated card account.

United Bank understands and agrees.

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT E

Statement Billing Layout

Statement Billing File (108)

15.1 Major - CCCCSTIF

January 23, 2015

Revision Guide 15.1 Major Implementation

Note

The total record size has not changed.

Projects affecting this manual include the following:

Project	Type of Change
PRJ-020627	Filler/Other

Specific Project Changes

Field Updated	Old Length	New Length	Project
SBR-AT-TBR-RPRT-LVEL-1-CD	5	Delete	PRJ-020627
SBR-AT-TBR-RPRT-LVEL-2-CD	5	Delete	PRJ-020627
SBR-AT-TBR-RPRT-LVEL-3-CD	5	Delete	PRJ-020627
SBR-AT-TBR-RPRT-LVEL-4-CD	5	Delete	PRJ-020627
SBR-AT-TBR-RPRT-LVEL-5-CD	5	Delete	PRJ-020627
SBR-AT-TBR-RPRT-LVEL-6-CD	5	Delete	PRJ-020627
SBR-AT-TBR-RPRT-LVEL-7-CD	5	Delete	PRJ-020627
SBR-AT-TBR-RPRT-CMPY-ID on page 30	New	5	PRJ-020627
SBR-AT-TBR-RPRT-ENTT-ID1 on page 31	New	25	PRJ-020627
SBR-AT-TBR-RPRT-ENTT-ID2 on page 31	New	25	PRJ-020627
SBR-AT-TBR-RPRT-ENTT-ID3 on page 31	New	25	PRJ-020627
SBR-AT-TBR-RPRT-ENTT-ID4 on page 31	New	25	PRJ-020627
SBR-AT-TBR-RPRT-ENTT-ID5 on page 31	New	25	PRJ-020627
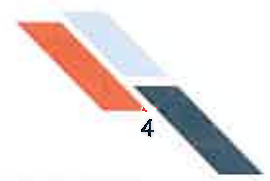
Field Updated	Old Length	New Length	Project
SBR-ZEROES-FILLER on page 31	New	5	PRJ-020627
FILLER on page 32	112	12	PRJ-020627

Table of Contents

Introduction

This manual supports the CCCCSTIF copybook. The Statement Billing File is a standard transmitted file, available to companies serviced by FDR Commercial Card clients. It provides a means for statement and transaction reconciliation internally at the company.

Bank Header Record

From	To	Field	Length	Picture
1	350	STATEMENT-BILLING-RECORD	350	GROUP
1	350	SBR-BANK-HEADER-RECORD	350	GROUP
1	1	SBR-BH-RCRD-TYPE-ID	1	X

Business Name: Bank Header Type

Valid values are:

0

Space

Note

A Type 0 record is created when the 4-digit system number changes.

From	To	Field	Length	Picture
2	5	SBR-BH-BANK-NR	4	X(4)

Business Name: System Bank Identifier

The hierarchical level above Principal number and Agent number that is used to group cardholder accounts and/or merchant accounts for a specific client.

Format is:

Numeric

Valid values are:

Spaces

From	To	Field	Length	Picture
6	11	SBR-BH-SYST-DT	6	X(6)

The system date when the file was created.

Format is:

MMDDYY

Valid values are:

Spaces

From	To	Field	Length	Picture
12	13	SBR-BH-CYCL-DAY-CD	2	X(2)
		The processing day the file is created.		
		Valid values are:		
		01 – 31		
		Spaces		
14	19	SBR-BH-PRCS-DT	6	X(6)
		The processing date the file is created.		
		Format is:		
		MMDDYY		
		Valid values are:		
		Spaces		
20	350	FILLER	331	X(331)

Company Header Record

From	To	Field	Length	Picture
1	350	**SBR-COMPANY-HEADER-RECORD**	350	**GROUP**
		Redefines SBR-BANK-HEADER-RECORD		
1	1	SBR-CH-RCRD-TYPE-ID	1	X

Valid value is:

1

Note

A type 1 record is created when the 8-digit company number changes or when a control account within a company changes.

From	To	Field	Length	Picture
2	5	SBR-CH-AGNT-BANK-CD	4	X(4)

Business Name: Agent Bank Identifier

Hierarchical level below System Number and Principal Number that is used to group individual cardholder accounts and/or merchant account for a specific client.

Format is:

Left-justified with unused positions zero filled

From	To	Field	Length	Picture
6	13	SBR-CH-CMPY-NR	8	X(8)

Business Name: Company Identifier

This identifies the company number assigned to this account.

Format is:

Left-justified variable length with trailing spaces

From	To	Field	Length	Picture
14	19	SBR-CH-PRCS-DT	6	X(6)

The processing date the file was created.

Format is:

MMDDYY

From	To	Field	Length	Picture
20	35	SBR-CH-CORP-ACCT-NR	16	X(16)

Business Name: Card Account 16 Identifier

The unique number identifying the cardholder account. For an account with duality, there could be a MasterCard number and a Visa number associated with the same account.

Format is:

Numeric

Note

If the company is set up for consolidated pay, this number is the control account number. If the company is set up for individual pay, this account number is all nines.

From	To	Field	Length	Picture
36	36	SBR-CH-BLLG-TYPE-CD	1	X

Business Name: Sub Account Code

Valid values are:

C = Central Billing

I = Individual

Note

This value is based upon the sub-account code identified from the corporate account number field.

From	To	Field	Length	Picture
37	38	SBR-CH-CYCL-DAY-CD	2	X(2)

This determines the billing cycle in which the company should be cycling. This field will be used to place the cardholder accounts on the issuing member's Cycle Code Exception Report when their cycle code does not match this field.

Format is:

Numeric

Valid values are:

01 – 28

EXAMPLE: 04 = Cycle 4

Note

This field is always the Company Master File cycle code (even if the file is generated on a daily, weekly, or monthly basis).

From	To	Field	Length	Picture
39	350	FILLER	312	X(312)

Account Header Record

From	To	Field	Length	Picture
1	350	**SBR-ACCOUNT-HEADER-RECORD**	350	**GROUP**
		Redefines SBR-BANK-HEADER-RECORD		
1	1	SBR-AH-RCRD-TYPE-ID	1	X
		Valid value is:		
		2		
		Note		
		A Type 2 record is created for every account number within the company. If there is no activity on an account, only a Type 2 record is created, and not a Type 5, Type 6, or Type 7 record.		
2	17	SBR-AH-CHD-ACCT-NR	16	X(16)
		Business Name: Card Account 16 Identifier		
		A unique number identifying the cardholder account. For an account with duality, there could be a MasterCard number and a Visa number associated with the same account.		
18	42	SBR-AH-CHD-NM	25	X(25)
		Business Name: Principal Cardholder Name		
		The name of the principal cardholder of this account.		

From	To	Field	Length	Picture
43	51	SBR-AH-CHD-SOC-SEC-NR	9	X(9)
		Business Name: Cardholder Social Security Number		
		The U.S. government-assigned number. This number establishes a relationship to contribute and receive funds from the social security program. This number is issued to the principal or secondary cardholder of this account. The system keeps track of both.		
52	66	SBR-AH-PLCE-EMPD-TX	15	X(15)
67	101	SBR-AH-CHD-ADDR-LINE-2-TX	35	X(35)
		Business Name: Address Second Line Text		
		The second line of the address for the principal cardholder.		
		Note		
		If the cardholder is a non-U.S. customer, the secondary city is entered here.		
102	116	SBR-AH-CHD-SPSE-NM	15	X(15)
		This field contains a company name.		
117	130	SBR-AH-USER-ACCT-1-TX	14	X(14)
131	144	SBR-AH-USER-ACCT-2-TX	14	X(14)
145	158	SBR-AH-USER-ACCT-3-TX	14	X(14)
		This field contains a company number.		
159	162	SBR-AH-USER-DATA-3-TX	4	X(4)
		This field contains the Annual Charge Amount and Month.		
		Format is:		
		$$MM (where $$ is the amount and MM is the month the amount is charged)		
		Note		
		Anything over $99 will be listed as 99.		

From	To	Field	Length	Picture
163	168	SBR-AH-PYMT-DUE-DT	6	X(6)

Business Name: Payment Due Date

The date that the next payment is due is determined by using the NDR-CLIENT-NUMBER and the full account number.

Format is:

MMDDYY

From	To	Field	Length	Picture
169	172	SBR-AH-CHD-BRTH-DT	4	X(4)

Business Name: Birth Date

The date of birth of cardholder.

Format is:

YYMM

From	To	Field	Length	Picture
173	174	SBR-AH-CRDT-RTNG-CD	2	X(2)

Business Name: Credit Rating

The external status of the account (e.g. Closed).

Note

Refer to the Cardholder Master for the valid values for the first position. The econd position is blank.

From	To	Field	Length	Picture
175	210	SBR-AH-CHD-ADDR-LINE-1-TX	36	X(36)

Business Name: Address Line – 1

The first line of the address for an account.

From	To	Field	Length	Picture
211	235	SBR-AH-CHD-CITY-TX	25	X(25)

Business Name: City

The city address for an account.

From	To	Field	Length	Picture
236	237	SBR-AH-CHD-ST-TX	2	X(2)
		Business Name: State		
		The state address for an account.		
		Valid value is:		
		Valid state code		
238	246	SBR-AH-CHD-ZIP-CD	9	X(9)
		Business Name: ZIPCode		
		The Zip Code address for an account.		
247	256	SBR-AH-CHD-WORK-PHNE-NR	10	X(10)
		Business Name: Primary Customer Second Phone Number		
		This number is an alternate telephone number where the cardholder can be reached.		
257	257	SBR-AH-ACCT-TYPE-CD	1	X
		Business Name: Account Type		
		Valid values are:		
		1 = Sub		
		2 = Control		
		3 = Individual		
258	258	SBR-AH-ACCT-TAX-INDC-CD	1	X
		Business Name: Account Tax Indicator		
		This field indicates whether any of the accounts have been taxed.		
		Valid values are:		
		N = No		
		Y = Yes		

From	To	Field	Length	Picture
259	280	SBR-AH-ACCT-CODE-TX	22	X(22)
		Business Name: Account Code		
		This is a 22-digit accounting code. This field reports on the first 22 positions of the combined Cardholder Miscellaneous fields 8, 9, and 10.		
281	300	SBR-AH-EMPL-ID	20	X(20)
		Business Name: Employee Id		
		This is a 20-digit employee code. This field reports on the cardholder Miscellaneous field 6 that is 12 positions.		
301	342	SBR-AH-FILLER	42	X(42)
343	350	SBR-AH-XTRT-DT	8	X(8)

Detail Transaction Record (Type 5)

From	To	Field	Length	Picture
1	350	**SBR-DETAIL-TRANSACTION-RECORD**	350	GROUP
		Redefines SBR-BANK-HEADER-RECORD		
1	1	SBR-DT-RCRD-TYPE-ID	1	X
		Valid values are:		
		5		
		An account transaction record is created for each transaction the account has on the Posted DMON file.		
2	17	SBR-DT-ACCT-NR	16	X(16)
		Business Name: Account Number		
		This is the Visa/MasterCard 16-digit account number.		
18	23	SBR-DT-POST-DT	6	X(6)
		Business Name: Posting Date		
		The date the transaction was posted to the account.		
		Format is:		
		MMDDYY		
24	29	SBR-DT-TRANS-DT	6	X(6)
		Business Name: Transaction Date		
		The date the transaction was posted to the account.		
		Format is:		
		MMDDYY		
		Note		
		Both this field and the previous field are generated from the same source code. These two fields can be used interchangeably.		

From	To	Field	Length	Picture
30	54	SBR-DT-MRCH-DESC-TX	25	X(25)

Business Name: Merchant Description

The merchant's name.

From	To	Field	Length	Picture
55	57	SBR-DT-SRCE-CURR-CD	3	X(3)

Business Name: Source Currency Code

This is the 3-character code/currency type.

Note

This is the currency that is actually used for the transaction.

From	To	Field	Length	Picture
58	60	SBR-DT-BLLG-CURR-CD	3	X(3)

Business Name: Billing Currency Code

This is the 3-character code/currency type.

Note

This is U.S. dollar equivalent of the foreign currency amount entered in the SBR-DT-SRCE-CURR-CD field.

From	To	Field	Length	Picture
61	73	SBR-DT-FRGN-CURR-AM	13	X(13)

Business Name: Foreign Currency Amount

This is the amount of foreign currency.

From	To	Field	Length	Picture
74	96	SBR-DT-RFRN-NR	23	X(23)

Business Name: Reference Number

This is the 23-digit transaction reference number.

From	To	Field	Length	Picture
97	100	SBR-DT-SIC-CD	4	X(4)

Business Name: SIC Code

This is the Standard Industry Code for Visa and MasterCard.

From	To	Field	Length	Picture
101	113	SBR-DT-TRANS-AM	13	X(13)

Business Name: Transaction Amount

The dollar amount of the transaction.

From	To	Field	Length	Picture
114	115	SBR-DT-TRANS-CD	2	X(2)

Business Name: Transaction Code

Valid values are:

SBF Code 10 = 253 FDR tran code

SBF Code 11 = 255 FDR tran code

SBF Code 20 = 254 FDR tran code

SBF Code 30 = 272 FDR tran code

SBF Code 31 = 271 FDR tran code

SBF Code 61 = 256, 256, 260, 261, or 280 FDR tran code

SBF Code 62 = 258, 259, or 273 FDR tran code

SBF Code 65 = 281-290 or 370-385 FDR tran code

SBF Code 65 for Credit = 964, 984-989, or 991-993 for FDR tran code

SBF Code 66 for Debit = 964, 984-989, or 991-993 for FDR tran code

From	To	Field	Length	Picture
116	141	SBR-DT-MRCH-CITY-TX	26	X(26)

Business Name: Merchant City

The city where the merchant is located.

From	To	Field	Length	Picture
142	144	SBR-DT-MRCH-ST-CD	3	X(3)

Business Name: Merchant State

The state where the merchant is located.

Valid value is:

Valid state code

From	To	Field	Length	Picture
145	155	SBR-DT-MRCH-ICA-CD	11	X(11)

Business Name: Merchant ICA Code

This field is the Interchange Clearing Account code.

From	To	Field	Length	Picture
156	158	SBR-DT-MRCH-CTRY-CD	3	X(3)
		Business Name: Merchant Country		
		The country where the merchant is located.		
159	170	SBR-DT-SALE-TAX-AM	12	X(12)
		Business Name: Sales Tax		
		The amount of sales tax collected at the point of sale.		
171	171	SBR-DT-SALE-TAX-FLAG-CD	1	X
		Business Name: Sales Tax Flag		
		This field indicates whether sales tax was collected.		
		Valid values are:		
		Y = Local tax		
		BLANK all other		
172	196	SBR-DT-PRCH-ID-TX	25	X(25)
		Business Name: Purchase Identifier		
		This is the 16-digit number/merchant with special terminal.		
197	197	SBR-DT-PRCH-ID-FLAG-CD	1	X
		Business Name: Purchaser Identifier Flag		
		This field indicates if the purchase identifier is populated.		
		Valid values are:		
		N = No		
		Y = Yes		
198	198	SBR-DT-MEMO-INDC-CD	1	X
		Business Name: Memo Indicator		
		When the CCA-SU=ACCT-CD is S the field reports M. Otherwise, this field is left blank.		

From	To	Field	Length	Picture
199	211	SBR-DT-TCKT-NR	13	X(13)

Business Name: Ticket Number

The ticket number for an airline transaction.

From	To	Field	Length	Picture
212	215	SBR-DT-TRAN-CD	4	X(4)

Business Name: Transaction Code

The internal processing code (tran code).

From	To	Field	Length	Picture
216	216	SBR-DT-DEBT-CRDT-STAT-CD	1	X

Business Name: Debit Credit Status

This field is based on transaction codes.

Valid values are:

C = Credit

D = Debit

From	To	Field	Length	Picture
217	231	SBR-DT-CARD-ACPT-ID-TX	15	X(15)

Business Name: Card Acceptor ID

This field identifies the merchant or terminal.

From	To	Field	Length	Picture
232	240	SBR-DT-MRCH-ZIP-CD	9	X(9)

Business Name: Merchant ZIP

The ZIP code where the merchant is located.

From	To	Field	Length	Picture
241	241	SBR-DT-MNRY-VNDR-FLAG-CD	1	X

Business Name: Minority Code

This field indicates a minority merchant as established by VISA/MasterCard.

Valid values are:

N = All others

Y = Minority merchant

From	To	Field	Length	Picture
242	242	SBR-DT-NCRP-VNDR-FLAG-CD	1	X
		Business Name: 1099 Code		
		This field indicates an unincorporated entity.		
		Valid values are:		
		N = All others		
		Y = Unincorporated entity		
243	350	FILLER	108	X(108)

Detail Descriptor Record (Type 6)

From	To	Field	Length	Picture
1	350	**SBR-DETAIL-DESCRIPTOR-RECORD**	**350**	**GROUP**
		Redefines SBR-BANK-HEADER-RECORD		
1	1	SBR-DD-RCRD-TYPE-ID	1	X
		Business Name: Record Type ID Constant 6		
		A detail descriptor record is created when there is ticket database information for the previous Type 5 record.		
2	17	SBR-DD-ACCT-NR	16	X(16)
		Business Name: Account Number		
		The VISA/MasterCard 16-digit account number.		
18	19	SBR-DD-DSCR-TYPE-CD	2	X(2)
		Business Name: Descriptor Type		
		This field is based on the type of data included in the record, as explained in *valid values*.		
		Valid values are:		
		01 = Airline Itinerary		
		02 = Car rental/Lodging		
20	350	**SBR-DD-AIRLINE-ITINARY-DATA**	**331**	**GROUP**
		Business Name: Airline Itinerary		

From	To	Field	Length	Picture
20	47	SBR-DD-ROUTING-ARRAY	7	GROUP

Occurs 4 times

Business Name: Routing Array

Up to four legs of travel can be displayed.

Note

If the data is airline data, the data from the next four fields can be repeated up to four times.

From	To	Field	Length	Picture
20	21	SBR-DD-CARR-CD	2	X(2)

Business Name: Carrier Code

This field indicates the name of airline.

From	To	Field	Length	Picture
22	22	SBR-DD-SRVC-CLSS-CD	1	X

Business Name: Service Class

This field indicates the type of service (first class, bus, etc.).

From	To	Field	Length	Picture
23	23	SBR-DD-STOP-OVER-CD	1	X

Business Name: Stop Over

This field indicates if there was an allowed stopover.

Valid values are:

O = Allowed

X = Not allowed

From	To	Field	Length	Picture
24	26	SBR-DD-DSTN-CD	3	X(3)

Business Name: Destination Code

This field indicates the destination airport.

From	To	Field	Length	Picture
48	55	SBR-DD-TRVL-AGNY-CD	8	X(8)

Business Name: Travel Agency Code

This is the IOTA code/agency ISS ticket.

From	To	Field	Length	Picture
56	80	SBR-DD-TRVL-AGNY-NM	25	X(25)
		Business Name: Travel Agency Name		
		The name of the agency.		
81	100	SBR-DD-PSGR-NM	20	X(20)
		Business Name: Passenger Name		
		The name of the traveler.		
101	106	SBR-DD-DPRT-DT	6	X(6)
		Business Name: Departure Date		
		The date that the flight began.		
		Format is:		
		MMDDYY		
107	109	SBR-DD-ORGN-CD	3	X(3)
		Business Name: Origination Code		
		The airport where trip originated.		
110	132	SBR-DD-RFRN-NR	23	X(23)
		Business Name: Reference Number		
		This is the transaction reference number.		
133	350	FILLER	218	X(218)
20	350	SBR-DD-CAR-RENTAL-LODGING-DATA	331	GROUP
		Redefines SBR-DD-AIRLINE-ITINARY-DATA		
20	20	SBR-DD-NO-SHOW-CD	1	X
		Business Name: No Show		
		This field indicates that the traveler did not show up.		

From	To	Field	Length	Picture
21	31	SBR-DD-EXTR-CHRG-AM	11	X(11)

Business Name: Extra Charges

This field can be used for lodging or car rental.

Valid values for lodging are:

0 = No extra charge

2 = Restaurant

3 = Gift shop

4 = Mini bar

5 = Telephone

6 = Other

7 = Laundry

Space = No extra charge

Valid values for car rental are:

0 = No extra charge

2 = Gas

3 = Late return

4 = One way service fee

5 = Parking violation

Space = Not extra charge

From	To	Field	Length	Picture
32	43	SBR-DD-TOTL-AUTH-AM	12	X(12)

Business Name: Total Authorized Amount

The dollar amount of extra charges.

From	To	Field	Length	Picture
44	49	SBR-DD-CHCK-IN-OUT-DT	6	X(6)

Business Name: Check In/Out Date

The date that the traveler checked into the hotel or picked up a rental car.

Format is:

MMDDYY

From	To	Field	Length	Picture
50	350	FILLER	301	X(301)

Account Trailer Record (Type 7)

From	To	Field	Length	Picture
1	350	**SBR-ACCOUNT-TRAILER-RECORD**	350	GROUP
		Redefines SBR-BANK-HEADER-RECORD		
1	1	SBR-AT-RCRD-TYPE-ID	1	X
		Business Name: Record Type ID Constant 7		
		A Type 7 record is only created when there is detail account records (Type 5) for an account.		
2	17	SBR-AT-ACCT-NR	16	X(16)
		Business Name: Account Number		
		This is the VISA/MasterCard 16-digit account number.		
18	34	SBR-AT-TOTL-DBTS-AM	17	X(17)
		Business Name: Total Debits		
		The daily file has all debits posted that day. The weekly file has all debits posted that week. The cycle file has all debits posted during the billing cycle. The monthly file has all debits posted during the calendar month. The control account total debits is the total debits on the control account, the subaccount and the individual account total debits is the total debits posted to the individual account.		

From	To	Field	Length	Picture
35	51	SBR-AT-TOTL-CRDT-AM	17	X(17)

Business Name: Total Credits

The daily file has all credits posted that day. The weekly file should have all credits posted that week. The cycle file has all credits posted during the calendar month. The control account total credits is the total credits on the control account, the subaccount total credits is the total credits on the subaccount, and the individual account total credits is the total credits posted to the individual account.

From	To	Field	Length	Picture
52	68	SBR-AT-TOTL-PYMT-AM	17	X(17)

Business Name: Total Payments

The total payments applied to an account during the billing cycle frequency daily, weekly, cycle, or monthly.

From	To	Field	Length	Picture
69	74	SBR-AT-CLSG-DT	6	X(6)

Business Name: Closing Date

The previous cycle date.

Format is:

MMDDYY

From	To	Field	Length	Picture
75	91	SBR-AT-PRVS-BLNC-AM	17	X(17)

Business Name: Previous Balance

The account balance at closing/previous cycle.

From	To	Field	Length	Picture
92	108	SBR-AT-CURR-BLNC-AM	17	X(17)

Business Name: Current Balance

The current account balance at the time the file is generated, as determined by the frequency of the file: daily, weekly, cycle, or monthly.

From	To	Field	Length	Picture
109	125	SBR-AT-CRDT-LMIT-AM	17	9(15)V99
		Business Name: Credit Limit		
		The credit limit on the account at the time the file is generated, as determined by the frequency of the file: daily, weekly, cycle, or monthly.		
126	142	SBR-AT-CURR-PYMT-DUE-AM	17	9(15)V99
		Business Name: Current Payment Due		
		The current balance that is due on the account by next billing cycle at the time the file is generated, as determined by the frequency of the file: daily, weekly, cycle, or monthly.		
143	145	SBR-AT-NMBR-PYMT-PAST-DUE-CT	3	X(3)
		Business Name: Number Of Payments Past Due		
		The number of cycles without a payment being received, as determined when the file is generated based upon the file frequency: daily, weekly, cycle, or monthly.		
146	146	SBR-AT-HGHST-DEGR-DLQN-CT	1	X
		Business Name: Highest Degree Delinquency		
		The greatest number of cycles the account has been delinquent, as determined when the file is generated based upon the file frequency: daily, weekly, cycle, or monthly.		
147	163	SBR-AT-PAST-DUE-AM	17	9(15)V99
		Business Name: Amount Past Due		
		The current portion of the current balance which is delinquent.		

From	To	Field	Length	Picture
164	180	SBR-AT-CHRG-OFF-AM	17	9(15)V99

Business Name: Charge-Off Amount

The charge-off amount should report the balance at the time the account was charged-of,f as determined when the file is generated based upon the file frequency: daily, weekly, cycle, or monthly.

From	To	Field	Length	Picture
181	197	SBR-AT-DSPT-AM	17	9(15)V99

Business Name: Dispute Amount

The dollar amount that is disputed on the account, as determined when the file is generated based upon the file frequency: daily, weekly, cycle, or monthly.

From	To	Field	Length	Picture
198	200	SBR-AT-NMBR-OF-CRDS-CT	3	X(3)

Business Name: Number Of Cards

The number of cards that are outstanding on the account, as determined when the file is generated based upon the file frequency: daily, weekly, cycle, or monthly.

From	To	Field	Length	Picture
201	201	SBR-AT-ACCT-IN-DSPT-FLAG-CD	1	X

Business Name: Account In Dispute Flag

This field indicates a disputed amount on the account, as determined when the file is generated based upon the file frequency: daily, weekly, cycle, or monthly.

Valid values are:

N = No

Y = Yes

From	To	Field	Length	Picture
202	206	SBR-AT-TBR-RPRT-CMPY-ID	5	X(5)

Business Name: Company Identifier

The first five positions of the company number.

From	To	Field	Length	Picture
207	231	SBR-AT-TBR-RPRT-ENTT-ID1	25	X(25)
		Business Name: Commercial Card Report Entity Identifier One		
		Identifier of the first entity in the Commercial Card reporting hierarchy.		
232	256	SBR-AT-TBR-RPRT-ENTT-ID2	25	X(25)
		Business Name: Commercial Card Report Entity Identifier Two		
		Identifier of the second entity in the Commercial Card reporting hierarchy.		
257	281	SBR-AT-TBR-RPRT-ENTT-ID3	25	X(25)
		Business Name: Commercial Card Report Entity Identifier Three		
		Identifier of the third entity in the Commercial Card reporting hierarchy.		
282	306	SBR-AT-TBR-RPRT-ENTT-ID4	25	X(25)
		Business Name: Commercial Card Report Entity Identifier Four		
		Identifier of the fourth entity in the Commercial Card reporting hierarchy.		
307	331	SBR-AT-TBR-RPRT-ENTT-ID5	25	X(25)
		Business Name: Commercial Card Report Entity Identifier Five		
		Identifier of the fifth entity in the Commercial Card reporting hierarchy.		
332	336	SBR-ZEROES-FILLER	5	X(5)

From	To	Field	Length	Picture
337	337	SBR-AT-PREV-BLNC-FLAG-CD	1	X

Business Name: Previous Balance Flag

This field is based on the previous balance.

Valid values are:

+ = Positive Balance

- = Negative Balance

From	To	Field	Length	Picture
338	338	SBR-AT-CURR-BLNC-FLAG-CD	1	X

Business Name: Balance Flag

This field is based on the current balance.

Valid values are:

+ = Positive Balance

- = Negative Balance

From	To	Field	Length	Picture
339	350	FILLER	12	X(12)

Company Trailer Record

From	To	Field	Length	Picture
1	350	**SBR-COMPANY-TRAILER-RECORD**	350	**GROUP**
		Redefines SBR-BANK-HEADER-RECORD		
1	1	SBR-CT-RCRD-TYPE-ID	1	X
		Business Name: Record Type ID Constant 8		
		A Type 8 record is created for each company when any account for that company cycles.		
2	5	SBR-CT-AGNT-BANK-NR	4	X(4)
		Business Name: Agent Bank		
		This is a 4-digit indicator of the agent bank.		
6	13	SBR-CT-CMPY-NR	8	X(8)
		Business Name: Company Number		
14	23	SBR-CT-TOTL-ACCT-FOR-CMPY-CT	10	X(10)
		Business Name: Total Accounts for Company		
		This is the number of accounts within a company.		
24	38	SBR-CT-TOTL-CRDT-LMIT-AM	15	X(15)
		Business Name: Total Credit Limit		
		This is the credit limit for the company.		
39	55	SBR-CT-TOTL-CURR-PYMT-DUE-AM	17	9(15)V99
		Business Name: Total Current Payments Due		
		The dollar amounts of payments that is due on all accounts within this company.		

From	To	Field	Length	Picture
56	59	SBR-CT-TOTL-ACCT-PAST-DUE-CT	4	X(4)

Business Name: Total Number Of Accounts Past Due

The number of accounts that are past due, as determined when the file generates based upon file frequency: daily, weekly, cycle, monthly.

From	To	Field	Length	Picture
60	76	SBR-CT-TOTL-PAST-DUE-AM	17	9(15)V99

Business Name: Total Amount Past Due

The dollar amount that are past due on all accounts within the company are totaled for this field, as determined when the file generates based upon file frequency: daily, weekly, cycle, monthly.

From	To	Field	Length	Picture
77	93	SBR-CT-TOTL-CHRG-OFF-AM	17	9(15)V99

Business Name: Total Charge-Off Amount

The total amount that is charged-off for any accounts within the company, as determined when the file generates based upon file frequency: daily, weekly, cycle, monthly.

From	To	Field	Length	Picture
94	110	SBR-CT-TOTL-DSPT-AM	17	9(15)V99

Business Name: Total Disputes

The total amount in dispute for accounts within the company, as determined when the file generates based upon file frequency: daily, weekly, cycle, monthly.

From	To	Field	Length	Picture
111	116	SBR-CT-NMBR-CRDS-OUT-STND-CT	6	9(6)

Business Name: Total Number Of Cards Outstanding

The total number of cards that are associated with this company.

From	To	Field	Length	Picture
117	141	SBR-CT-NAME-LINE-1-TX	25	X(25)

Business Name: Company Name

From	To	Field	Length	Picture
142	176	SBR-CT-ADDR-LINE-2-TX	35	X(35)
		Business Name: Address Line 2		
		This is the second line of address on the Company Master File.		
177	190	SBR-CT-USER-ACCT-1-TX	14	X(14)
		Business Name: User Account 1		
		Not in use.		
191	204	SBR-CT-USER-ACCT-2-TX	14	X(14)
		Business Name: User Account 2		
		Not in use.		
205	218	SBR-CT-USER-ACCT-3-TX	14	X(14)
		Business Name: Company Number		
219	222	SBR-CT-USER-DATA-3-TX	4	X(4)
		Business Name: Total Annual Fee Amount		
		The total annual fee amount to be assessed of all cardholders within the company, and the month the fee is to be charged.		
		Format is:		
		$$MM (where $$ is the amount and MM is the month the amount is charged)		
		Note		
		Anything over $99 will be listed as 99.		
223	247	SBR-CT-CITY-TX	25	X(25)
		Business Name: City		
		The city from the Company Master File address field.		

From	To	Field	Length	Picture
248	249	SBR-CT-ST-TX	2	X(2)
		Business Name: State		
		The state from the Company Master File address field.		
		Format is:		
		Valid State Code		
250	258	SBR-CT-ZIP-CD	9	X(9)
		Business Name: ZIP Code		
		The ZIP code from the Company Master File address materials.		
259	264	SBR-CT-PYMT-DUE-DT	6	X(6)
		Business Name: Payment Due Data		
		This field is calculated using the client number to retrieve the BSF-PAYMENT-DUE-DAYS from the pricing file by using the subroutine SSFINDME. This number is then added to the date of the last statement.		
265	350	FILLER	86	X(86)

Bank Trailer Record

From	To	Field	Length	Picture
1	350	SBR-BANK-TRAILER-RECORD	350	GROUP
		Redefines SBR-BANK-HEADER-RECORD		
1	1	SBR-BT-RCRD-TYPE-ID	1	X
		Business Name: Record Type ID Constant 9 (Bank Trailer Record)		
		The record is created for each bank (FDR SYS).		
2	5	SBR-BT-BANK-NR	4	X(4)
		Business Name: Bank Number		
		The 4-digit system indicator.		
6	11	SBR-BT-PRCS-DT	6	X(6)
		Business Name: Processing Date		
		The date the transaction file was processed.		
		Format is:		
		MMDDYY		
12	20	SBR-BT-NMBR-OF-ACCT-CT	9	X(9)
		Business Name: Number Of Accounts		
		The number of accounts with activity for this cycle.		
21	29	SBR-BT-NMBR-OF-TRNS-CT	9	X(9)
		Business Name: Number Of Transactions		
		The number of transactions that are processed for all accounts within the company. For consolidated pay, the number of transactions is the number of transactions totaled on each subaccount plus any transactions directly posted to the account.		
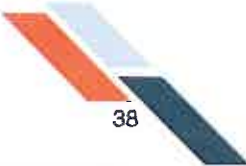
From	To	Field	Length	Picture
30	350	FILLER	321	X(321)

Index

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT F

Custom Card Specifications

EMV ARTWORK GUIDELINES

oberthur
TECHNOLOGIES

Contact Plate Dimensions & Coordinates

Clear Area Surrounding Chip

2mm - Free of Text & Logos
8mm - Free of Hot Stamp

Reverse Side - CVC/Signature Panel cannot be located behind chip area.

M3 contact plate
chip size: 11.25 mm x 8.57 mm

18.3

9.4

64.9

27.1

Stayaway Areas

M4 contact plate
chip size: 13.2 mm x 12 mm

16.6

8.5

63.9

25.4

Stayaway Areas

M5 contact plate
chip size: 13.2 mm x 12 mm

17.9

8.5

63.9

24.1

Stayaway Areas
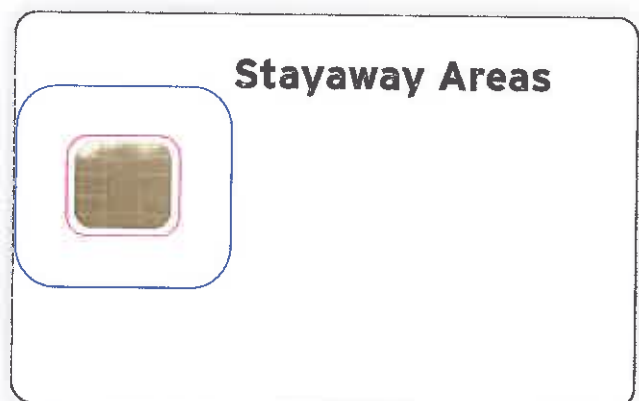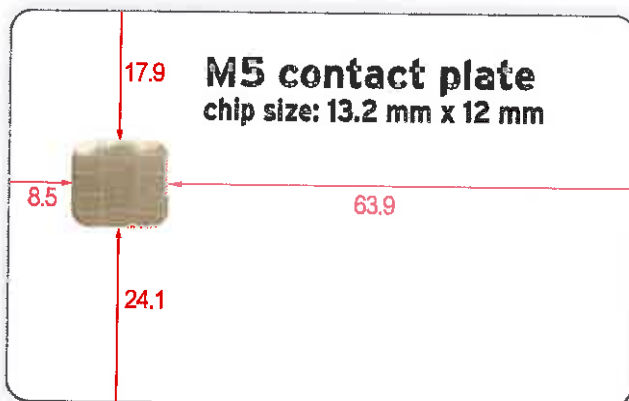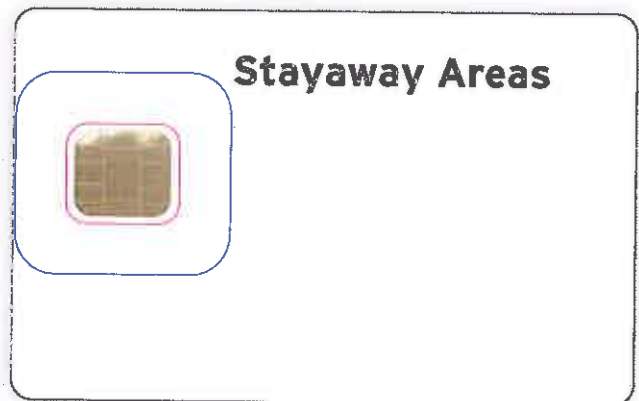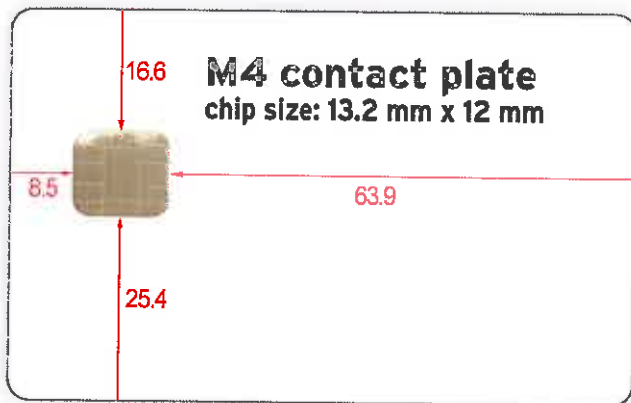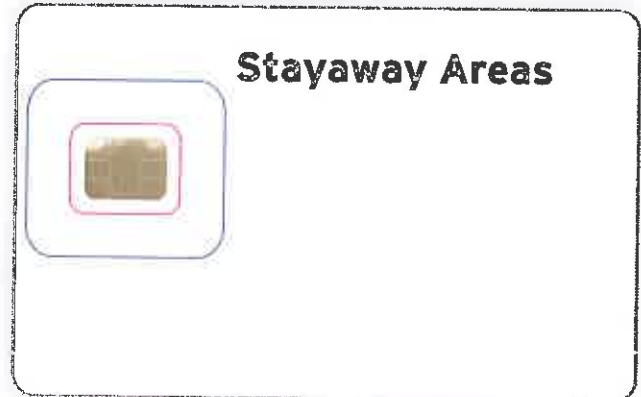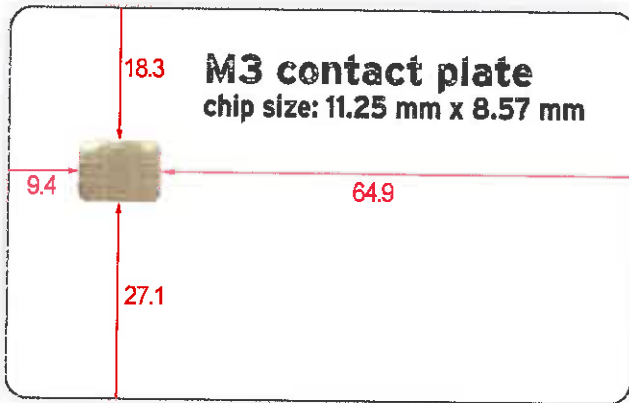
EMV CHIP CARD CONSTRUCTION

Contact Chip Card Construction

Front Core Stock Layer

Back Core Stock Material
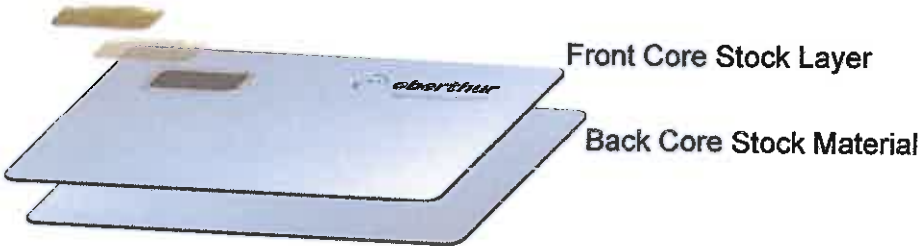
Dual Interface Card Construction (M4 Contact Plate Only)

Front Core Stock Layer

Dual Interface Inlay

Back Core Stock Material
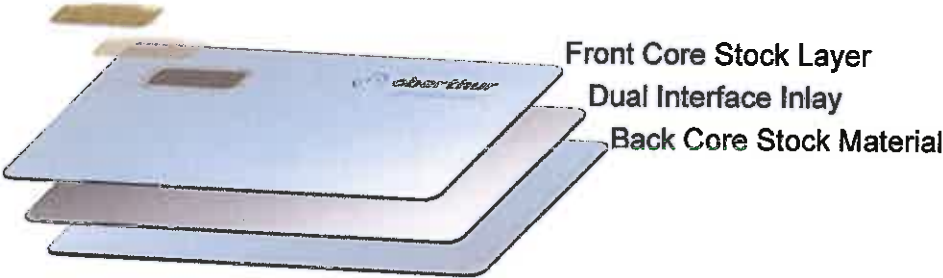
EMV ARTWORK PLACEMENT GUIDELINES

Incorrect Placement

Correct Placement

Logo Placement

Hot Stamp Placement

Artwork Placement

Card Back
CVC/ Panel cannot be located behind chip area.
A Preset designed to accomadate the chip will be required.

For complete card art specifications, please refer to the Oberthur Technologies Electronic Art Specifications document.

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS
AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT G
Visa Liability Waiver

Visa Liability Waiver

Security and coverage when providing Visa Commercial and Business cards to employees

Security. Coverage. Confidence.

Now you can provide Visa Commercial and Business cards to employees with built-in protection against losses.

Visa® Liability Waiver is one of the most valuable core benefits of Visa Commercial and Business cards—offering the security and coverage you need to do business with complete confidence.

Visa Liability Waiver protects you against eligible losses that might be incurred through card misuse by a terminated eligible cardholder. The program waives certain eligible charges in the event that one of your eligible cardholders misuses Visa Commercial or Business card privileges.

Visa Liability Waiver Benefits:

- Extensive coverage up to $100,000 per cardholder
- Automatic enrollment
- No deductible and no extra cost
- No maximum cap per company
- Coverage of cash advances, officers, and ghost accounts
- Simplified claim procedures

Essential Protection for Your Business.

Visa Liability Waiver gives you safeguards and protection that are built right in. That means you can provide employees with Visa Commercial and Business cards with full confidence—and that makes doing business easier and more convenient.

What charges are eligible for coverage?

Waivable Charges

Waivable charges are charges incurred by an eligible cardholder or other authorized person that:

- do not benefit the company directly or indirectly, or
- benefit the company directly or indirectly when the eligible cardholder was reimbursed by the company for those charges and failed to pay the financial institution; and
- are the responsibility of the company and/or eligible cardholder for payment to the financial institution.

Charges may be:

- billed up to 75 days before the Notification of Termination Date;[1] or
- incurred but unbilled as of the Notification of Termination Date; or
- incurred up to 14 days after the Notification of Termination Date.[2]

Cash Advances

- Prior to the Notification of Termination Date, cash advances are considered waivable charges as defined; or
- After the Notification of Termination Date, cash advances are considered waivable charges as defined and limited to $300 per day or a maximum of $1,000.

Visa Liability Waiver Materials

The following items can be downloaded from Visa Online.

Visa Commercial and Business Credit Card Liability Waiver Program Outline

This document details the specifics of the program as it pertains to Visa Commercial and Business credit card charges, outlining permitted waivable charges, obligations of the company and financial institution, and payment of claims.

Visa Business Debit Card Liability Waiver Program Outline

This document outlines the program as it pertains to Visa Business Debit Card charges.

Visa Liability Waiver Affidavit of Waiver Claim Form

To request a waiver of charges, you must complete the Company section of the Affidavit of Waiver claim form, sign it, and submit it to the card-issuing financial institution.

The following materials provide sample language that you can adapt as needed.

Sample Account Cancellation Request

To comply with the Visa Liability Waiver obligations, you must send the card-issuing financial institution a letter requesting cancellation of the account. This letter must be sent within two (2) business days of the Notification of Termination Date[1] to remain eligible for the total waiver period.

Sample Employee Account Cancellation Notification Letter

Employers participating in the Visa Liability Waiver benefit are obligated to quickly notify former employees, in writing, that their account has been canceled and they no longer have the right to use it. This letter can be sent by first-class mail or fax. You should retain a copy, as it must be attached to your Affidavit of Waiver claim form in the event a claim is filed.

Simple requirements for filing a claim

Your company may request that your Visa card-issuing financial institution waive liability for waivable charges when you meet all of the following requirements:

1. You terminate, voluntarily or involuntarily, a Visa Commercial or Business cardholder's employment.

2. You have one (1) or more valid Visa Commercial or Business card accounts in good standing.

3. You request the financial institution to cancel the account[3] within two (2) business days of the Notification of Termination Date.[4]

4. You deliver to the employee or send by first-class mail or fax a written notice[5] stating that the account has been canceled, and that the employee should immediately discontinue all use of the card, pay any outstanding amounts, and return the card to your company.

5. You complete the Company side of the Affidavit of Waiver claim form, have an authorized official of your company sign it, and return it within ninety (90) days of the employee's Notification of Termination Date to the financial institution. All claim documents must be filed with the program underwriter within one hundred eighty (180) days from the Notification of Termination Date.

6. You include the following documentation with the Affidavit of Waiver claim form when sending it to the financial institution:

   • Copy of the Eligible Cardholder Account Cancellation Notification Letter

   • Description of the waivable charges (e.g., a copy of the account statement with the waivable charges highlighted)

   • Proof of reimbursement (e.g., expense reports or canceled checks) in cases where the employee was reimbursed by the company but failed to pay the financial institution.[6]

7. You give prompt written notice to the financial institution in cases where it invoices the eligible cardholder directly, if you know that an eligible cardholder is receiving reimbursement for charges but is not paying the financial institution for those charges.

8. You remit to the financial institution any amounts recovered for waived charges from any source after filing an Affidavit of Waiver claim form and agree to assign any rights to collect such amounts from the employee to the program underwriter.[7]

---

[1] Notification of Termination Date means the date the cardholder gives to his/her employer or receives from his/her employer oral or written notice of immediate or pending termination, or the date the cardholder leaves his/her employer, whichever is earlier.

[2] Account must be canceled within two (2) business days following the Notification of Termination Date.

[3] "Account Cancellation Request."

[4] If the card is not canceled within two (2) business days, only charges billed for up to 75 days prior to the Notification of Termination Date will be eligible.

[5] "Employee Account Cancellation Notification Letter."

[6] For claims of this type over $5,000.

[7] Once a claim has been paid for a given person, no future claims will be considered.

Visa Liability Waiver Issuer Guide

The key to providing Visa Commercial and Business cards—with security and confidence.

Added value for your
Visa Commercial and Business card products.

Security, coverage, confidence—reasons why Visa® Liability Waiver is one of the most valuable core benefits built into Visa Commercial and Business cards.

Safeguards for providing Visa cards to eligible cardholders.

Visa Liability Waiver insures you against eligible losses that might be incurred through card misuse by a client's terminated eligible cardholder.

In the event that an eligible cardholder misuses Visa Commercial or Business card privileges, Visa Liability Waiver waives certain eligible charges and helps minimize your client's losses.

Visa Liability Waiver Benefits:

- Increased coverage up to $100,000 per eligible cardholder
- Automatic enrollment for both issuers and clients
- No deductible and no extra cost to issuers or clients
- No maximum cap per issuer or client
- Coverage of cash advances, officers, and ghost accounts
- Simplified claim procedures for both issuers and clients
- Coverage for non-employee contract workers in cases where the company is fully liable for payment of all charges to the issuer

An important sales advantage for your financial institution.

Visa Liability Waiver gives you a competitive edge. It makes your Visa Commercial and Business card products even more attractive to prospective clients and strengthens your ability to compete in the commercial market.

Essential protection for you and your clients.

When your clients can provide their eligible cardholders with Visa card purchasing convenience, everyone benefits—including your financial institution. Visa Liability Waiver delivers the vital safeguards that enable your clients to provide Visa Commercial and Business cards to eligible cardholders with security and confidence.

This Visa Liability Waiver Issuer Guide provides program details, describes the materials you and your clients will need, and includes step-by-step instructions for handling claims.

What charges are eligible for coverage?

Waivable Charges

Waivable charges are charges incurred by an eligible cardholder or other authorized person which:

- do not benefit the client directly or indirectly, or
- benefit the client directly or indirectly when the eligible cardholder was reimbursed by the client for those charges and failed to pay the issuer; and
- are the responsibility of the client and/or eligible cardholder for payment to its issuer.

Charges may be:

- billed up to 75 days before the Notification of Termination Date;[1] or
- incurred but unbilled as of the Notification of Termination Date; or
- incurred up to 14 days after the Notification of Termination Date.[2]

Cash Advances

- Prior to the Notification of Termination Date, cash advances are considered waivable charges as defined; or
- After the Notification of Termination Date, cash advances are considered waivable charges as defined and limited to $300 per day or a maximum of $1,000.

Visa Liability Waiver Sales Tools

Visa provides informative sales tools that you can use as a leave-behind when calling on clients. The Visa Liability Waiver Client Brochure gives you the opportunity to tell current clients about the program's expanded coverage limits, and it supports your sales process with new client prospects.

The Client Brochure along with all the materials required to file a claim are available for download from Visa Online®.

Visa Commercial and Business Credit Card Liability Waiver Outline

This document details the specifics of the program as it pertains to Visa Commercial and Business credit card charges, outlining permitted waivable charges, obligations of the client and financial institution, and payment of claims.

Visa Business Debit Card Liability Waiver Program Outline

This document outlines the program as it pertains to Visa Business Debit Card charges.

Position your Visa Commercial and Business card products on the leading edge in today's marketplace, and offer your clients the security and protection they need to do business with complete confidence.

For more information, please contact your Visa Account Executive or call (888) 847-2242.

Visa Liability Waiver Affidavit of Waiver Claim Form

To file a claim, you need to complete and sign the issuer section of the Visa Affidavit of Waiver claim form, ensure that your client has completed and signed the Company section, and send it to the program underwriter with all required documentation.

Sample Account Cancellation Request

To comply with Visa Liability Waiver obligations, your client must mail or fax to you a letter requesting cancellation of the account. This letter must be sent within two (2) business days of the Notification of Termination Date[1] to remain eligible for the total waiver period.

Sample Employee Account Cancellation Notification Letter

Your client must promptly notify former eligible cardholders, in writing, that their account has been canceled and they no longer have the right to use it. This letter can be sent by mail or fax. Your client should retain a copy as it must be attached to the Affidavit of Waiver claim form in the event a claim is filed.

How to file a claim.

1. Provide your client with a list of all charges billed to the former eligible cardholder's card during the waiver period.
2. Attempt to collect the charges directly from the cardholder for 60 days from the Notification of Termination Date.
3. Assign any uncollected charges to a collection agency after the 60 days have passed.[3]
4. After receiving the completed Affidavit of Waiver claim form and documentation from your client, complete and sign the issuer section (side two), attach the documentation listed below, and send to the program underwriter.

   - Copy of the Account Cancellation Request from the company and evidence of actions taken (e.g., screen printout)
   - List of all waivable charges and written evidence that they are waivable charges (e.g., a computer screen printout of the cardholder's account statement or photocopy of the actual account statement with the billing date, waivable charges, balance, and account termination date highlighted)
   - Proof of eligible cardholder reimbursement in cases where the eligible cardholder was reimbursed by the client but failed to pay the issuer[4] (e.g., expense reports or canceled checks)
   - Written description of all actions taken to collect the charges from the eligible cardholder
   - Copy of the company agreement for financial responsibility
   - Copy of the cardholder agreement

After 60 days of collection efforts, claims can be filed with the program underwriter. All claim documentation must be submitted within 180 days of the Notification of Termination Date.

[1] Notification of Termination Date means the date the cardholder gives to his/her employer or receives from his/her employer oral or written notice of immediate or pending termination, or the date the cardholder leaves his/her employer, whichever is earlier.

[2] Account must be canceled within two (2) business days following the Notification of Termination Date.

[3] Any funds recovered by the collection agency up to the amount reimbursed by the Visa Liability Waiver Program shall be paid to the program underwriter.

[4] For all claims of this type over $5,000.

Visa Liability Waiver

Sample Visa Commercial or Business Card Account Cancellation Request

Visa Commercial or Business Card Client Name
Company
Address
City, State, ZIP (or Letterhead)

Date

Financial Institution Representative
Financial Institution Name
Address
City, State, ZIP

Re: Request for Cancellation of Visa® Commercial or Business Card Account for Covered Employee

To Whom It May Concern:

The below-named cardholder gave or received oral or written notification of termination on this date (e.g., MM/DD/YY)_____.

Account Number _____ Phone_____

Cardholder's Name_____

Home Address_____

City_____ State_____ ZIP _____

We hereby request that this account be canceled immediately.

We understand that to request a waiver of charges, if any, on the above numbered account, we must file a Visa Affidavit of Waiver claim form within 90 days of the Notification of Termination Date.

Please be further advised that:
___ The company was billed for the cardholder's charges.
___ The cardholder was billed directly and has been contacted in writing and directed to immediately pay all outstanding charges.

Our company ___ has /___ has not retrieved the Visa Commercial or Business card from the cardholder. The card ___ is /___ is not enclosed.

Sincerely,

Signature
Title (must be a corporate officer)

VISA

Visa Liability Waiver

Visa Commercial or Business Card Affidavit of Waiver Claim Form

Company

This form **must** be returned to the Financial Institution within 90 days of Notification of Termination.

Company Information

Company Name	
Street Address	Has a claim for this charge been submitted under any other insurance policy? ☐ Yes ☐ No
City / State / ZIP	Are you or the company aware of any prior dishonest acts committed by this employee? ☐ Yes ☐ No
Contact Person	Date Account Cancellation Notification Letter sent to employee _____
Contact Phone	*Please refer to the complete description of program requirements in the Visa Liability Waiver Program Client Kit and Program Outline.*

Date of Account Cancellation Request to Issuing Financial Institution (MM/DD/YY)

Employee Information

Employee Name	
Street Address	Notification of Termination Date_____
City / State / ZIP	Termination Date _____
Phone	Is the Employee an: ☐ Owner ☐ Partner ☐ Principal Shareholder ☐ None of the Above Transaction Type:
Social Security Number	☐ Does Not Benefit Company $_____
Account Number	☐ Employee Reimbursed but Failed to Pay Account $_____
Type of Card: ☐ Visa Business/Business Enhanced Credit Card ☐ Visa Business Debit Card ☐ Visa Signature Business ☐ Visa Corporate Card ☐ Visa Purchasing Card ☐ Visa Large Purchase Advantage Card	Total Amount of Submitted Waivable Charges $_____ *Please refer to the complete description of program requirements in the Visa Liability Waiver Program Client Kit and Program Outline.*
Card Issue Date (MM/DD/YY)	Employee Hire Date (MM/DD/YY)

Request for Waiver of Charges

I wish to certify that the above named Cardholder was an employee of _____ (Company Name). According to the terms of the policy, the above named former employee has used his/her card to make unauthorized transactions, or cash advances, which did not benefit our Company, or has received reimbursement for Company expenses but failed to render payment to the account in the amount of $_____ as detailed above. As _____ (Company Name) is liable for these charges under the agreement with_____ (Financial Institution), we request a waiver of the charges under the terms and conditions of the policy. Furthermore, if the Company recovers any amounts for the waived charges from any source after the Company has requested a waiver of the transactions, the Company will remit all such recoveries to the Financial Institution.

The Company agrees to assign any rights it may have to collect such amounts from the Cardholder to the Program Underwriter for Visa claims.

I CERTIFY THAT ALL OF THE ABOVE INFORMATION IS ACCURATE.

Signature_____   Date_____

Printed Name_____   Title_____

Claim Processing Checklist (Prior to Submission)

You Must:	☐ Complete every question on this form (incomplete forms will be returned)	☐ Sign and date this form

Attach:
☐ Employee Account Cancellation Notification Letter
☐ Copy of statement with Waivable Transactions highlighted (must equal amount claimed)
☐ For claims over $5,000, proof of reimbursement in cases where the employee was reimbursed but failed to pay the Financial Institution. (Examples of proof would include expense reports or canceled checks.)

Visa Liability Waiver

Visa Commercial or Business Card Affidavit of Waiver Claim Form (cont.)

Issuer

This form **must** be filed with the Program Underwriter within 180 days of Notification of Termination.

Issuer Information

Issuer Name			
Street Address			
City	State		ZIP
Contact Person			
Contact Phone			
Total Number of Valid Company Accounts			

Amount of Transactions Submitted by the Company   (1) $ _____

Amount Recovered to Date   (2) $ _____

Total Amount Claimed   (Lines 1–2) $ _____

Must Be Equal To or Less Than Amount Claimed by Company (Line 1)

Credit Cards Only:
Cardholder's Credit Limit $ _____

Is the Company Responsible for Charges under the Company Agreement?
☐ Yes   ☐ No

Is the Cardholder Responsible for Charges under the Cardholder Agreement?
☐ Yes   ☐ No

Is this Claim the Result of a Lost/Stolen Card?
☐ Yes   ☐ No
If Yes, Date Reported _____

Is this Claim the Result of a Bankruptcy/Insolvency?
☐ Yes   ☐ No
If Yes, Date Declared _____

Collection Information

Name of Collection Agency			
Street Address			
City	State		ZIP
Contact Person			
Contact Phone			
Date Assignment Made (MM/DD/YY)			
Date Account Cancellation Request Received (MM/DD/YY)			
Date of Account Cancellation on Base (MM/DD/YY)			

Credit Cards Only:
Has the cardholder sent a check for payment on this account within the last 12 months which was uncollectible?   ☐ Yes   ☐ No

Please refer to the complete description of program requirements in the Visa Liability Waiver Program Client Kit and Program Outline.

Date Affidavit of Waiver Claim Form Received (MM/DD/YY)

Recovery of Funds Certification

I certify that should any amount be recovered by _____ (Financial Institution) or any other source with respect to Waivable Charges, we agree to use these funds to reduce the Waivable Charges and/or the amount of any claim filed with the Visa Liability Waiver Program, or if the claim payment has previously been submitted to us, we shall return such amounts to the Program Underwriter for Visa claims.

I CERTIFY THAT THE ABOVE INFORMATION IS ACCURATE.

Signature_____   Date_____

Printed Name_____   Title_____

Claim Processing Checklist (Prior to Submission)

You Must: ☐ Complete every question on this form (incomplete forms will be returned)   ☐ Sign and date this form

Attach:
☐ Account Cancellation Request Proof
☐ Company Agreement with Financial Institution
☐ Statement/Print Screens with billing date, balance, and account termination date highlighted
☐ For claims over $5,000, proof of reimbursement in cases where the employee was reimbursed but failed to pay the Issuer. (Examples of proof would include expense reports or canceled checks.)
☐ Cardholder Agreement with Financial Institution
☐ Detailed Description of Collection Efforts

Note: At any time, Visa and/or its Program Underwriter may request further documentation regarding proof concerning the charges in question.

Please Send To: Visa Program Underwriter, c/o Liability Waiver – ESIS, P.O. Box 5129, Scranton, PA 18505-0568
Phone: (888) 518-5665 Fax: (800) 503-7107 Email: liabilitywaiverprogram@esis.com

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT I

Implementation Plan

WEST VIRGINIA STATE AUDITOR'S PURCHASING CARD PROGRAM
IMPLEMENTATION/PROJECT PLAN

ID	TASK NAME	RESOURCE	% COMPLETE	DATE
	PROJECT INITIATED			
1	Contract Awarded	SOWV	0.00%	
3	Initiate Project Meeting	United/SOWV	0.00%	
4	Define Expectations	SOWV	0.00%	
5	Discuss Transition/Conversion	United/SOWV	0.00%	
6	Establish Program Goals	United/SOWV	0.00%	
7	Confirm/Discuss LIVE Date	United/SOWV	0.00%	
8	Discuss Pilot if Desired	United/SOWV	0.00%	
9	Update Implementation/Project Plan	United	0.00%	
29	Define Agency Requirements	United/SOWV	0.00%	
30	Schedule Agency Planning Sessions	United/SOWV	0.00%	
	PLANNING			
10	Complete Start-up Checklist	United	0.00%	
11	Customize Plan to SOWV	United/SOWV	0.00%	
12	Determine Special Needs	United/SOWV	0.00%	
13	Determine Acceptable Methods of Communication	United/SOWV	0.00%	
14	Determine Security Requirements	United/SOWV	0.00%	
15	Determine ACH Requirements	United/SOWV	0.00%	
17	Establish Procedures for Converting Accounts	United/SOWV	0.00%	
18	Determine Procedures for Adding New Agencies/Accounts	United/SOWV	0.00%	
23	Implementation	United/SOWV	0.00%	
	TECHNOLOGY			
16	Discuss Method of Data Delivery	United/SOWV	0.00%	
22	Software/Technology Set-up	United	0.00%	
43	Software/Technology Training	United	0.00%	
	PLASTICS			
24	Discuss Plastic Design	United/SOWV	0.00%	
25	Artwork for Plastics	SOWV	0.00%	
26	Submit Artwork to Card Vendor for Proof(s)	United	0.00%	
27	Approval of Plastic Proof(s)	United/VISA/SOWV	0.00%	
28	Determine Special Embossing Needs	SOWV	0.00%	
38	Confirm Delivery of Plastics	United	0.00%	
39	Add Stock Number to PCF	United	0.00%	
40	Determine Insert Requirements	United/SOWV	0.00%	
	TRAINING			
21	Overall Program Training	United/SOWV	0.00%	
33	Discuss Training Requirements	United/SOWV	0.00%	
41	Develop Training Plan	United/SOWV	0.00%	
42	Implementation Training	United/SOWV	0.00%	
44	Additional Training Needs	United/SOWV	0.00%	
2	Card Use Procedures	United/SOWV	0.00%	
	POLICIES & PROCEDURES			
31	Review Current Policies & Procedures	United/SOWV	0.00%	
32	Update Policies & Procedures	United/SOWV	0.00%	
	FORMS			
34	Discuss Purchasing Card Materials Requirements	United/SOWV	0.00%	
36	Develop Forms	United/SOWV	0.00%	
37	Obtain Approval on Forms	United/SOWV	0.00%	
	PROGRAM EXPANSION			
19	Discuss Auditor's Desire/Timeline for Adding Travel	United/SOWV	0.00%	
20	Discuss Auditor's Desire/Timeline for Adding Fleet	United/SOWV	0.00%	
	Roll Out			
35	Present & Finalize Transition Plan	United	0.00%	
45	Begin Mailing Cards	United	0.00%	

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT J

Recommended Internal Controls

UNITED BANK

@ your service

RECOMMENDED INTERNAL CONTROLS AND PROCEDURES

Revised February 2017

Attachment J

UNITED BANK
@ your service

Disclaimer

The policies, procedures and internal controls contained in this document are not intended to replace your current policies, procedures and internal controls. These are only industry recommendations and United Bank is only providing these to you as a guide. Not all recommendations herewith may work for your organization. Companies using this reference guide are solely responsible for determining the components and characteristics of its payment card program.

You may want to leverage the experience of United Bank to assist in determining what controls work best for your organization. Bear in mind that internal controls should not make the card more difficult to use than other payment options.

1

Table of Contents

Revised February 2017

Internal Controls

Studies show that successful organizations clearly define policies, procedures, controls and actions and communicate them on a regular basis throughout their organization.

We recommend that your organization consider developing effective audit techniques; utilizing various reporting tools; employing technology for reconciliation, program management, auditing, etc.; adopting abuse and misuse management practices and balancing internal controls with risk mitigation to ensure that program efficiencies are maximized.

To determine the appropriate controls for your program, your organization should analyze your accounts payable data to identify spend patterns. You will also want to review transaction thresholds, cardholders, targeted transactions, etc. List potential risks based on your objectives, document policies and procedures based on the risk and then consider controls and actions that will ensure compliance with policies and procedures. Think in terms of both prevention and detection. You will want to document all policies, procedures, controls and actions so they are readily available for reference.

Key considerations typically include the following:

Policies

- Forbid personal use
- Forbid splitting transactions to avoid transaction limits
- Forbid card sharing
- Require cardholder reconciliation
- Require random audits

Procedures

- Opening an Account
  - Develop steps to prevent unauthorized set up
  - Ensure secure card handling
  - Use Cardholder Agreement (see Exhibit A)
- Closing an Account
  - Establish notification process
  - Develop procedures for collecting and disposing of card(s)
  - Monitor posted transactions after closing account

3

- Changing Account Limits/Restrictions
  - Determine who can make changes
  - Develop approval process
  - Establish internal documentation requirements
  - Ensure monitoring
- Card/Account Security
- Lost/Stolen Cards
  - Establish and communicate notification process, both within company and with financial institution
  - Confirm time requirements
  - Verify transactions and authorizations to determine financial impact if any
- Statement Reconciliation
- Disputing a Transaction
  - Communicate the resolution process
  - Determine required forms
  - Understand and meet required time lines.

Front-End Controls

- Determine who is eligible for a card
- Decide type of account, i.e., individual, sub, ghost, etc.

Transaction/Authorization Controls

- Determine Card Limits
  - Develop a strategy for assigning limits
  - Determine overall credit limit
  - Transaction spending limits
- Restrict ATM Access
- Restrict Cash Advances if Applicable
- Determine Blocked Merchant Categories (MCCs)
- Establish documentation and record retention requirements
- Set up approval process
  - Transaction parameters
  - Establish reviewers and approvers if needed
  - Determine how and when controls can be changed

Organizational Controls

- Establish Roles and Responsibilities
  - Determine required skills for each roll

4

- o Ensure separation of duties
- Review Accounting Process
  - o Determine appropriate entries
  - o Track entries
  - o Prevent duplicate payments
- Determine Reporting Process
  - o Decide on types of reports
  - o Decide who generates reports
  - o Decide who reviews reports
- Review Technology
  - o Ensure each role is assigned proper level of access
  - o Confirm each employee understands data must be kept secure
  - o Ensure all technology users are properly trained
- Set Up Audit Process
  - o Decide and document who conducts audits
  - o Decide on frequency of audits
  - o Establish parameters for audit
- Review Liability Waiver Insurance
  - o Understand time requirements
  - o Understand the steps required to file a claim
  - o Understand the documentation requirements that must be followed
  - o Understand employee and bank notification requirements

Once you have developed policies, procedures, controls and actions and documented, initial and ongoing training should be conducted for all participants. Cardholders, approving officers and program administrators and/or managers should be held accountable by user agreements to outline responsibilities and consequences.

Fraud Detection and Prevention

The detection and prevention of fraud, abuse and misuse should be a concern for the administrators of any card program. Besides establishing internal controls, your organization may want to consider applying the following practices to prevent and detect fraud.

Reconciliation Procedures

- Require supporting documentation for every transaction
- Require timely submission of documentation to manager
- Retain documentation according to policy
- Review documentation during audits to determine compliance

Audits

- Random audit samples
- Audit transactions within 60 – 90 days
- Establish an audit schedule
- Develop a sampling strategy for current transactions

Data Mining

- Look for questionable vendors
- Review weekend and holiday purchases
- Look for split transactions
- Identify trends

Metrics

- Review the following:
    - Accounts and cardholders
    - Approving managers and program administrators
    - Program hierarchy ratios
    - Spend Volume
    - Transaction volume
    - Average dollars per transaction
    - Ratio of credit limit to spend
    - Cards with no transactions
    - Cards with excessive activity

6

- Number of suppliers utilized
- Transactions per supplier
- Transactions between a specific cardholder and specific supplier
- Unreconciled transactions
- Accountable property transactions
- Transactions reconciled using default or miscellaneous funding category
- Split purchases/stringing

<u>Training and Communication</u>

- Include fraud, abuse and misuse warnings in training
- Ensure awareness of oversight by communicating audit findings
- Communicate consequences of fraud, abuse and misuse

Intellilink Spend Management System (VISM) is a great tool available to you from United Bank. VISM allows you to analyze transaction data for patterns of behavior that may represent a higher risk. When these patterns are identified, an investigation can be initiated and appropriate corrective actions taken.

7

PURCHASING CARDHOLDER AGREEMENT

(Company Name) is pleased to present to you this Purchasing Card. It represents (Company Name) trust in you and your empowerment as a responsible employee of (Company Name) to safeguard and protect our assets. This agreement outlines the responsibilities as a holder of the (Company Name) Purchasing Card.

1) I understand that the Purchasing Card is solely for official business of (Company Name), intended to facilitate the payment of goods and services for the conduct of company business within applicable activity limits and is not for my personal use. I understand that I CAN NOT use the Purchasing Card for restricted commodities. I understand the Purchasing Card may be used only for the commodities identified by the Merchant Class Codes (MCC) set by (Company Name)

2) I understand that use of the Purchasing Card for payments not authorized by (Company Name) will be considered misuse of the Purchasing Card and will be grounds for (a) immediate forfeiture of the Purchasing Card, (b) disciplinary action which may include termination of my employment, (c) authorization for (Company Name) to collect any amounts, by their own discretionary means, owed by me even if I am no longer employed by (Company Name) (d) If (Company Name) initiates legal proceedings to recover amounts owed by me under this Agreement, I agree to pay all legal fees incurred by (Company Name) in such proceedings.

3) I understand that all charges will be billed directly to and paid directly by (Company Name) and that United Bank cannot accept payment from me directly. I understand that (Company Name) WILL audit the use of this Purchasing Card.

4) I understand that the Purchasing Card is issued in my name and I am responsible for all charges made against it. I will safeguard the Purchasing Card with appropriate security from the time I receive the card until it is surrendered to the appropriate person with (Company Name) **If the Purchasing Card is lost or stolen, I agree to immediately notify United Bank at 1-800-242-7600 and (Company Name at XXX-XXX-XXXX).**

5) I understand that the Purchasing Card must be surrendered upon request and/or upon my termination of employment from (Company Name)

6) I agree that, should I violate the terms of the Purchasing Cardholder Agreement, I will reimburse (Company Name) for all charges improperly authorized by me to the Purchasing Card and all costs incurred by (Company Name) related to the collection of such charges.

My signature below acknowledges receipt of the (Company Name) Purchasing Card and that I have read and understand its responsibilities.

Cardholder Signature: _____Date: _____

Cardholder Name: (Please print)_____

Cost Center: _____   Position:_____

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT K

United Bank Account Procedures

UNITED BANK

@ your service

UNITED BANK CORPORATE CARD PROCEDURES, SERVICE STANDARDS, RESPONSIBILITIES

Revised February 2017

Attachment K

Account Procedures Table of Contents

Revised February 2017

Revised February 2017

UNITED BANK SERVICE PROCEDURES

Roles and Responsibilities

Program Coordinator – A Program Coordinator is the person or persons assigned by the company to handle the day-to-day management of the card program. It is recommended that there be at least two employees assigned to this role to provide back-up when one is out of the office and segregation of duties in the event one or both of the coordinators are also cardholders. The Program Coordinator would have the authority to make changes to existing accounts and request new accounts within the approved credit line of the company. Changes outside of the approved structure or credit limit of the company would require the signed authorization of principle signers of the company. Program Coordinators are authorized to obtain information on all accounts within the company and would also be given administrative rights in commercial card software.

Cardholders – Cardholders are individuals who are issued a plastic card or are assigned responsibility for non-plastic card accounts. If authorized by the company, a cardholder can call customer service to inquire on their account, however the cardholder does not have authority to make any changes to his/her account.

Customer Service

United Bank Card Operations center is open 8:00 a.m. – 5:00 p.m EST Monday through Friday. You may reach our processing center in Vienna, WV during normal banking hours by calling 800.242.7600 or emailing us at pcard@bankwithunited.com. After normal business hours, you may still call 800.242.7600 and your call will be routed to our call center in Wakefield, MA. Our after-hours call center is staffed with a team of customer service representatives who can answer questions and assist you with issues that arise after hours. Some more complex issues may have to be routed back to the bank for handling the next business morning. Issues that require escalation would be directed to the Operations Supervisor. If further escalation is needed, the issue would be directed to one of two Bankcard Managers or the Account Officer.

Cardholders calling in for account information will be asked to provide personal information to validate their identity. The information requested includes, but may not be limited to the following: Mother's Maiden Name, date-of-birth, last four of social security number. This information is collected at the time the accounts are opened. United Bank collects this information only for the purpose of verifying the identity of the caller and is not used for any other purpose. Cardholders will reach our Vienna WV Customer Service Staff from 8:00 a.m. – 5:00 p.m. Monday – Friday and our after-hours

3

call center nights, weekends and holidays. Cardholders are not authorized to make changes to their account. Any requested changes must go through an authorized Program Coordinator with your company. Program Coordinators may also be asked to verify personal information when calling.

Escalating Service Issues

In the unlikely event an issue occurs that requires escalation, issues would be first escalated to the Operations Supervisor. If further escalation is needed, the escalation process would be in the following order: Bankcard Manager VP1; Bankcard Manager VP2; Senior Vice President.

Account Types

Individual and Sub Accounts – An account issued to an employee for the purchase of goods and services or travel and entertainment. This account can be individually billed or set up as a sub account and will roll up to a billing account mentioned below. If the employee account rolls up to a billing account (consolidated billing), the credit limit assigned to the employee will reset or refresh when the account cycles (statement generation date). Payments made to the billing account during the billing cycle will not refresh sub accounts. Sub accounts are only refreshed at cycle time. If a company wants to increase the availability on a sub account, they can make a payment directly to the sub account by contacting our office or mailing a check. However, if the billing account does not have available funds, the sub account may be declined. Individually billed accounts do not reset or refresh until a payment is applied to that individual account.

Ghost Account – An account issued to a participating company or individual with no plastic card. Ghost accounts are typically used for the purchase of goods and services via telephone or internet, to pay invoices, or to schedule travel for an employee or group of employees at the department level. This account can be individually billed or set up as a sub account and will roll up to a billing account (consolidated billing) mentioned below. If the employee account rolls up to a billing account, the credit limit assigned to the employee will reset or refresh when the account cycles. Individually billed accounts do not reset or refresh until a payment is applied to that individual account. It is a best practice to assign a specific individual to the ghost account to manage, monitor and maintain that account.

Department Card Account – While we do not encourage the issuance of department cards, a card can be issued to a department for use by a group of individuals. These cards are generally held in a secured location and signed in and out by the employee so

4

your organization can determine which employee initiated the transaction(s). The controls mentioned above for department cards must be followed to qualify for Visa Liability Waiver Insurance. This account can be individually billed or set up as a sub account and will roll up to a billing account (consolidated billing) mentioned below. If the employee account rolls up to a billing account, the credit limit assigned to the employee will reset or refresh when the account cycles. Individually billed accounts do not reset or refresh until a payment is applied to that individual account.

Consolidated Billing (Control) Account – Consolidated Billing is the process of setting up a Master Billing or Control Account in which all sub account transactions will roll to that billing account when the account cycles and the statement is generated (cycle refresh). The credit limit on the master billing account should at least total the sum of all sub accounts that roll up to that billing account. It is a best practice to set the limit slightly higher to allow additional spending on the sub accounts during the time between cycle refresh and receipt of payment. All payments are to be made to the billing account and NOT the sub accounts that roll up. Payments made to the Billing Account during the billing cycle will not free up available credit on the sub accounts. Sub account availability only increases when the account statements are generated (cycle refresh). If additional availability is needed on a sub account prior to cycle refresh, the Program Coordinator should consider a temporary increase on the sub (within company approved credit line) or perform a one-time payment directly to the sub account.

Declining Balance Accounts – Declining balance accounts are accounts in which the credit line does not refresh when the account cycles. These accounts can be set up for Individual or Consolidated Billing.

New Accounts

New accounts can be requested through Visa Card Management (CM) via bulk upload using a new account template or manual entry. New accounts may also be requested by submitting a new account request form to United Bank via email, fax or regular mail. All new accounts whether opened through CM or submitted to the bank will be opened within 24 – 48 hours unless otherwise requested (see below Expedited Plastics).

Card Issuance

New Account

Upon request, via new account template in CM or new account form provided to United Bank, a new account will be opened and a plastic ordered (unless ghost account) within 48 hours of request. The new card(s) will arrive at the address on the account, via the U.S. Postal Service (USPS) within 7 – 10 business days. You may also choose to have cards go to a manager or administrator within your organization for internal distribution.

Reissue

Accounts will expire every three years unless otherwise requested. Plastics are good through the last day of the month in which they expire. New plastics will automatically be mailed through the USPS to the address on the account within the first ten days of the month in which they expire, providing the account is in good standing. You may also choose to have reissue cards go to a manager or administrator within your organization for internal distribution.

Lost/Stolen

Accounts that are reported as lost or stolen will be automatically reissued providing the account is in good standing. A new account will be generated and a new plastic will be mailed within 24 – 48 hours unless otherwise requested. The newly reissued plastic should be received within 7 – 10 business days. Again, you may choose to have cards go to a manager or administrator for distribution.

Expedited Plastics

If YOUR COMPANY needs a new account and plastic rushed, a new account form should be submitted to United Bank directly so the plastic card can be expedited. If the expedited plastic is a replacement card due to lost/stolen or damaged, contact United Bank directly to make arrangements to have the plastic expedited.

Card Activation

All plastic cards require activation before they become active for use. Activation can occur in different ways. If cards are mailed directly to the employee, the employee may be required to activate their own plastic by calling the number on the activation label which appears on the face of the card. Information will be required to verify the identity of the caller. This information may include, but not be limited to the following: mother's maiden name, last four of social, date of birth or other information that would be known only by the account holder. YOUR COMPANY may choose to direct all plastics to designated individual at YOUR COMPANY or the cardholder. If cards are directed to an

6

administrator, you may choose to have the administrator or manager contact United Bank via telephone or email to activate a card or group of cards. If you choose to have a manager or administrator activate the plastics, you will need to provide us with specific identifying information for that manager or administrator.

Account Controls and Restriction Strategies

Company Administrators can tailor spending by applying specific controls and restrictions on all accounts. Controls and restrictions may include, but are not limited to the following:

- MCC Restrictions
- Transaction Limits daily, monthly
- Number of authorizations permitted per day, billing cycle
- Restrict to preferred vendors
- Day/Hour Restrictions
- State, Country and Zip Range restrictions

United Bank will provide you with standard control strategies from which you may choose. However, if you require more unique controls, we will build to meet your needs. Controls can be changed from time to time using CM or by contacting United Bank via email, fax or mail.

Brand new strategies or changes to existing strategies require an overnight update. However, removing a strategy from an account or replacing an existing strategy is effective immediately.

Billing Statements

Statements are typically generated monthly. United offers three types of billing statements; Fixed, Working or Flex Billing. Fixed Cycle Statements are generated on the last day of the calendar month. Payments are due approximately 25 days after the statement is generated. Working cycle account statements are typically generated on the 19th working day of the month and can vary slightly from month-to-month. Due dates on working cycle accounts are also approximately 25 days from the date the account statement was generated. Flex Billing Statements are generated twice monthly (semi-monthly), or every 14 days. i.e., Statement is generated on the first day of the month with payment due in 14 days. The second statement is generated 14 days later with the payment due in 14 days.

7

If your organization desires a different billing date, please let United Bank know. Paper statements are mailed on all account types. If you desire, you may request that the paper statements be deactivated on sub accounts. The paper statements on the sub accounts are memo statements that contain no balance or payment information and are not used for payment purposes. Sub account statements, as well as individual statements can be viewed and downloaded using Visa Intellilink Spend Management (VISM) which will be discussed in detail later in this document.

Consolidated Billing Statement – If using consolidated billing, all payments must be made to the master billing account. No payments are to be applied to the sub account. Applying payments to the sub account may increase the available credit on the sub account, therefore allowing the employee to over-spend. The master billing account will summarize all accounts, separated by cardholder account number and name, along with the breakdown and total of all transactions. Master billing statements are NOT available in VISM.

Sub Account/Memo Statement – Sub account statements contain no balance or minimum payment due information. Sub account statements are generally used for an employee to verify transactions. These statement types can be deactivated so paper statements are not generated. All transactions on sub accounts will appear on the master billing account and grouped together by cardholder. Do not make payments to the sub accounts.

Individual Statement – If your organization chooses Individual Billing, every account will receive a separate statement in which a payment must be made. Individual accounts do not roll up to a master billing account. Individual statements can be viewed and downloaded using VISM.

<div align="center">

Payments

</div>

Payments are due approximately 25 days from the date the statement is generated. If your organization uses consolidated billing, payments are only to be made to the Master Billing Account and not the sub accounts. Individually billed accounts have no master bill and therefore payments would be posted to the individual account. Your payments may be made using our electronic payment form, ACH, Wire or traditional check. You may email payment requests to pcard@bankwithunited.com.

Payments are posted as of the date of receipt and funds become available during the overnight processing. Unless otherwise requested, all balances are due in full monthly.

<div align="center">

8

</div>

Account Changes

Credit Line Changes –Requests for permanent credit line increases can be made through CM, however must be followed up by sending a signed changed form to United Bank via fax (304.295.3451) or email at pcard@bankwithunited.com. Changes can also be made by contacting United Bank and requesting the appropriate change form and making appropriate changes, sign and return via fax or email to United Bank. Once the completed form is received by bank, the change will occur within 24 hours. Every attempt will be made to handle rush requests within 1 – 2 hours. Permanent increases within the overall company credit line can be requested by the Program Coordinator. If a limit increase request would exceed the overall, approved company credit limit, it would be necessary to reduce other limits to accommodate the change or request an overall company credit line increase. Typically, temporary credit line increases should only be issued short term to accommodate a charge or stranded traveler. Temporary requests should be for no more than 30 days and again, not exceed the overall approved company credit line. Temporary credit line increases may be requested through CM with no follow up documentation. Requests for permanent decreases can also be made by completing a change form, signing and returning to the bank or making the request through CM.

United Bank audits the CM changes daily to ensure compliance. All credit line changes within CM are effective immediately.

Changes to Control and Restriction Strategies (Authorization Strategy) – Changes to authorization strategies can be made using CM. All changes are effective immediately. You may also contact us at pcard@bankwithunited.com to request changes or for a new customized strategy to be created.

Name, Address and Telephone - Changes to an account such as address and telephone can be completed using CM and are effective immediately, however federal regulations stipulate that name changes require a copy of the legal document that officially changes the name and address changes require the request be in writing with appropriate signature. Name or address change requests can be emailed to pcard@bankwithunited.com or mailed to United Bank, P O Box 1382 Parkersburg WV 26102. Any change to name or address made in CM must be followed up with appropriate documentation. United Bank audits CM daily to ensure compliance.

Card Cancellations

An account may be cancelled using CM. Card cancellations made in card management are effective immediately. You may also cancel accounts by emailing United Bank requesting the account be closed or cancelled. Use only the last four digits of the account number and the name on the account when sending electronic requests to cancel or close an account. Cancellation requests may be emailed to pcard@bankwithunited.com. You may also contact us via telephone at 800.242.7600. During normal business hours of 8:00 a.m. – 5:00 p.m. EST, Monday through Friday you will reach our processing center in Vienna, WV. After 5:00 p.m. and on weekends, you will reach our call center in Wakefield, MA.

Lost/Stolen Processing

You may block a lost or stolen account using CM, however, when doing so it is imperative that you only choose a "block" status and not lost/stolen. The account will still be blocked immediately. Choosing lost/stolen option in CM will cause a delay in receiving the plastic on the new account. Follow up with an email to United Bank advising us of the details of the situation and to validate transactions. You may email us at pcard@bankwithunited.com or you may contact us via telephone at 800.242.7600. During normal business hours of 8:00 a.m. – 5:00 p.m. EST, Monday through Friday you will reach our processing center in Vienna, WV. After 5:00 p.m. and on weekends, you will reach our call center in Wakefield, MA. A new account will be opened and new plastics generated. If the account has been used fraudulently or the plastic stolen, the account holder will be required to complete and sign an Affidavit of Fraud and return by the date provided.

Dispute Processing

If an Authorized Cardholder disputes, or suspects an error has been made with respect to any charges or billings, the Authorized Cardholder must:

- Try to resolve the dispute with the merchant. Visa Regulations require the account holder contact the merchant to resolve the dispute prior to contacting the bank.

If unable to resolve the dispute with the merchant, the Authorized Cardholder must:

- Notify the bank in writing and give a description of the dispute or suspected error, along with details of attempt to resolve with the merchant.
- Written notification must be received within **60 days** of the date of the monthly statement on which the disputed charge or error first appeared. You may email this information to pcard@bankwithunited.com or send written notification to:

United Bank

P O Box 1382

Parkersburg, WV 26102

1-800-242-7600

1-304-295-3451 (Fax)

Although you may telephone us regarding the error or dispute, this does not preserve your billing rights. All disputes must be followed up in writing at the address or email provided above. Upon your telephone call to us, we may send you a form to be completed and signed concerning the dispute. Please return the form within the requested timeframe at the address provided.

Unless otherwise notified, all disputes will be resolved within 90 days from the date of notification.

Revised February 2017

Fraud Monitoring

United Bank utilizes Falcon Fraud Monitoring System, whereby transactions are scored based on various risk factors. From time-to-time, account holders may receive calls to validate transactions that may be deemed suspicious. This may occur more frequently on new accounts that have not yet developed a spending pattern. Fraud Analysts will attempt to reach someone at the number provided to us when the account was opened. They will leave a message and follow up in writing if they are unable to reach someone. If the activity is highly suspicious or considered risky and multiple attempts to verify transactions are unsuccessful, the account "may" be temporarily blocked until the activity can be verified. A Virtual Analyst runs at all times and if the fraud score is elevated, the account may be blocked temporarily until a live analyst can validate the activity and lower the fraud score. It is a best practice to notify United Bank if some abnormal spending patterns are going to occur or if a cardholder is traveling outside the normal spending area.

What to Expect

Pre-Booking - Depending upon the complexity of your card program, you may receive a call prior to the booking of your new accounts. This pre-booking call will be made by a member of our staff to confirm billing method, account restrictions (if any), or any other information that will ensure the set-up of your new card relationship meets your expectations.

On Boarding – Again, depending on the number of cards issued and ancillary services requested, you may receive an On-Boarding call from one of our Commercial Card Representatives. The representative will inquire to determine if cards have been received or if there are any questions. The representative may also collect information needed to configure software for commercial card reporting if applicable.

12

Visa® Liability Waiver

Visa Liability Waiver protects you against eligible losses that your companyht be incurred through card misuse by a terminated eligible cardholder. The program waives certain eligible charges in the event that one of your eligible cardholders misuses their Visa Purchasing Card. If an employee misuses their corporate card and the transactions do not benefit the company, you may have a claim. It is imperative that your organization follow appropriate steps to file a claim. Contact pcard@bankwithunited.com for a brochure of steps that must be taken.

Visa Liability Waiver Benefits:

- Extensive coverage up to $100,000 per cardholder
- Automatic enrollment
- No deductible and no extra cost
- No maximum cap per company
- Coverage of cash advances, officers, and ghost accounts
- Simplified claim procedures

Visa Commercial Services

United Bank utilizes Visa's suite of products to manage, monitor and maintain your commercial card program. Your organization will be set up for Spend Management, Card Management, Enhanced Supplier Reporting (ESR) and Compliance Auditor. User Guides will be provided for each area.

Spend Management (VISM) is a back-end platform that houses all transactions once they have posted, provides reports, and facilitates a cost coding and approval workflow, and provides you with the tool to collect data for extracting transactions for import into your accounts payable software. Various levels of access can be established for your organization. Managers and administrators can be set at a higher level to monitor spend and approve transactions for the workflow process. Employees can be set up to log in, review, code and upload receipts on their own personal transactions. Viewpoints are set based on your direction. These viewpoints determine what each user can see and the level of access each receives.

Card Management is a front-end platform in which administrators within your organization can set up new accounts, manage accounts in a *real-time* environment and view authorizations and declines on each account. It is highly recommended that

only administrative personnel with the authority to make changes be granted access to Card Management. Changes made in the CM platform are effective immediately.

Enhanced Supplier Reporting (ESR) Visa Enhanced Supplier Reporting is a value-added service that can be added upon request at no additional charge. This tool provides enhanced data capabilities that allow you to capture supplier information that you can use to support account reconciliation/management, automated expense reporting, tax monitoring, spending controls, cost management, preferred vendor negotiations, supplier management, and regulatory reporting.

Visa Compliance Auditor is a web-based card program solution that is designed to help program managers minimize and deter misuse and abuse within their corporate card program. The solution provides the ability to perform ongoing transaction monitoring, which can provide managers with better insight into your card program's performance to quickly detect and discourage fraud, waste or misuse.

14

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS

AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT L

Disaster Recovery Plan

Attachment L

United Bankcard Division Disaster Recovery Plan

Employees

Should it be necessary to notify employees after business hours regarding change in work location or function, contact shall be made by the Operations Manager or the designated representatives via telephone. Employee lists shall be maintained off-site at multiple locations and lists will be updated as necessary.

Should it be necessary to contact employee's families regarding an emergency, contact shall be made by the Operations Manager or the designated assistants via telephone, using lists maintained on-site and updated as necessary. In addition, a list of employee emergency contacts shall be housed off-site should off-site, contact be necessary. Company policies relative to personal telephone use shall be waived during periods of emergency, to insure each employee makes appropriate contact with family members.

Clients

Any lack of continuity in business operations will require contact to clients regarding the impact to their business relationship and services delivered. Updated client emergency contact lists shall be maintained on-site and off-site for this purpose. Contact shall be made by the respective Department Managers or their designated representatives and documentation maintained as to contact made with clients, services disrupted and projected impact.

Vendors

Any lack of continuity in business operations will require contact to vendors regarding the impact to their business relationship and services received. Updated vendor emergency contact lists shall be maintained on-site and off-site for this purpose. Contact shall be made by the respective Department Managers or their designated representatives and documentation maintained as to contact made with vendors, services disrupted and projected and actual impact.

Board of Directors

If appropriate, at the earliest reasonable time, Executive Management of United Bank shall be notified by the Operations Manager or the designated representative as to the emergency, impact to clients, projected impact and emergency operations being conducted. Emergency contact information will be maintained on-site and off-site for this purpose.

Federal Reserve

The Federal Reserve shall be immediately notified of any situation which will cause a disruption in access to banking services, require cash for emergency

1

operations, inability to transact business, or any other immediate financial impact. The Operations Manager or the designated representative will make immediate contact with the Federal Reserve Public Relations Officer and arrange for appropriate services. Emergency contact information will be maintained on-site and off-site for this purpose.

Insurance Broker

United Bank's insurance agent shall be immediately notified of any situation which causes a disruption in services, will require claims submission or any other insurance. The Operations Manager or the designated representative will make immediate contact with the insurance broker and arrange for appropriate services. Emergency contact information will be maintained on-site and off-site for this purpose.

Assignment of Emergency Command Functions

Should an emergency occur that requires significant relocation of staff and/or services, certain management staff shall be assigned functions to minimize disruption to business services and to ensure that proper communication occurs between bank personnel. There shall be an individual designated as the Incident Command Officer (ICO) that is responsible for the entire operations of the Bankcard Division. Reporting to the ICO will be four individuals: An Operations Officer responsible for directing resources and assigning duties to divisional department heads; a Planning Officer responsible for collecting information and developing action plans; a Logistics Officer responsible for obtaining resources such as facilities, telecommunications and people; and a Finance Officer responsible for all financial aspects of the bank. Each of these functions shall be assigned to individuals by the highest-ranking bank employee available, who shall assume the position of ICO.

Absence of Senior Management

Should the entire senior management team be disabled or otherwise unavailable to manage the Bankcard Division, Primax Payments can be contacted for assistance and guidance by bank staff.

Primax Contact Information:

Brad Singer   781.756.8275
General Manager   email: bsinger@primax.us
Primax
516 Edgewater Drive
Wakefield, MA   01880

Temporary Employees

The Operations Manager shall maintain a list of temporary employment agencies on-site and off-site should temporary staff be required.

Employee Injury or Death

If any employee becomes injured or deceased, public emergency services shall be immediately notified, care given where possible and contact made with the employee's emergency contact. The Operations Manager shall make an immediate determination as to the continuation of compensation and assist where needed with accidental death insurance notification on behalf of the family. In all cases, the health and well being of employees supersedes bank operations.

Space

Should a portion of the United Bank's space be inaccessible or unusable, efforts will be made to consolidate functions within the remaining portions of the bank's space to continue those functions negatively impacted. Should the company's facilities be completely inaccessible, arrangements will immediately be made for use of sufficient space in our Rosemar office in Parkersburg, the Market Street office in Parkersburg, United offices in Ripley, WV or our United office in Charleston, WV.

United Bank currently owns over 200,000 square feet of office space in the Parkersburg metropolitan area and has vacant space available in several buildings, buildings within a 30-minute drive that can be made immediately available for use by the Bankcard Division.

Regardless of the location selected, the Bankcard Division will be fully functional within 24 hours, and in many cases, within the same day.

Security

If the company loses current security protection or is forced to move off-site to temporary, unsecured facilities, the bank will either staff the temporary facilities 24 hours a day, 7 days a week or contract with a security service to provide security during those hours the Bankcard Division is not in operation.

Electricity

The Bankcard Division currently has the capability to continue voice communication and critical call center operations for 20 hours should power be unavailable, with additional outbound voice communication capability via personal cellular telephones. The company uses battery systems for supplying emergency power. Emergency lighting is available via portable lanterns using battery power. Spare batteries are available to continue limited operations subject to off-site charging availability. We can also locate to another office with power and resume operations immediately.

Parking

Should on-site parking become unavailable, arrangements will be made to shuttle employees from the nearest available parking area to the company, using personal vehicles if possible.

Voice & Data Communications
Should voice or data communications be disrupted due to the inability of the current telecom vendor to provide services or due to some other disruption, the Bankcard Division would use cellular telephones as the alternate source of data or voice communications.

Telephone System
Should the telephone system become inoperable due to hardware or software failure, the company has a maintenance contract containing a one-hour response requirement from the vendor.

Electronic Delivery of Information from FDR
If a telecom disruption blocks electronic access of information from Primax and/or FDR, Primax/FDR Representatives can fax critical information, provide critical information via voice, and create hard copies and deliver via overnight courier.

Access for Settlement
Our credit card settlement can be delivered via voice or fax, or the Bankcard Division can hand-deliver information to their operation facility.

FDR Access
The credit card call center functions rely on access to the computer system of FDR in Omaha via a frame relay circuit. ISDN redundancy has been established and tested. Should the ISDN fail; the Bankcard Division will have dial-up capabilities to the FDR system. FDR can provide information until access can be restored. Should we be forced to move off-site, we would procure new telecom facilities and equipment.

UPS
Should the electronic capabilities of the UPS system become inoperable, staff has materials on-site to complete shipment manually. Should the company's operations be moved off-site temporarily, materials for manual preparation of shipments are available from UPS. Should UPS not be available, the Bankcard Division has accounts with Fed Express.

Copier
There are 3 copiers. External vendors are available should all copiers become inoperable or the company's operations be moved off-site.

Fax
The Bankcard Division has 3 fax machines available within a 3-minute walking distance, with additional capabilities for inbound and outbound fax

4

communications using PC-based software. New/refurbished/temporary units are available through our fax service vendor.

Office Supplies
Should the emergency purchase of office supplies be necessary, the company has credit facilities available to multiple members of staff.

Office Furniture & Computer Equipment
If office furniture or computer equipment must be purchased or rented, the Bankcard Division has sufficient other options in place to acquire furniture on a limited basis from other United Bank Divisions.

Connectivity Wiring
The Bankcard Division contracts with a vendor for internal computer system wiring and has an established relationship with an electrician.

Accounting Software & Financial Records
The accounting software used by the Bankcard Division is available within 24 hours from other United Bank divisions. Copies of all general ledger, accounts receivable and payable, settlement and other financial records are backed up weekly and a copy stored off-site.

Insurance Funds for Business Continuity
United Bank on behalf of the Bankcard Division has insurance coverage in the amount of $100,000 that can be made immediately available to fund the resumption of normal operations.

First Data Resources
FDR is the Bankcard Division's primary vendor used by United Bank. FDR has system and operations redundancy sufficient for the Bankcard Division and its clients to be assured continued access to customer information and transaction processing. Using an alternate vendor for most services would involve an extremely lengthy and expensive process and is not contemplated.

Some ancillary services provided by FDR to the Bankcard Division's customers can be provided by the PRIMAX, such as reporting of lost/stolen cards by cardholders. Core transaction processing services such as electronic authorizations, statementing and interchange to MasterCard and Visa will be performed by other vendors.

Paymentech, Global Payment Systems, Vital Processing

These vendors are solely used for merchant point-of-sale processing and significant disruption in their services can be mitigated by using an alternate processing vendor. There may be cases where the vendor is the only company capable of processing using a merchant's hardware/software, however this can be mitigated by using temporary equipment capable of being used on an alternate processing vendor.

Visa Commercial Services

In the unlikely event Visa, Commercial Services Platforms become unavailable, data will continue to flow from the processor to Visa and Visa will hold the data and post once the system is active. With servers in different countries, it is highly unlikely the Visa Platform would be unavailable for any significant length of time. United and Primax staff would be available to make changes and provide any information needed in the event of platform interruption.

MasterCard & Visa

The Bankcard Division's clients use the processing systems of MasterCard and Visa as required by the respective associations. Each association has sufficient redundancy capability. Alternate vendors and emergency operations related to these organizations are not contemplated.

Snow

Should snow conditions or other weather conditions prevent staff from easily accessing the Vienna, WV facility, those employees having access to 4-wheel drive vehicles shall be asked to pick up employees not having access to 4-wheel drive vehicles and bring them to the office. A list of employee locations shall be maintained on-site and off-site to facilitate this effort. An emergency recording will be available for employee access relative to information regarding bank operations.

Terrorism

Terrorist acts are emotionally devastating events. Should such an event negatively impact the Bankcard Divisions employees and their families, every consideration will be given to providing immediate relief to those employees so impacted, including release from work, financial assistance where appropriate, and availability of co-workers who may be personal friends to accompany employees. Should such an event occur, workflows might be slowed or halted temporarily.

Biological Contamination

Should the Bankcard Division be subjected to suspected biological contamination, equipment and/or staff suspected of contamination shall be isolated and contact

made with appropriate emergency agencies. Those functions performed by staff suspected of contamination shall be performed by other staff.

Visa IntelliLink Spend Management

1. Introduction

Visa IntelliLink Spend Management is a reporting and expense management tool integrated into one platform. Visa IntelliLink Spend Management is a Software-as-a-Service (SaaS) application, therefore no hardware or software is physically installed with either the Financial Institution or the end company. Visa has contracted with Frædom, LLC as its third party service provider for the provision of the technology and related services (including hosting services) for Visa IntelliLink Spend Management. The application is governed by Visa Global Security standards. Visa Global Information Security Office reviews the security processes and procedures for the application, and continues to monitor all aspects of the security processes in accordance with Visa's global security standards.

2. Contractual Relationship and Licensing

- Financial Institutions that seek to offer Visa IntelliLink Spend Management to their corporate clients must sign a participation agreement with Visa and agree to comply with the Terms of Use. The participation agreement is governed by the Visa Operating Regulations.
- Corporate clients wishing to subscribe to Visa IntelliLink Spend Management must engage their Financial Institution directly. Visa does not offer this service directly to corporate clients.
- All users that log-in to Visa IntelliLink Spend Management must accept the "Terms of Use" for the application. This "Terms of Use" is presented to the user at the time of the first log-in. The text of the "Terms of Use" is available for reference on an ongoing basis through a link at the bottom of the landing page of the application.

3. Platform and Technology

3.1. Software as a Service – Shared Platform

- Visa IntelliLink Spend Management is delivered as a Software as a Service (SaaS).
- The core application is available to a wide range of financial institutions and end companies directly through Fræedom, LLC.
- Visa clients benefit from ongoing enhancements adopted by Visa, which are identified both by other Visa clients as well as the wider community of Fræedom clients.

3.2. Visa's Configured Solution

Visa IntelliLink Spend Management offers custom configuration designed to meet the needs of Visa's clients.

- Online Enrollment – Once a Financial Institution is VCF certified and has signed a participation agreement, it may subscribe its corporate clients to Visa IntelliLink Spend Management through the Visa Subscription Management portal (where all subscriptions to commercial applications are managed). No separate integration activity for enabling transactional data flow or enrollment for companies is required.
- Templated offerings – Visa has designed a number of packages designed to enable rapid onboarding of clients. For the Basic Package, the most commonly used features have been pre-configured and all remaining configuration options can be managed by the company administrator (with support from the Financial Institution if required). Detail on the templated packages is available separately.
- Landing Page – The application landing page is designed to enable one-click access to the most commonly utilized features.
- Standard Branding – the application is branded with Visa's corporate fonts and color scheme by default. A Financial Institution may place their logo on the landing page of the application.
- Enhanced Branding and White Labeling – A financial institution may customize the look and feel of the user interface to meet their branding and client requirements.

3.3. Technical Requirements – Financial Institution

- Given that Visa IntelliLink Spend Management is delivered as SaaS, there are no technical requirements for hardware or software for the Financial Institution other than to be VCF certified and deliver data to Visa Data Services.
- Visa IntelliLink Spend Management supports data compliant with VCF 3.0 through VCF 4.4.
- As VCF 4.0 contains additional enhanced data features over VCF 3.0, clients utilizing VCF 4.0 will enjoy a richer experience with the reporting features. Examples of improvements in VCF 4.0 over VCF 3.0 are as follows:

  - T26 Lodging Detail - Supplements the T9 Lodging Summary record to provide additional details such as Daily Room Rate, Parking, Mini-Bar, Laundry and Telephone charges.
  - T27 Car Rental Detail - Supplements the T2 Car Rental Summary record to provide additional details such as Daily Rental Rate, Insurance, Towing and Extra Mileage charges

3.4. Technical Requirements – End Users

As Visa IntelliLink Spend Management is delivered as SaaS, no software is installed with the client. The end user must have access to the internet and a computer with the following minimum configuration:

- Browsers Supported:
  - Microsoft Edge, Internet Explorer 11
  - Latest versions of Safari, Firefox, Opera, and Chrome
    - By "latest versions" we mean that the auto-updating feature of these browsers should be turned on, and that the latest version supported by the browser vendor is always used.
- JavaScript is enabled
- Cookies are accepted
- Images are displayed
- SSL (TLS) security is enabled
- Pop-ups are allowed
- Standard desktop software is required to export reports and statements: Microsoft Excel and basic Adobe (Acrobat Reader).
- Minimum Screen Resolution is 1024 x 768. However, we strongly recommend higher resolutions.

3.5. Hosting Services

- Visa IntelliLink Spend Management is hosted externally in an environment certified as PCI DSS compliant. This environment also meets the ISAE 3402 standards.
- No separate contractual relationships or arrangements are required by the Financial Institution for hosting services.
- The Production site is currently located in a Data Center in California, US. The Disaster Recovery site is located in Sydney, Australia.

4. Security

4.1. Key Management (creation, storage, access and rotation)

- The encryption key is coded within the source code of an encryption routine in the application and is obfuscated within the DLL using a number of methods.
- A version of this routine (with different keys) is compiled and made available to Frædom Technical team as a development version of the DLL for use for application development.
- No one on the team has direct access to the actual code for the encryption routine.
- The source code of the actual routine and the production keys are secured in a PGP encrypted virtual disk using AES 256 bits encryption.
- The encrypted PGP disk is further protected by two additional layers using PGP zip.
- Each layer of this protection shield is guarded by a 2 different teams of key individuals and only those individuals (designated key custodians) have the key and passphrase to the PGP zip file. Each team only has the ability to unlock one layer of the PGP layers, so members from both teams are required to unlock these outer protection wrappers.
- The 3-layer PGP encrypted source code is physically stored within a biometric USB Device that can be accessed only with valid finger print from one of two key staff members.
- To access the source code, valid finger print must be presented to unlock the biometric USB device.

- More than one individual (team of key custodians) has to input the passphrase to decrypt and retrieve the key.
- A backup of the encryption source code is constructed in the same manner as above and protected in the same manner as above to be used as a backup in case when the primary key cannot be retrieved. This is also stored in a digital safe with exactly the same access controls in a different location.
- The actual encryption key is renewed and changed annually following a strict key generation process.
- The encryption source code contains the new key, and the revised encryption DLL routine is released to the production environment using the standard release process using a secured VPN tunnel at the hosting centre. Once in production the encryption DLL is never removed from the production environment.
- The process to encrypt the data with the new key is similar to the annual key rotation process that can be invoked and executed through an emergency outage in the event a key compromise has occurred.

4.2. Database and Application Security

- User access to data is only permitted through the configurations established at the application level.
- Visa IntelliLink Spend Management is configured as a multi-tiered application.
- Each tier of the application is fully protected through secure firewalls and network zones (DMZ, Business, and Restricted Database).
- Administrative functions and access for operations are managed using separate authentication.
- All sensitive data are maintained within the restricted database tier.
- All PAI data including account numbers are kept encrypted within the database tier for online applications.
- External penetration testing is performed for every release.
- All user access is tracked and audited within the application.

4.3. Sensitive Data

- Cardholder SSN is not stored and not accessible
- Cardholder Date of Birth is not stored and not accessible
- Card Account Number is stored and kept encrypted, only last 4 digits are visible
- Card Expiry Date is visible to Account Holder and Administrator.
- Card CVV is not stored and not accessible.
- Cardholder Name is stored and accessible.
- Cardholder Driver License Number is not stored and not accessible.
- Cardholder Checking/Savings Account Number is not stored and not accessible.
- Cardholder Phone number is not stored and not accessible.
- Cardholder PIN is not stored and not accessible.
- Mother's Maiden Name is not stored and not accessible.

4.4. Security Certifications

PCI DSS Compliance

- Visa IntelliLink Spend Management was certified as PCI DSS compliant by an independent 3rd party auditor. All PCI certification processes are completed annually in April.

ISAE 3402

- The hosting environment is compliant with the International Standard on Assurance Engagements (ISAE) No. 3402, Assurance Reports on Controls at a Service Organization that was developed to provide an international assurance standard for allowing public accountants to issue a report for use by user organizations and their auditors (user auditors) on the controls at a service organization.

4.5. Password Standards and Mutual Authentication

User Name: minimum of 6 characters.

Password Standards

- o Requirements vary based on user role. Detail for password requirements are provided in table below.

	Minimum Characters	Maximum Characters	Numeric Characters	Lower case	Upper case	Special Characters
Bank Admin / Visa	8	20	At least one	At least one	At least one	At least one
Company Administrator	8	16	At least one	At least one	At least one	No
User	8	16	At least one	At least one	At least one	No

- o Password change required after initial login or password reset
- o Password expires every 90 days.

Mutual authentication
- o As an additional security measure, we have implemented a knowledge based solution to ensure that the user logged on to the correct site.
- o At the time of initial login, the user is required to register a memorable word. To do this, the user selects from a list of pre-defined questions and then enters their own memorable word as the response.
- o Minimum of 5 characters are required for the memorable word.
- o User is required to enter a random challenge of 3 characters from the predefined memorable word at the time of subsequent logins
- o There is no expiration for the memorable word.

System lockout and reset
- o User is locked out after 4 incorrect login attempts. Account will automatically unlock after two hours, or may be unlocked manually by a company administrator.
- o If a user forgets their password, the user can click a "forgot password" link on the log-in page. The system will automatically set a new temporary password and email this password to the user. A company administrator can also manually set a temporary password on behalf of a user. The temporary password must be reset at time of next log-in.
- o If a user forgets their memorable word, the Administrator triggers a reset of both the password and memorable word. The system will generate a temporary password and email this to the user. The user will then be required to set a new memorable word following the process identified above.

4.6. Visa defined Roles and their Responsibilities (Bank and Visa Users)

ROLE (lowest to highest)	Admin Rights Granted	Admin Rights Not Granted	Key Purpose
Reporting Admin	• Run Reports within the Company	• Perform Company Admin functions • Create/Maintain Company Admins	• View Only Role
Client Admin	• Perform Company Admin functions • Create/Maintain Company Admins	• Create new FI/Visa Admins • Password reset for FI/Visa • Lock/Unlock FI/Visa	• Assist company with features available to company's admin and users
Support Admin	• Search other Administrators • Reset password for Reporting, Client Admins • Lock/Unlock Reporting, Client Admins • Change Access to FI's or Companies	• Create new FI/Visa Admins • Password reset for Support Admins • Lock/Unlock Support Admins	• Support Client Admins
Lead Admin	• Create new Reporting, Client & Support Admins	• Create Lead Admins • Password reset for Lead Admins • Lock/Unlock Lead Admins	• Full rights for FI to create and support Companies and FI Admins
IntelliLink Admin	• Create new Reporting, Client, Support & Lead Admins	• Create IntelliLink Admins • Password Reset for IntelliLink Admins • Lock/Unlock IntelliLink Admins	• Full rights for Visa to create and support Companies and FI Admins

4.7. Disaster Recovery Plan

1. A dedicated Disaster Recovery environment has been established that is subject to all the production caliber security requirements (PCI DSS, Penetration testing, etc.) and operational standards for supporting IntelliLink Spend Management
2. The Disaster Recovery site is located in Australia within a PCI DSS compliant Data Center
3. The Disaster Recovery site operates as a COLD failover site with full recovery capabilities and the Recovery time objectives are outlined below
    a. In event of catastrophic failure in the IntelliLink production environment, the environment is designed to be fully restored and ready to begin processing and online usage within 3 days (72 hours) from the point of failure
    b. No more than 24 hours of data prior to the point of failure is expected to be lost after a successful recovery at the alternate business resumption site
4. The Disaster Recovery plan and the environment are tested and validated annually.
5. The Disaster Recovery environment is subject to the same standards as the production environment from a security and architecture perspective, including implementation of appropriate Web Application Firewalls.

STATE OF WEST VIRGINIA

REQUEST FOR PROPOSALS
AUD1700000001

UNITED BANK RESPONSE

ATTACHMENT H
VCF 4.0 File Layout (FDR CCF)

Commercial Card File - VISA (246)

15.7 Major - CCCCVITB

July 17, 2015

Revision Guide 15.7 Major Implementation

> **Note**
>
> The record length has not changed.

Projects affecting this manual include the following:

Project	Type of Change
15_TD_017	Reorganization/Other

Specific Project Changes

Field Updated	Old Length	New Length	Project
XXXX-FLET-FUEL-QNTY on page 350 This field was incorrectly stated as having a length of 15.	15	16	15_TD_017
XXXX-FLET-FUEL-UNIT-COST on page 350 This field was ommitted from the manual. It's inclusion is causing a reorganization of the record from this field to the end of the record.	N/A	16	15_TD_017
XXXX-FLET-FUEL-NET-AM on page 351 This field was incorrectly stated as having a length of 15.	15	16	15_TD_017
XXXX-FLET-NFUL-GRSS-AM on page 352 This field was incorrectly stated as having a length of 15.	15	16	15_TD_017
XXXX-FLET-NFUL-NET-AM on page 352 This field was incorrectly stated as having a length of 15.	15	16	15_TD_017
XXXX-FLET-FUEL-MISC-TAX-AM on page 354 This field was incorrectly stated as having a length of 15.	15	16	15_TD_017
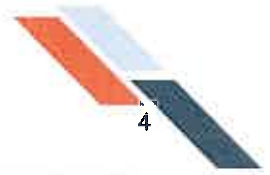
Field Updated	Old Length	New Length	Project
XXXX-FLET-NFUL-MISC-TAX-AM on page 354 This field was incorrectly stated as having a length of 15.	15	16	15_TD_017

Table of Contents

Introduction

This document provides reference information for First Data's proprietary version of Visa's Commercial Format (VCF) file and is intended for use by business and technical individuals.

This manual documents the CCCCVITB copybook. This copybook follows the format of Visa's VCF and contains multiple segments which are documented as individual chapters in this manual.

This manual describes generic First Data usages. Custom code is not included.

Where a field supports multiple uses or is subject to multiple dependencies, only the most prevalent use is described.

When a value is based on a calculation, it will be noted but all possible elements will not be disclosed.

The following headings and definitions are used in every chapter.

From and To Headers

These represent the field starting and ending position within the file.

VISA Field No.

The values represent Visa's Table number and Field position as specified in the VCF. Example, T3F1 would be Table 3, Field 1.

Target Field

This column will display the following information.

- Data name as shown on the CCCCVITB copybook
- Business name and definition
- Valid values - will include valid ranges of values, default values, or the hardcoded value.

When the To/From values are identical to the preceding positions and the Target Field states the field redefines the Target Field above, the Data Name and Valid Values describe an additional usage of that field. The first description is the most common usage of the field.

This condition is not applicable to every field and only appears as needed.

When First Data does not populate a field, the Target Field will state ' Field is not populated by First Data, set to default.' and the FD Verification Source Field will state 'None'.

In all other cases, when the Target Field contains a description and values and the FD Verification Source Field provides a verification location, First Data populates the field.

Length

Provides the total length of the field.

Picture

When the Picture field value is 9 or S9, the field is numeric only and will populate right justified. The default value of the field should be zeros.

The value within the ( ) is the length of the field.

When the Picture field value is X, the field is alphanumeric, can contain numerics or characters and will populate left justified. The default value of the field should be spaces.

The value within the ( ) is the length of the field.

FD Verification Source field

When the source field value is contained on a First Data report or First Data screen, the value will state the report and field name or the screen and field name when available. You will not see the actual answer but where the value provided in the target field can be validated.

Req/Opt

Indicates whether a value in that field is either required or optional.

T1 - Account Balance Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1.	477		XXXX-INFS-ACCT-BLNC-DATA	477	GROUP		
1	1	T1F1	XXXX-ACBL-TRAN-CD Business Name: Load Transaction Code Code which determines the action to be taken by Visa Systems on this record Valid values are: 1 = Add the transaction 3 = Change the matching transaction 4 = Add if transaction does not exist, or change existing transaction For add/change: • Required and must be either a 1, 3 or 4	1	9	IDT: FDR TRAN CD	Req
2	2		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T1F2	XXXX-ACBL-ACCT-ID	19	X(19)	CD-101: ACCT	Req

Business Name: Account Number

Cardholder account number appearing on the front of the card; in most cases, transmitted by BASE II

Note

International may reference accounts which begin with a "4" but are not Visa Accounts.

Length must be in a range between 1 and 19

For add/change:

• Required

• Must be a valid account number; must be all digits, and cannot be empty

• Must exist in the application, i.e. must be declared in a Card Account (T3) record in a previous file or concurrently in this file to identify the account

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
22	22		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
23	30	T1F3	XXXX-ACBL-CLOSING-DT	8	9(8)	None	Req
			Business Name: Closing Date				
			Closing date of the billing period for this balance record. End date of the t11 billing period referenced in field #4 (Period)				
			For add/change:				
			• Required				
			• Must be a valid date in MMDDCCYY format and equal to the Billing Period End Date				
31	31		FILLER	1	X		Req
32	36	T1F4	XXXX-ACBL-PERIOD-NR	5	9(5)	No Verification source is needed	Req
			Business Name: Period Number				
			Billing period number previously assigned by the Issuer/ Processor in a T11record				
			Note				
			If this is end of cycle data, must be the period that is closing				
			For add/change:				
			• Required				
			• Must exist in the application				
37	37		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
38	53		XXXX-ACBL-PREV-BAL	16	GROUP		
38	38	T1F5	XXXX-ACBL-PREV-BAL-SIGN	1	X		
39	53		XXXX-ACBL-PREV-BAL-AM	15	9(13)V9(2)	CD-101: HST PREV BAL	Opt

Business Name: Previous Balance Amount

Account balance at the end of the previous billing period

Note

If this is an account paid for by a billing account, special rules apply

Two decimal places are implied (1234 = 12.34).

For add/change:

• Not required, and can be spaces or empty

• If a value is provided, it must be numeric

• Can be negative

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
38	53		XXXX-ACBL-PREV-BAL-POS	16	9(14)V9(2)	CD-101: HST PREV BAL	Opt
			Redefines XXXX-ACBL-PREV-BAL				
			Note				
			XXXX-ACBL-PREV-BAL-POS field is used when previous balance is positive and XXXX-ACBL-PREV-BAL is used when previous balance is negative				
54	54		FILLER	1	X		Req
55	70		XXXX-ACBL-CUR-BAL	16	GROUP		
55	55		XXXX-ACBL-CUR-BAL-SIGN	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
56	70	T1F6	XXXX-ACBL-CUR-BAL-AM Business Name: Current Balance Amount Amount equalling the sum of all T5 transactions for the period plus the previous balance Two decimal places are implied (1234 = 12.34). For add: • Required • Must be numeric • Can be negative • If this is end of cycle data,must be the balance of the period that is closing For change: • Cannot start with \ • If provided, must be numeric	15	9(13)V9(2)	CD-101: CURRENT BALANCE	Req for add, Opt for update
55	70		XXXX-ACBL-CUR-BAL-POS Redefines XXXX-ACBL-CUR-BAL	16	9(14)V9(2)		
71	71		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
72	87		XXXX-ACBL-CREDIT-LIMIT-AM	16	9(14)V9(2)	CD-101: CREDIT LINE	Opt
			Business Name: Credit Limit Amount				
			Maximum balance amount permitted for the account in currency units applicable to the company to which this balance applies				
			Note				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
88	88		FILLER	1	X		Req
89	104		XXXX-ACBL-CURR-DUE	16	GROUP		
89	89		XXXX-ACBL-CURR-DUE-SIGN	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
90	104	T1F8	XXXX-ACBL-CURR-DUE-AM	15	9(13)V9(2)	CD-101: UNPAID BPD	Opt

Business Name: Current Due Amount

Amount due expressed in specific International Standards Organization (ISO) currency units. When the account has provisions for less than the complete payment, the Current Due Amount may be less than the current balance.

When consolidating a billing account, the Current Due Amount contains the total of all the individual accounts that have been consolidated together.

When consolidating an individual cardholder account into a billing account, the Current Due Amount is set to zero.

Note

For add/change:

• Not required

• Can be negative

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
89	104		XXXX-ACBL-CURR-DUE-POS	16	9(14)V9(2)		

Redefines XXXX-ACBL-CURR-DUE

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
105	105		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
106	110	T1F9	XXXX-ACBL-PAST-DUE-CT	5	9(5)	CD-101: NMO DYS	Opt

Business Name: Past Due Count

Count of periods the cardholder's account has been past due

If the account is a billing account, this field contains the units of time that the billing account has been past due.

If this is an individual cardholder account consolidated into a billing account, this field is set to zero.

Valid values are:

0 = None

1 = 1 Billing cycle

2 = 2 Billing cycles

3 = 3 Billing cycles

... Continued next page...

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			...Continued from prior page...				
			4 = 4 Billing cycles				
			5 = 5 Billing cycles				
			6 = 6 Billing cycles				
			Note				
			A period/cycle is a 30-day receivable timeframe				
			For add/change:				
			• Not required				
			• If provided, must only use valid values				
			• If not provided (spaces or empty) and field 19 (Past Due Plus Cycles Amount) is provided, default will be 6				
111	111		FILLER	1	X		Req
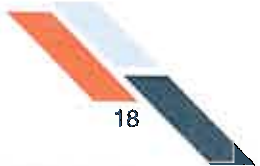
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
112	127	T1F10	XXXX-ACBL-PAST-DUE-AM	16	9(14)V9(2)	CD-101: DELQ TOTAL AMT CURRENT	Opt
			Business Name: Past Due Amount				
			Previously billed amounts that have not been paid				
			Past Due Amount is set to zero for an individual account that has been consolidated.				
			For a non-consolidated individual cardholder account, Past Due Amount contains the Past Due Amount of the cardholder account.				
			For add/change:				
			• Not required				
			• Cannot be negative				
128	128		FILLER	1	X		Req
129	144		XXXX-ACBL-DISPUTE	16	GROUP		
129	129		XXXX-ACBL-DISPUTE-SIGN	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
130	144	T1F11	XXXX-ACBL-DISPUTE-AM	15	9(13)V9(2)	CD-101: DISP AMT	Opt
			Business Name: Disputed Amount				
			Amount in dispute by the cardholder for this account with the issuing bank				
			Two decimal places are implied				
			(1234 = 12.34).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
			• Can be negative				
129	144		XXXX-ACBL-DISPUTE-POS	16	9(14)V9(2)		
			Redefines XXXX-ACBL-DISPUTE				
145	145		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
146	150	T1F12	XXXX-ACBL-BILL-CNCY-CD	5	9(5)	MD-593: CTY	Req
			Business Name: Billing Currency Code				
			International Organization for Standardization (ISO) currency codes as used in BASE II				
			For add:				
			• Required				
			• Must be a valid ISO currency code				
			For change:				
			• Must be a valid ISO currency code				
151	151		FILLER	1	X		Req
152	167	T1F13	XXXX-ACBL-PAST-DUE-1CYC-AM	16	9(14)V9(2)	CD-101: AMT 1 CYC	Opt
			Business Name: Past Due One Billing Cycle Amount				
			Previously billed amounts that have not been paid within the first billing cycle				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
168	168		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
169	184	T1F14	XXXX-ACBL-PAST-DUE-2CYC-AM	16	9(14)V9(2)	CD-101: AMT 2 CYC	Opt
			Business Name: Past Due Two Billing Cycle Amount				
			Previously billed amounts that have not been paid within the second billing cycle				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
185	185		FILLER	1	X		Req
186	201	T1F15	XXXX-ACBL-PAST-DUE-3CYC-AM	16	9(14)V9(2)	CD-101: AMT 3 CYC	Opt
			Business Name: Past Due Three Billing Cycle Amount				
			Previously billed amounts that have not been paid within the third billing cycle				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
202	202		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
203	218	T1F16	XXXX-ACBL-PAST-DUE-4CYC-AM	16	9(14)V9(2)	CD-101: AMT 4 CYC	Opt
			Business Name: Past Due Four Billing Cycle Amount				
			Previously billed amounts that have not been paid within the fourth billing cycle				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
219	219		FILLER	1	X		Req
220	235	T1F17	XXXX-ACBL-PAST-DUE-5CYC-AM	16	9(14)V9(2)	CD-101: AMT 5 CYC	Opt
			Business Name: Past Due Five Billing Cycle Amount				
			Previously billed amounts that have not been paid within the fifth billing cycle				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
236	236		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
237	252	T1F18	XXXX-ACBL-PAST-DUE-6CYC-AM Business Name: Past Due Six Billing Cycle Amount Previously billed amounts that have not been paid within the sixth billing cycle For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-101: AMT 6 CYC	Opt
253	253		FILLER	1	X		Req
254	269	T1F19	XXXX-ACBL-PAST-DUE-6PCYC-AM Business Name: Past Due Plus Billing Cycle Amount Previously billed amounts that have not been paid past the x billing cycle. X is identified by Field 9 (Past Due Count) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-101: AMT 7 CYC	Opt
270	270		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
271	275	T1F20	XXXX-ACBL-PAST-DUE-1CYC-CT Business Name: Past Due One Billing Cycle Count Count of times payment is past due in the first cycle since the account was opened For add/change: • Not required • If provided, must be numeric	5	9(5)	CD-101: 1-CYC (under LIFE DELQ CYCLE COUNTS)	Opt
276	276		FILLER	1	X		Req
277	281	T1F21	XXXX-ACBL-PAST-DUE-2CYC-CT Business Name: Past Due Two Billing Cycle Count Count of times payment is past due in the second cycle since the account was opened For add/change: • Not required • If provided, must be numeric	5	9(5)	CD-101: 2-CYC (under LIFE DELQ CYCLE COUNTS)	Opt
282	282		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
283	287	T1F22	XXXX-ACBL-PAST-DUE-3CYC-CT Business Name: Past Due Three Billing Cycle Count Count of times payment is past due in the third cycle since the account was opened For add/change: • Not required • If provided, must be numeric	5	9(5)	CD-101: 3-CYC (under LIFE DELQ CYCLE COUNTS)	Opt
288	288		FILLER	1	X		Req
289	293	T1F23	XXXX-ACBL-PAST-DUE-4CYC-CT Business Name: Past Due Four Billing Cycle Count Count of times payment is past due in the fourth cycle since the account was opened For add/change: • Not required • If provided, must be numeric	5	X(5)	CD-101: 4-CYC (under LIFE DELQ CYCLE COUNTS)	Opt
294	294		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
295	299	T1F24	XXXX-ACBL-PAST-DUE-5CYC-CT Business Name: Past Due Fifth Billing Cycle Count Count of times payment is past due in the fifth cycle since the account was opened For add/change: • Not required • If provided, must be numeric	5	X(5)	CD-101: 5-CYC (under LIFE DELQ CYCLE COUNTS)	Opt
300	300		FILLER	1	X		Req
301	305	T1F25	XXXX-ACBL-PAST-DUE-6CYC-CT Business Name: Past Due Sixth Billing Cycle Count Count of times payment is past due in the sixth cycle since the account was opened For add/change: • Not required	5	X(5)	CD-101: 6-CYC (under LIFE DELQ CYCLE COUNTS)	Opt
306	306		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
307	311	T1F26	XXXX-ACBL-PAST-DUE-6PCYC-CT Business Name: Past Due Plus Billing Cycle Count Count of times payment is past due in the x cycle since the account was opened X is identified by field 27 (Past Due Cycles Count) For add/change: • Not required	5	X(5)	CD-101: 7-CYC (under LIFE DELQ CYCLE COUNTS)	Opt
312	312		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
313	317	T1F27	XXXX-ACBL-PAST-DUE-CYCLE-CT	5	X(5)	CD-101: CYC NMO	Opt

Business Name: Past Due Cycle
Count

Count of cycles the Past Due Plus
Billing Cycles Count field is based on

Valid values are:

0 = None

1 = 1 billing cycle

2 = 2 billing cycles

3 = 3 billing cycles

4 = 4 billing cycles

5 = 5 billing cycles

6 = 6 billing cycles

For add/change:

• Not required

• If provided, must contain a valid
value only

• If not provided and field 26 (Past
Due Plus Billing Cycles Count) is
provided, default will be 6.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
318	318		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
319	334	T1F28	XXXX-ACBL-LAST-PYMT-AM Business Name: Last Payment Amount Amount of the last payment transaction For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-101: AMT LST PYMT	Opt
335	335		FILLER	1	X		Req
336	343	T1F29	XXXX-ACBL-LAST-PYMT-DT Business Name: Last Payment Date Date the last payment transaction was made Format is: MMDDCCYY For add/change: • Not required, defaults to zeros • If provided, must be a valid date	8	9(8)	CD-101: LAST PYMT	Opt
344	344		FILLER	1	X		Req
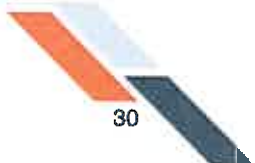
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
345	352	T1F30	XXXX-ACBL-PYMT-DUE-DT	8	9(8)	CD-101: CURR PYMT DUE	Opt
			Business Name: Payment Due Date				
			Date the payment is due				
			Format is:				
			MMDDCCYY				
			For add/change:				
			• Not required, defaults to zeros				
			• If provided, must be a valid date				
353	353		FILLER	1	X		Req
354	369	T1F31	XXXX-ACBL-HIGH-BLNC-AM	16	9(14)V9(2)	CD-101: HIGH BAL LIFE	Opt
			Business Name: High Balance Amount				
			Amount of the highest balance for the lifetime of the account				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
370	370		FILLER	1	X		Req
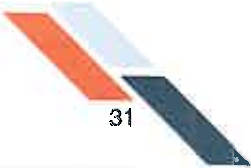
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
371	396	T1F32	XXXX-ACBL-OPTN-01-TX	26	X(26)		Opt
			Business Name: Optional Field One Text				
			Free format text field				
			Note				
			If not used, will be set to spaces				
			For add/change:				
			• Not required				
397	397		FILLER	1	X		Req
398	423	T1F33	XXXX-ACBL-OPTN-02-TX	26	X(26)		Opt
			Business Name: Optional Field One Text				
			Free format text field				
			Note				
			If not used, will be set to spaces				
			For add/change:				
			• Not required				
424	424		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
425	450	T1F34	XXXX-ACBL-OPTN-03-TX	26	X(26)		Opt

Business Name: Optional Field One
Text

Free format text field

Note

If not used, will be set to spaces

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
451	451		FILLER	1	X		Req
452	477	T1F35	XXXX-ACBL-OPTN-04-TX	26	X(26)		Opt

Business Name: Optional Field One
Text

Free format text field

Note

If not used, will be set to spaces

For add/change:

• Not required

T2 - Car Rental Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	681		XXXX-INFS-CAR-RNTL-DATA	681	GROUP		
1	1	T2F1	XXXX-CAR-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transaction Code

Code determining the action to be taken by Visa Systems on this record: either add, or change

Valid values are:

1 = Add the transaction

3 = Change the matching transaction

4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3, or 4.

| 2 | 2 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T2F2	XXXX-CAR-ACCT-ID	19	X(19)	CD-101: ACCT	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X		
23	30	T2F3	XXXX-CAR-POST-DT	8	X(8)	IDT: TRAN DT	Req
			Business Name: Posting Date				
			Posting date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X		
32	55	T2F4	XXXX-CAR-REFR-NR	24	X(24)	IDT: REF NUM	Req
			Business Name: Transaction Reference Number				
			Reference number of a T5 transaction				
			For add/change:				
			• Required				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
56	56		FILLER	1	X		
57	66	T2F5	XXXX-CAR-SEQ-NR	10	9(10)	MM025: SEQUENCE NUMBER	Req
			Business Name: Sequence Number				
			Transaction sequence number assigned by the processor during the associated T5 posting process to uniquely identify a transaction within a posting run				
			For add/change:				
			• Required				
			• Must be numeric				
67	67		FILLER	1	X		
68	68	T2F6	XXXX-CAR-NO-SHOW-ID	1	9	CD-553: NO SHOW CD	Opt
			Business Name: No Show Indicator				
			Indicator of a transaction due to no-show charges				
			Valid values are:				
			0 = No				
			1 = Yes				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
69	69		FILLER	1	X		
70	85	T2F7	XXXX-CAR-DALY-RNTL-RATE Business Name: Daily Rental Rate Daily car rental rate of a card transaction Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: RATE under RENTAL if RATE CD is D	Opt
86	86		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
87	102	T2F8	XXXX-CAR-OTHR-CHRG	16	9(14)V99	CD-553: AMT OTHER	Opt

Business Name: Other Charges Amount

Other charges identified by the car rental extra charges code in a car rental transaction. Car rental no show indicator set to Y represents no show charges in a transaction.

Two decimal places are implied (1234 = 12.34)

For add/change:

- Not required

- If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
103	103		FILLER	1	X		
104	111	T2F9	XXXX-CAR-CHCK-OUT-DT	8	X(8)	CD-553: DEPART DATE	Opt

Business Name: Check Out Date

Date the customer picked up the car or, in case of a no show or pre-paid transaction, the scheduled pickup date

For add/change:

- Not required

- If the date format is not valid, the value will be ignored.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
112	112		FILLER	1	X		
113	128	T2F10	XXXX-CAR-WKLY-RNTL-RATE Business Name: Weekly Rental Rate Weekly rental car rate of a transaction Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: RATE under RENTAL if RATE CD is W	Opt
129	129		FILLER	1	X		
130	145	T2F11	XXXX-CAR-INSR-CHRG Business Name: Insurance Charge Amount Insurance charges of a car rental card transaction Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: AMT under INSURANCE DATA	Opt
146	146		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
147	162	T2F12	XXXX-CAR-FUEL-CHRG	16	9(14)V99	CD-553: FUEL CHRG AMNT	Opt
			Business Name: Fuel Charge Amoun				
			Fuel charges of a car rental card transaction				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
163	163		FILLER	1	X		
164	165	T2F13	XXXX-CAR-CLSS-CD	2	X(2)	CD-553: CLASS CD	Opt
			Business Name: Class Code				
			Code identifying the class of car provided in a rental car transaction, such as compact or mid-size				
			For add/change:				
			• Not required				
166	166		FILLER	1	X		
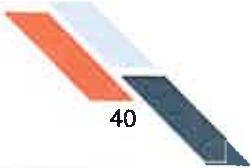
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
167	182	T2F14	XXXX-CAR-1WAY-DROP-CHRG	16	9(14)V99	No Verification source was found	Opt
			Business Name: One-way Drop Off Charge Amount				
			Total of any charges for returning the vehicle to a different location than the vehicle pickup location				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
183	183		FILLER	1	X		
184	223	T2F15	XXXX-CAR-RNTR-NM	40	X(40)	CD-553: RENTER NAME	Opt
			Business Name: Renter Name				
			Renter's name for a car rental transaction				
			For add/change:				
			• Not required				
224	224		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
225	240	T2F16	XXXX-CAR-TOW-CHRG Business Name: Auto Towing Charge Amount Total charges of any towing or roadside service expenses Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: TWNG CHRG AMNT	Opt
241	241		FILLER	1	X		
242	257	T2F17	XXXX-CAR-RGLR-MILE-CHRG Business Name: Regular Mileage Charge Amount Total Mileage charges below the mileage limit Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: TWNG CHRG AMNT	Opt
258	258		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
259	274	T2F18	XXXX-CAR-EXTR-MILE-CHRG Business Name: Extra Mileage Charge Amount Total mileage charges above the mileage limit Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: EXTR MILG AMNT	Opt
275	275		FILLER	1	X		
276	291	T2F19	XXXX-CAR-LATE-RTRN-CHRG Business Name: Late Return Charges Hourly Rate Total charges of late return Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: LATE CHRG AMNT	Opt
292	292		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
293	318	T2F20	XXXX-CAR-RTRN-LOCN Business Name: Return Location Destination city where car is returned to the rental company For add/change: • Not required	26	X(26)	CD-553: LOC ID under RETURN DATA	Opt
319	319		FILLER	1	X		
320	335	T2F21	XXXX-CAR-TOTL-TAX Business Name: Total Tax Value Added Tax Amount Total amount of tax or value added tax (VAT) Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: TOTAL TAX AMT	Opt
336	336		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
337	352	T2F22	XXXX-CAR-PHON-CHRG Business Name: Telephone Charge Amount Total charges for invehicle telephone expenses, including daily rental charges, if applicable Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	No Verification source is needed	Opt
353	353		FILLER	1	X		
354	369	T2F23	XXXX-CAR-CORP-ID Business Name: Corporate Identification Identifier The corporate client identification For add/change: • Not required	16	X(16)	CD-553: CORP VAT ID	Opt
370	370		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
371	376	T2F24	XXXX-CAR-EXTR-CHRG-CD	6	X(6)	CD-553: ADJ IND	Opt

Business Name: Extra Charge Code

Type of additional charges added to a customer's bill after checkout. Each position in the field can indicate a type of charge.

Valid values are:

Space = No extra charge

0 = No extra charge

1 = Gas

2 = Extra mileage

3 = Late return

4 = One way service fee

5 = Parking violation

For add/change:

• Not required

• If provided, each field position must contain a valid code.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
377	377		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
378	379	T2F25	XXXX-CAR-DAYS-RNTD Business Name: Days Rented Count Represents the length of rental, measured in number of days charged in transaction For add/change: • Not required • If provided, must be numeric.	2	9(2)	CD-553: DAYS RNTD CONT	Opt
380	380		FILLER	1	X		
381	396	T2F26	XXXX-CAR-MSSG-ID Business Name: Message Identifier Message identifier in a transaction This information could be used to match enhanced data with the card transaction. For add/change: • Not required	16	X(16)	SD-501: MESSAGE NUMBER	Opt
397	397		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
398	447	T2F27	XXXX-CAR-PRCH-ID Business Name: Purchase Identifier Number assigned by the merchant to the transaction It can be a supplier order number, a folio number, or a car rental agreement number. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	50	X(50)	MD-020: PURCHASE ID	Opt
448	448		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
449	464	T2F28	XXXX-CAR-SRCE-AM	16	9(14)V99	No Verification source was found	Opt

Business Name: Source Amount

Total amount, in source currency, charged to the card account for the transaction

This information could be used to match enhanced data with the card transaction.

Two decimal places are implied (1234 = 12.34)

For add/change:

• Not required

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
465	465		FILLER	1	X		
466	473	T2F29	XXXX-CAR-TRAN-DT	8	X(8)	IDT: TRAN DT	Opt

Business Name: Transaction Date

Date of the purchase, as indicated in the financial record

This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid date

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
474	474		FILLER	1	X		
475	478	T2F30	XXXX-CAR-MCC-CD	4	9(4)	CD-553: MRCH CAT CD	Opt

Business Name: Merchant Category Code

Merchant category code for the transaction, as indicated in the T5 financial transaction

This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid merchant category code

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
479	479		FILLER	1	X		
480	505	T2F31	XXXX-CAR-MRCH-NM	26	X(26)	CD-553: MRCH NAME	Opt

Business Name: Supplier Name

Name of the supplier, as indicated in the financial transaction

This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
506	506		FILLER	1	X		
507	520	T2F32	XXXX-CAR-MRCH-ZIP-CD Business Name: Supplier Postal Code Postal code of a supplier, as indicated in the financial transaction This information could be used to match enhanced data with the card transaction. For add/change: • Not required	14	X(14)	CD-553: MRCH PSTL CD	Opt
521	521		FILLER	1	X		
522	573	T2F33	XXXX-CAR-PRCS-ADDN-KEY Business Name: Processor Addendum Key Text A value used by the processor to identify/link the financial record to this addendum record. If value is present, it will be used for matching. For add/change: • Not required	52	X(52)	IDT: FDR TRAN ID	Opt
574	574		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
575	600	T2F34	XXXX-CAR-OPTN-01-TX Business Name: Optional Field 1 Text Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt
601	601		FILLER	1	X		
602	627	T2F35	XXXX-CAR-OPTN-02-TX Business Name: Optional Field 2 Text Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt
628	628		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
629	654	T2F36	XXXX-CAR-OPTN-03-TX	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3 Text				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
655	655		FILLER	1	X		
656	681	T2F37	XXXX-CAR-OPTN-04-TX	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 4 Text				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

T3 - Card Account Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	708		XXXX-INFS-ACCT-DATA	708	GROUP		
1	1	T3F1	XXXX-ACCT-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transaction Code

Code determining the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction

3 = Change the matching transaction

4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3, or 4.

| 2 | 2 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	22	T3F2	XXXX-ACCT-CARD-HLDR-ID	20	X(20)	CD-101: ACCT	Req

Business Name: Cardholder Identifier

Identification number used to uniquely identify a cardholder or an employee within the company

For add:

• Required

• Must be previously sent in an associated T4 or in this file

For change:

• If this cardholder id does not match the one that was previously sent, it will be considered as a change of cardholder id

• Cannot contain \ in the first position, which causes the field to be empty

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
23	23		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
24	42	T3F3	XXXX-ACCT-ID	19	X(19)	CD-101: ACCT	Req

Business Name: Account Number

Cardholder account number appearing on the front of the card; transmitted by BASE II. In exceptional cases, may be a different kind of account.

For add/change:

• Required

For add:

• Must not be previously loaded

• Must contain numbers

• For loading into VIS, must begin with a 4

For change:

• Must be previously sent

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
43	43		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
44	83	T3F4	XXXX-ACCT-HRRC-NODE Business Name: Hierarchy Node Identifies a node in a hierarchy (organizational chart). It represents the active hierarchy node to which the card account belongs. This hierarchy node must be in this file or previously sent. A card account can be associated with only one hierarchy node. For add: • Required For change: • Cannot contain \ in the first position, which causes the field to be empty • The card account must be open. Closed accounts cannot be added For add/change: • Must have been previously sent • Must be active in the application.	40	X(40)	NM AF: LVL-1/ LVL-2: LVL-3 / LVL-4 : LVL-5 :	Req
84	84		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
85	92	T3F5	XXXX-ACCT-EFFC-DT	8	X(8)	None	Opt

Business Name: Effective Date

Represents the date when relationship with the hierarchy node begins. For change transaction code (change the hierarchy node), the date when the relationship with a new node became effective. See T3 summary notes for further explanation of this field.

For add:

• Not required; default is header/ trailer processing date

• May not be a future date (higher than processing date)

• Should not be lower than account open date

• Must be MMDDCCYY format

For change:

• If no value is provided and there is a change of hierarchy node, the header/trailer processing date is used

continued on next page...

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			continued from prior page...				
			For add/change:				
			• Not required				
			• The greater of the hierarchy node start date, card account open date, or the provided effective date will be used				
			• If provided, must be a valid date				
93	93		FILLER	1	X		
94	101	T3F6	XXXX-ACCT-OPEN-DT Business Name: Account Open Date Date the card account was opened Must be earlier than the header processing date. For add: • Required; or default to header processing date • Must be MMDDCCYY or zeros For change: • Not updateable • If change value is provided, it will be ignored	8	X(8)	CD-101: OPEN DATE	Req
102	102		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
103	110	T3F7	XXXX-ACCT-CLOS-DT	8	X(8)	CD-101: CNSM ACCT CLSD DT	Opt

Business Name: Account Close Date

Date the card account was closed

This is associated with the status code and the reason status code fields in this record.

For add:

• Not required

For change:

• Cannot be provided if the account is already closed

For add/change:

• If provided, must be in MMDDCCYY format

• Must be later than or equal to the open date

• Must be earlier than or equal to the header processing date

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
111	111		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
112	119	T3F8	XXXX-ACCT-EXPR-DT	8	X(8)	CD-101: EXP DATE	Opt
			Business Name: Card Expire Date				
			Contains the year and month after which the card expires				
			For add:				
			• Not required				
			For add/change:				
			• If provided, must be in MMDDCCYY format or zeros				
120	120		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
121	121	T3F9	XXXX-ACCT-CARD-TYPE	1	9	None	Req

Business Name: Card Type Code

Code identifying the type of Visa Commercial card.

Note that fleet service is covered in purchasing card. Multiple card types for a single company are not allowed.

Valid values are:

1 = Corporate

2 = Purchasing

3 = Business Credit

4 = Commercial

5 = Fleet

6 = Distribution

7 = Business Debit

For add:

• Required

• Must be valid value as listed above

For change:

• Not updateable. If provided, the value will be ignored.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
122	122		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
123	138	T3F10	XXXX-ACCT-SPND-LIMT	16	9(14)V99	CD-101:CREDIT LINE	Opt
			Business Name: Spending Limit Amount				
			Spending limit permitted per billing period				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
139	139		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
140	140	T3F11	XXXX-ACCT-STMT-TYPE	1	9	None	Req for add, Opt for update

Business Name: Statement Type Code

Code indicating the billing cycle frequency

Note

Currently multiple billing cycle frequencies are not supported within the same company id. All accounts within the company id process on the same billing cycle.

Valid values are:

1 = Weekly

2 = Biweekly

3 = Monthly

4 = Automatic transfer

For add:

• Required or default to 3

For change:

• Not required

• If provided, must be valid value as shown above

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
141	141		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
142	149	T3F12	XXXX-ACCT-LAST-RVSN-DT	8	X(8)	None	Opt
			Business Name: Last Revision Date				
			Date of the last review of this account by the issuer				
			For add/change:				
			• Not required				
			• If provided, must be in MMDDCCYY format or zeros				
150	150		FILLER	1	X		
151	166	T3F13	XXXX-ACCT-TRAN-LIMT	16	X(14)V99	NM AC: Pos:190-205	Opt
			Business Name: Transaction Spending Limit Amount				
			Maximum amount allowed per transaction for this account				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
167	167		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
168	168	T3F14	XXXX-ACCT-COMP-PAY-CD	1	9	None	Opt

Business Name: Corporation Payment Indicator

Used to specify whether billing accounts are used. This field works in association with the next field, billing account.

Valid values are:

0 = This account pays its own bills. Next field is expected to be spaces. This setting is used both for billing accounts, and for individual accounts that pay their own bills.

1 = This account is paid for by a billing account, which is found in the next field. The billing account number is expected to be a different number than the account number in this record.

For add:

• Defaults to 0 if field is empty or spaces

For add/change:

• Not required

• If provided, must be 0 or 1

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
169	169		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
170	188	T3F15	XXXX-ACCT-BILL-ACCT-NR	19	X(19)	CD-101: ACCT	Req

Business Name: Billing Account Number

Card account to which the transactions are billed

For add/change:

• If the corporation payment indicator is set to 1, this field should contain a billing account number. Billing account number must exist in a T3 record in the file or be previously sent.

• If the corporation payment indicator is set to 0, this field should be spaces or empty.

• If provided, must contain only numbers.

| 189 | 189 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
190	239	T3F16	XXXX-ACCT-COST-CNTR	50	X(50)	None	Opt

Business Name: Cost Center

Default cost center for an account

For add/change:

• Not required

• Cannot contain the character \ (except in first position)

• If it starts with \, any relationships with cost centers are removed

• If the value provided does not exist in the application, the cost center is created using load transaction - card account as description

• Must be active

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
240	240		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
241	316	T3F17	XXXX-ACCT-GLSB-ACCT Business Name: GL Sub Acct Flag Code determining whether to use the GL Sub Account Information (T3F17) Valid values are: 0 - Set the GL Sub Account field to blanks 1 - Use the value in miscellaneous field 8 as the first 10 positions of the GL Sub Account field, the value in miscellaneous field 9 to set the next 10 positions, and the value in miscellaneous field 10 to set the next 10 positions 2 - Use the value in miscellaneous field 13 to set the GL Sub Account field 3 - Use the value in miscellaneous field 9 to set the first 10 positions of the GL Sub Account field, and the value in miscellaneous field 10 to set the next 10 positions	76	X(76)	CD-101: MISCELLANEOUS FIELDS	Opt
317	317		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
318	325	T3F18	XXXX-ACCT-TRAN-DALY-LIMT	8	9(8)	None	Opt

Business Name: Transaction Daily Limit Number

Represents the maximum number of transactions that can be charged to a card account on a daily basis

For add/change:

• Not required

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
326	326		FILLER	1	X		
327	334	T3F19	XXXX-ACCT-TRAN-CYCL-LIMT	8	9(8)	None	Opt

Business Name: Transaction Cycle Limit Number

Represents the maximum number of transactions that can be charged to a card account on a billing cycle basis.

For add/change:

• Not required

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
335	335		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
336	351	T3F20	XXXX-ACCT-CASH-LIMT Business Name: Cash Limit Amount Represents the maximum amount of cash advance transactions that can be charged to the account on a billing cycle basis Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-101: CASH CRD LINE AMT:	Opt
352	352		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
353	354	T3F21	XXXX-ACCT-STTS-CD	2	9(2)	None	Req for add, opt for update
			Business Name: Status Code				
			Status of a card account				
			Valid values are:				
			1 = New				
			2 = Opened				
			3 = Closed				
			4 = Suspended				
			5 = Reinstated				
			For add:				
			Required or defaults as stated below:				
			• 3 (Closed) if there is an account close date				
			• 1 (New) if the account open date is within the last 30 days				
			• 2 (Opened) for all other cases				
			For change:				
			• Not required				
			• If provided, must be a value above				
355	355		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
356	357	T3F22	XXXX-ACCT-RESN-STTS-CD	2	9(2)	None	Opt

Business Name: Reason Status Code

Reason for card account status change. New accounts default to 0.

Valid values are:

1 = Canceled
2 = Transferred from another account
3 = Transferred to another account
4 = Suspended two times during a 12 month period
5 = Past due for undisputed amounts
6 = In dispute
7 = In collection
8 = Stolen or Lost
9 = Left employment
10 = Voluntarily
11 = Fraud
12 = Write-off
13 = Write-off - Attorney
14 = Write-off - Delinquency
15 = Write-off - Bankruptcy
16 = Write-off - Deceased
16 = Write-off - Deceased
17 = Write-off - Fraud
18 = Write-off - Miscellaneous

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			continued from prior page...				
			For add/change:				
			• Not required				
			• If provided, must be a valid value from the above list				
358	358		FILLER	1	X		
359	366	T3F23	XXXX-ACCT-STTS-DT	8	X(8)	CD-101: STTS DT:	Opt
			Business Name: Status Date				
			Date on which card account status was changed				
			For add/change:				
			• Not required				
			• If the status has changed in this record and no date is provided, the header processing date is used				
			• If provided, must be in MMDDCCYY format				
367	367		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
368	368	T3F24	XXXX-ACCT-PRE-FUND-CD	1	9	None	Opt

Business Name: Pre Funded Indicator

Indicator designating if the card account is pre-funded

Valid values are:

0 = No

1 = Yes

For add:

• Default = Zero if no value is provided

For add/change:

• Not required

• If provided, must be 1 or 0

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
369	369		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
370	370	T3F25	XXXX-ACCT-CITY-PAIR-CD	1	9	None	Opt

Business Name: City Pair Program Indicator

Indicator designating that the card account is subject to a city pair program

Valid values are:

0 = No

1 = Yes

For add/change:

• Not required

• If provided, must be valid value

| 371 | 371 | | FILLER | 1 | X | | |
| 372 | 397 | T3F26 | XXXX-ACCT-TASK-ORDR-NR | 26 | X(26) | None | Opt |

Business Name: Task Order Number

Document that specifies and authorizes products and services required and the negotiated price at which they will be provided

For add/change:

• Not required

| 398 | 398 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
399	399	T3F27	XXXX-ACCT-FLET-SRVC-CD	1	9	None	Opt

Business Name: Fleet Service Indicator

Indicator designating that the card account is subject to receive fleet service data

Valid only for purchasing cards

Valid values are:

0 = No

1 = Yes

For add:

• Default = Zero if no value is provided

For add/change:

• Not required

• If provided, must be 0 or 1

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
400	400		FILLER	1	X		
401	402	T3F28	XXXX-ACCT-CRDT-RT	2	X(2)	No Verification source was found	Opt

Business Name: Credit Rating

Processor provided code for credit rating

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
403	403		FILLER	1	X		
404	411	T3F29	XXXX-ACCT-CRDT-RATE-DT Business Name: Credit Rating Date Date on which the card account credit rating was changed For add/change: • Not required • If provided, must be a MMDDCCYY format or zeros	8	X(8)	No Verification source is needed	Opt
412	412		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
413	413	T3F30	XXXX-ACCT-ANNL-FEE-FLAG	1	X	CD-101: LAST ANNCHG FLG	Opt

Business Name: Annual Fee Flag Indicator

Indicator designating the annual fee associated with account

Valid values are:

0 = No Annual Fee

1 = Annual Fee

For add:

• Default = Zero if no value is provided

For add/change:

• Not required

• If provided, must be 0 or 1

| 414 | 414 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
415	416	T3F31	XXXX-ACCT-ANNL-FEE-MNTH	2	X(2)	CD-101: LST-ANNCHG	Req

Business Name: Annual Fee Month

Works in association with the previous field, Annual Fee Flag. Month in which the annual fee is assessed to the account.

Valid values are:

01 = January
02 = February
03 = March
04 = April
05 = May
06 = June
07 = July
08 = August
09 = September
10 = October
11 = November
12 = December

For add/change:

• Required if Annual Fee Flag is 1

• Any value in this field will be ignored if the Annual Fee Flag is different from 1

• If provided, must be valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
417	417		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
418	418	T3F32	XXXX-ACCT-CARD-RECP-VERF-FLAG	1	X	None	Opt

Business Name: Card Receipt
Verification Flag

Denotes cardholder activation status of card

Valid values are:

0 = Not Activated

1 = Activated

For add:

• Default = Zero if no value is provided

For add/change:

• Not required

• If provided, must be 0 or 1

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
419	419		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
420	420	T3F33	XXXX-ACCT-CHCK-IND	1	9	None	Opt
			Business Name: Check Indicator				
			Indicator designating whether the account has checks				
			Valid values are:				
			0 = No				
			1 = Yes				
			For add:				
			• Default = Zero if no value is provided				
			For add/change:				
			• Not required				
			• If provided, must be 0 or 1				
421	421		FILLER	1	X		
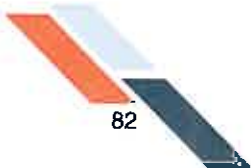
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
422	422	T3F34	XXXX-ACCT-TYPE-IND	1	X	CD-101: TYPE	Opt

Business Name: Account Type Flag

Account processing type code. Does not imply how the account is billed.

Valid values are:

1 = Corporate

2 = Individual

3 = Diversion

For add/change:

• Not required

• If provided, must be valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
423	423		FILLER	1	X		
424	431	T3F35	XXXX-ACCT-LOST-STLN-DT	8	X(8)	CD-101: LOST/ STOLEN DATE:	Opt

Business Name: Lost Stolen Date

Date when the card was stolen or lost

For add/change:

• Not required

• If provided, must be a MMDDCCYY format or zeros

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
432	432		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
433	440	T3F36	XXXX-ACCT-CHRGOFF-DT Business Name: Charge Off Date Date account has been sent to collections For add/change: • Not required • If provided, must be a MMDDCCYY format or zeros	8	X(8)	CD-101: CHGOFF DATE	Opt
441	441		FILLER	1	X		
442	457	T3F37	XXXX-ACCT-CHRGOFF-AM Business Name: Charge Off Amount Amount of charge-off Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-101: CHGOFF AMT	Opt
458	458		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
459	477	T3F38	XXXX-ACCT-TRSF-ACCT-NBR Business Name: Transfer Account Number Account number to or from which balances are transferred For add/change: • Not required • If provided, T3 for this account must be in this file or previously sent	19	X(19)	CD-101: XREF-1 or XREF-2	Opt
478	478		FILLER	1	X		
479	480	T3F39	XXXX-ACCT-CLLG-CARD-TYPE Business Name: Calling Card/Phone Type Type of calling card associated with the account For add/change: • Not required	2	X(2)	No Verification source was found	Opt
481	481		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
482	531	T3F40	XXXX-ACCT-EMBOSS-LINE1	50	X(50)	CD-101: MISC11	Opt
			Business Name: Emboss Line 1				
			Embossed text, plastic line 1				
			For add/change:				
			• Not required				
532	532		FILLER	1	X		
533	582	T3F41	XXXX-ACCT-EMBOSS-LINE2	50	X(50)	CD-101: MISC12	Opt
			Business Name: Emboss Line 2				
			Embossed text, plastic line 2				
			For add/change:				
			• Not required				
583	583		FILLER	1	X		
584	591	T3F42	XXXX-ACCT-LAST-CRDT-LMT-CHG	8	X(8)	CD-101: DATE under CREDIT LINE	Opt
			Business Name: Last Credit Limit Change Date				
			Date of latest credit limit change				
			For add/change:				
			• Not required				
			• If provided, must be a MMDDCCYY format or zeros				
592	592		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
593	600	T3F43	XXXX-ACCT-LAST-MNTN-DT	8	X(8)	CD-101: ADDR	Opt

Business Name: Last Maintenance Date NAR

Maintenance date of a change to name or address fields

For add/change:

• Not required

• If provided, must be a MMDDCCYY format or zeros

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
601	601		FILLER	1	X		
602	627	T3F44	XXXX-ACCT-OPTN-1-FLD	26	GROUP		

Business Name: Optional Field 1

Free format. May not contain nulls. If not in use, should be initialized to spaces

For add/change:

• Not required
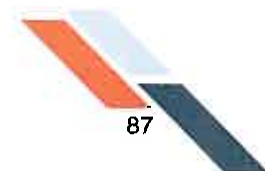
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
602	602	T3F44	XXXX-ACCT-TAN-IN Business Name: Transaction Account Number (TAN) Indicator Valid values are: N = This is not a TAN account T = This is a TAN account Default value is: N	1	X	No Verification source was found	Opt
603	627		FILLER	25	X(25)		
628	628		FILLER	1	X		
629	654	T3F45	XXXX-ACCT-OPTN-2-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces For add/change: • Not required	26	X(26)	No Verification source was found	Opt
655	655		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
656	681	T3F46	XXXX-ACCT-OPTN-3-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces				
			For add/change:				
			• Not required				
682	682		FILLER	1	X		
683	708	T3F47	XXXX-ACCT-OPTN-4-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces				
			For add/change:				
			• Not required				

T4 - Cardholder Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	865		XXXX-INFS-CARD-HLDR-DATA	865	GROUP		
1	1	T4F1	XXXX-CARD-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transmission Code

Code which determines the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction

3 = Change the matching transaction

4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3 or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
2	2		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
3	12	T4F2	XXXX-CARD-COMP-ID	10	9(10)	YCI: COMPANY	Req
			Business Name: Company Identification				
			Issuer-assigned company identification. It identifies a unique entity out of multiple companies in an issuer's portfolio.				
			For add:				
			• Required				
			• Must be in the same load file or previously loaded				
13	13		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
14	33	T4F3	XXXX-CARD-HLDR-ID	20	X(20)	CD-101: ACCT.	Req
			Business Name: Cardholder Identification Identification number used by a client company to uniquely identify an employee or cardholder. For add: • Required • Unique field • May not be duplicated • Cannot contain '\' in the first position, which causes the field to be empty For change: • Must be previously sent				
34	34		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
35	74	T4F4	XXXX-CARD-HRRC-NODE Business Name: Hierarchy Node Hierarchy node of the cardholder For add: • Required • Must be a hierarchy node previously sent or in this file For change: • Cannot contain \ in the first position, which causes the field to be empty For add/change: • Must be previously sent and be active	40	X(40)	NM AF: LVL-1 / LVL-2 : LVL-3 / LVL-4 : LVL-5 :	Req
75	75		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
76	95	T4F5	XXXX-CARD-FRST-NM Business Name: First Name Cardholder's first name For add: • Required if Last Name is not provided For change: • Cannot contain \ in the first position, which causes the field to be empty if Last Name field has no values	20	X(20)	NM AFR: Pos:115-134	Req
96	96		FILLER	1	X		Req
97	116	T4F6	XXXX-CARD-LAST-NM Business Name: Last Name Cardholder's last name For add: • Required if First Name is not provided For change: • Cannot contain \ in the first position, which causes the field to be empty if First Name field has no values	20	X(20)	NM AFR: Pos:136-155	Req
117	117		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
118	157	T4F7	XXXX-CARD-ADDR-1	40	X(40)	NM AFR: ADDRESS LINE 1:	Opt
			Business Name: Address Line 1				
			First line of cardholder address				
			For add/change:				
			• Not required				
158	158		FILLER	1	X		Req
159	198	T4F8	XXXX-CARD-ADDR-2	40	X(40)	NM AFR: ADDRESS LINE 2:	Opt
			Business Name: Address Line 2				
			Second line of cardholder address				
			For add/change:				
			• Not required				
			Business Name:				
199	199		FILLER	1	X		Req
200	219	T4F9	XXXX-CARD-CITY	20	X(20)	NM AFR: CITY:	Opt
			Business Name: City				
			City where the cardholder works				
			For add/change:				
			• Not required				
220	220		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
221	224	T4F10	XXXX-CARD-STATE-CD	4	X(4)	NM AFR: ST:	Req
			Business Name: State Province Code				
			Code of the state or province where the cardholder works. Codes are validated only for US and Canada				
			For add:				
			• Required for US and Canada				
			• If no value is provided, blank is used				
			For change:				
			• If value \ is found in the first position, which causes the field to be empty, blank is used				
			For add/change:				
			• If provided, must be a valid state/ province code for the Cardholder's country				
225	225		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
226	230	T4F11	XXXX-CARD-ISO-CNTR-CD Business Name: ISO Country Code International Organization for Standardization (ISO)- assigned code for the country where the cardholder works For add: • Required or default to cardholder's company country code For add/change: • Cannot be empty or spaces or zeros • Must be a valid country code	5	9(5)	NM EA: CNTRY/ ISO:	Req
231	231		FILLER	1	X		Req
232	245	T4F12	XXXX-CARD-ZIP-CD Business Name: Postal Code Postal code for the cardholder's business address. For cardholders in the United States, it contains the zip code of the business address. For cardholders in other countries, it contains the country postal code. For add/change: • Not required	14	X(14)	NM AFR: ZIP CODE:	Opt
246	246		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
247	286	T4F13	XXXX-CARD-ADDR-3 Business Name: Address Line 3 Third line of cardholder address For add/change: • Not required	40	X(40)	NM EA: ADDR CONT LINE 3:	Opt
287	287		FILLER	1	X		Req
288	301	T4F14	XXXX-CARD-STOP-CD Business Name: Mail Stop Cardholder's physical location number at his or her place of employment For add/change: • Not required	14	X(14)	None	Opt
302	302		FILLER	1	X		Req
303	316	T4F15	XXXX-CARD-PHON-NR Business Name: Phone Number Cardholder's work telephone number For add/change: • Not required	14	X(14)	NM AFR: HOME PHONE: NM AFR: WORK PHONE:	Opt
317	317		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
318	331	T4F16	XXXX-CARD-FAX-NR	14	X(14)	None	Opt
			Business Name: Fax Number				
			Cardholder's work fax number				
			For add/change:				
			• Not required				
332	332		FILLER	1	X		Req
333	352	T4F17	XXXX-CARD-SSN-ID	20	X(20)	NM AFR: SSN:	Opt
			Business Name: SSN Other ID				
			Cardholder's Social Security number or other identifying number (other than the cardholder identification field).				
			For add/change:				
			• Not required				
353	353		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
354	361	T4F18	XXXX-CARD-TRAIN-DT	8	X(8)	None	Opt
			Business Name: Training Date				
			VISA cards training date for the cardholder				
			For add/change:				
			• Not required				
			• If provided, must be a MMDDCCYY format or zeros				
362	362		FILLER	1	X		Req
363	490	T4F19	XXXX-CARD-EMAL-ADDR	128	X(128)	NM AFR: E-HOME: NM AFR: E-WORK:	Opt
			Business Name: E-mail Address				
			Cardholder's electronic mail address				
			For add/change:				
			• Not required				
491	491		FILLER	1	X		Req
492	517	T4F20	XXXX-CARD-AUTH-01-USER	26	X(26)	No Verification source was found	Opt
			Business Name: Authorized User 1				
			Authorized user #1 for this account				
			For add/change:				
			• Not required				
518	518		FILLER	1	X		Req
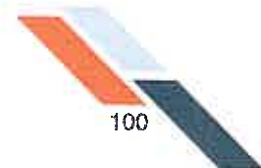
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
519	544	T4F21	XXXX-CARD-AUTH-02-USER Business Name: Authorized User 2 Authorized user #2 for this account For add/change: • Not required	26	X(26)	No Verification source was found	Opt
545	545		FILLER	1	X		Req
546	571	T4F22	XXXX-CARD-AUTH-03-USER Business Name: Authorized User 3 Authorized user #3 for this account For add/change: • Not required	26	X(26)		Opt
572	572		FILLER	1	X		Req
573	582	T4F23	XXXX-CARD-EMPL-ID Business Name: Employee ID Default value is: Spaces **Note** Contact your First Data Service Analyst to use this field. Under normal processing, this field will be set to the default value of spaces.	10	X(10)	CU3 CD: EMPLOYEE CODE:	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
583	583		FILLER	1	X		Req
584	597	T4F24	XXXX-CARD-HOME-PH-NBR Business Name: Home Phone Number Cardholder's home phone number For add/change: • Not required	14	X(14)	NM AFR: HOME PHONE:	Opt
598	598		FILLER	1	X		Req
599	628	T4F25	XXXX-CARD-MDDL-NM Business Name: Middle Name Cardholder's middle name For add/change: • Not required	30	X(30)	CU3 CD: MIDDLE NAME:	Opt
629	629		FILLER	1	X		Req
630	648	T4F26	XXXX-CARD-VISA-COMM-BUYER-ID Business Name: VISA Commerce Buyer ID Cardholder's Visa commerce buyer id For add/change: • Not required	19	X(19)		Opt
649	649		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
650	669	T4F27	XXXX-CARD-VCHL-ID Business Name: Vehicle ID Vehicle id for fleet program assigned to the card account For add/change: • Not required	20	X(20)	CD-553: VEHIC NUM	Opt
670	670		FILLER	1	X		Req
671	686	T4F28	XXXX-CARD-MISC-01-FLD Business Name: Miscellaneous Field 1 Define what miscellaneous field 1 description contains For add/change: • Not required	16	X(16)	CD-101: MISCELLANEOUS FIELDS	Opt
687	687		FILLER	1	X		Req
688	713	T4F29	XXXX-CARD-MISC-01-FLD-DSCR Business Name: Miscellaneous Field 1 Description Account base information for extract For add/change: • Not required	26	X(26)	CD-101: MISCELLANEOUS FIELDS	Opt
714	714		FILLER	1	X		Req
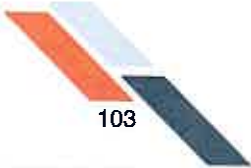
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
715	730	T4F30	XXXX-CARD-MISC-02-FLD Business Name: Miscellaneous Field 2 Define what miscellaneous field 2 description contains For add/change: • Not required	16	X(16)	CD-101: MISCELLANEOUS FIELDS	Opt
731	731		FILLER	1	X		Req
732	757	T4F31	XXXX-CARD-MISC-02-FLD-DSCR Business Name: Miscellaneous Field 2 Description Account base information for extract For add/change: • Not required	26	X(26)	CD-101: MISCELLANEOUS FIELDS	Opt
758	758		FILLER	1	X		Req
759	784	T4F32	XXXX-CARD-OPTN-01-FLD Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
785	785		FILLER	1	X		Req
786	811	T4F33	XXXX-CARD-OPTN-02-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 2				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
812	812		FILLER	1	X		Req
813	838	T4F34	XXXX-CARD-OPTN-03-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
839	839		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
840	865	T4F35	XXXX-CARD-OPTN-04-FLD	26	X(26)	No Verification source was found	Opt

Business Name: Optional Field 4

Free format. May not contain nulls. If not in use, should be initialized to spaces.
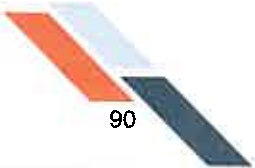
For add/change:

• Not required

T5 - Card Trans Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
1	2127		XXXX-INFS-TRAN-DATA	2127	GROUP		
1	1	T5F1	XXXX-TRAN-CD	1	9	CD-071: TRANSACTION CODE	Req
			Business Name: Load Transaction Code				
			Code which determines the action to be taken by Visa Systems on this record: either add or change.				
			Valid values are:				
			1 = Add the transaction				
			3 = Change the matching transaction				
			4 = Add if transaction does not exist, or change existing transaction				
2	2		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T5F2	XXXX-TRAN-ACCT-ID Business Name: Account Number Cardholder account number appearing on the front of the card • Must be numeric • For loading into VIS, must begin with a 4 • The account number related to the card transaction must exist, i.e. the Card Account (T3) record must exist in the file being loaded, or in a previously loaded file • The hierarchy node related to the card account must be active on transaction posting date, i.e. the corresponding T10 record must be previously loaded • If account number is consolidated, the hierarchy node related to the billing account must be active on transaction posting date	19	X(19)	CD-071: CARDHOLDER ACCOUNT NUMBER	Req
22	22		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
23	30	T5F3	XXXX-TRAN-POST-DT Business Name: Posting Date Date the amount of this transaction is applied to the account. This date works directly with period in field 6 • Must be a valid date in MMDDCCYY format • Date must be contained in the range of the period in field 6	8	X(8)	CD-071: TRANSACTION-DAT E	Req
31	31		FILLER	1	X		Req
32	55	T5F4	XXXX-TRAN-REFR-NR Business Name: Transaction Reference Number Reference number of a transaction Required Must be different from zero if the transaction type code is 10 (Purchase), 11 (Credit Voucher), 20 (Manual Cash Disbursement), 22 (ATM Cash Disbursement) or 80 (Convenience Checks). • Optional for all other transaction types • Cannot contain \ in the first position, which causes the field to be empty	24	X(24)	CD-71:REFERENCE NUMBER	Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
56	56		FILLER	1	X		Req
57	66	T5F5	XXXX-TRAN-SEQ-NR Business Name: Sequence Number Transaction sequence number assigned by the processor during the posting process to uniquely identify a transaction within a posting run. • Must be numeric • Must be unique within this posting run	10	9(10)	No Verification source is needed.	Req
67	67		FILLER	1	X		Req
68	72	T5F6	XXXX-TRAN-PERD-NR Business Name: Period Billing period number assigned in this file or previously sent. The posting date in field 3 must fall within the date range of this period. Cannot contain \ in the first position, which causes the field to be empty. Must have been previously sent	5	9(5)	No Verification source is needed.	Req
73	73		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
74	79	T5F7	XXXX-TRAN-ACQR-BIN-ID Business Name: Acquiring BIN Acquiring Bank Identification Number (BIN) of a supplier related to the transaction. if the transaction type code is 10 (Purchase), 11 (Credit Voucher), 20 (Manual Cash Disbursement), 22 (ATM Cash Disbursement), or 80 (Convenience Checks). • Optional for all other transaction types • Must be numeric For change: • Not updateable. If provided, the value will be ignored.	6	9(6)	No Verification source is needed.	Req
80	80		FILLER	1	X		Req
81	106	T5F8	XXXX-TRAN-CARD-ACCP-ID Business Name: Card Acceptor ID Reserved for future use. Cannot contain \ in the first position. For change: • Not updateable. If provided, the value will be ignored	26	X(26)	CD-071:CRD ACCEPT ID	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
107	107		FILLER	1	X		Req
108	133	T5F9	XXXX-TRAN-MRCH-NM	26	X(26)	No Verification source was found.	Req

Business Name: Supplier Name

Supplier name included in a transaction. if the transaction type code is 11 (Credit Voucher), 20 (Manual Cash Disbursement), 22 (ATM Cash Disbursement), or 80 (Convenience Checks), and Merchant Category Code is not 6012 (Financial Inst./Merchandise).

• Optional for all other transaction types

• Cannot contain \ in the first position, which causes the field to be empty

For change:

• Not updateable. If provided, the value will be ignored.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
134	134		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
135	148	T5F10	XXXX-TRAN-MRCH-CITY Business Name: Supplier City City of a supplier included in a transaction if the transaction type code is 10 (Purchase), 11 (Credit Voucher), 20 (Manual Cash Disbursement), 22 (ATM Cash Disbursement), or 80 (Convenience Checks) and Merchant Category Code is not 6012 (Financial Inst./ Merchandise). • Optional for all other transaction types • Cannot contain \ in the first position, which causes the field to be empty For change: • Not updateable. If provided, the value will be ignored.	14	X(14)	No Verification source was found.	Req
149	149		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
150	153	T5F11	XXXX-TRAN-MRCH-ST-CD Business Name: Supplier State Province Code Code of a supplier state or province included in a transaction Not required • If no value is provided, blank is used • If provided for US and Canada, must be a valid state/province code for the supplier's country For change: • Not updateable. If provided, the value will be ignored.	4	X(4)	No Verification source was found.	Req
154	154		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
155	159	T5F12	XXXX-TRAN-MRCH-ISO-CTRY-CD Business Name: Supplier ISO Country Code International Organization for Standardization (ISO)- assigned code of a country where the supplier is located. if the transaction type code is 10 (Purchase), 11 (Credit Voucher), 20 (Manual Cash Disbursement), 22 (ATM Cash Disbursement), or 80 (Convenience Checks). • Optional for all other transaction types • If required, must be a valid country code For change: • Not updateable. If provided, the value will be ignored.	5	9(5)	No Verification source was found.	Req
160	160		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
161	174	T5F13	XXXX-TRAN-MRCH-ZIP-CD Business Name: Supplier Postal Code Postal code of a supplier location included in a transaction For add: • Not required • Cannot contain \ in the first position, which causes the field to be empty For change: • Not updateable. If provided, the value will be ignored. If data is provided in the TCR6 record, that data overwrites any data from the TCR1.	14	X(14)	No Verification source was found.	Opt
175	175		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
176	191	T5F14	XXXX-TRAN-SOURCE-AM	16	9(14)V9(2)	CD-071:AMOUNT	Req

Business Name: Source Amount

Amount to be billed or credited to the cardholder

Two decimal places are implied (1234 = 12.34)

For add:

• Required

For change:

• Cannot contain \ in the first position, which causes the field to be empty

For add/change:

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
192	192		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
193	208	T5F15	XXXX-TRAN-BILL-AM	16	9(14)V9(2)	CD-071:AMOUNT	Req
			Business Name: Billing Amount				
			Amount to be billed or credited to the cardholder				
			Two decimal places are implied (1234 = 12.34)				
			For add:				
			• Required				
			For change:				
			• Cannot contain \ in the first position, which causes the field to be empty				
			For add/change:				
			• If provided, must be numeric				
209	209		FILLER	1	X		Req
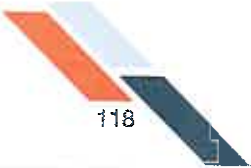
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
210	214	T5F16	XXXX-TRAN-SOURCE-CNCY-CD	5	9(5)	CD-071:	Req
			Business Name: Source Currency Code Currency of the source amount in which the transaction was made For add: • Required For change: • Cannot contain \ in the first position, which causes the field to be empty For add/change: • If provided, must be a valid currency code				
215	215		FILLER	1	X		Req
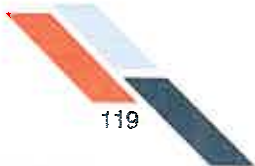
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
216	219	T5F17	XXXX-TRAN-MCC-CODE	4	9(4)	CD-071:SIC CODE	Req

Business Name: Merchant Category Code

Four (4)-digit numeric classification identifier, modeled after the Standard Industrial Classification (SIC) code, and designed to group suppliers in similar lines of business

For add:

• Required if the transaction type code is 10 (Purchase), 11 (Credit Voucher), 20 (Manual Cash Disbursement), 22 (ATM Cash Disbursement), or 80 (Convenience Checks)

• Must be equal to 6010 or 6011, 6012, 6050 or 6051 if the transaction type code is 20 (Manual Cash Disbursement), 22 (ATM Cash Disbursement), or 80 (Convenience Checks)

• Optional for all other transaction types

• If required, must be a valid Merchant Category Code

For change:

• Not updateable. If provided, the value will be ignored.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
220	220		FILLER	1	X		Req
221	222	T5F18	XXXX-TRAN-TRANS-CD	2	X(2)	None	Req

Business Name: Transaction Type
Code

Code identifying the type of account
posting resulting from a transaction

Valid values are:

10 = Purchase
11 = Credit Voucher
20 = Manual Cash Disbursement
22 = ATM Cash Disbursement
30 = Payment Reversal - NSF
Check
31 = Payment
40 = Finance Charge
50 = Annual Fee
52 = Miscellaneous Fees
54 = NSF Check Fee
56 = Report Fee
61 = Credit Adjustment
62 = Debit Adjustment
63 = Finance Charge Credit
Adjustment
64 = Finance Charge Debit
Adjustment
65 = Other Credits
66 = Other Debits
continued on next page...

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			continued from prior page...				
			71 = Fuel Discount 73 = Non-Fuel Discount 80 = Convenience Checks 82 = Convenience Checks Fees 84 = Travelers Checks Fees 86 = ATM Fees 88 = Late Fees For add: • Required • Must be a valid value For change: • Not updateable. If provided, the value will be ignored.				
223	223		FILLER	1	X		Req
224	231	T5F19	XXXX-TRAN-DT Business Name: Transaction Date Date on which transaction was made at the merchant site, merchant website, or point of sale. Date must be equal to or higher than the account open date and the posting date.	8	X(8)	No Verification source was found.	Req
232	232		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
233	237	T5F20	XXXX-TRAN-BILL-CNCY-CD	5	9(5)	No Verification source was found.	Req
			Business Name: Billing Currency Code				
			Currency in which transaction amount is billed				
			For add:				
			• Required				
			For change:				
			• Cannot contain \ in the first position, which causes the field to be empty				
			For add/change:				
			• If changed, must be a valid Currency Code				
238	238		FILLER	1	X		Req
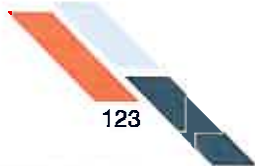
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
239	254	T5F21	XXXX-TRAN-TAX-AM	16	9(14)V9(2)	CD-071:AMOUNT	Opt

Business Name: Tax Amount

For U.S.:

Sales tax amount included by Point of Sale (POS)-capable suppliers

For Canada:

Provincial Sales Tax (PST) Amount or QST (only for Quebec) included by Point of Sale (POS) capable suppliers

The cardholder's state/province code and the presence of a tax rate for QST determine if the amount is used to calculate QST or not. QST is only valid for Quebec. Not applicable for Visa Europe originated Visa Purchasing transactions.

Two decimal places are implied (1234 = 12.34)

For add/change:

• Not required

• Cannot be provided if VAT Amount is provided

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			continued from prior page...				
			For change:				
			• Cannot be provided if Tax2 Amount has already been processed as being an HST				
			• For Visa Europe originated				
			Visa purchasing transactions, field must NOT contain transaction VAT total.				
255	255		FILLER	1	X		Req
256	271	T5F22	XXXX-TRAN-DISPUTE-AM	16	9(14)V9(2)	None	Opt
			Business Name: Dispute Amount				
			Amount in dispute for a transaction				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
272	272		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
273	273	T5F23	XXXX-TRAN-DISPUTE-RSN-CD	1	X	None	Opt

Business Name: Dispute Reason Code

Code indicating the reason for dispute of a transaction

Valid values are:

1 = Presented item is not the requested item

2 = Item is illegible

3 = Data image is incomplete

4 = No image was transmitted

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
274	274		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
275	282	T5F24	XXXX-TRAN-DISPUTE-DT Business Name: Dispute Date Date of dispute for a transaction For add/change: • Not required • If provided, must be later than or equal to the company's effective date • Must be in a MMDDCCYY format or zeros	8	X(8)	No Verification source is needed.	Opt
283	283		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
284	287	T5F25	XXXX-TRAN-CMMD-CD	4	X(4)	No Verification source was found.	Opt

Business Name: Commodity Code

Code identifying a commodity for Value Added Tax (VAT) purposes. For VAT purpose, the commodity code means "line item detail" (LID) or "summary tax data" (SUMM). For Visa Europe originated Visa Purchasing Transactions: not required by corporate. However, if provided must also include option of XML or XMLL.

Note

This is not to be confused with the Item Commodity Code field in Record Type 7.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
288	288		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
289	308	T5F26	XXXX-TRAN-MRCH-VAT-ID Business Name: Supplier VAT Number Supplier Value Added Tax (VAT) identification number. For Visa Europe originated Visa purchasing transactions: Must include two-character alpha country prefix For add: • Not required For change: • Not updateable. If provided, the value will be ignored.	20	X(20)	No Verification source was found.	Opt
309	309		FILLER	1	X		Req
310	334	T5F27	XXXX-TRAN-MRCH-ORDR-NR Business Name: Supplier Order Number Supplier purchase order number of a card transaction. For Visa Europe originated Visa purchasing transactions: Must contain supplier invoice number For add/change: • Not required	25	X(25)	No Verification source was found.	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
335	335		FILLER	1	X		Req
336	349	T5F28	XXXX-TRAN-CUST-VAT-ID Business Name: Customer VAT Number Customer Value Added Tax (VAT) registration number. For Visa Europe originated Visa purchasing transactions, must include two character alpha country prefix For add/change: • Not required	14	X(14)	No Verification source was found.	Opt
350	350		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
351	366	T5F29	XXXX-TRAN-VAT-AM	16	9(14)V9(2)	No Verification source was found.	Opt

Business Name: VAT Amount

Value Added Tax (VAT) amount of a card transaction

Note

This field is no longer used in the VIS application. Calculation is now based on an internal cost allocation translation table.

For Visa Europe originated Visa Purchasing Card transactions, must contain the transaction level VAT amount.

Two decimal places are implied (1234 = 12.34)

For add/change:

• Not required

• Cannot be provided if tax amount (Field #21 – Sales Tax Amount, PST Amount) or tax2 amount (Field #30 – GST Amount) is provided

• The supplier's country code must be different from U.S. (840)

• Must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
367	367		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
368	383	T5F30	XXXX-TRAN-VAT2-AM	16	9(14)V9(2)	No Verification source was found.	Opt

Business Name: Tax2 Amount

Goods and Services Tax (GST) or Harmonized Sales Tax (HST) amount of a transaction

Note

Distinction is made between GST and HST based on the cardholder's state/ province code, country code, and the availability of a tax rate. See notes following the transaction for additional detail.

For Visa Europe originated Visa purchasing transactions, must NOT contain transaction VAT total.

Two decimal places are implied (1234 = 12.34)

For add/change:

• Not required

• Cannot be provided if VAT Amount (Field #29) is provided

• The supplier's country code must be different from U.S. (840) or the Cardholder's country code must be Canada (124)

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
384	384		FILLER	1	X		Req
385	386	T5F31	XXXX-TRAN-PRCH-ID-CD	2	X(2)	No Verification source is needed.	Opt

Business Name: Purchase
                Identification
                Format

Identifies the content of the purchase identifier field (Field #33) for a transaction

Valid values are:

0 = Purchase identification contains a free text item description

1 = Purchase identification contains other numbers

2 = Purchase Identification contains customer defined data (CRI)

3 = Purchase Identification contains a rental agreement number

4 = Purchase Identification contains a hotel folio number

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
387	387		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
388	437	T5F32	XXXX-TRAN-CUST-CD	50	X(50)	No Verification source was found.	Opt
			Business Name: Customer Code CRI A code provided by the cardholder at the time of the transaction. Used by the commercial clients for accounting and reconciliation purposes. This is field 33 in the Base II edit package spec. For add/change: • Not required				
438	438		FILLER	1	X		Req
439	514	T5F33	XXXX-TRAN-PRCH-ID	76	X(76)	No Verification source was found.	Opt
			Business Name: Purchase Identification Purchase Identification of a transaction. It is used for Point of Sale (POS) Purchase Identification, and may contain additional descriptive information to further describe the transaction. For add/change: • Not required • This is field 32 in the Base II edit package spec				
515	515		FILLER	1	X		Req
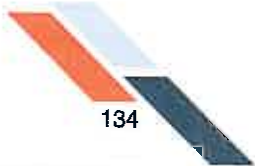
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
516	519	T5F34	XXXX-TRAN-TIME Business Name: Transaction Time The time of day at which the transaction took place Format is: HHMM For add/change: • Not required • If provided, must be a valid 24 hours time in HHMM format	4	9(4)	No Verification source was found.	Opt
520	520		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
521	521	T5F35	XXXX-TRAN-TAX-AM-CD	1	9	No Verification source was found.	Opt

Business Name: Tax Amount Included Code

Code indicating if the tax amount (which can be Sales, VAT, or PST) is included in the source amount of the transaction

Valid values are:

0 = Tax not included

1 = State or provincial tax included

2 = Transaction not subject to tax

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
522	522		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
523	523	T5F36	XXXX-TRAN-TAX2-AM-CD	1	9	No Verification source was found.	Opt
			Business Name: Tax 2 Amount Included Code				
			Code indicating if the Tax2 amount (which can be GST or HST) is included in the source amount of the transaction				
			Valid values are:				
			0 = Transaction not subject to tax				
			1 = Subject to tax				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
524	524		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
525	526	T5F37	XXXX-TRAN-ORDR-TYPE	2	9(2)	No Verification source is needed.	Opt

Business Name: Order Type Code

Code indicating how the transaction order was placed. It can be by mail/ telephone, recurring order, installment, or other mail order

Valid values are:

Space = Field not applicable or acquirer did not specify
0 = Field not applicable or acquirer did not specify
1 = Single transaction for a mail/ telephone order
2 = Recurring transaction
3 = Installment payment
4 = Unknown classification/other mail order
5 = JET Secure Electronic Commerce Transaction™ with cardholder certificate
6 = Non-authenticated security transaction with SET™ merchant certificate
7 = Non-authenticated security transaction without SET merchant certificate, such as a channel-encrypted transaction
8 = Non-secure transaction
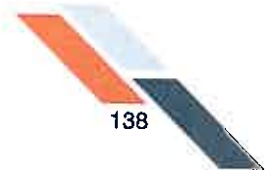
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			continued from prior page...				
			9 = Non-authenticated security transaction that does not comply with SET, and the merchant is SET-capable				
			For add/change:				
			• Not required				
			Transaction that does not comply with SET, and the merchant is SET-capable				
			For add/change:				
			• Not required				
			• If provided, must be a valid value.				
527	527		FILLER	1	X		Req
528	543	T5F38	XXXX-TRAN-MSSG-ID	16	X(16)	No Verification source was found.	Opt
			Business Name: Message Identifier				
			The message identifier is used to link the TC50 acquirer-provided enhanced data records with the draft data transaction				
			For add/change:				
			• Not required				
544	544		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
545	596	T5F39	XXXX-TRAN-PRCS-ADDN-KEY Business Name: Processor Addendum Key A value used by the processor to identify/link this financial record to its appropriate addendum or enhanced data record. If value present it will be used for matching. For add/change: • Not required	52	X(52)	No Verification source was found.	Opt
597	597		FILLER	1	X		Req
598	609	T5F40	XXXX-TRAN-MPS-ID Business Name: Merchant Profile Service Identifier A Visa value assigned to each unique merchant location For add/change: • Not required For change: • If provided, must exist in the application	12	X(12)	No Verification source was found.	Opt
610	610		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
611	611	T5F41	XXXX-TRAN-USAGE-CD	1	X	No Verification source is needed.	Opt

Business Name: Usage Code

A value representing either the purchase or chargeback representment

Valid values are:

For Purchases:

1 = First Presentment
2 = Second Presentment

For Chargeback:

1 = First Chargeback
2 = Second Chargeback

For add/change:

• Not required

• If provided, must be a 1 or 2

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
612	612		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
613	614	T5F42	XXXX-TRAN-ENRICH-TRANS-FLG	2	X(2)	No Verification source was found.	Opt
			Business Name: Enriched Transaction Flag				
			Transaction retransmitted with enriched data				
			Valid values are:				
			0 = Not Retransmitted				
			1 = Retransmitted				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
615	615		FILLER	1	X		Req
616	634	T5F43	XXXX-TRAN-BLLG-ACCT-NBR	19	X(19)	No Verification source was found.	Opt
			Business Name: Billing Account Number				
			Account responsible for billing for one card product				
			For add/change:				
			• Not required				
635	635		FILLER	1	X		Req
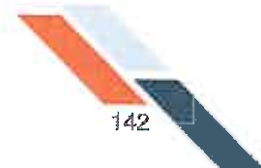
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
636	650	T5F44	XXXX-TRAN-DDA-NBR Business Name: DDA Number Account number to be debited for autopay ACH For add/change: • Not required For change: • If provided, must exist in the application.	15	X(15)	No Verification source is needed.	Opt
651	651		FILLER	1	X		Req
652	666	T5F45	XXXX-TRAN-DDA-SAVINGS-NBR Business Name: DDA Savings Number Savings account number from which payment is made For add/change: • Not required For change: • If provided, must exist in the application	15	X(15)	No Verification source is needed.	Opt
667	667		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
668	669	T5F46	XXXX-TRAN-DISPUTE-STAT-CD Business Name: Dispute Status Code Status describing the current stage of dispute processing For add/change: • Not required	2	X(2)	No Verification source was found.	Opt
670	670		FILLER	1	X		Req
671	671	T5F47	XXXX-TRAN-MTCH-ID Business Name: Matched Indicator Indicates whether a transaction has been matched to an order. Issuer specific definition. Valid values are: 0 = Not Matched 1 = Matched For add/change: • Not required, defaults to 0 • If provided, must be a valid value	1	X	No Verification source was found.	Opt
672	672		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
673	682	T5F48	XXXX-TRAN-ROUTING-NR Business Name: Routing Number Bank routing number of payment account For add/change: • Not required For change: • If provided, must exist in the application	10	X(10)	No Verification source is needed.	Opt
683	683		FILLER	1	X		Req
684	689	T5F49	XXXX-TRAN-AUTH-NBR Business Name: Authorization Number Identifying value that comes with the transaction For add/change: • Not required For change: • If provided, must exist in the application	6	X(6)	No Verification source was found.	Opt
690	690		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
691	692	T5F50	XXXX-TRAN-CRDHLDR-TRAN-APPR-CD	2	X(2)	No Verification source was found.	Opt

Business Name: Cardholder
Transaction Approval

Online transaction approved by cardholder. Issuer specific.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
693	693		FILLER	1	X		Req
694	708	T5F51	XXXX-TRAN-EXTRACT-ID	15	X(15)	No Verification source was found.	Opt

Business Name: Extract ID

Number identifying in which extract the transaction was processed

For add/change:

• Not required

For change:

• If provided, must exist in the application

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
709	709		FILLER	1	X		Req
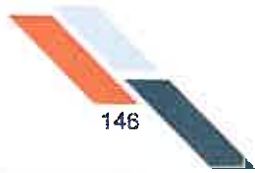
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
710	710	T5F52	XXXX-TRAN-MEMO-POST-FLG Business Name: Memo Post Flag Indicates transaction is memo posted to cardholder. Issuer specific Valid values are: 0 = Not posted 1 = Posted For add/change: • Not required • If provided, must be a valid value	1	X	No Verification source was found.	Opt
711	711		FILLER	1	X		Req
712	719	T5F53	XXXX-TRAN-STMT-DT Business Name: Statement Date Date when transaction will appear on the statement For add/change: • Not required • If provided, must be a MMDDCCYY format or zeros	8	X(8)	No Verification source was found.	Opt
720	720		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
721	740	T5F54	XXXX-TRAN-USER-01-FLD Business Name: User Data 1 User defined transaction data. For Visa Europe originated Visa purchasing transactions, contains Ref ACD – customer specified reference For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
741	741		FILLER	1	X		Req
742	761	T5F55	XXXX-TRAN-USER-01-FLD-DESC Business Name: User Data 1 Description Issuer specific. For Visa Europe originated Visa purchasing transactions, contains VGIS-ACD For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
762	762		FILLER	1	X		Req
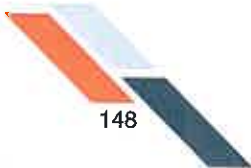
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
763	782	T5F56	XXXX-TRAN-USER-02-FLD Business Name: User Data 2 User defined transaction data. For Visa Europe originated Visa purchasing transactions, contains Ref AWE – customer specified cost center For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
783	783		FILLER	1	X		Req
784	803	T5F57	XXXX-TRAN-USER-02-FLD-DESC Business Name: User Data 2 Description Issuer specific. For Visa Europe originated Visa purchasing transactions, contains VGIS-AWE For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
804	804		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
805	824	T5F58	XXXX-TRAN-USER-03-FLD Business Name: User Data 3 User defined transaction data. For Visa Europe originated Visa purchasing transactions, contains Ref -IV – original invoice number (used on credit notes only) For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
825	825		FILLER	1	X		Req
826	845	T5F59	XXXX-TRAN-USER-03-FLD-DESC Business Name: User Data 3 Description Issuer specific. For Visa Europe originated Visa purchasing transactions, contains VGIS-IV For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
846	846		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
847	866	T5F60	XXXX-TRAN-USER-04-FLD Business Name: User Data 4 User defined transaction data. For Visa Europe originated Visa purchasing transactions, contains Ref PONum – customer specified purchase order number For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
867	867		FILLER	1	X		Req
868	887	T5F61	XXXX-TRAN-USER-04-FLD-DESC Business Name: User Data 4 Description Issuer specific. For Visa Europe originated Visa purchasing transactions, contains VGIS-PONUM For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
888	888		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
889	908	T5F62	XXXX-TRAN-USER-05-FLD Business Name: User Data 5 User defined transaction data. For Visa Europe originated Visa purchasing transactions, contains net transaction value For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
909	909		FILLER	1	X		Req
910	929	T5F63	XXXX-TRAN-USER-05-FLD-DESC Business Name: User Data 5 Description Issuer specific. For Visa Europe originated Visa purchasing transactions, contains NET TXN VALUE For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
930	930		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
931	950	T5F64	XXXX-TRAN-VISA-COMM-BTCH-ID Business Name: Visa Commerce Bartch ID Traces individual payment to batch in which it originated For add/change: • Not required • If provided, must be numeric	20	X(20)	No Verification source was found.	Opt
951	951		FILLER	1	X		Req
952	959	T5F65	XXXX-TRAN-VISA-COMM-PYMT-DT Business Name: Visa Commerce Payment Instruction Date Date that payment transaction was submitted to Visa commerce. Denotes when buyer scheduled payment For add/change: • Not required • If provided, must be a MMDDCCYY format or zeros	8	X(8)	No Verification source was found.	Opt
960	960		FILLER	1	X		Req
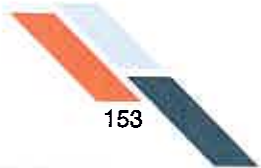
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
961	961	T5F66	XXXX-TRAN-LINE-ITEM-MTCH-ID	1	X	No Verification source was found.	Opt
			Business Name: Line Item Matched Indicator				
			Line Item has been matched. Issuer Specific.				
			Valid values are:				
			0 = Not matched 1 = Matched				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
962	962		FILLER	1	X		Req
963	964	T5F67	XXXX-TRAN-ISSR-USAGE-CD	2	X(2)	No Verification source was found.	Opt
			Business Name: Issuer Defined Usage Code				
			Issuer specific				
			For add/change:				
			• Not required				
965	965		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
966	975	T5F68	XXXX-TRAN-SOURCE-ID Business Name: Source Source of enhanced transaction information For add/change: • Not required	10	X(10)	No Verification source was found.	Opt
976	976		FILLER	1	X		Req
977	1232	T5F69	XXXX-TRAN-OPTN-01-FLD Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	256	X(256)	No Verification source was found.	Opt
1233	1233		FILLER	1	X		Req
1234	1489	T5F70	XXXX-TRAN-OPTN-02-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	256	X(256)	No Verification source was found.	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1490	1490		FILLER	1	X		Req
1491	1746	T5F71	XXXX-TRAN-OPTN-03-FLD Business Name: Optional Field 3 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	256	X(256)	No Verification source was found.	Opt
1747	1747		FILLER	1	X		Req
1748	2003	T5F72	XXXX-TRAN-OPTN-04-FLD Business Name: Optional Field 4 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	256	X(256)	No Verification source was found.	Opt
2004	2004		FILLER	1	X		Req
2005	2034	T5F73	XXXX-TRAN-RESERVE-01-FLD Business Name: Reserved Field Reserved for Future Use For add/change: • Not required	30	X(30)	No Verification source was found.	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
2035	2035		FILLER	1	X		Req
2036	2065	T5F74	XXXX-TRAN-RESERVE-02-FLD Business Name: Reserved Field Reserved for Future Use For add/change: • Not required	30	X(30)	No Verification source was found.	Opt
2066	2066		FILLER	1	X		Req
2067	2096	T5F75	XXXX-TRAN-RESERVE-03-FLD Business Name: Reserved Field Reserved for Future Use For add/change: • Not required	30	X(30)	No Verification source was found.	Opt
2097	2097		FILLER	1	X		Req
2098	2127	T5F76	XXXX-TRAN-RESERVE-04-FLD Business Name: Reserved Field Reserved for Future Use For add/change: • Not required	30	X(30)	No Verification source was found.	Opt

T6 - Company Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	573		XXXX-INPS-CMPN-DATA	573	GROUP		
1	1	T6F1	XXXX-COMP-TRAN-CD	1	9	YCI: TRAN CODE	Req
			Business Name: Load Transaction Code Code which determines the action to be taken by Visa Systems on this record: either add or change 1 = Add the transaction 3 = Change the matching transaction 4 = Add if transaction does not exist, or change existing transaction For add/change: • Required and must be a 1, 3, or 4				
2	2		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	12	T6F2	XXXX-COMP-NR	10	9(10)	YCI: COMPANY	Req
			Business Name: Company Identification				
			Issuer-assigned company identification. It identifies a unique company among multiple companies in an issuer's portfolio.				
			For add:				
			• Required				
			• Must be numeric				
			• Must not already exist in the application				
			For change:				
			• Must exist in the application				
13	13		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
14	93	T6F3	XXXX-COMP-NM	80	X(80)	YCI: NAME	Req
			Business Name: Company Name				
			Client company name				
			For add:				
			• Required				
			For change:				
			• Cannot contain \ in the first position, which causes the field to be empty				
94	94		FILLER	1	X		
95	174	T6F4	XXXX-COMP-ADDR-1	80	X(80)	YCI: ADDR1	Opt
			Business Name: Address Line 1				
			First line of the client company address				
			For add/change:				
			• Not required				
175	175		FILLER	1	X		
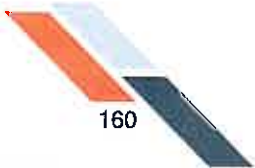
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
176	255	T6F5	XXXX-COMP-ADDR-2	80	X(80)	YCI: ADDR2	Opt
			Business Name: Address Line 2				
			Second line of the client company address				
			For add/change:				
			• Not required				
256	256		FILLER	1	X		
257	276	T6F6	XXXX-COMP-CITY	20	X(20)	YCI: CITY	Opt
			Business Name: City				
			Name of the city where the client company is located				
			For add/change:				
			• Not required				
277	277		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
278	281	T6F7	XXXX-COMP-STAT-CD	4	X(4)	YCI: STATE	Req
			Business Name: State Province Code				
			Client company's state/province code				
			For add:				
			• If no value is provided, blank is used				
			For change:				
			• If value provided is \, blank is used				
			For add/change:				
			• In US and Canada, must be a valid state/province code for the company's country				
282	282		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
283	287	T6F8	XXXX-COMP-ISO-CTRY-CD	5	9(5)	YCI: COUNTRY	Req
			Business Name: ISO Country Code International Organization for Standardization (ISO)- assigned Country Code of the client company location Valid values are: 1 = Add the transaction 3 = Change the matching transaction 4 = Add if transaction does not exist, or change existing transaction For add/change: • Required and must be a 1, 3, or 4				
288	288		FILLER	1	X		
289	302	T6F9	XXXX-COMP-ZIP-CD	14	X(14)	YCI: ZIP/POST	Opt
			Business Name: Postal Code Postal code of the client company location. For American companies, it contains the ZIP code. For companies outside of the United States, it contains the country postal code For add/change: • Not required				
303	303		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
304	311	T6F10	XXXX-COMP-FISCAL-YR-DT	8	X(8)	YCI:FISCAL YR	Req

Business Name: Fiscal Year Date

Fiscal year end date of the client company. When adding a new company, this year's fiscal date is given

For add:

• Required

• Expected to be future date

For change:

• Cannot contain \ in the first position, which causes the field to be empty

For add/change:

• If provided, must be a MMDDCCYY format

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
312	312		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
313	328	T6F11	XXXX-COMP-SPEND-LIMIT-AM	16	9(14)V9(2)	YCI: CO CREDIT LINE	
			Business Name: Spending Limit				
			Total spending limit for the associated with this client company				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
329	329		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
330	330	T6F12	XXXX-COMP-CARD-TYPE-CD	1	9		

Business Name: Card Type

Code identifying the type of Visa Commercial card. The Processor can specify All Products in the Load function. Note that Fleet Service is covered in Purchasing Card.

Valid values are:

1 = Corporate
2 = Purchasing
3 = Business Credit
4 = Commercial
5 = Fleet
6 = Distribution
7 = Business Debit
9 = Multiple Card Types

For add:

• Required or the default is 2

For change:

• Cannot contain \ in the first position, which causes the field to be empty

For add/change:

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
331	331		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
332	371	T6F13	XXXX-COMP-ISSR-NM	40	X(40)	No Verification source was found	Req
			Business Name: Issuer Name Name of the issuing bank that provides the corporate or purchasing cards to the client company For add: • Required For change: • Cannot contain \ in the first position, which causes the field to be empty				
372	372		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
373	373	T6F14	XXXX-COMP-ORGN-HRRC-MNGM-CD	1	9	No Verification source is needed	Req

Business Name: Organization
Hierarchy
Management
Indicator

Indicator of who manages the organization hierarchy of the company

Valid values are:

0 = Member Financial Institution/Data Processor

1 = Client

For add:

• Required

For change:

• Cannot start with \

For add/change:

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
374	374		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
375	382	T6F15	XXXX-COMP-OPEN-DATE	8	X(8)	YCI:OPEN DATE	Req

Business Name: Effective Date

Date on which a company is effective, i.e. is known to the Visa processing system. The Effective Date must be prior to or equal to the Header Processing Date in order to create the company record and the organization records. No data can be created before the Effective Date. Account Open date may be earlier than Company Effective Date.

For add:

• Required or default to Header Processing Date

• Must be in MMDDCCYY format

• If supplied, must be earlier than or equal to the Header Processing Date

For change:

• Not updateable. If provided, the value will be ignored.

| 383 | 383 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
384	463	T6F16	XXXX-COMP-ADDR-3	80	X(80)	YCI:ADDR3	Opt

Business Name: Address Line 3

Third line of client company address

For add/change:

• Not required

| 464 | 464 | | FILLER | 1 | X | | |

| 465 | 465 | T6F17 | XXXX-COMP-FDRL-ORGN-CD | 1 | 9 | No Verification source is needed | Req |

Business Name: Federal Organization Indicator

Indicates whether the company is a federal organization

Valid values are:

0 = No
1 = Yes

For add:

• Zero (0) will be used if no value is provided

For add/change:

• Not required

• If provided, must be a 0 or 1

| 466 | 466 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
467	492	T6F18	XXXX-COMP-OPTN-01-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
493	493		FILLER	1	X		
494	519	T6F19	XXXX-COMP-OPTN-02-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 2				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
520	520		FILLER	1	X		
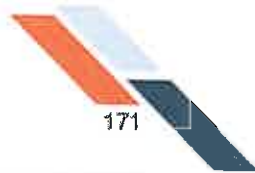
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
521	546	T6F20	XXXX-COMP-OPTN-03-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
547	547		FILLER	1	X		
548	573	T6F21	XXXX-COMP-OPTN-04-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

T7 - Line Detail Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	571		XXXX-INFS-LINE-ITEM-DETL	571	GROUP		
1	1	T7F1	XXXX-LINE-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transaction Code

Code which determines the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction
3 = Change the matching transaction
4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3, or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
2	2		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T7F2	XXXX-LINE-ACCT-ID	19	X(19)	IDT: CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X		
23	30	T7F3	XXXX-LINE-POST-DT	8	X(8)	IDT: TRAN DT	
			Business Name: Posting Date				
			Date the amount of this transaction is applied to the account. This date works directly with period in field 6				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
32	55	T7F4	XXXX-LINE-REFR-NR Business Name: Transaction 　　　　　　　Reference Number Reference number of a transaction For add/change: • Required	24	X(24)	No Verification source was found.	Req
56	56		FILLER	1	X		
57	66	T7F5	XXXX-LINE-SEQ-NR Business Name: Sequence Number Transaction sequence number assigned by the processor during the posting process to uniquely identify a transaction within a posting run	10	9(10)	No Verification source was found.	Req
67	67		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
68	72	T7F6	XXXX-LINE-ITEM-SEQ-NR Business Name: Item Sequence Number Sequence number of an item in a line item detail transaction. Sequentially incremented to indicate the successive order of the items being listed. Does not relate to the invoice line number. For add/change: • Required • Must be numeric	5	9(5)	No Verification source was found.	Req
73	73		FILLER	1	X		
74	89	T7F7	XXXX-LINE-MSSG-ID Business Name: Message Identifier Message identifier in a transaction. An identifying field used to link draft data information with any related TC50 text message transactions. For add/change: • Not required	16	X(16)	No Verification source was found.	Opt
90	90		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
91	106	T7F8	XXXX-LINE-CMMD-CD Business Name: Item Commodity Code Classification of purchased item For add/change: • Not required	16	X(16)	CD-553: CMMD CODE ID	Opt
107	107		FILLER	1	X		
108	133	T7F9	XXXX-LINE-ITEM-DESC Business Name: Item Descriptor Textual description of an item purchased in transaction For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
134	134		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
135	150	T7F10	XXXX-LINE-QNTY	16	9(12)V9(4)	CD-553: EXT ITM	Opt
			Business Name: Quantity				
			Number of units purchased in transaction				
			Four decimal places are implied (123456 = 12.3456)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
151	151		FILLER	1	X		
152	167	T7F11	XXXX-LINE-UNIT-COST	16	9(12)V9(4)	CD-553: UNT PRICE	Opt
			Business Name: Unit Cost				
			Unit cost of an item in transaction				
			Four decimal places are implied (123456 = 12.3456)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
168	168		FILLER	1	X		
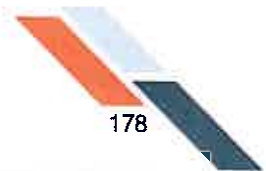
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
169	180	T7F12	XXXX-LINE-UNIT-MESR Business Name: Unit Measure Unit of measure code used for an item in transaction For add/change: • Not required	12	X(12)	CD-553: UNT OF MEAS	Opt
181	181		FILLER	1	X		
182	197	T7F13	XXXX-LINE-VAT-AM Business Name: VAT Tax Amount Value Added Tax (VAT) amount associated with a line item in a card transaction. Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(16)	CD-553: TAX RATE	Opt
198	198		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
199	204	T7F14	XXXX-LINE-TYPE-SPPL	6	9(6)	No Verification source is needed.	Opt
			Business Name: Type Supply				
			Indicates whether the purchase is of type Goods or of type Services				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
205	205		FILLER	1	X		
206	206	T7F15	XXXX-LINE-LAST-ITEM	1	9	CD-553: LINE ITEM	Req
			Business Name: Last Item Indicator				
			Indicates whether or not the line item is the last one for a transaction				
			Valid values are:				
			0 = Not the last line 1 = Last line				
			For add:				
			• Required				
			For change:				
			• Must be different from \				
			For add/change:				
			• If provided, must be a valid value				
207	207		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
208	216	T7F16	XXXX-LINE-VAT-RATE	9	9(5)V9(4)	CD-553: TAX RATE	Opt

Business Name: VAT Tax Rate

Value Added Tax (VAT) rate of a line item in a card transaction

Four decimal places are implied (123456 = 12.3456)

For add/change:

- Not required
- If provided, must be numeric

| 217 | 217 | | FILLER | 1 | X | | |
| 218 | 233 | T7F17 | XXXX-LINE-DSCN-AM | 16 | 9(14)V99 | CD-553: DISC AMT | Opt |

Business Name: Item Discount Amount

Discount amount applied by the merchant to the line item

Two decimal places are implied (1234 = 12.34)

For add/change:

- Not required
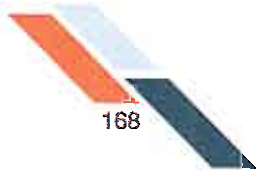- If provided, must be numeric

| 234 | 234 | | FILLER | 1 | X | | |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
235	250	T7F18	XXXX-LINE-TOTL-AM	16	9(14)V99	No Verification source was found.	Opt
			Business Name: Item Total Amount				
			Total amount for the line item				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
251	251		FILLER	1	X		
252	263	T7F19	XXXX-LINE-PROD-CD	12	X(12)	VPI: PROD CD	Opt
			Business Name: Item Product Code				
			Merchant product identifier				
			For add/change:				
			• Not required				
264	264		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
265	270	T7F20	XXXX-LINE-SRVC-ID	6	X(6)	CD-553: SERVICE ID	Req
			Business Name: Service Identifier				
			Value assigned to identify the type of information contained in the BASE II record. This information will determine if the line item summary is for a car rental, lodging, or purchasing transaction.				
			For add:				
			• Required PURCHL (Purchasing Transaction, Line Item Detail) will be used if no value is provided				
			For change:				
			• Cannot start with \				
271	271		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
272	321	T7F21	XXXX-LINE-PRCH-ID	50	X(50)	CD-553: PUR FMT	Opt

Business Name: Purchase ID

Number assigned by merchant to transaction. It can be a supplier order number, a folio number, or a car rental agreement number. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
322	322		FILLER	1	X		
323	338	T7F22	XXXX-LINE-SRCE-AM	16	X(16)	CD-437: SOURCE AMOUNT	Opt

Business Name: Source Amount

The total amount, in source currency, charged to the card account for the transaction. This information could be used to match enhanced data with the card transaction.

Two decimal places are implied (1234 = 12.34)

For add/change:

• Not required

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
339	339		FILLER	1	X		
340	347	T7F23	XXXX-LINE-TRAN-DT	8	X(8)	IDT: TRAN DT	Opt

Business Name: Transaction Date

The date of the purchase, as indicated in the financial record. This information could be used to match enhanced data with the card transaction

For add/change:

• Not required

• If provided, must be a valid date

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
348	348		FILLER	1	X		
349	352	T7F24	XXXX-LINE-MCC-CODE	4	9(4)	IDT: CAT CODE	Opt

Business Name: Merchant Category Code

The merchant category code for the transaction, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid merchant category code

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
353	353		FILLER	1	X		
354	379	T7F25	XXXX-LINE-MRCH-NM	26	X(26)	CD-553:MRCH NAME	Opt

Business Name: Supplier Name

The name of the supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
380	380		FILLER	1	X		
381	394	T7F26	XXXX-LINE-ZIP-CODE	14	X(14)	CD-553: MRCH PSTL CD	Opt

Business Name: Supplier Postal Code

Postal code of a supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
395	395		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
396	447	T7F27	XXXX-LINE-PRCS-ADDN-KEY Business Name: Processor Addendum Key A value used by the processor to identify/link the financial record to this addendum record. If present, it will be used for matching.	52	X(52)	No Verification source was found.	
448	448		FILLER	1	X		
449	449	T7F28	XXXX-LINE-ITEM-SALES-TAX-CD Business Name: Line Item Sales Tax Charged Flag Identifies whether a sales tax amount was charged for this line item Valid values are: 0 = Tax not charged 1 = Tax charged For add/change: • Not required • If provided, must be a valid value	1	X	CD-553: TOT TAX AMT	Opt
450	450		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
451	452	T7F29	XXXX-LINE-ITEM-LEVEL-USGE-CD	2	X(2)	No Verification source was found.	Opt
			Business Name: Item Level Usage Code				
			Issuer specific usage field				
			For add/change:				
			• Not required				
453	453		FILLER	1	X		
454	463	T7F30	XXXX-LINE-ITEM-SOURCE-CD	10	X(10)	No Verification source was found.	Opt
			Business Name: Line Item Source				
			Source of line item detail (LID) information				
			For add/change:				
			• Not required				
464	464		FILLER	1	X		
465	490	T7F31	XXXX-LINE-OPTN-01-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
491	491		FILLER	1	X		
492	517	T7F32	XXXX-LINE-OPTN-02-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 2				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
518	518		FILLER	1	X		
519	544	T7F33	XXXX-LINE-OPTN-03-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
545	545		FILLER	1	X		
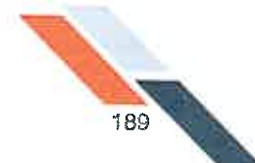
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
546	571	T7F34	XXXX-LINE-OPTN-04-FLD	26	X(26)	No Verification source was found.	Opt

Business Name: Optional Field 4

Free format. May not contain nulls. If not in use, should be initialized to spaces.

For add/change:

• Not required

T8 - Line Item Summary Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	542		XXXX-INFS-LINE-ITEM-SMMR	542	GROUP		
1	1	T8F1	XXXX-LSUM-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transaction
Code

Code which determines the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction
3 = Change the matching transaction
4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3, or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
2	2		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T8F2	XXXX-LSUM-ACCT-ID	19	X(19)	IDT: CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card; transmitted by BASE II				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X		Req
23	30	T8F3	XXXX-LSUM-POST-DT	8	X(8)	IDT: TRAN DT	Req
			Business Name: Posting Date				
			Posting date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
32	55	T8F4	XXXX-LSUM-REFR-NR	24	X(24)	IDT: REF NUM	Req
			Business Name: Transaction Reference Number				
			Reference number of a transaction				
			For add/change:				
			• Required				
56	56		FILLER	1	X		Req
57	66	T8F5	XXXX-LSUM-SEQ-NR	10	9(10)	MM025: SEQUENCE NUMBER	Req
			Business Name: Sequence Number				
			Transaction sequence number assigned by the processor during the posting process to uniquely identify a transaction within a posting run				
			For add/change:				
			• Required				
			• Must be numeric				
67	67		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
68	83	T8F6	XXXX-LSUM-MSSG-ID Business Name: Message Identifier Message identifier in a transaction. An identifying field used to link draft data information with any related TC50 text message transactions For add/change: • Not required	16	X(16)	SD-501: MESSAGE NUMBER	Opt
84	84		FILLER	1	X		Req
85	100	T8F7	XXXX-LSUM-DSCN-AM Business Name: Discount Amount Discount amount applied by the merchant to the transaction. Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-553: DISC: AMT	Opt
101	101		FILLER	1	X		Req
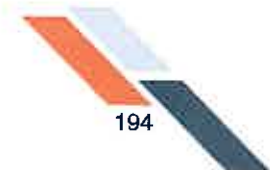
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
102	117	T8F8	XXXX-LSUM-FRGH-AM	16	9(14)V9(2)	CD-553: FREIGHT: AMT	Opt
			Business Name: Freight Amount				
			Total of freight or shipping and handling charges for the transaction.				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
118	118		FILLER	1	X		Req
119	134	T8F9	XXXX-LSUM-DUTY-AM	16	9(14)V9(2)	CD-553: FREIGHT: AMT	Opt
			Business Name: Duty Amount				
			Total of freight or shipping and handling charges for the transaction.				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
135	135		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
136	149	T8F10	XXXX-LSUM-DSTN-ZIP-CD	14	X(14)	CD-553: DEST POST	Opt
			Business Name: Destination Postal Code				
			Postal code of the ship-to location				
			For add/change:				
			• Not required				
150	150		FILLER	1	X		Req
151	164	T8F11	XXXX-LSUM-SRCE-ZIP-CD	14	X(14)	CD-553: SHIP FROM POST	Opt
			Business Name: Source Postal Code				
			Postal code of the location from which goods were shipped				
			For add/change:				
			• Not required				
165	165		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
166	170	T8F12	XXXX-LSUM-DSTN-CNTR-CD	5	9(5)	CD-553: TERM COUNTRY CODE	Opt

Business Name: Destination Country Code

International Organization for Standardization (ISO)- assigned code for the country to which goods were shipped

For add/change:

• Not required

• If the country code is not valid, the value will be ignored

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
171	171		FILLER	1	X		Req
172	187	T8F13	XXXX-LSUM-VAT-REFR-NR	16	X(16)	CD-553: UNIQ VAT INVC ID	Opt

Business Name: VAT Reference Number

Unique Value Added Tax (VAT) invoice reference number of a transaction summary. For Visa Europe originated Visa Purchasing transactions, must not be used for supplier invoice number.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
188	188		FILLER	1	X		Req
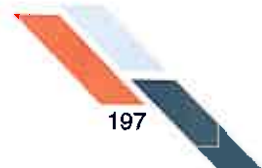
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
189	196	T8F14	XXXX-LSUM-ORDR-DT	8	X(8)	CD-553: ORDER DATE	Opt
			Business Name: Order Date				
			Date order was placed with merchant				
			For add/change:				
			• Not required				
			• If the date format is not valid, the value will be ignored				
197	197		FILLER	1	X		Req
198	213	T8F15	XXXX-LSUM-FRGH-VAT-AM	16	9(14)V9(2)	CD-553: TAX AMNT	Opt
			Business Name: Freight Shipping VAT Tax Amount				
			Freight/shipping Value Added Tax (VAT) amount for a card transaction				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
214	214		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
215	223	T8F16	XXXX-LSUM-FRGH-VAT-RATE	9	9(5)V9(4)	CD-553: TAX RATE	Opt
			Business Name: Freight Shipping VAT Tax Rate				
			Freight/shipping Value Added Tax (VAT) rate for a card transaction				
			Four decimal places are implied (123456 = 12.3456)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
224	224		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
225	230	T8F17	XXXX-LSUM-SRVC-ID	6	X(6)	IDT: SERV ID CD	Req

Business Name: Service Indicator

Value assigned to identify the type of information contained in the BASE II record. This information will determine if the line item summary is for a car rental, lodging, or purchasing transaction. This field supports the matching of the enhanced transaction information with the original financial data.

For add:

• Required PURCHA (Purchasing Transaction, Additional Elements) will be used if no value is provided

For change:

• Cannot start with \

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
231	231		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
232	281	T8F18	XXXX-LSUM-PRCH-ID	50	X(50)	MD-020: PURCHASE ID	Opt
			Business Name: Purchase ID				
			Number assigned by merchant to transaction. It can be a supplier order number, a folio number, or a car rental agreement number. This information could be used to match enhanced data with the card transaction				
			For add/change:				
			• Not required				
282	282		FILLER	1	X		Req
283	298	T8F19	XXXX-LSUM-SRCE-AM	16	9(14)V9(2)	No Verification source was found	Opt
			Business Name: Source Amount				
			The total amount, in source currency, charged to the card account for the transaction. This information could be used to match enhanced data with the card transaction.				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
299	299		FILLER	1	X		Req
300	307	T8F20	XXXX-LSUM-TRAN-DT	8	X(8)	IDT: TRAN DT	Opt

Business Name: Transaction Date

The date of purchase, as indicated in the financial record. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid date

| 308 | 308 | | FILLER | 1 | X | | Req |
| 309 | 312 | T8F12 | XXXX-LSUM-MCC-CD | 4 | 9(4) | CD-553: MRCH CAT CD | Opt |

Business Name: Merchant Category Code

The merchant category code for the transaction, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid merchant category code

| 313 | 313 | | FILLER | 1 | X | | Req |

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
314	339	T8F22	XXXX-LSUM-MRCH-NM	26	X(26)	CD-553: MRCH NAME	Opt
			Business Name: Supplier Name				
			The name of the supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.				
			For add/change:				
			• Not required				
340	340		FILLER	1	X		Req
341	354	T8F23	XXXX-LSUM-MRCH-ZIP-CODE	14	X(14)	CD-553: MRCH PSTL CD	Opt
			Business Name: Supplier Postal Code				
			Postal code of a supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.				
			For add/change:				
			• Not required				
355	355		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
356	407	T8F24	XXXX-LSUM-PRCS-ADDN-KEY	52	X(52)	IDT: FDR TRAN ID	Opt
			Business Name: Processor Addendum Key				
			A value used by the processor to identify/link the financial record to this addendum record. If value is present it will be used for matching.				
			For add/change:				
			• Not required				
408	408		FILLER	1	X		Req
409	413	T8F25	XXXX-LSUM-SRCE-CNTRY-CD	5	X(5)	CD-553: CNTRY CD under DELIVERY PARTY INFO	opt
			Business Name: Source Country Code				
			International Organization for Standardization (ISO)- assigned code for the country to which goods were shipped				
			For add/change:				
			• Not required				
			• If the country code is not valid, the value will be ignored				
414	414		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
415	418	T8F26	XXXX-LSUM-DEST-STATE-CD Business Name: Destination State Province State/Province where the package will be delivered For add/change: • Not required • If provided, must be a valid state/ province code for the destination's country	4	X(4)	CD-553: DEST ST/ PROV	Opt
419	419		FILLER	1	X		Req
420	423	T8F27	XXXX-LSUM-SRCE-STATE-CD Business Name: Source State Province State/Province from which the package was shipped For add/change: • Not required • If provided, must be a valid state/ province code for the destination's country	4	X(4)	CD-553: ST/PROV under SHIPPING PARTY INFO	Opt
424	424		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
425	434	T8F28	XXXX-LSUM-SOURCE-CD Business Name: Source Source of the enhanced transaction information For add/change: • Not required	10	X(10)	CD-553: DATA SOURCE CODE	Opt
435	435		FILLER	1	X		Req
436	461	T8F29	XXXX-LSUM-OPTN-01-FLD Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt
462	462		FILLER	1	X		Req
463	488	T8F30	XXXX-LSUM-OPTN-02-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
489	489		FILLER	1	X		Req
490	515	T8F31	XXXX-LSUM-OPTN-03-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
516	516		FILLER	1	X		Req
517	542	T8F32	XXXX-LSUM-OPTN-04-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

T9 - Lodging Summary Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	662		XXXX-INFS-LDGN-DATA	662	GROUP		
1	1	T9F1	XXXX-LDGN-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transaction
Code

Code which determines the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction
3 = Change the matching transaction
4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3, or 4

2	2		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T9F2	XXXX-LDGN-ACCT-ID	19	X(19)	IDT: CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card; transmitted by BASE II				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X		Req
23	30	T9F3	XXXX-LDGN-POST-DT	8	X(8)	IDT: TRAN DT	Req
			Business Name: Posting Date				
			Posting date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
32	55	T9F4	XXXX-LDGN-REFR-NR	24	X(24)	IDT: REF NUM	Req
			Business Name: Transaction Reference Number				
			Reference number of a transaction				
			For add/change:				
			• Required				
56	56		FILLER	1	X		Req
57	66	T9F5	XXXX-LDGN-SEQ-NR	10	9(10)	MM025: SEQUENCE NUMBER	Req
			Business Name: Sequence Number				
			Transaction sequence number assigned by the processor during the posting process to uniquely identify a transaction within a posting run				
			For add/change:				
			• Required				
			• Must be numeric				
67	67		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
68	68	T9F6	XXXX-LDGN-NO-SHOW-CD Business Name: No Show Indicator Indicates transaction due to no-show charges Valid values are: 0 = No 1 = Yes For add/change: • Not required • If provided, must be a valid value	1	9	CD-553: NO SHOW CD under LODGING DATA	Opt
69	69		FILLER	1	X		Req
70	77	T9F7	XXXX-LDGN-CHCK-IN-DT Business Name: Check In Date Date customer checked into hotel, or scheduled arrival date in case of a no show or an advance lodging For add/change: • Not required • If the date format is not valid, the value will be ignored	8	X(8)	CD-553: ARRIV DATE under LODGING DATA	opt
78	78		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
79	94	T9F8	XXXX-LDGN-DALY-RATE Business Name: Daily Room Rate Daily room rate for hotel in card transaction Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-553: RATE AMNT besides ROOM CHARGES	Opt
95	95		FILLER	1	X		Req
96	111	T9F9	XXXX-LDGN-TOTL-OTHR-CHRG Business Name: Total Other Charges Other charges identified by the Lodging Extra Charges Code in a transaction. If Lodging No Show Indicator is set to Yes, No-show charges were assessed in the transaction. Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	LD2: OTHER MISC AM	Opt
112	112		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
113	128	T9F10	XXXX-LDGN-TOTL-TAX-AM Business Name: Total Tax Amount Total tax amount of a card transaction for hotel lodging Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-553: TAX AMNT under LODGING DATA	Opt
129	129		FILLER	1	X		Req
130	145	T9F11	XXXX-LDGN-TOTL-FOOD-CHRG Business Name: Total Food Beverage Charges Food and beverage charges in a card transaction for hotel lodging. This value does not include mini-bar charges. Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	VLD: FOOD/BEV CHARGE	Opt
146	146		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
147	162	T9F12	XXXX-LDGN-TOTL-PRPD-EXPN	16	9(14)V9(2)	VLD: PREPAID EXP CHRG	Opt
			Business Name: Total Prepaid Expenses				
			Total of any prepaid amount or deposit applied against the folio				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
163	163		FILLER	1	X		Req
164	179	T9F13	XXXX-LDGN-TOTL-CASH-ADVN	16	9(14)V9(2)	VLD: FOLIO CASH ADVANCE	Opt
			Business Name: Total Folio Cash Advances				
			Total of any cash advances charged against the folio				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
180	180		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
181	196	T9F14	XXXX-LDGN-TOTL-PARK-CHRG	16	9(14)V9(2)	LD2: VALET PARK AM	Opt
			Business Name: Total Valet Parking Charges				
			Total valet parking charges of a card transaction for hotel lodging				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
197	197		FILLER	1	X		Req
198	213	T9F15	XXXX-LDGN-TOTL-BAR-CHRG	16	9(14)V9(2)	CD-553: LOUNGE/ BAR AMNT under LODGING DATA	Opt
			Business Name: Total Mini Bar Charges				
			Total charges for in-room mini-bar food and beverage expenses				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
214	214		FILLER	1	X		Req
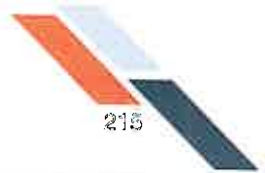
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
215	230	T9F16	XXXX-LDGN-TOTL-LNDR-CHRG	16	9(14)V9(2)	LD2: LAUNDRY AM	Opt
			Business Name: Total Laundry Charges				
			Total laundry charges in a card transaction for hotel lodging				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
231	231		FILLER	1	X		Req
232	247	T9F17	XXXX-LDGN-TOTL-PHON-CHRG	16	9(14)V9(2)	LD2: LAUNDRY AM	Opt
			Business Name: Total Telephone Charges				
			Total laundry charges in a card transaction for hotel lodging				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
248	248		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
249	264	T9F18	XXXX-LDGN-TOTL-GIFT-CHRG Business Name: Total Gift Shop Purchases Total charges of gift shop and merchandise purchases Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	LD2: GIFT SHOP AM	Opt
265	265		FILLER	1	X		Req
266	281	T9F19	XXXX-LDGN-TOTL-MOVI-CHRG Business Name: Total Movie Charges Total charges for movies and other in-room entertainment expenses Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	LD2: MOVIE REN AM	Opt
282	282		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
283	298	T9F20	XXXX-LDGN-TOTL-BSNS-CNTR-CHRG	16	9(14)V9(2)	LD2: BUS CENTER AM	Opt
			Business Name: Total Business Center Charges				
			Total charges for copies, faxes, and other business center expenses				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
299	299		FILLER	1	X		Req
300	315	T9F21	XXXX-LDGN-TOTL-HLTH-CLUB-CHRG	16	9(14)V9(2)	LD2: HEALTH CLB AM	Opt
			Business Name: Health Club Charges				
			Total charges for health club or pool expenses, including court and equipment rental and golf green fees				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
316	316		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
317	322	T9F22	XXXX-LDGN-EXTR-CHRG-CD	6	X(6)	LD2: TOT EXTRA CHR	Opt

Business Name: Extra Charge Code

Type of additional charges applied to a customer's bill after checkout. Each of the six positions in the code may indicate a type of charge.

Valid values are:

Space = No extra charge
0 = No extra charge
2 = Restaurant
3 = Gift Shop
4 = Mini-bar
5 = Telephone
6 = Other
7 = Laundry

For add/change:

• Not required

• If provided, each field position must contain a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
323	323		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
324	339	T9F23	XXXX-LDGN-ROOM-TAX-AM	16	9(14)V9(2)	LD2: ROOM TAX AM	Opt
			Business Name: Total Room Tax Amount				
			Represents the total amount of all room taxes applied against this transaction				
			Two decimal places are implied (1234 = 12.34)				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
340	340		FILLER	1	X		Req
341	343	T9F24	XXXX-LDGN-NGHT-NR	3	9(3)	CD-553: ROOM NGHT CONT	Opt
			Business Name: Lodging Nights				
			Represents the length of stay, measured in number of nights				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
344	344		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
345	360	T9F25	XXXX-LDGN-NON-ROOM-CHRG Business Name: Total Non-Room Charges Represents the total of all non-room related charges Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-553: TOT NON-ROOM AMNT	Opt
361	361		FILLER	1	X		Req
362	377	T9F26	XXXX-LDGN-MSSG-ID Business Name: Message Identifier Message identifier in a transaction. This information could be used to match enhanced data with the card transaction For add/change: • Not required	16	X(16)	VLD: MESSAGE IDENTIFIER	Opt
378	378		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
379	428	T9F27	XXXX-LDGN-PRCH-ID Business Name: Purchase ID Number assigned by the merchant to the transaction. It can be a supplier order number, a folio number, or a car rental agreement number. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	50	X(50)	CD-553: FOLIO NUM under LODGING DATA	Opt
429	429		FILLER	1	X		Req
430	445	T9F28	XXXX-LDGN-TOTL-SRCE-AM Business Name: Source Amount The total amount, in source currency, charged to the card account for the transaction. This information could be used to match enhanced data with the card transaction. Two decimal places are implied (1234 = 12.34) For add/change: • Not required • If provided, must be numeric	16	9(14)V9(2)	CD-553: TOTL CREDIT CARD AMNT	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
446	446		FILLER	1	X		Req
447	454	T9F29	XXXX-LDGN-TRAN-DT	8	X(8)	IDT: TRAN DT	Opt

Business Name: Transaction Date

The date of the purchase, as indicated in the financial record. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid date

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
455	455		FILLER	1	X		Req
456	459	T9F30	XXXX-LDGN-MCC-CD	4	9(4)	CD-553: MRCH CAT CD	Opt

Business Name: Mercahnt Category Code

The merchant category code for the transaction, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid merchant category code

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
460	460		FILLER	1	X		Req
461	486	T9F31	XXXX-LDGN-MRCH-NM Business Name: Supplier Name The name of the supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	26	X(26)	CD-553: MRCH NAME	Opt
487	487		FILLER	1	X		Req
488	501	T9F32	XXXX-LDGN-MRCH-ZIP-CD Business Name: Supplier Postal Code Postal code of a supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	14	X(14)	CD-553: MRCH PSTL CD	Opt
502	502		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
503	554	T9F33	XXXX-LDGN-PRCS-ACCN-KEY	52	X(52)	IDT: FDR TRAN ID	Opt
			Business Name: Processor Addendum Key				
			A value used by the processor to identify/link the financial record to this addendum record. If value present it will be used for matching.				
			For add/change:				
			• Not required				
555	555		FILLER	1	X		Req
556	581	T9F34	XXXX-LDGN-OPTN-01-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
582	582		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
583	608	T9F35	XXXX-LDGN-OPTN-02-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt
609	609		FILLER	1	X		Req
610	635	T9F36	XXXX-LDGN-OPTN-03-FLD Business Name: Optional Field 3 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt
636	636		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
637	662	T9F37	XXXX-LDGN-OPTN-04-FLD	26	X(26)	No Verification source was found	Opt

Business Name: Optional Field 4

Free format. May not contain nulls. If not in use, should be initialized to spaces.

For add/change:

- Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	1018		XXXX-INFS-ORGN-DATA	1018	GROUP		
1	1	T10F1	XXXX-ORGN-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transaction Code

Code which determines the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction
3 = Change the matching transaction
4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3 or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
2	2		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	12	T10F2	XXXX-ORGN-COMP-ID Business Name: Company Identification Issuer-assigned company identification. It identifies a unique entity among multiple companies in an issuer's portfolio. For add: • Required • Must exist in the application	10	9(10)	No Verification source was found.	Req
13	13		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
14	53	T10F3	XXXX-ORGN-HRRC-NODE	40	X(40)	No Verification source is needed.	Req
			Business Name: Hierarchy Node				
			String identifying the hierarchy node which represents the organization an account and cardholder are associated with. Organization may be functional or billing related or whatever structure suits the company.				
			For add:				
			• Required				
			• Must not already exist in the application				
			For change:				
			• Must be previously sent				
			• Must be active				
54	54		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
55	94	T10F4	XXXX-ORGN-PRNT-HRRC-NODE	40	X(40)	No Verification source is needed.	Req

Business Name: Parent Hierarchy Node

Parent hierarchy node on an organization chart to which this node reports or is associated. There can be many parent nodes within the structure, but there can be only one top node. This field must be blank if this record is the top node.

For add:

• Must not be blank if a top level node already exists

For change:

• Cannot contain \ in the first position, which causes the field to be empty

• The top node cannot be moved to another node level. Parent of top node must be blank.

• Cannot be a child of node moved

For add/change:

• Must exist in the application

• Must be active

• Must be a different value from hierarchy node
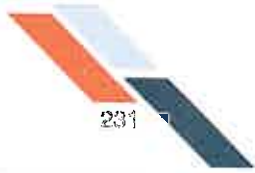
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
95	95		FILLER	1	X		
96	103	T10F5	XXXX-ORGN-DFFC-DT	8	X(8)	No Verification source was found.	Opt

Business Name: Effective Date

For add transaction code (adding a new node), this is the date when the new node became effective; therefore, this is the date the relation with Parent Hierarchy Node started. For change transaction code (changing a Parent Hierarchy Node), date the relation with the new Parent Node became effective. The relation with the old Parent Hierarchy Node is ended the day before the effective date. A Parent Hierarchy Node change cannot be effective before the new Parent Hierarchy Node is started. The Effective Date is ignored if the Parent Hierarchy Node specified is the same as in the application.

For add/change:

• If the Effective Date is earlier than the Start Date of the new Parent Node, then the Start Date of the new Parent Node will be used instead of the Effective Date.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			continued from prior page...				
			• If no value is provided, the Header Processing Date is used				
			• Must be a valid date				
			• Must be earlier than or equal to the header processing date				
			For change:				
			• If the effective date is earlier than the start date of the node itself, then the start date of the node will be used instead of the effective date				
104	104		FILLER	1	X		
105	144	T10F6	XXXX-ORGN-DESC Business Name: Descripton Name or label associated with a hierarchy node For add: • Required	40	X(40)	No Verification source was found.	Opt
145	145		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
146	165	T10F7	XXXX-ORGN-MNGR-LAST-NM Business Name: Manager Last Name Node manager's last name For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
166	166		FILLER	1	X		
167	186	T10F8	XXXX-ORGN-MNGR-FRST-NM Business Name: Manager First Name Node manager's first name For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
187	187		FILLER	1	X		
188	227	T10F9	XXXX-ORGN-MNGR-TITL Business Name: Manager Title Title of the hierarchy node manager For add/change: • Not required	40	X(40)	No Verification source was found.	Opt
228	228		FILLER	1	X		
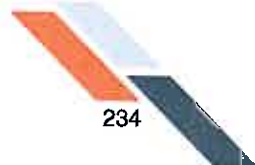
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
229	236	T10F10	XXXX-ORGN-MNGR-TRAIN-DT Business Name: Manager Training Date Date a manager was trained to process the cards under his/her authority For add/change: • Not required • If provided, must be a valid date	8	X(8)	No Verification source was found.	Opt
237	237		FILLER	1	X		
238	251	T10F11	XXXX-ORGN-MNGR-PHON-NR Business Name: Manager Phone Number Node manager's telephone number For add/change: • Not required	14	X(14)	No Verification source was found.	Opt
252	252		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
253	278	T10F12	XXXX-ORGN-TASK-ORDR-NR Business Name: Task Order Number A document that specifies and authorizes products and services required, and the negotiated price at which they will be provided For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
279	279		FILLER	1	X		
280	299	T10F13	XXXX-ORGN-CNTC-FRST-NM Business Name: Contact First Name First name of the contact (program coordinator) For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
300	300		FILLER	1	X		
301	320	T10F14	XXXX-ORGN-CNTC-LAST-NM Business Name: Contact Last Name Last name of the contact (program coordinator) For add/change: • Not required	20	X(20)	No Verification source was found.	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
321	321		FILLER	1	X		
322	361	T10F15	XXXX-ORGN-CNTC-ADDR-1 Business Name: Contact Address Line 1 First Line of address of the contact (programcoordinator) For add/change: • Not required	40	X(40)	No Verification source was found.	Opt
362	362		FILLER	1	X		
363	402	T10F16	XXXX-ORGN-CNTC-ADDR-2 Business Name: Contact Address Line 2 Second Line of address of the contact (program coordinator) For add/change: • Not required	40	X(40)	No Verification source was found.	Opt
403	403		FILLER	1	X		
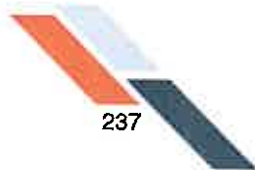
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
404	443	T10F17	XXXX-ORGN-CNTC-ADDR-3 Business Name: Contact Address Line 3 Third line of address of the contact (program coordinator). For add/change: • Not required	40	X(40)	No Verification source was found.	Opt
444	444		FILLER	1	X		
445	464	T10F18	XXXX-ORGN-CNTC-CITY Business Name: Contact City City where the contact (program coordinator) works For add/change: • Not required	20	X(20)	No Verification source was found.	Opt
465	465		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
466	469	T10F19	XXXX-ORGN-CNTC-STAT-CD Business Name: Contact State Province Code State or province code where the contact (program coordinator) works For add/change: • Not required • If provided, must be a valid state/ province code for the country	4	X(4)	No Verification source was found.	Opt
470	470		FILLER	1	X		
471	475	T10F20	XXXX-ORGN-CNTC-CNTR-CD Business Name: Contact Country Code ISO Country Code where the contact (program coordinator) works For add/change: • Not required • If provided, must be a valid country code	5	9(5)	No Verification source was found.	Opt
476	476		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
477	490	T10F21	XXXX-ORGN-CNTC-ZIP-CD Business Name: Contact Postal Code Postal code for the contact's (program coordinator's) business address. For the United States, the zip code of the business address. For other countries, this is the country postal code. For add/change: • Not required	14	X(14)	No Verification source was found.	Opt
491	491		FILLER	1	X		
492	507	T10F22	XXXX-ORGN-CNTC-PHON-NR Business Name: Contact Phone Number Contact's (program coordinator's) phone number For add/change: • Not required	16	X(16)	No Verification source was found.	Opt
508	508		FILLER	1	X		
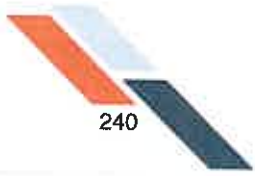
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
509	524	T10F23	XXXX-ORGN-CNTC-FAX-NR Business Name: Contact Fax Number Contact's (program coordinator's) fax number For add/change: • Not required	16	X(16)	No Verification source was found.	Opt
525	525		FILLER	1	X		
526	665	T10F24	XXXX-ORGN-CNTC-EMAL-ADDR Business Name: Contact E-Mail Address Contact's (program coordinator's) electronic mail address For add/change: • Not required	140	X(140)	No Verification source was found.	Opt
666	666		FILLER	1	X		
667	722	T10F25	XXXX-ORGN-2ND-HRRC-NODE Business Name: Second Hierarchy Node Representation Processor-specific second representation of the hierarchy node For add/change: • Not required	56	X(56)	No Verification source was found.	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
723	723		FILLER	1	X		
724	779	T10F26	XXXX-ORGN-3RD-HRRC-NODE Business Name: Third Hierarchy Node Representation Processor-specific third representation of the hierarchy node For add/change: • Not required	56	X(56)	No Verification source was found.	Opt
780	780		FILLER	1	X		
781	782	T10F27	XXXX-ORGN-TREE-ID Business Name: Tree ID Identifies the hierarchy tree this node is related to. Tree is used in the sense of the organization pattern. For add/change: • Currently not validated, as Visa processing only supports a single tree	2	X(2)	No Verification source was found.	Opt
783	783		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
784	833	T10F28	XXXX-ORGN-COST-CNTR-TEXT Business Name: Cost Center Default cost center for a node For add/change: • Not required • Cannot contain the character \ (except in first position) • If it starts with \, any relationships with cost centers are removed • If the value provided does not exist in the application, the cost center is created using Load Transaction - Card Account as description • Must be active	50	X(50)	No Verification source was found.	Opt
834	834		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
835	910	T10F29	XXXX-ORGN-GL-SUB-ACCT Business Name: G L Sub Account Default G/L Sub-account for a node For add/change: • Not required • If the value provided doesn't exist in the application, the G/L Sub-account is created using Load Transaction - Card Account as description • Cannot contain the character \ (except in first position) • If it starts with \, any relationships with G/L Subaccounts are removed • Must be active	76	X(76)	No Verification source was found.	Opt
911	911		FILLER	1	X		
912	937	T10F30	XXXX-ORGN-OPTN-01-FLD Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
938	938		FILLER	1	X		
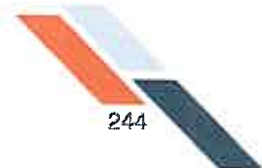
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
939	964	T10F31	XXXX-ORGN-OPTN-02-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
965	965		FILLER	1	X		
966	991	T10F32	XXXX-ORGN-OPTN-03-FLD Business Name: Optional Field 3 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
992	992		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
993	1018	T10F33	XXXX-ORGN-OPTN-04-FLD	26	X(26)	No Verification source was found.	Opt

Business Name: Optional Field 4

Free format. May not contain nulls. If not in use, should be initialized to spaces.

For add/change:

- Not required

T11 - Period Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	148		XXXX-INFS-PERD-DATA	148	GROUP		
1	1	T11F1	XXXX-PRD-TRAN-CD	1	9	IDT: FDR TRAN CD	Req

Business Name: Load Transaction
                  Code

Code which determines the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction
3 = Change the matching transaction
4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be a 1, 3, or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
2	2		FILLER	1	X		

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	12	T11F2	XXXX-PRD-COMP-NR Business Name: Company Identification Issuer-assigned company identification. It identifies a unique entity among multiple companies in an issuer's portfolio. For add: • Required • Must exist in the application	10	9(10)	No Verification source was found.	Req
13	13		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
14	18	T11F3	XXXX-PRD-NR	5	9(5)	No Verification source was found.	Req
			Business Name: Period				
			Billing period number assigned by the Issuer/ Processor. The billing period number must be unique for a particular client company, i.e. a company cannot have multiple billing periods identified by the same number.				
			For add/change:				
			• Required				
			• Must be numeric				
			For add:				
			• Must not duplicate a previous billing period number				
			For change:				
			• Must be previously sent				
19	19		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
20	20	T11F4	XXXX-PRD-CARD-TYPE-CD	1	X	No Verification source was found.	Req

Business Name: Card Type

Code identifying the type of Visa Commercial card. Should agree with the company record card type unless multiple card types are used. For multiple card types, there is no cross-check between the T6 and T11 fields. The T11 Card Type field is not used in VIS reporting.

Valid values are:

1 = Corporate
2 = Purchasing
3 = Business Credit
4 = Commercial
5 = Fleet
6 = Distribution
7 = Business Debit

For add/change:

• Required

• Must be a valid value as listed above

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
21	21		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
22	29	T11F5	XXXX-PRD-START-DT Business Name: Start Date Start date of the billing period. Please see billing period rules at the end of this section. For add: • Required • Must be unique • If not the first billing period, must equal the previous End Date + 1 For change: • Cannot contain \ in the first position, which causes the field to be empty For add/change • Must be a MMDDCCYY format • Must be later than or equal to the company effective date • Must not already exist for the company and card type • Must be earlier than the period end date	8	X(8)	No Verification source was found.	Req
30	30		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
31	38	T11F6	XXXX-PRD-END-DT Business Name: End Date End date of the billing period. Please see billing period rules at the end of this section. For add: • Required • Must be unique • If not the first billing period, must equal the next cycle's Start Date - 1 For change: • Cannot contain \ in the first position, which causes the field to be empty For add/change: • Must be a MMDDCCYY format • Must be later than or equal to the start date • Must not already exist for the company and card type	8	X(8)	No Verification source was found.	Req
39	39		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
40	40	T11F7	XXXX-PRD-CMPL-CD	1	9	No Verification source is needed.	Req

Business Name: Period Complete Indicator

Indicates if this billing period is open or closed

Valid values are:

0 = OPEN
1 = CLOSED

For add:

• Required

For change:

• Cannot contain \ in the first position, which causes the field to be empty

For add/change:

• Must be a 0 or 1

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
41	41		FILLER	1	X		Req

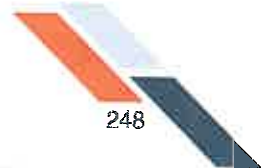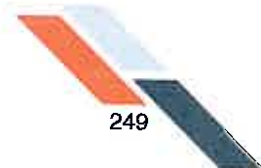| From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
42	67	T11F8	XXXX-PRD-OPTN-01-FLD Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source is needed.	Opt
68	68		FILLER	1	X		Req
69	94	T11F9	XXXX-PRD-OPTN-02-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source is needed.	
95	95		FILLER	1	X		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
96	121	T11F10	XXXX-PRD-OPTN-03-FLD	26	X(26)	No Verification source is needed.	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
122	122		FILLER	1	X		Req
123	148	T11F11	XXXX-PRD-OPTN-04-FLD	26	X(26)	No Verification source is needed.	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
1	687		XXXX-INFS-ITNR-DATA	687	Group		
1	1	T14F1	XXXX-ITNR-TRAN-CD	1	9(1)	IDT: FDR TRAN CD	Req
			Business Name: Load Transaction Code				
			Code which determines the action to be taken by Visa Systems on this record				
			Valid values are:				
			1 = Add the transaction				
			3 = Change the matching transaction				
			4 = Add if transaction does not exist, or change existing transaction				
			Note				
			For add/change:				
			• Required and must be a 1, 3, or 4				
2	2		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
3	21	T14F2	XXXX-ITNR-ACCT-ID	19	X(19)	IDT: CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card; transmitted by BASE II				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X(01)		Req
23	30	T14F3	XXXX-ITNR-POST-DT	8	X(8)	IDT: TRAN DT	Req
			Business Name: Posting Date				
			Posting Date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
32	55	T14F4	XXXX-ITNR-REFR-NR	24	X(24)	IDT: REF NUM	Req
			Business Name: Transaction Reference Number				
			Reference Number of a transaction				
			For add/change:				
			• Required				
56	56		FILLER	1	X(01)		Req
57	66	T14F5	XXXX-ITNR-SEQ-NR	10	9(10)	MM025: SEQUENCE NUMBER	Req
			Business Name: Sequence Number				
			Transaction sequence number assigned by the Processor during the associated T5 posting process to uniquely identify a transaction within a posting run				
			For add/change:				
			• Required				
			• Must be numeric				
67	67		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
68	75	T14F6	XXXX-ITNR-DPRT-DT	8	X(8)	VAL: DEPART DATE	Opt
			Business Name: Departure Date				
			Starting date of travel				
			For add/change:				
			• Not required				
			• If the date format is not valid, the value will be ignored				
76	76		FILLER	1	X(01)		Req
77	84	T14F7	XXXX-ITNR-AGNT-CD	8	X(8)	VAL: AGENCY CD	Opt
			Business Name: Travel Agency Code				
			Code identifying the travel agency that supplied the ticket				
			For add/change:				
			• Not required				
85	85		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
86	111	T14F8	XXXX-ITNR-AGNT-NM Business Name: Travel Agency Name Name of the travel agency that supplied the ticket For add/change: • Not required	26	X(26)	VAL: TRAVEL AGENCY	Opt
112	112		FILLER	1	X(01)		Req
113	113	T14F9	XXXX-ITNR-TCKT-CD Business Name: Ticket Indicator Indicates whether a ticket is restricted in some way Valid values are: 0 = No 1 = Yes For add/change: • Not required • If provided, must be a valid value	1	9(1)	VAL: RESTRICTED TICKET CODE	Opt
114	114		FILLER	1	X(01)		Req
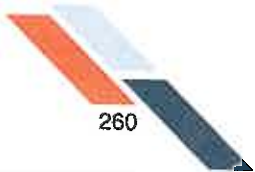
From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
115	128	T14F10	XXXX-ITNR-TCKT-NR	14	X(14)	PTR: TICK NUM	Opt

Business Name: Ticket Number

Ticket Number of an airline purchase

For add/change:

• Not required

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
129	129		FILLER	1	X(01)		Req
130	149	T14F11	XXXX-ITNR-PSSN-NM	20	X(20)	PTR: PASS NAME	Opt

Business Name: Passenger Name

Customer name as indicated on the ticket purchased

For add/change:

• Not required

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
150	150		FILLER	1	X(01)		Req
151	164	T14F12	XXXX-ITNR-EXCH-TCKT-NR	14	X(14)	ARL: EXCD TICKET NO	Opt

Business Name: Exchange Ticket Number

Ticket number for which this ticket was exchanged

For add/change:

• Not required

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
165	165		FILLER	1	X(01)		Req
166	181	T14F13	XXXX-ITNR-EXCH-TCKT-AM Business Name: Exchange Ticket Amount Credit from ticket or coupon(s) being used as payment in an exchange ticket transaction. Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: EXCH TCKT AMNT under PASSENGER TRANSPORT DATA	Opt
182	182		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
183	183	T14F14	XXXX-ITNR-INTR-NET-CD Business Name: Internet Indicator Indicates if the ticket was purchased over the Internet Valid values are: 0 = No 1 = Yes For add/change: • Not required • If provided, must be valid value	1	9(1)	ARL: E-TICKET IND	Opt
184	184		FILLER	1	X(01)		Req
185	200	T14F15	XXXX-ITNR-TOTL-FARE Business Name: Total Fare Amount Total fare charged for all legs of travel. Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: TOTAL: FARE under PASSENGER TRANSPORT DATA	Opt
201	201		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
202	217	T14F16	XXXX-ITNR-TOTL-FEE Business Name: Total Fee Amount Sum of all applicable fees. Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: FEES under PASSENGER TRANSPORT DATA	Opt
218	218		FILLER	1	X(01)		Req
219	234	T14F17	XXXX-ITNR-TOTL-TAX Business Name: Total Tax Amount Sum of all taxes charged. Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: TAXS under PASSENGER TRANSPORT DATA	Opt
235	235		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
236	251	T14F18	XXXX-ITNR-MSSG-ID	16	X(16)	VAL: MESSAGE-IDENTIFIE R	Opt
			Business Name: Message Identifier				
			Message identifier in a transaction. This information could be used to match enhanced data with the card transaction.				
			For add/change:				
			• Not required				
252	252		FILLER	1	X(01)		Req
253	272	T14F19	XXXX-ITNR-ENDR	20	X(20)	CD-553: END/ RSTRCT	Opt
			Business Name: Endorsement/ Restrictions				
			For add/change:				
			• Not required				
273	273		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
274	323	T14F20	XXXX-ITNR-PRCH-ID	50	X(50)	MD-020: PURCHASE ID	Opt

Business Name: Purchase ID

Number assigned by the merchant to the transaction. It can be a supplier order number, a folio number, or a car rental agreement number. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
324	324		FILLER	1	X(01)		Req
325	340	T14F21	XXXX-ITNR-SRCE-AM	16	9(14)V99	No Verification source was found	Opt

Business Name: Source Amount

The total amount, in source currency, charged to the card account for the transaction. This information could be used to match enhanced data with the card transaction. Two decimal places are implied (1234 = 12.34).

For add/change:

• Not required

• If provided, must be numeric

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
341	341		FILLER	1	X(01)		Req
342	349	T14F22	XXXX-ITNR-TRAN-DT	8	X(8)	IDT: TRAN DT	Opt

Business Name: Transaction Date

The date of the purchase, as indicated in the financial record. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid date

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
350	350		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
351	354	T14F23	XXXX-ITNR-MCC-CD Business Name: Merchant Category Code The merchant category code for the transaction, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction. For add/change: • Not required • If provided, must be a valid merchant category code	4	9(4)	CD-553: MRCH CAT CD	Opt
355	355		FILLER	1	X(01)		Req
356	381	T14F24	XXXX-ITNR-MRCH-NM Business Name: Supplier Name The name of the supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	26	X(26)	CD-553: MRCH NAME	Opt
382	382		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
383	396	T14F25	XXXX-ITNR-MRCH-ZIP-CD	14	X(14)	CD-553: MRCH PSTL CD	Opt

Business Name: Supplier Postal Code

Postal code of a supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
397	397		FILLER	1	X(01)		Req
398	449	T14F26	XXXX-ITNR-PRCS-ADDN-KEY	52	X(52)	IDT: FDR TRAN ID	Opt

Business Name: Processor Addendum Key

A value provided at the time of reservation containing passenger specific data

For add/change:

• Not required

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
450	450		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
451	500	T14F27	XXXX-ITNR-PASSENGER-DATA	50	X(50)	VAL: AUTH-CD	Opt
			Business Name: Passenger Specific Data				
			A value provided by the cardholder at time of reservation and captured by the central reservation system. Also called: control ID, travel authorization number, customer code.				
			For add/change:				
			• Not required				
501	501		FILLER	1	X(01)		Req
502	509	T14F28	XXXX-ITNR-TKCT-ISSUE-DT	8	X(08)	CD-553: ISS DATE	Opt
			Business Name: Ticket Issue Date				
			Actual date of ticket and itinerary issuance				
			For add/change:				
			• Not required				
			• If provided, must be a valid date				
510	510		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/Opt
511	512	T14F29	XXXX-ITNR-NBR-OF-LEGS	2	X(02)	No Verification source was found	Opt

Business Name: Number of Legs

Total number of trip legs associated with a passenger itinerary

Values:

01 to 99

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/Opt
513	513		FILLER	1	X(01)		Req
514	514	T14F30	XXXX-ITNR-E-TKCT-ID	1	X(01)	ARL: E-TICKET IND	Opt

Business Name: E-Ticket Indicator

Identifies if ticket is electronic

Valid values are:

0 = Is not an electronic ticket.

1 = Is an electronic ticket.

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
515	515		FILLER	1	X(01)		Req
516	541	T14F31	XXXX-ITNR-OPTN-01-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
542	542		FILLER	1	X(01)		Req
543	568	T14F32	XXXX-ITNR-OPTN-02-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 2				
			Free format, may not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
569	569		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
570	595	T14F33	XXXX-ITNR-OPTN-03-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
596	596		FILLER	1	X(01)		Req
597	622	T14F34	XXXX-ITNR-OPTN-04-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
623	623		FILLER	1	X(01)		Req

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
624	636	T14F35	XXXX-ITNR-TRVL-OBLG-NBR	13	X(13)	VAL: AUTH-CD	Opt

Business Name: Travel
          Oblitgation
          Number

A value provided by the cardholder at time of reservation and captured by the central reservation system. Also called: control ID, travel authorization number, customer code.

For add/change:

* Not required

From	To	Field NO.	Target Field	Length	Picture	Source Field	Req/ Opt
637	637		FILLER	1	X(01)		Req
638	687	T15F36	XXXX-ITNR-TCN-PASSENGER-NM	50	X(50)	VAL: PASSENGER NAME	Opt

Business Name: TCN Passenger
          Name

Passenger name field as received on the corresponding TCN airline record

For add/change:

* Not required

T15 - Leg Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	471		XXXX-INFS-TRIP-LEG-DATA	471	GROUP		
1	1	T15F1	XXXX-LEG-TRAN-CD	1	9(1)	IDT: FDR TRAN CD	Req

Business Name: Load
                Transaction
                Code

Code which determines the action to be taken by Visa systems on this record

Valid values are:

1 = Add the transaction

3 = Change the matching transaction

4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be 1, 3, or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
2	2		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T15F2	XXXX-LEG-ACCT-ID	19	X(19)	IDT: CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card; transmitted by BASE II				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X(01)		Req
23	30	T15F3	XXXX-LEG-POST-DT	8	X(8)	IDT: TRAN DT	Req
			Business Name: Posting Date				
			Posting date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
32	55	T15F4	XXXX-LEG-REFR-NR	24	X(24)	IDT: REF NUM	Req
			Business Name: Transaction Reference Number				
			Reference number of a transaction				
			For add/change:				
			• Required				
56	56		FILLER	1	X(01)		Req
57	66	T15F5	XXXX-LEG-SEQ-NR	10	9(10)	MM025: SEQUENCE NUMBER	Req
			Business Name: Sequence Number				
			Transaction sequence number assigned by the processor during the associated T5 posting process to uniquely identify a transaction within a posting run				
			For add/change:				
			• Required				
			• Must be numeric				
67	67		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
68	69	T15F6	XXXX-LEG-NR	2	9(2)	MD-020: LEG #	Req
			Business Name: Leg Number				
			Sequence number for the specific leg which this leg-specific information represents. Represents leg 1, leg 2, etc. of the ticket				
			Valid values are:				
			01 to 99				
			For add/change:				
			• Required				
			• Must be a valid value				
70	70		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
71	74	T15F7	XXXX-LEG-DSTN-ARPR-CD	4	X(4)	CD-553: DEST CTY CD under LEG DATA	Req
			Business Name: Destination / Airport Code				
			Destination (for railroad) or airport (for airline) for this travel segment				
			For add:				
			• Required				
			For add/change:				
			• If the airport code or the railroad city code is not valid, the "Unknown" code will be used				
75	75		FILLER	1	X(01)		Req
76	79	T15F8	XXXX-LEG-CARR-CD	4	X(4)	CD-553: CARR CD under LEG DATA	Req
			Business Name: Carrier Code				
			Alphabetic code for a carrier				
			For add:				
			• Required				
			For add/change:				
			• If the carrier code is not valid, the "Unknown" code will be used				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
80	80		FILLER	1	X(01)		Req
81	82	T15F9	XXXX-LEG-SRVC-CLSS	2	X(2)	CD-553: SERV CLASS under LEG DATA	Opt
			Business Name: Service Class				
			Passenger class for this particular segment of air travel or one segment of railroad traveling				
			For add/change:				
			• Not required				
83	83		FILLER	1	X(01)		Req
84	91	T15F10	XXXX-LEG-FARE-BASS	8	X(8)	CD-553: FAR BAS CD under LEG DATA	Opt
			Business Name: Fare Basis				
			Extended code describing the fare class for one segment of air travel or for one segment of railroad travel				
			For add/change:				
			• Not required				
92	92		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
93	100	T15F11	XXXX-LEG-TRVL-DT Business Name: Date of Travel Date of departure for this particular segment of air travel or rail travel For add/change: • Not required • If the date format is not valid, the value will be ignored	8	X(8)	CD-553: TRAV DATE under LEG DATA	Opt
101	101		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
102	102	T15F12	XXXX-LEG-STOP-OVER-CD	1	9(1)	CD-553: STP OVR CD under LEG DATA	Opt
			Business Name: Stopover Code				
			Code indicating whether the destination is a connection point or a final destination for one segment of air travel or for one segment of rail travel				
			Valid values are:				
			0 = Stopover allowed (finaldestination)				
			1 = Stopover not allowed(intermediate stop)				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
103	103		FILLER	1	X(01)		Req

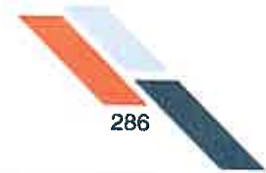| From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
104	104	T15F13	XXXX-LEG-COPN-NR Business Name: Coupon Number Coupon number within the ticket For add/change: • Not required • If provided, must be numeric	1	9(1)	CD-553: COUP NUM under LEG DATA	Opt
105	105		FILLER	1	X(01)		Req
106	111	T15F14	XXXX-LEG-CARR-REFR-NR Business Name: Carrier Reference Number Reference number assigned by a carrier. For airline travel, it is an airline designated flight number for given leg of an air travel. For add/change: • Not required	6	X(6)	CD-553: FLT NUM under LEG DATA	Opt
112	112		FILLER	1	X(01)		Req

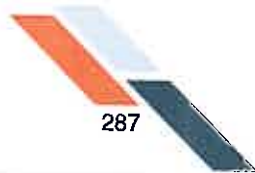| From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
113	116	T15F15	XXXX-LEG-DPTR-TIME Business Name: Departure Time Time flight is scheduled to depart for this leg of travel For add/change: • Not required • If provided, must be numeric	4	9(4)	CD-553: DEP TM under LEG DATA	Opt
117	117		FILLER	1	X(01)		Req
118	121	T15F16	XXXX-LEG-ARRV-TIME Business Name: Arrival Time Time flight is scheduled to arrive for this leg For add/change: • Not required • If provided, must be numeric	4	9(4)	CD-553: ARR TM under LEG DATA	Opt
122	122		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
123	126	T15F17	XXXX-LEG-ORGN-ARPR-CD Business Name: Origination Airport/ Railroad Code Airport or city code for the point of origination of the segment For add/change: • Not required • If the airport code or the railroad city code is not valid, the "Unknown" code will be used	4	X(4)	CD-553: ORIG CTY CD under LEG DATA	Opt
127	127		FILLER	1	X(01)		Req
128	141	T15F18	XXXX-LEG-CNJN-TCKT-NR Business Name: Conjunction Ticket Number Ties additional tickets to the primary ticket. There can be a conjunction ticket for each set of four coupons (legs). For add/change: • Not required	14	X(14)	CD-553: CONJ TICK under LEG DATA	Opt
142	142		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
143	158	T15F19	XXXX-LEG-MSSG-ID Business Name: Message Identifier Message identifier in a transaction. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	16	X(16)	CD-1413: MESSAGE IDENTIFIER	Opt
159	159		FILLER	1	X(01)		Req
160	209	T15F20	XXXX-LEG-PRCH-ID Business Name: Purchase ID Number assigned by the merchant to the transaction. It can be a supplier order number, a folio number, or a car rental agreement number. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	50	X(50)	MD-020: PURCHASE ID	Opt
210	210		FILLER	1	X(01)		Req

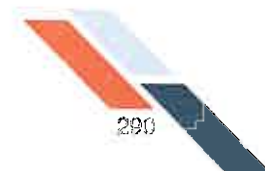| From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
211	226	T15F21	XXXX-LEG-SRCE-AM Business Name: Source Amount The total amount, in source currency, charged to the card account for this transaction. This information could be used to match enhanced data with the card transaction. Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	No Verification source was found	Opt
227	227		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
228	235	T15F22	XXXX-LEG-TRAN-DT	8	X(8)	IDT: TRAN DT	Opt
			Business Name: Transaction Date				
			The date of the purchase, as indicated in the financial record. This information could be used to match enhanced data with the card transaction.				
			For add/change:				
			• Not required				
			• If provided, must be a valid date				
236	236		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
237	240	T15F23	XXXX-LEG-MCC-CD	4	9(4)	CD-553: MRCH CAT CD	Opt

Business Name: Merchant Category Code

The merchant category code for the transaction, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid merchant category code

241	241		FILLER	1	X(01)		Req
242	267	T15F24	XXXX-LEG-MRCH-NM	26	X(26)	CD-553: MRCH NAME	Opt

Business Name: Supplier Name

The name of the supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
268	268		FILLER	1	X(01)		Req
269	282	T15F25	XXXX-LEG-MRCH-ZIP-CD Business Name: Supplier Postal Code Postal code of a supplier, as indicated in the financial transaction. This information could be used to match enhanced data with the card transaction. For add/change: • Not required	14	X(14)	CD-553: MRCH PSTL CD	Opt
283	283		FILLER	1	X(01)		Req
284	335	T15F26	XXXX-LEG-PRCS-ADDN-KEY Business Name: Processor Addendum Key A value provided at the time of reservation containing passenger specific data. For add/change: • Not required	52	X(52)	IDT: FDR TRAN ID	Opt
336	336		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
337	337	T15F27	XXXX-LEG-DOMESTIC-INTL-CD	1	X(01)	No Verification source was found	Opt
			Business Name: Domestic/ International Indicator				
			Identifies whether the leg is between two countries				
			Valid values are:				
			0 = Leg stays in the same country				
			1 = Leg is between 2 countries				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
338	338		FILLER	1	X(01)		Req
339	346	T15F28	WWWW-LEG-ARRIVAL-DT	8	9(08)	None	Opt
			Business Name: Arrival Date				
			Arrival date of specific leg				
			For add/change:				
			• Not required				
			• If provided, must be a valid date				
347	347		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
348	363	T15F29	XXXX-LEG-DEPARTURE-TX-AM	16	9(14)V99	None	Opt
			Business Name: Departure Tax				
			Departure tax for specific leg. Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
364	364		FILLER	1	X(01)		Req
365	390	T15F30	XXXX-LEG-OPTN-01-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
391	391		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
392	417	T15F31	XXXX-LEG-OPTN-02-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 2				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
418	418		FILLER	1	X(01)		Req
419	444	T15F32	XXXX-LEG-OPTN-03-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
445	445		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
446	471	T15F33	XXXX-LEG-OPTN-04-FLD	26	X(26)	No Verification source was found	Opt

Business Name: Optional Field 4

Free format. May not contain nulls. If not in use, should be initialized to spaces.

For add/change:

• Not required

T16 - Supplier Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
1	971		XXXX-INFS-MRCH-DATA	971	GROUP		
1	1	T16F1	XXXX-MRCH-TRAN-CD	1	9(1)	IDT: FDR TRAN CD	Req

Business Name: Load Transaction Code

Code which determines the action to be taken by Visa systems on this record

Valid values are:

1 = Add the transaction

3 = Change the matching transaction

4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be 1, 3, or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
2	2		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
3	8	T16F2	XXXX-MRCH-ACQR-BIN Business Name: Acquirer BIN Acquiring bank identification number (BIN) of the supplier For add/change: • Not required • If provided, must be numeric	6	9(6)	SD-322: ACQUIRER BIN	Opt
9	9		FILLER	1	X(01)		Req
10	39	T16F3	XXXX-MRCH-NM Business Name: Supplier Name Supplier name included in a transaction. The name under which the merchant location is "doing business as." For add/change: • Not required	30	X(30)	CD-553: MRCH NAME	Opt
40	40		FILLER	1	X(01)		Req
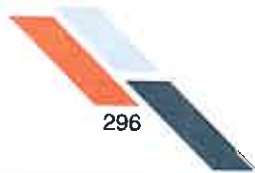
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
41	54	T16F4	XXXX-MRCH-CITY	14	X(14)	CD-553: MRCH CITY	Opt
			Business Name: Supplier City				
			City of a supplier included in a transaction				
			For add/change:				
			• Not required				
55	55		FILLER	1	X(01)		Req
56	59	T16F5	XXXX-MRCH-STAT-CD	4	X(04)	CD-553: MRCH SBDV CD	Opt
			Business Name: Supplier State/ Province Code				
			Code of a supplier state or province included in a transaction				
			For add/change:				
			• Not required				
			• If provided, must be a valid state/ province code for the supplier's country				
60	60		FILLER	1	X(01)		Req

From	To	Field No.	Target Field	Length	Picture	FD Verification Source	Req /Opt
61	65	T16F6	XXXX-MRCH-ISO-CNTR-CD	5	9(05)	CD-553: MRCH CTRY CD	Opt
			Business Name: Supplier ISO Country Code				
			International Organization for Standardization (ISO)- assigned code of a country where the supplier is located. If the alphabetic ISO country code is provided, it will be converted to its corresponding numeric code.				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
66	66		FILLER	1	X(01)		Req
67	80	T16F7	XXXX-MRCH-ZIP-CD	14	X(14)	CD-553: MRCH PSTL CD	Opt
			Business Name: Supplier Postal Code				
			Postal code of the supplier location included in a transaction				
			For add/change:				
			• Not required				
81	81		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
82	85	T16F8	XXXX-MRCH-MCC-CD	4	9(4)	CD-553: MRCH CAT CD	Opt
			Business Name: Merchant Category Code				
			Four-digit numeric classification identifier, modeled after the standard industrial classification (SIC) code, and designed to group suppliers in similar lines of business.				
			For add/change:				
			• Not required				
86	86		FILLER	1	X(01)		Req
87	116	T16F9	XXXX-MRCH-ADDR-TX	30	X(30)	CD-553: MRCH ADDR	Opt
			Business Name: Supplier Address				
			Street address of the merchant location				
			For add/change:				
			• Not required				
117	117		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
118	129	T16F10	XXXX-MRCH-VISA-ID - new name is MRCH-MPS-ID	12	9(12)	MD-593: MPS IDENTIFIER	Req
			Business Name: Merchant Profile Service Identifier (MPS-ID)				
			A Visa number assigned to each unique merchant location.				
			For add/change:				
			• Required				
			• Must be a valid MPS-ID				
			For add:				
			• Must not already exist in the application				
			For change:				
			• Must exist in the application				
130	130		FILLER	1	X(01)		Req
131	160	T16F11	XXXX-MRCH-TAX-PAYR-NM	30	X(30)	PCM: LEGAL BUSINESS NAME	Opt
			Business Name: Business Legal Name				
			Name used by a company for 1099 reporting				
			For add/change:				
			• Not required				
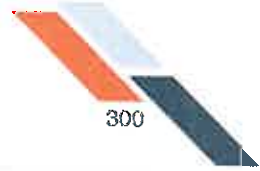
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
161	161		FILLER	1	X(01)		Req
162	191	T16F12	XXXX-MRCH-ALTR-DBA-NM	30	X(30)	No Verification source was found	Opt
			Business Name: Alternate Supplier DBA Name				
			An alternate name under which the merchant location is "doing business as"				
			For add/change:				
			• Not required				
192	192		FILLER	1	X(01)		Req
193	222	T16F13	XXXX-MRCH-TAX-PAYR-ADDR	30	X(30)	"PCM: STREET ADDRESS CITY ST ZIP CODE	Opt
			Business Name: Mailing Address				
			Street address, including city, state, and zip code, of the merchant location that accepted the Visa commercial card				
			For add/change:				
			• Not required				
223	223		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
224	232	T16F14	XXXX-MRCH-DB-NR Business Name: Dun & Bradstreet Number Dun and Bradstreet code number of a supplier For add/change: • Not required • If provided, must be numeric	9	9(9)	No Verification source was found	Opt
233	233		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
234	234	T16F15	XXXX-MRCH-INCR-STTS-CD Business Name: Incorporation Status Code Code identifying the supplier organization structure Valid values are: 1 = Individual / Sole proprietorship 2 = Partnership 3 = Corporation-Chapter S, C 4 = Medical or legal corporation 5 = Associations/estates/trusts 6 = Tax-exempt organizations (501C) 7 = Government (Federal/state/local) 8 = International organization 9 = Limited liability company For add/change: • Not required • If provided, must be a valid value	1	X(1)	PCM: INCORPORATION STATUS CODE	Opt
235	235		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
236	237	T16F16	XXXX-MRCH-MNRT-OWNR-CD	2	X(2)	No Verification source was found	Opt

Business Name: Minority Owned Status Code

Code indicating the minority-owned status of a business

Valid values are:

N = Not minority-owned

AI = Asian Indian

AP = Asian Pacific

BL = Black

HI = Hispanic

NA = Native American

OT = Other (not a default –indicates other minority).

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
238	238		FILLER	1	X(01)		Req
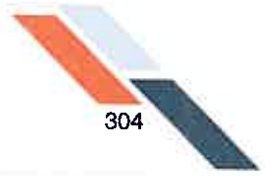
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
239	247	T16F17	XXXX-MRCH-TAX-ID	9	9(9)	IRS: TIN	Opt
			Business Name: Tax Identification Number (TIN)				
			IRS assigned number used by this supplier				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
248	248		FILLER	1	X(01)		Req
249	252	T16F18	XXXX-MRCH-PRMR-SIC-CD	4	9(4)	MD-020: SIC	Opt
			Business Name: Primary Standard Industrial Classification (SIC) Code				
			Standard industry category code primarily used by the business				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
253	253		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
254	257	T16F19	XXXX-MRCH-SCND-SIC-CD	4	9(4)	No Verification source was found	Opt

Business Name: Secondary Standard Industrial Classification (SIC) Code

Standard industry category code secondarily used by the business

For add/change:

• Not required

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
258	258		FILLER	1	X(01)		Req
259	273	T16F20	XXXX-MRCH-PHON-NR	15	X(15)	CD-553: MRCH PHONE	Opt

Business Name: Supplier Phone Number

The voice phone for the participant or business. May include: punctuation, country code, extension. Will normally contain at least an area code and number.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
274	274		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
275	299	T16F21	XXXX-MRCH-OWNR-FRST-NM Business Name: Sole Proprietor Owner First Name First name of the sole proprietor For add/change: • Not required	25	X(25)	PCM: F besides SOLE PROP NAME	Opt
300	300		FILLER	1	X(01)		Req
301	302	T16F22	XXXX-MRCH-OWNR-MDDL-INTL Business Name: Sole Proprietor Owner Middle Initial Middle initial of the sole proprietor For add/change: • Not required	2	X(2)	PCM: M besides SOLE PROP NAME	Opt
303	303		FILLER	1	X(01)		Req
304	328	T16F23	XXXX-MRCH-OWNR-LAST-NM Business Name: Sole Proprietor Owner Last Name Last name of the sole proprietor For add/change: • Not required	25	X(25)	PCM: L besides SOLE PROP NAME	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
329	329		FILLER	1	X(01)		Req
330	330	T16F24	XXXX-MRCH-WOMN-OWNR-CD Business Name: Women Owned Indicator Indicator designating whether or not the business is owned by women Valid values are: Y = Yes N = No For add/change: • Not required • If provided, must be a valid value	1	X(1)	No Verification source was found	Opt
331	331		FILLER	1	X(01)		Req
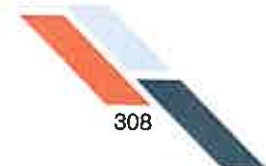
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
332	341	T16F25	XXXX-MRCH-SALE-VLME	10	9(10)	SM-158: TOTAL SALES AMT	Opt
			Business Name: Sales Volume				
			Annual sales amount for the supplier. No decimal places are implied.				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
			• If amount is greater than $10 billion, field will be populated with all 9's				
342	342		FILLER	1	X(01)		Req
343	348	T16F26	XXXX-MRCH-EMPL-CT	6	9(6)	No Verification source was found	Opt
			Business Name: Employee Count				
			Number of employees at the supplier				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
349	349		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
350	355	T16F27	XXXX-MRCH-ISSR-BIN	6	9(6)	SD-322: ISSUER BIN	Opt

Business Name: Issuer BIN

Bank identification number (BIN) that identifies the issuing institution

For add/change:

- Not required

- If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
356	356		FILLER	1	X(01)		Req
357	357	T16F28	XXXX-MRCH-TIN-TYPE-CD	1	X(01)	MD-593: TIN TYPE	Opt

Business Name: TIN Type Code

Indicates whether the TIN is the SSN (Social Security number) or the EIN (federal employer identification number).

Valid values are:

1 = SSN

2 = FEIN

For add/change:

- Not required

- If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
358	358		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
359	398	T16F29	XXXX-MRCH-EMAL-ADDR	40	X(40)	IRS: Merchant Email Address	Opt
			Business Name: Supplier E-mail Address				
			E-mail address of the business				
			For add/change:				
			• Not required				
399	399		FILLER	1	X(01)		Req
400	414	T16F30	XXXX-MRCH-FAX-NR	15	9(15)	IRS: Merchant Fax Number	Opt
			Business Name: Supplier Fax Number				
			Fax number at the business location				
			For add/change:				
			• Not required				
415	415		FILLER	1	X(01)		Req
416	430	T16F31	XXXX-MRCH-RSRV-PHON-NR	15	9(15)	No Verification source was found	Opt
			Business Name: Supplier Reservation Phone Number				
			Phone number used to make a reservation with the business				
			For add/change:				
			• Not required				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
431	431		FILLER	1	X(01)		Req
432	432	T16F32	XXXX-MRCH-TRMN-CRTF-CD Business Name: Level III Capture Indicator Code Indicates that the merchant has sent addendum data in the TC50 sales draft. The TC50 is an addendum of the BASE II TC05 sales draft. Valid values are: Y = Supplier capable N = Supplier not capable For add/change: • Not required • If provided, must be a valid value For add: • N will be used if no value is provided	1	X(1)	No Verification source was found	Opt
433	433		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
434	434	T16F33	XXXX-MRCH-LVL2-CD	1	X(1)	No Verification source was found	Opt
			Business Name: Level II Capture Indicator Code				
			Indicates that the merchant has sent Customer Code/ Customer Reference Identifier (CRI) fields on the TCR06. The TCR06 is an extension of the BASE II TC05 sales draft.				
			Valid values are:				
			Y = Code/CRI was sent				
			N = Code/CRI was not sent (default)				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
			For add:				
			• N will be used if no value is provided				
435	435		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
436	447	T16F34	XXXX-MRCH-PRNT-VISA-NR	12	9(12)	No Verification source is needed	Opt
			Business Name: Parent Visa Supplier Identification Number				
			MPS-ID of a parent record contained in each duplicate record that is subordinate to that parent				
			Reserved for future use.				
			For add/change:				
			• Not required				
448	448		FILLER	1	X(01)		Req
449	468	T16F35	XXXX-MRCH-ALTR-CITY	20	X(20)	No Verification source was found	Opt
			Business Name: Alternate Supplier City				
			Alternate supplier city				
			For add/change:				
			• Not required				
469	469		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
470	472	T16F36	XXXX-MRCH-ALTR-STAT-CD Business Name: Alternate Supplier State/Province Code Alternate supplier state/province code For add/change: • Not required • If provided, must be a valid state/province code for the alternate supplier's country.	3	X(3)	No Verification source was found	Opt
473	473		FILLER	1	X(01)		Req
474	487	T16F37	XXXX-MRCH-ALTR-ZIP-CD Business Name: Alternate Supplier Postal Code Alternate supplier postal code For add/change: • Not required	14	X(14)	No Verification source was found	Opt
488	488		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
489	496	T16F38	XXXX-MRCH-OUT-OF-BUSN-DT Business Name: Supplier Out of Business Date Indicates the effective date the supplier went out of business For add/change: • Not required • If provided, must be a valid date	8	9(8)	No Verification source is needed	Opt
497	497		FILLER	1	X(01)		Req
498	505	T16F39	XXXX-MRCH-OWNR-CHNG-DT Business Name: Supplier Ownership Change Date Indicates the effective date the supplier changed ownership For add/change: • Not required • If provided, must be a valid date	8	X(8)	No Verification source is needed	Opt
506	506		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
507	507	T16F40	XXXX-MRCH-8A-CLSS-IN	1	X(1)	No Verification source was found	Opt
			Business Name: 8A Classification Indicator				
			Indicates that the merchant is classified by the Small Business Administration for 8A government contracts.				
			Valid values are:				
			Y = Yes				
			N = No				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
508	508		FILLER	1	X(01)		Req
509	516	T16F41	XXXX-MRCH-8A-EXPR-DT	8	9(08)	No Verification source was found	Opt
			Business Name: 8A Expiration Date				
			Indicates the expiration date for merchant's 8A classification				
			For add/change:				
			• Not required				
			• If provided, must be a valid date				
517	517		FILLER	1	X(01)		Req
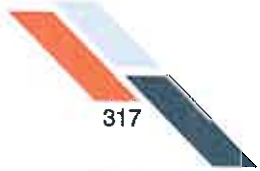
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
518	518	T16F42	XXXX-MRCH-SBA-PRTC-IN	1	X(1)	No Verification source was found	Opt
			Business Name: SBA Participant Indicator				
			Indicates that the merchant is classified by the Small Business Administration for participant status				
			Valid values are:				
			Y = Yes				
			N = No				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
519	519		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
520	520	T16F43	XXXX-MRCH-DSBL-VTRN-IN	1	X(1)	No Verification source was found	Opt
			Business Name: Disabled Veteran Indicator				
			Indicates that the merchant is classified as a disabled veteran				
			Valid values are:				
			Y = Yes				
			N = No				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
521	521		FILLER	1	X(01)		Req
522	522	T16F44	XXXX-MRCH-VTRN-IN	1	X(1)	No Verification source was found	Opt
			Business Name: Veteran Indicator				
			Indicates that the merchant is classified as a veteran				
			Valid values are:				
			Y = Yes				
			N = No				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
523	523		FILLER	1	X(01)		Req
524	524	T16F45	XXXX-MRCH-VTNM-VTRN-IN	1	X(1)	No Verification source was found	Opt

Business Name: Vietnam Era Veteran Indicator

Indicates that the merchant is classified as a Vietnam era veteran

Valid values are:

Y = Yes

N = No

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
525	525		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
526	526	T16F46	XXXX-MRCH-INFR-RFSL-CD	1	X(1)	No Verification source was found	Opt

Business Name: Supplier Information Refusal Indicator

Indicates that the merchant refused to provide required data

Valid values are:

N = Did not refuse (Default)

Y = Refused

For add/change:

• Not required

• If provided, must be a valid value

For add:

• N will be used if no value is provided

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
527	527		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
528	535	T16F47	XXXX-MRCH-INCR-STTS-CHNG-DT Business Name: Incorporation Status Change Date A valid date indicating the effective date of a supplier change in incorporation status For add/change: • Not required • If provided, must be a valid date	8	X(08)	No Verification source was found	Opt
536	536		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
537	537	T16F48	XXXX-MRCH-SMLL-DSDV-BSNS-CD	1	X(1)	No Verification source was found	Opt

Business Name: Small
               Disadvantaged
               Business Indicator

Indicates that the merchant is registered with the Small Business Administration as a small disadvantaged business

Valid values are:

Y = Yes

N = No

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
538	538		FILLER	1	X(01)		Req
539	558	T16F49	XXXX-MRCH-MAIL-CITY-CD	20	X(20)	IRS: Mailing City	Opt

Business Name: Mailing City

Supplier city for mailing purposes

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
559	559		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
560	563	T16F50	XXXX-MRCH-MAIL-STAT-CD	4	X(04)	IRS: Mailing State	Opt
			Business Name: Mailing State/ Province				
			Supplier state/province code for mailing				
			For add/change:				
			• Not required				
			• If provided, must be a valid state/ province code				
564	564		FILLER	1	X(01)		Req
565	569	T16F51	XXXX-MRCH-MAIL-CTRY-CD	5	X(05)	IRS: Mailing Country Code	Opt
			Business Name: Mailing Country				
			Supplier country code for mailing				
			For add/change:				
			• Not required				
			• If provided, must be a valid country code				
570	570		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
571	575	T16F52	XXXX-MRCH-MAIL-ALT-CTRY-CD Business Name: Alternate Supplier Country Alternate supplier country code For add/change: • Not required • If provided, must be a valid country code	5	X(05)	No Verification source was found	Opt
576	576		FILLER	1	X(01)		Req
577	577	T16F53	XXXX-MRCH-HUB-ID Business Name: HUB Zone Indicator Indicates that the SBA has designated this business as being located in a historically underutilized business zone Valid values are: Y = Yes N = No For add/change: • Not required • If provided, must be a valid value	1	X(01)	No Verification source was found	Opt
578	578		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
579	579	T16F54	XXXX-MRCH-FRANCHISE-CD	1	X(01)	No Verification source was found	Opt
			Business Name: Franchise Code				
			Identifies the franchise merchant location as being operated by either a corporation or a franchisee				
			Values:				
			F = Owned by franchisee or dealer				
			C = Owned by corporation				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
580	580		FILLER	1	X(01)		Req
581	586	T16F55	XXXX-MRCH-PRIM-NAICS-CD	6	X(06)	No Verification source was found	Opt
			Business Name: Primary NAICS Code				
			Identifies the primary North American Industry Classification System code				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
587	587		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
588	593	T16F56	XXXX-MRCH-SCND-NAICS-CD Business Name: Secondary NAICS Code Identifies the secondary North American Industry Classification System code For add/change: • Not required • If provided, must be numeric	6	X(06)	No Verification source was found	Opt
594	594		FILLER	1	X(01)		Req
595	613	T16F57	XXXX-MRCH-VISA-SELL-ID Business Name: Visa Commerce Seller ID Identifies the seller ID on the Visa Commerce platform For add/change: • Not required • If provided, must be numeric	19	X(19)	No Verification source was found	Opt
614	614		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
615	626	T16F58	XXXX-MRCH-RESERVD-01-FLD Business Name: Reserved for Future Use Reserved for future use For add/change: • Not required	12	X(12)	No Verification source was found	Opt
627	627		FILLER	1	X(01)		Req
628	653	T16F59	XXXX-MRCH-OPTN-01-FLD Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt
654	654		FILLER	1	X(01)		Req
655	680	T16F60	XXXX-MRCH-OPTN-02-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found	Opt

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
681	681		FILLER	1	X(01)		Req
682	707	T16F61	XXXX-MRCH-OPTN-03-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
708	708		FILLER	1	X(01)		Req
709	734	T16F62	XXXX-MRCH-OPTN-04-FLD	26	X(26)	No Verification source was found	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
735	735		FILLER	1	X(01)		Req
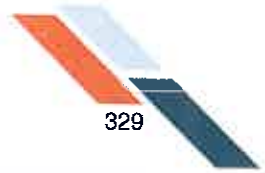
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
736	747	T16F63	XXXX-MRCH-AUSTIN-TETRA-NBR	12	X(12)	No Verification source was found	Opt
			Business Name: Austin-Tetra Number				
			Austin-Tetra business entity identifying number				
			For add/change:				
			• Not required				
748	748		FILLER	1	X(01)		Req
749	749	T16F64	XXXX-MRCH-NPRFIT-ENTITY-CD	1	x(01)	No Verification source was found	Opt
			Business Name: Non-Profit Entity				
			Identifies the business as a not for profit entity				
			For add/change:				
			• Not required				
750	750		FILLER	1	X(01)		Req
751	751	T16F65	XXXX-MRCH-WOMEN-BUSN-CD	1	X(01)	No Verification source was found	Opt
			Business Name: Woman Owned Small Business				
			Identifies the business as a woman-owned small business				
			For add/change:				
			• Not required				
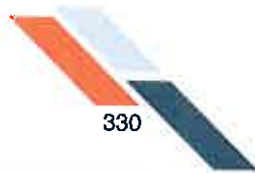
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
752	752		FILLER	1	X(01)		Req
753	753	T16F66	XXXX-MRCH-VTRN-BUSN-CD Business Name: Veteran Owned Small Business Identifies the business as a veteran owned small business For add/change: • Not required	1	X(01)	No Verification source was found	Opt
754	754		FILLER	1	X(01)		Req
755	755	T16F67	XXXX-MRCH-DSBL-VTRN-BUSN-CD Business Name: Service Disabled Veteran Owned Small Business Identifies the business as a service disabled veteran owned small business For add/change: • Not required	1	X(01)	No Verification source was found	Opt
756	756		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
757	757	T16F68	XXXX-MRCH-DOT-DSDVT-BUSN-CD Business Name: DOT Disadvantaged Business Enterprise Identifies the business as a DOT disadvantaged business enterprise For add/change: • Not required	1	X(01)	No Verification source was found	Opt
758	758		FILLER	1	X(01)		Req
759	759	T16F69	XXXX-MRCH-DSBL-CD Business Name: Disabled Identifies the business as an owner-disabled business For add/change: • Not required	1	X(01)	No Verification source was found	Opt
760	760		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
761	761	T16F70	XXXX-MRCH-HSTR-BLCK-INST-CD Business Name: Historically Black College/Univ - Minority Institution Identifies historically black college or university minority institution For add/change: • Not required	1	X(01)	No Verification source was found	Opt
762	762		FILLER	1	X(01)		Req
763	763	T16F71	XXXX-MRCH-TYPE-CD Business Name: Merchant Type Merchant Type Code For add/change: • Not required	1	X(01)	MD-020: MRCH TYPE	Opt
764	764		FILLER	1	X(01)		Req
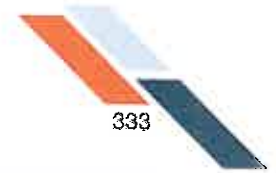
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
765	765	T16F72	XXXX-MRCH-PATRIOT-EXCL-CD	1	X(01)	No Verification source was found	Opt

Business Name: Patriot Act
Excluded Party List
Indicator

Identifies the merchant as part of the Patriot Act excluded party list

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
766	766		FILLER	1	X(01)		Req
767	806	T16F73	XXXX-MRCH-TAX-PAYER-NM	40	X(40)	PCM: SOLE PROP NAME	Opt

Business Name: Taxpayer Name

Name of taxpayer

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
807	807		FILLER	1	X(01)		Req
808	808	T16F74	XXXX-MRCH-TIN-MTCH-ID	1	X(01)	MD-593: TIN TYPE	Opt

Business Name: TIN Match Indicator

Indicates whether the taxpayer TIN has been matched

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
809	809		FILLER	1	X(01)		Req
810	839	T16F75	XXXX-MRCH-RESRVED-01-FLD Business Name: Reserved Field Reserved for future use For add/change: • Not required	30	X(30)	No Verification source was found	Opt
840	840		FILLER	1	X(01)		Req
841	870	T16F76	XXXX-MRCH-RESRVED-02-FLD Business Name: Reserved Field Reserved for future use For add/change: • Not required	30	X(30)	No Verification source was found	Opt
871	871		FILLER	1	X(01)		Req
872	901	T16F77	XXXX-MRCH-RESRVED-03-FLD Business Name: Reserved Field Reserved for future use For add/change: • Not required	30	X(30)	No Verification source was found	Opt
902	902		FILLER	1	X(01)		Req
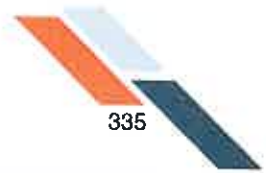
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
903	932	T16F78	XXXX-MRCH-RESRVED-04-FLD Business Name: Reserved Field Reserved for future use For add/change: • Not required	30	X(30)	No Verification source was found	Opt
933	933		FILLER	1	X(01)		Req
934	963	T16F79	XXXX-MRCH-RESRVED-05-FLD Business Name: Reserved Field Reserved for future use For add/change: • Not required	30	X(30)	No Verification source was found	Opt
964	964		FILLER	1	X(01)		Req
965	965	T16F80	XXXX-MRCH-LVL3-TIER1-CD Business Name: Level 3 Tier 1 Indicator	1	X(01)		
966	966		FILLER	1	X(01)		Req
967	967	T16F81	XXXX-MRCH-LVL3-TIER2-CD Business Name: Level 3 Tier 2 Indicator	1	X(01)		
968	968		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
969	969	T16F82	XXXX-MRCH-LVL3-TIER3-CD	1	X(01)		
			Business Name: Level 3 Tier 3 Indicator				
970	970		FILLER	1	X(01)		Req
971	971	T16F83	XXXX-MRCH-LVL3-TIER4-CD	1	X(01)		
			Business Name: Level 3 Tier 4 Indicator				

T17 - Field Service Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
1	726		XXXX-INFS-FLET-DATA	726	GROUP		
1	1	T17F1	XXXX-FLET-TRAN-CD	1	9(1)	IDT: FDR TRAN ID	Req

Business Name: Load Transaction Code

Code which determines the action to be taken by Visa Systems on this record

Valid values are:

1 = Add the transaction

3 = Change the matching transaction

4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be 1, 3, or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
2	2		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
3	21	T17F2	XXXX-FLET-ACCT-ID	19	X(19)	IDT: CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card; transmitted by BASE II				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X(01)		Req
23	30	T17F3	XXXX-FLET-POST-DT	8	X(8)	IDT: TRAN DT	Req
			Business Name: Posting Date				
			Posting date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
32	55	T17F4	XXXX-FLET-REFR-NR Business Name: Transaction Reference Number Reference number of a transaction For add/change: • Required	24	X(24)	No Verification source was found.	Req
56	56		FILLER	1	X(01)		Req
57	66	T17F5	XXXX-FLET-SEQ-NR Business Name: Sequence Number Transaction sequence number assigned by the processor during the associated T5 posting process to uniquely identify a transaction within a posting run. For add/change: • Required • Must be numeric	10	9(10)	No Verification source was found.	Req
67	67		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
68	68	T17F6	XXXX-FLET-PRCH-TYPE	1	9(1)	CFR: PROD TYPE CD	Opt
			Business Name: Purchase Type				
			A code that indicates whether the transaction covers fuel and/or nonfuel elements.				
			Valid values are:				
			1 = Fuel purchase				
			2 = Non-fuel purchase				
			3 = Fuel and non-fuel purchase				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
69	69		FILLER	1	X(01)		Req
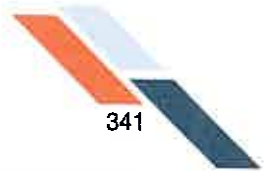
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
70	71	T17F7	XXXX-FLET-FUEL-TYPE	2	X(2)	No Verification source was found.	Opt

Business Name: Fuel Type

The type of fuel purchased. Specifies both fuel type and grade. Compliant with October 2006 PCATS industry standard.

Valid values are:

1=Unleaded Regular

2=Unleaded Plus

3=Unleaded Super

4=Unleaded 4

5=Unleaded 5

6=Unleaded Methanol (5.7% blend)

7=Unleaded Plus Methanol (5.7% blend)

8=Super Unleaded Methanol (5.7% blend)

continued on next page...

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
			Continued from previous page..				
			9=Unleaded Methanol (7.7% blend)				
			10=Unleaded Plus Methanol (7.7% blend)				
			11=Unleaded Ethanol (5.7% blend)				
			12=Unleaded Plus Ethanol (5.7% blend)				
			13=Super Unleaded Ethanol (5.7% blend)				
			14=Unleaded Ethanol (7.7% blend)				
			15=Unleaded Plus Ethanol (7.7% blend)				
			16=Methanol/Leaded				
			17=Ethanol/Leaded				
			18=Leaded				
			19=Regular Diesel #2				
			20=Premium Diesel #2				
			21=Diesel #1				
			Contined on next page...				
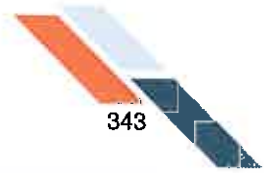
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
			Continued from previous page..				
			22=Compressed Natural Gas				
			23=Liquid Propane Gas				
			24=Liquid Natural Gas				
			25=M-85				
			26=E-85				
			27=Unleaded-reformulated 1				
			28=Unleaded-reformulated 2				
			29=Unleaded-reformulated 3				
			30=Unleaded-reformulated 4				
			31=Unleaded-reformulated 5				
			32=Diesel off-road (#1 and #2 Non-taxable)				
			33=Ultra Low Sulfur Diesel off-Road (non-taxable)				
			34=Biodiesel blend off-road (Non-Taxable)				
			35=Ultra Low Sulfur Biodiesel Blend off-road (non-taxable)				
			36=Racing fuel				
			37=Super Unleaded Methanol (7.7% blend)				
			Continued on next page...				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
			Continued from previous page..				
			38=Unleaded Methanol (10% blend)				
			39=Unleaded Plus Methanol (10% Blend)				
			40=Super Unleaded Methanol (10% blend)				
			41-44=Undefined				
			45=B2 Diesel Blend 2% BioDiesel				
			46=B5 Diesel Blend 5% BioDiesel				
			47=B10 Diesel Blend 10% BioDiesel				
			48=B11 Diesel Blend 11% BioDiesel				
			49=B15 Diesel Blend 15% BioDiesel				
			51=B100 Diesel Blend 100% BioDiesel50=B20 Diesel Blend 20%				
			Continued on next page...				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
			Continued from previous page...				
			52=Ultra Low Sulfur #1				
			53=Ultra Low Sulfur #2				
			54=Ultra Low Sulfur Premium Diesel #2				
			55=Ultra Low Sulfur Biodiesel Blend 2%				
			56=Ultra Low Sulfur Biodiesel Blend 5%				
			57=Ultra Low Sulfur Biodiesel Blend 10%				
			58=Ultra Low Sulfur Biodiesel Blend 11%				
			59=Ultra Low Sulfur Biodiesel Blend 15%				
			60=Ultra Low Sulfur Biodiesel Blend 20%				
			61=Ultra Low Sulfur Biodiesel Blend 100%				
			62-70=Undefined Fuel-Reserved for PCATS Future Use				
			Continued on next page...				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
			Continued from previous page...				
			71-98=Undefined Fuel-Reserved for Proprietary Use				
			99=Miscellaneous Fuel				
			A0=Jet Fuel				
			A1=Aviation Fuel Regular				
			A2=Aviation Fuel Premium				
			A3=Aviation Fuel JP8				
			A4=Aviation Fuel 4				
			A5=Aviation Fuel 5				
			A6-A7=Undefined Aviation Fuel-reserved for PCATS future use				
			A8=Undefined Aviation Fuel-reserved for proprietary use				
			A9=Miscellaneous Aviation Fuel				
			F0=Kerosene-Low Sulfur				
			F1=White Gas				
			F2=Heating Oil				
			F3=Bottled Propane				
			Continued on next page...				
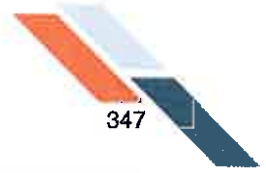
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
			Continued from previous page...				
			F4=Other Fuel (non-taxable)				
			F5=Kerosene-Ultra Low Sulfur				
			F6=Kerosene-Low Sulfur (non-taxable)				
			F7=Kerosene-Ultra Low Sulfur (non-taxable)				
			F8=Undefined Other Fuel-reserved for PCATS future use				
			F9=Miscellaneous other fuel				
			F9=Miscellaneous other fuel				
			M1=Marine Fuel 1				
			M2=Marine Fuel 2				
			M3=Marine Fuel 3				
			M4=Marine Fuel 4				
			M5=Marine Fuel 5				
			M6=Marine-Other				
			M7=Undefined Marine Fuel-reserved for PCATS future use				
			Continued on next page...				
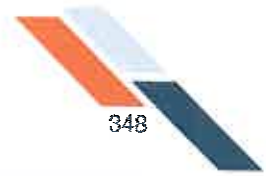
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
			Continued from previous page...				
			M8=Undefined Marine Fuel-				
			reserved for proprietary use				
			M9=Miscellaneous Marine Fuel				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
72	72		FILLER	1	X(01)		Req
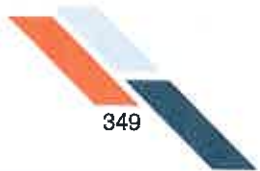
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
73	73	T17F8	XXXX-FLET-FUEL-UNIT-CD	1	X(1)	VFL: UNT OF MEASURE	Opt
			Business Name: Fuel Unit of Measure Code				
			A unit of measure code for fuel transactions				
			Values:				
			L = Liter				
			G = U.S. gallon				
			I = Imperial gallon				
			K = Kilo				
			P = Pound				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
74	74		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
75	90	T17F9	XXXX-FLET-FUEL-QNTY	16	9(12)V99 99	VFL: QTY	Opt
			Business Name: Fuel Quantity				
			The quantity of fuel purchased. Four decimal places are implied (123456 = 12.3456).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
91	91		FILLER	1	X(01)		Req
92	107	T17F10	XXXX-FLET-FUEL-UNIT-COST	16	9(12)V99 99		Opt
			Business Name: Fuel Unit Cost				
			The unit cost, including tax, of the fuel purchased.				
			Four decimal places are implied (123456 = 12.3456).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
108	108		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
109	124	T17F11	XXXX-FLET-FUEL-GRSS-AM	16	9(12)V99 99	VFL: GROSS FUEL PRICE	Opt
			Business Name: Fuel Gross Amount				
			The total price for fuel purchases only. Four decimal places are implied (123456 = 12.3456). For add/change: • Not required • If provided, must be numeric				
125	125		FILLER	1	X(01)		Req
126	141	T17F12	XXXX-FLET-FUEL-NET-AM	16	9(12)V99 99	VFL: NET FUEL PRICE	Opt
			Business Name: Fuel Net Amount				
			The gross fuel price, less any taxes exempted. Four decimal places are implied (123456 = 12.3456). For add/change: • Not required • If provided, must be numeric				
142	142		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
143	158	T17F13	XXXX-FLET-NFUL-GRSS-AM Business Name: Non-Fuel Gross Amount The total price for nonfuel purchases. Four decimal places are implied (123456 = 12.3456). For add/change: • Not required • Must be numeric	16	9(12)V99 99	VFL: GROSS NON-FUEL PRICE	Opt
159	159		FILLER	1	X(01)		Req
160	175	T17F14	XXXX-FLET-NFUL-NET-AM Business Name: Non-Fuel Net Amount The gross non-fuel price, less any taxes exempted. Four decimal places are implied (123456 = 12.3456). For add/change: • Not required • If provided, must be numeric	16	9(12)V99 99	VFL: NET NON-FUEL PRICE	Opt
176	176		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
177	184	T17F15	XXXX-FLET-ODMT-RDNG Business Name: Odometer Reading The reading of the vehicle's odometer (or equivalent for marine or air vehicles) at the time of the transaction For add/change: • Not required	8	X(8)	VFL: ODOMETER READING	Opt
185	185		FILLER	1	X(01)		Req
186	194	T17F16	XXXX-FLET-VAT-TAX-RATE Business Name: VAT/Tax Rate The rate of VAT or other tax (expressed in percentage terms) for the fuel purchased. Four decimal places are implied (123456 = 12.3456). For add/change: • Not required • If provided, must be numeric	9	9(5)V9(4)	CD-553:CORPORATE FLEET DATA, TAX RATE	Opt
195	195		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
196	211	T17F17	XXXX-FLET-FUEL-MISC-TAX-AM	16	9(12)V99 99	VFL: MISCELLANEOUS FUEL TAX	Opt
			Business Name: Fuel Miscellaneous Tax Amount				
			Four decimal places are implied (123456 = 12.3456).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
212	212		FILLER	1	X(01)		Req
213	228	T17F18	XXXX-FLET-NFUL-MISC-TAX-AM	16	9(12)V99 99	VFL: MISCELLANEOUS NON-FUEL	Opt
			Business Name: Non Fuel Miscellaneous Tax Amoun				
			Four decimal places are implied (123456 = 12.3456).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
229	229		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
230	230	T17F19	XXXX-FLET-SRVC-TYPE	1	X(1)	CFR: SERV TYP	Opt

Business Name: Service Type

A code that indicates whether full service or self-service was used for the transaction

Valid values are:

F = Full service

S = Self service

Space = Non-fuel purchase

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
231	231		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
232	232	T17F20	XXXX-FLET-FUEL-MISC-EXMP-CD Business Name: Fuel Miscellaneous Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from miscellaneous fuel tax in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	X(1)	VFL: MISCELLANEOUS FUEL TAX EXEMPTION STATUS	Opt
233	233		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
234	234	T17F21	XXXX-FLET-NFUL-MISC-EXMP-CD Business Name: Non-Fuel Miscellaneous Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from non-fuel miscellaneous taxes in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	VFL: MISCELLANEOUS NON-FUEL EXEMPTION STATUS	Opt
235	235		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
236	251	T17F22	XXXX-FLET-MSSG-ID	16	X(16)	No Verification source was found.	Opt
			Business Name: Message Identifier				
			Message Identifier in a transaction. An identifying field used to link draft data information with any related TC50 text message transactions.				
			For add/change:				
			• Not required				
252	252		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
253	253	T17F23	XXXX-FLET-NFUL-FTAX-EXMP-CD Business Name: Non-Fuel Federal Excise Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from non-fuel federal excise taxes in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	CD-553: FFED NON-FUEL EXCISE TAX , EXMPT STTS CD	Opt
254	254		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
255	270	T17F24	XXXX-FLET-NFUL-FTAX-AM Business Name: Non-Fuel Federal Excise Tax Amount Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553:FED NON-FUEL EXCISE TAX, AMNT	Opt
271	271		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
272	272	T17F25	XXXX-FLET-FUEL-FTAX-CD Business Name: Fuel Federal Excise Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from fuel federal taxes in accordance with the client's tax status 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	CD-553: FED FUEL EXCISE TAX , EXMPT STTS CD	Opt
273	273		FILLER	1	X(01)		Req
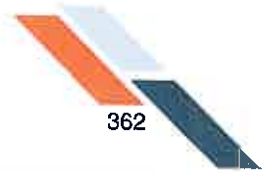
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
274	289	T17F26	XXXX-FLET-FUEL-FTAX-AM	16	9(14)V99	CD-553: FED FUEL EXCISE TAX, AMNT	Opt
			Business Name: Fuel Federal Excise Tax Amount				
			Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
290	290		FILLER	1	X(01)		Req
291	291	T17F27	XXXX-FLET-STAT-MFUL-TAX-CD	1	9(1)	CD-553: STATE MOTOR FUEL TAX, EXMPT STTS CD	Opt
			Business Name: State Motor Fuel Tax Exemption Indicator				
			Indicates if the transaction is exempt or non-exempt from state motor fuel taxes in accordance with the client's tax status				
292	292		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
293	308	T17F28	XXXX-FLET-STAT-MFUL-TAX-AM Business Name: State Motor Fuel Tax Amount Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	16	9(14)V99	CD-553: STATE MOTOR FUEL TAX, AMNT	
309	309		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
310	310	T17F29	XXXX-FLET-CNTY-SFUL-TAX-CD Business Name: County Fuel Sales Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from county fuel sales taxes in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	CD-553: COUNTY FUEL SALES TAX, EXMPT STTS CD	Opt
311	311		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
312	327	T17F30	XXXX-FLET-CNTY-SFUL-TAX-AM	16	9(14)V99	CD-553: COUNTY FUEL SALES TAX, AMNT	Opt

Business Name: County Fuel
Sales Tax
Amount

Two decimal places are implied (1234 = 12.34).

For add/change:

• Not required

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
328	328		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
329	329	T17F31	XXXX-FLET-NFUL-STAT-TAX-CD Business Name: Non-Fuel State and Local Sales Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from non-fuel state and local taxes in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	CD-553: STATE NON-FUEL SALES TAX, EXMPT STTS CD	Opt
330	330		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
331	346	T17F32	XXXX-FLET-NFUL-STAT-TAX-AM Business Name: Non-Fuel State and Local Sales Tax Amount Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: STATE NON-FUEL SALES TAX, AMNT	Opt
347	347		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
348	348	T17F33	XXXX-FLET-CNTY-MFUL-TAX-CD	1	9(1)	CD-553: COUNTY MOTOR FUEL TAX, EXMPT STTS CD	Opt
			Business Name: County Motor Fuel Tax Exemption Indicator				
			Indicates if the transaction is exempt or non-exempt from county motor fuel taxes in accordance with the client's tax status				
			Valid values are:				
			0 = Non-exempt				
			1 = Exempt				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
349	349		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
350	365	T17F34	XXXX-FLET-CNTY-MFUL-TAX-AM Business Name: County Motor Fuel Tax Amount Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: COUNTY MOTOR FUEL TAX, AMNT	Opt
366	366		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
367	367	T17F35	XXXX-FLET-CITY-SFUL-TAX-CD Business Name: City Fuel Sales Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from city fuel sales taxes in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	CD-553: CITY FUEL SALES TAX, EXMPT STTS CD	Opt
368	368		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
369	384	T17F36	XXXX-FLET-CITY-SFUL-TAX-AM Business Name: City Fuel Sales Tax Amount Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: CITY FUEL SALES TAX, AMNT	Opt
385	385		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
386	386	T17F37	XXXX-FLET-CITY-MFUL-TAX-CD Business Name: City Motor Fuel Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from city motor fuel taxes in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	CD-553: CITY MOTOR FUEL TAX, EXMPT STTS CD	Opt
387	387		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
388	403	T17F38	XXXX-FLET-CITY-MFIL-TAX-AM Business Name: City Motor Fuel Tax Amount Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: CITY MOTOR FUEL TAX, AMNT	Opt
404	404		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
405	405	T17F39	XXXX-FLET-SCND-SFUL-TAX-CD Business Name: Secondary State Fuel Tax Exemption Indicator Indicates if the transaction is exempt or non-exempt from secondary state fuel taxes in accordance with the client's tax status Valid values are: 0 = Non-exempt 1 = Exempt For add/change: • Not required • If provided, must be a valid value	1	9(1)	CD-553: SECONDARY STATE FUEL TAX, EXMPT STTS CD	Opt
406	406		FILLER	1	X(01)		Req
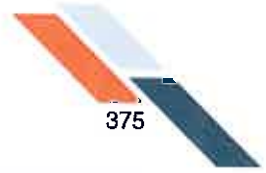
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
407	422	T17F40	XXXX-FLET-SCND-SFIL-TAX-AM Business Name: Secondary State Fuel Tax Amount Two decimal places are implied (1234 = 12.34). For add/change: • Not required • If provided, must be numeric	16	9(14)V99	CD-553: SECONDARY STATE FUEL TAX, AMNT	Opt
423	423		FILLER	1	X(01)		Req

From	To	Field No.	Target Field	Length	Picture	FD Verification Source	Req /Opt
424	424	T17F41	XXXX-FLET-FDRL-SALE-TAX-CD	1	9(1)	CD-553: FED SALES TAX, EXMPT STTS CD	Opt
			Business Name: Federal Sales Tax Exemption Indicator				
			Indicates if the transaction is exempt or non-exempt from federal sales taxes in accordance with the client's tax status				
			Valid values are:				
			0 = Non-exempt				
			1 = Exempt				
			For add/change:				
			• Not required				
			• If provided, must be a valid value				
425	425		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
426	441	T17F42	XXXX-FLET-FDRL-SALE-TAX-AM	16	9(14)V99	CD-553: FED SALES TAX, AMNT	Opt
			Business Name: Federal Sales Tax Amount				
			Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
			• If provided, must be numeric				
442	442		FILLER	1	X(01)		Req
443	492	T17F43	XXXX-FLET-PRCH-ID	50	X(50)	No Verification source was found.	Opt
			Business Name: Purchase ID				
			Number assigned by the merchant to the transaction. It can be a supplier order number, a folio number, or a car rental agreement number. This information will be used to match enhanced data with the card transaction.				
			For add/change:				
			• Not required				
493	493		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
494	509	T17F44	XXXX-FLET-SRCE-AM	16	9(14)V99	No Verification source was found.	Opt

Business Name: Source Amount

The total amount, in source currency, charged to the card account for the transaction. This information will be used to match enhanced data with the card transaction. Two decimal places are implied (1234 = 12.34).

For add/change:

• Not required

• If provided, must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
510	510		FILLER	1	X(01)		Req
511	518	T17F45	XXXX-FLET-TRAN-DT	8	X(8)	No Verification source was found.	Opt

Business Name: Transaction Date

The date of the purchase, as indicated in the financial record. This information will be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid date

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
519	519		FILLER	1	X(01)		Req
520	523	T17F46	XXXX-FLET-MCC-CD	4	9(4)	No Verification source was found.	Opt

Business Name: Merchant Category Code

The merchant category code for the transaction, as indicated in the financial transaction. This information will be used to match enhanced data with the card transaction.

For add/change:

• Not required

• If provided, must be a valid merchant category code.

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
524	524		FILLER	1	X(01)		Req
525	550	T17F47	XXXX-FLET-MRCH-NM	26	X(26)	No Verification source was found.	Opt

Business Name: Supplier Name

The name of the supplier, as indicated in the financial transaction. This information will be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
551	551		FILLER	1	X(01)		Req
552	565	T17F48	XXXX-FLET-MRCH-ZIP-CD Business Name: Supplier Postal Code Postal code of a supplier, as indicated in the financial transaction. This information will be used to match enhanced data with the card transaction. For add/change: • Not required	14	X(14)	No Verification source was found.	Opt
566	566		FILLER	1	X(01)		Req
567	618	T17F49	XXXX-FLET-PRCC-ADDN-KEY Business Name: Processor Addendum Key For add/change: • Not required	52	X(52)	No Verification source was found.	Opt
619	619		FILLER	1	X(01)		Req
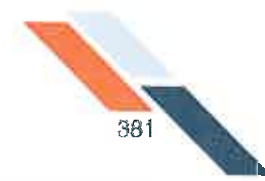
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
620	645	T17F50	XXXX-FLET-OPTN-01-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
646	646		FILLER	1	X(01)		Req
647	672	T17F51	XXXX-FLET-OPTN-02-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 2				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
673	673		FILLER	1	X(01)		Req
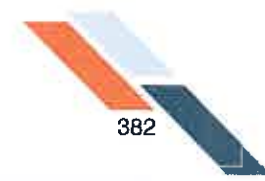
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req /Opt
674	699	T17F52	XXXX-FLET-OPTN-03-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
700	700		FILLER	1	X(01)		Req
701	726	T17F53	XXXX-FLET-OPTN-04-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

T18 - Fleet Product Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	374		**WWWW-INFS-CARD-TRAN-DATA**	374	**GROUP**		
1	1	T18F1	XXXX-CTRN-CD	1	9(1)	IDT: FDR TRAN ID	Req
			Business Name: Load Transaction Code				
			Code which determines the action to be taken by Visa systems on this record				
			Valid values are:				
			1 = Add the transaction				
			3 = Change the matching transaction				
			4 = Add if transaction does not exist, or change existing transaction				
			For add/change:				
			• Required and must be 1, 3, or 4				
2	2		FILLER	1	X(01)		Req
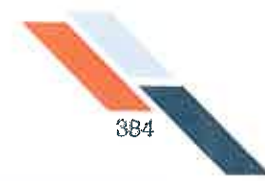
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T18F2	XXXX-CTRN-ACCT-ID	19	X(19)	IDT: CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card; transmitted by BASE II.				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X(01)		Req
23	30	T18F3	XXXX-CTRN-POST-DT	8	9(8)	IDT: TRAN DT	Req
			Business Name: Posting Date				
			Posting date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
32	55	T18F4	XXXX-CTRN-REFR-NR Business Name: Transaction Reference Number Reference number of a transaction For add/change: • Required	24	X(24)	CD-553A: REFERENCE NUMBER	Req
56	56		FILLER	1	X(01)		Req
57	66	T18F5	XXXX-CTRN-SEQ-NR Business Name: Sequence Number Transaction sequence number assigned by the processor during the associated T5 posting process to uniquely identify a transaction within a posting run For add/change: • Required • Must be numeric	10	9(10)	No Verification source was found.	Req
67	67		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
68	69	T18F6	XXXX-CTRN-PROD-SEQ-NR	2	9(2)	No Verification source was found.	Req

Business Name: Product Sequence Number

Sequence number for the card transaction product associated with a Fleet service transaction; sequentially assigned to differentiate records/ products. Not associated with invoice or purchase order sequence number.

Valid values are:

01 to 99

For add/change:

• Required

• Must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
70	70		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
71	72	T18F7	XXXX-CTRN-PROD-CD	2	X(2)	No Verification source was found.	Req

Business Name: Product Code

A code used to indicate the non-fuel components of the transaction

Valid values are:

30 = Motor oil

31 = Oil change

32 = Engine service

33 = Transmission service

34 = Brake service

35-38 = Unassigned repair values

39 = Miscellaneous repairs

40 = Tires, batteries, accessories

41 = Tires

42 = Batteries

43 = Automotive accessories

44 = Automotive glass

45 = Car wash
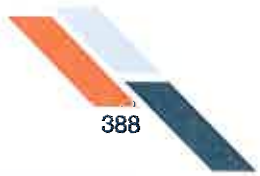
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
			Continued from previous page..				
			46-69 = Unassigned automotive products/services				
			70 = Cigarettes/tobacco				
			71-77 = Unassigned food/grocery items				
			78 = Health/beauty aid				
			79 = Miscellaneous grocery				
			80 = Soda				
			81 = Beer/wine				
			82 = Milk/juice				
			83-89 = Unassigned beverage items				
			90 = Miscellaneous				
			91-99 = Reserved				
			For add:				
			• Required				
			• Must be a valid value				
73	73		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
74	123	T18F8	XXXX-CTRN-PRCH-ID Business Name: Purchase ID Number assigned by the merchant to the transaction. It can be a supplier order number, a folio number, or a car rental agreement number. This information will be used to match enhanced data with the card transaction. For add/change: • Not required	50	X(50)	No Verification source was found.	
124	124		FILLER	1	X(01)		Req
125	140	T18F9	XXXX-CTRN-SRCE-AM Business Name: Source Amount The total amount, in source currency, charged to the card account for the transaction. This information will be used to match enhanced data with the card transaction. For add/change: • Not required • If provided, must be numeric	16	9(14)V99	No Verification source was found.	Opt
141	141		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
142	149	T18F10	XXXX-CTRN-TRAN-DT	8	X(8)	IDT: TRAN DT	Opt
			Business Name: Transaction Date				
			The date of the purchase, as indicated in the financial record. This information will be used to match enhanced data with the card transaction.				
			For add/change:				
			• Not required				
			• If provided, must be a valid date				
150	150		FILLER	1	X(01)		Req
151	154	T18F11	XXXX-CTRN-MCC-CD	4	9(4)	CD-553A: MRCH CAT	Opt
			Business Name: Merchant Category Code				
			The merchant category code for the transaction, as indicated in the financial transaction. This information will be used to match enhanced data with the card transaction.				
			For add/change:				
			• Not required				
			• If provided, must be a valid merchant category code				
155	155		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
156	181	T18F12	XXXX-CTRN-MRCH-NM	26	X(26)	IDT: MRCH NAME	Opt

Business Name: Supplier Name

The name of the supplier, as indicated in the financial transaction. This information will be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
182	182		FILLER	1	X(01)		Req
183	196	T18F13	XXXX-CTRN-MRCH-ZIP-CD	14	X(14)	IDT: ZIP	

Business Name: Supplier Postal Code

Postal code of a supplier, as indicated in the financial transaction. This information will be used to match enhanced data with the card transaction.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
197	197		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
198	249	T18F14	XXXX-CTRN-PRCC-ADDN-KEY Business Name: Processor Addendum Key A value used by the processor to identify/link the financial record to this addendum record. If value present it will be used for matching. For add/change: • Not required	52	X(52)	No Verification source was found.	Opt
250	250		FILLER	1	X(01)		Req
251	276	T17F49	XXXX-CTRN-OPTN-01-FLD Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
277	277		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
278	303	T17F50	XXXX-CTRN-OPTN-02-FLD Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
304	304		FILLER	1	X(01)		Req
305	330	T17F51	XXXX-CTRN-OPTN-03-FLD Business Name: Optional Field 3 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
331	331		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
332	357	T17F52	XXXX-CTRN-OPTN-04-FLD	26	X(26)	No Verification source was found.	Opt

Business Name: Optional Field 4

Free format. May not contain nulls. If not in use, should be initialized to spaces.

For add/change:

• Not required

T20 - Temp Services Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	484		WWWW-INFS-TMPR-DATA	484	GROUP		
1	1	T20F1	XXXX-TMPR-TRAN-CD	1	9(1)	CD-553: TRAN ID	Req
			Business Name: Load Transaction Code				
			Code which determines the action to be taken by Visa systems on this record				
			Valid values are:				
			1 = Add the transaction				
			3 = Change the matching transaction				
			4 = Add if transaction does not exist, or change existing transaction				
			Note				
			For add/change:				
			• Required and must be a 1, 3, or 4				
2	2		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T20F2	XXXX-TMPR-ACCT-ID	19	X(19)	CD-553:ENTERED CARDHOLDER	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card; transmitted by BASE II				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X(01)		Req
23	30	T20F3	XXXX-TMPR-POST-DT	8	9(8)	CD-553: TRANDT	Req
			Business Name: Posting Date				
			Posting date of a transaction				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
32	55	T20F4	XXXX-TMPR-RFRN-NR Business Name: Transaction Reference Number Reference number of a transaction For add/change: • Required	24	X(24)	CD-553: REFERENCE NUMBER	Req
56	56		FILLER	1	X(01)		Req
57	66	T20F5	XXXX-TMPR-SQNC-NR Business Name: Sequence Number Transaction sequence number assigned by the processor during the associated T5 posting process to uniquely identify a transaction within a posting run For add/change: • Required • Must be numeric	10	9(10)	No Verification source was found.	Req
67	67		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
68	72	T20F6	XXXX-TMPR-ITEM-SQNC-NR	5	9(5)	No Verification source was found.	Req
			Business Name: Item Sequence Number				
			Sequence number of an item in a line item detail transaction. Sequentially assigned value to differentiate items. Not associated with an invoice or purchase order line item.				
			For add/change:				
			• Required				
			• Must be numeric				
73	73		FILLER	1	X(01)		Req
74	88	T20F7	XXXX-TMPR-MSSG-ID	15	X(15)	CD-553:MESSAGE ID	Opt
			Business Name: Message Identifier				
			Message identifier in a transaction. An identifying field used to link draft data information with any related TC50 text message transactions.				
			For add/change:				
			• Not required				
89	89		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
90	97	T20F8	XXXX-TMPR-STRT-DT Business Name: Start Date Starting date of period during which work was performed (first date on timesheet For add/change: • Not required • If provided, must be a valid date	8	9(8)	CD-553: START DATE	Opt
98	98		FILLER	1	X(01)		Req
99	106	T20F9	XXXX-TMPR-END-DT Business Name: End Date Ending date of period during which work was performed (last date on timesheet) For add/change: • Not required • If provided, must be a valid date	8	9(8)	CD-553: WEEK ENDING DT	Opt
107	107		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
108	125	T20F10	XXXX-TMPR-ACCT-COST-CNTR-CD	18	X(18)	CD-553: ACCOUNT CODE/COST CTR	Opt
			Business Name: Account Code/Cost Center				
			Cost center to which purchase is to be charged				
			For add/change:				
			• Not required				
			• Cannot contain the character \ (except in first position)				
			• If it starts with \, any relationships with cost centers are removed				
			• If the value provided doesn't exist in the application, the cost center is created using "Load Transaction – Temporary Services" as description				
			• If provided, must be active				
126	126		FILLER	1	X(01)		Req
127	152	T20F11	XXXX-TMPR-DSCR-TX	26	X(26)	CD-553: SERVICE DESCRIPTION	Opt
			Business Name: Description				
			Description of the type of work the temporary employee is performing				
			For add/change:				
			• Not required				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
153	153		FILLER	1	X(01)		Req
154	179	T20F12	XXXX-TMPR-EMPL-NM Business Name: Employee/Temp Name Name of the temporary employee For add/change: • Not required	26	X(26)	CD-553: EMPLOYEE/TEMP NAME	Opt
180	180		FILLER	1	X(01)		Req
181	189	T20F13	XXXX-TMPR-EMPL-SSN-NR Business Name: Employee/Temp Social Security Number Social security number or tax ID of the temporary employee For add/change: • Not required	9	9(9)	CD-553: TEMP SS#	Opt
190	190		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
191	195	T20F14	XXXX-TMPR-RATE-CD	5	9(5)	CD-553: RATE INDICATOR	Opt

Business Name: Rate Indicator

Code indicating the rate used to calculate the amount being billed

Valid values are:

1 = Hour

2 = Flat amount

3 = Daily

4 = Other

For add/change:

• Not required

• If provided, must be a valid value

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
196	196		FILLER	1	X(01)		Req
197	208	T20F15	XXXX-TMPR-RATE-AM	12	9(10)V99	CD-553: PAY RATE	Opt

Business Name: Rate

Regular rate of temporary employee

Two decimal places are implied (1234 = 12.34).

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
209	209		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
210	214	T20F16	XXXX-TMPR-RGLR-HOUR-WRKD-CT Business Name: Regular Hours Worked Number of hours worked at regular rate. Two decimal places are implied (1234 = 12.34). For add/change: • Not required	5	9(3)V99	CD-553: REGULAR HOURS	Opt
215	215		FILLER	1	X(01)		Req
216	228	T20F17	XXXX-TMPR-OVRT-RATE-AM Business Name: Overtime Rate Premium rate applicable to overtime hours worked. Two decimal places are implied (1234 = 12.34). For add/change: • Not required	13	9(10)V99	CD-553: OVERTIME RATE	Opt
229	229		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
230	234	T20F18	XXXX-TMPR-OVRT-HOUR-WRKD-CT	5	9(5)	CD-553: OVERTIME HOURS	Opt
			Business Name: Overtime Hours Worked				
			Number of hours worked at overtime rate.Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
235	235		FILLER	1	X(01)		Req
236	247	T20F19	XXXX-TMPR-JOB-CD	12	X(12)	CD-553: JOB CODE	Opt
			Business Name: Job Code				
			Code indicating the type of work being performed				
			For add/change:				
			• Not required				
248	248		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
249	260	T20F20	XXXX-TMPR-MISC-EXP-AM Business Name: Miscellaneous Expense Amount Amount of expenses to be reimbursed to temporary employee. Two decimal places are implied (1234 = 12.34). For add/change: • Not required	12	9(10)V99	CD-553: MISC EXP AMT	Opt
261	261		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
262	267	T20F21	XXXX-TMPR-MISC-EXP-CD Business Name: Miscellaneous Expense Indicator Code used to classify miscellaneous amount for which the temporary employee is being reimbursed Valid values are: AT = Air travel GT = Ground transportation including mileage PD = Per diem H = Hotel I = Insurance M = Meals O = Other For add/change: • Not required	6	X(6)	CD-553: MISC EXP CODE	Opt
268	268		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
269	284	T20F22	XXXX-TMPR-RQST-ID	16	X(16)	CD-553: REQUESTER NAME	Opt
			Business Name: Requester Name or ID				
			Name of employment agency placing the temporary employee				
			For add/change:				
			• Not required				
285	285		FILLER	1	X(01)		Req
286	297	T20F23	XXXX-TMPR-SBTT-AM	12	9(10)V99	CD-553: SUBTOTAL AMT	Opt
			Business Name: Subtotal Amount				
			Billable amount before taxes and discounts are applied. Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
298	298		FILLER	1	X(01)		Req
299	310	T20F24	XXXX-TMPR-SALS-TAX-AM	12	9(10)V99	CD-553: SALES TAX AMT	Opt
			Business Name: Sales Tax Amount				
			Applicable tax amount. Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
311	311		FILLER	1	X(01)		Req
312	323	T20F25	XXXX-TMPR-DSCN-AM Business Name: Discount Amount Discount Amount applied by the merchant to the transaction. Two decimal places are implied (1234 = 12.34). For add/change: • Not required	12	9(10)V99	CD-553: DISCOUNT AMT	Opt
324	324		FILLER	1	X(01)		Req
325	350	T20F26	XXXX-TMPR-SPRV-NM Business Name: Supervisor/ Reported To Name of supervisor For add/change: • Not required	26	X(26)	CD-553: SUPER/ REPT TO	Opt
351	351		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
352	361	T20F27	XXXX-TMPR-TIME-SHET-NR	10	9(10)	CD-553: TIME SHEET#	Opt
			Business Name: Time Sheet Number				
			Number identifying temporary employee's timesheet				
			For add/change:				
			• Not required				
362	362		FILLER	1	X(01)		Req
363	374	T20F28	XXXX-TMPR-CMMD-CD	12	X(12)	No Verification source was found.	Opt
			Business Name: Commodity Code				
			For add/change:				
			• Not required				
375	375		FILLER	1	X(01)		Req
376	377	T20F29	XXXX-TMPR-RMBR-ATTR-CD	2	X(02)	No Verification source was found.	Opt
			Business Name: Reimbursement Attribute				
			For add/change:				
			• Not required				
378	378		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
379	404	T20F30	XXXX-TMPR-OPTN-01-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
405	405		FILLER	1	X(01)		Req
406	431	T20F31	XXXX-TMPR-OPTN-02-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 2				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
432	432		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
433	458	T20F32	XXXX-TMPR-OPTN-03-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
459	459		FILLER	1	X(01)		Req
460	485	T20F33	XXXX-TMPR-OPTN-04-FLD	26	X(26)	No Verification source was found.	Opt
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

T21 - Ship Service Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
1	504		WWWW-INFS-SHPP-SRVC-DATA	504	GROUP		
1	1	T21F1	XXXX-SHPP-TRAN-CD	1	9(1)	VPA: FDR TRAN ID	Req

Business Name: Load Transaction Code

Code which determines the action to be taken by Visa systems on this record

Valid values are:

1 = Add the transaction

3 = Change the matching transaction

4 = Add if transaction does not exist, or change existing transaction

For add/change:

• Required and must be 1, 3, or 4

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
2	2		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
3	21	T21F2	XXXX-SHPP-ACCT-ID	19	X(19)	VPA: ACCOUNT#/ EXT	Req
			Business Name: Account Number				
			Cardholder account number appearing on the front of the card				
			For add/change:				
			• Required				
			• Must exist in the application				
22	22		FILLER	1	X(01)		Req
23	30	T21F3	XXXX-SHPP-POST-DT	8	9(8)	CD-553: TRAN DT	Req
			Business Name: Posting Date				
			Date the amount of this transaction is applied to the account. This date works directly with period in field 6.				
			For add/change:				
			• Required				
			• Must be a valid date				
31	31		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
32	55	T21F4	XXXX-SHPP-RFRN-NR	24	X(24)	CD-553: REFERENCE NUMBER	Req
			Business Name: Transaction Reference Number				
			Reference number of a transaction				
			For add/change:				
			• Required				
56	56		FILLER	1	X(01)		Req
57	66	T21F5	XXXX-SHPP-SQNC-NR	10	9(10)	VPI: SEQ #	Req
			Business Name: Sequence Number				
			Transaction sequence number assigned by the processor during the posting process to uniquely identify a transaction within a posting run				
			For add/change:				
			• Required				
			• Must be numeric				
67	67		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
68	72	T21F6	XXXX-SHPP-ITEM-SQNC-NR	5	9(5)	VPI: ITEM	Req

Business Name: Item Sequence Number

Sequence number of an item in a line item detail transaction. Sequentially assigned value to differentiate items. Not associated with an invoice or purchase order line item.

For add/change:

• Required

• Must be numeric

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
73	73		FILLER	1	X(01)		Req
74	89	T21F7	XXXX-SHPP-MSSG-ID	16	X(16)	VPA: MESSAGE ID	Opt

Business Name: Message Identifier

Message Identifier in a transaction. An identifying field used to link draft data information with any related TC50 text message transactions.

For add/change:

• Not required

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
90	90		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
91	116	T21F8	XXXX-SHPP-COURIER-NM	26	X(26)	CD-553: SHIPPING/ COURIER NAME	Req
			Business Name: Shipping/Courier Name				
			Business name of the shipping or delivery company				
			For add/change:				
			• Required				
117	117		FILLER	1	X(01)		Req
118	139	T21F9	XXXX-SHPP-TRCK-NR	22	X(22)	CD-553: TRACKING #	Req
			Business Name: Tracking Number				
			Package tracking number				
			For add/change:				
			• Required				
140	140		FILLER	1	X(01)		Req
141	148	T21F10	XXXX-SHPP-PCKP-DT	8	9(8)	CD-553: PICK UP DATE	Opt
			Business Name: Pickup Date				
			Date the package was picked up				
			For add/change:				
			• Not required				
			• If provided, must be a valid date				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
149	149		FILLER	1	X(01)		Req
150	163	T21F11	XXXX-SHPP-ORGN-ZIP-CD Business Name: Origin Zip Code ZIP code of the location from which the package is being sent For add/change: • Not required	14	X(14)	VPA: SHIP FROM POST/ ZIPCODE	
164	164		FILLER	1	X(01)		Req
165	169	T21F12	XXXX-SHPP-ORGN-CTRY-CD Business Name: Origin Country Code ISO country code of the location from which the package is being sent For add/change: • Not required • If provided, must be a valid ISO country code	5	X(05)	CD-553: ORIGIN COUNTRY CODE	
170	170		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
171	184	T21F13	XXXX-SHPP-DSTN-ZIP-CD Business Name: Destination Zip Code ZIP code of the location to which the package is being sent For add/change: • Not required	14	X(14)	VPA: DEST POST/ZIP CODE	
185	185		FILLER	1	X(01)		Req
186	190	T21F14	XXXX-SHPP-DSTN-CTRY-CD Business Name: Destination Country Code ISO country code of the location to which the package is being sent For add/change: • Not required • If provided, must be a valid ISO country code	5	X(05)	VPA: DEST CTRY CODE	
191	191		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
192	208	T21F15	XXXX-SHPP-CUST-RFNC-NR Business Name: Customer Reference Number For add/change: • Required	17	X(17)	VFL: Customer Reference Number	
209	209		FILLER	1	X(01)		Req
210	214	T21F16	XXXX-SHPP-PCKG-CT Business Name: Number of Packages Number of packages included in the shipment For add/change: • Required	5	9(5)	No Verification source was found.	
215	215		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
216	227	T21F17	XXXX-SHPP-NET-AM	12	9(10)V99	VPA: FREIGHT/SHIP AMT	
			Business Name: Net Amount				
			Cost of shipment, after any tax and discounts are applied. Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
228	228		FILLER	1	X(01)		Req
229	240	T21F18	XXXX-SHPP-TAX-AM	12	9(10)V99	VPA: VAT/TAX AMOUNT (FREIGHT/SHIP)	
			Business Name: Tax Amount				
			For U.S.: sales tax amount included in the transaction				
			For other countries: provincial sales tax (PST) amount included in the transaction				
			Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
241	241		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
242	253	T21F19	XXXX-SHPP-DSCN-AM	12	9(10)V99	VPA: DISCOUNT AMT	
			Business Name: Discount Amount				
			Discount amount applied by the merchant to the transaction. Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
254	254		FILLER	1	X(01)		Req
255	278	T21F20	XXXX-SHPP-SRVC-DSCR-TX	24	X(24)	CD-553: SERVICE DESCRIPTION	
			Business Name: Service Description				
			Purpose/reason for the charge				
			For add/change:				
			• Not required				
279	279		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/Opt
280	282	T21F21	XXXX-SHPP-UNIT-MESR-CD	3	X(3)	CD-553: UNIT	
			Business Name: Unit of Measure				
			Identifies the package weight unit of measure				
			Valid values are:				
			LBS = Pounds				
			KGS = Kilograms				
			For add/change:				
			• Not required				
			• If provided, must be a valid value.				
283	283		FILLER	1	X(01)		Req
284	288	T21F22	XXXX-SHPP-WGHT-NR	5	9(3)V99	CD-553: WEIGHT	
			Business Name: Weight				
			Total weight of all packages in the shipment. Two decimal places are implied (1234 = 12.34).				
			For add/change:				
			• Not required				
289	289		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
290	315	T21F23	XXXX-SHPP-ORGN-SNDR-NM	26	X(26)	CD-553: ORIGIN SENDER	
			Business Name: Origin Sender Name				
			Name of the sender of the package				
			For add/change:				
			• Not required				
316	316		FILLER	1	X(01)		Req
317	336	T21F24	XXXX-SHPP-ORGN-ADDR-TX	20	X(20)	CD-553: ORIGIN ADDRESS	
			Business Name: Origin Address				
			Address of the sender of the package				
			For add/change:				
			• Not required				
337	337		FILLER	1	X(01)		Req
338	363	T21F25	XXXX-SHPP-DSTN-RCVR-NM	26	X(26)	CD-553: DEST RECEIVER	
			Business Name: Destination Receiver Name				
			Name of the recipient of the package				
			For add/change:				
			• Not required				

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
364	364		FILLER	1	X(01)		Req
365	384	T21F26	XXXX-SHPP-DSTN-ADDR-TX Business Name: Destination Address Address of the recipient of the package	20	X(20)	CD-553: DEST ADDRESS	
385	385		FILLER	1	X(01)		Req
386	386	T21F27	XXXX-SHPP-RMBR-ATTR-CD Business Name: Reimbursement Attribute For add/change: • Not required	1	X(1)	No Verification source was found.	
387	387		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
388	391	T21F28	XXXX-SHPP-ORGN-STAT-CD Business Name: Origin State/ Province Code State/Province code where the package was sent For add/change: • Not required • If provided, must be a valid state/province code for the origin's country	4	X(04)	No Verification source was found.	
392	392		FILLER	1	X(01)		Req
393	396	T21F29	XXXX-SHPP-DEST-STAT-CD Business Name: Destination State/Province Code State/Province code where the package will be delivered For add/change: • Not required • If provided, must be a valid state/province code for the destination's country	4	X(04)	No Verification source was found.	
397	397		FILLER	1	X(01)		Req
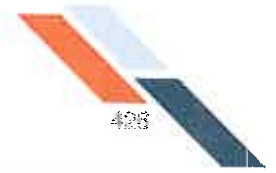
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
398	423	T21F30	XXXX-SHPP-OPTN-01-FLD	26	X(26)	No Verification source was found.	
			Business Name: Optional Field 1				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
424	424		FILLER	1	X(01)		Req
425	450	T21F31	XXXX-SHPP-OPTN-02-FLD	26	X(26)	No Verification source was found.	
			Business Name: Optional Field 2				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
451	451		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req/ Opt
452	477	T21F32	XXXX-SHPP-OPTN-03-FLD	26	X(26)	No Verification source was found.	
			Business Name: Optional Field 3				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				
478	478		FILLER	1	X(01)		Req
479	504	T21F33	XXXX-SHPP-OPTN-04-FLD	26	X(26)	No Verification source was found.	
			Business Name: Optional Field 4				
			Free format. May not contain nulls. If not in use, should be initialized to spaces.				
			For add/change:				
			• Not required				

T22 - Log Record

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
1	212		XXXX-INFS-LOG-DATA	212	GROUP		
1	1	T22F1	XXXX-LOG-TRAN-CD	1	9(1)	FDR TRAN ID	Req
			Business Name: Transaction Code				
			Identifies the record as either header or trailer, and either set or block.				
			Valid values are:				
			6 = Header of a transaction block with the same s/p/a and company				
			7 = Trailer of a transaction block with the same s/p/a and company				
			8 = Header of the block of transactions within a s/p/a, company and record type				
			9 = Trailer of the block of transactions within a s/p/a, company and record type				
2	2		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
3	12	T22F2	XXXX-LOG-COMP-NR	10	X(10)	YCI: COMPANY	Req

Business Name: Company
Identification

Issuer-assigned company ID
identifying the company whose data
is in this transaction set or block

For add:

• Required

• Must be numeric

• Must not already exist in the
application.

For change:

• Must exist in the application

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
13	13		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
14	18	T22F3	XXXX-LOG-DOWN-LOAD-SEQ-NR Business Name: Sequence Number Each transaction set is identified with a sequence number maintained for each company. This sequence number ensures that transaction sets for a company are processed in the correct sequential order. Must be numeric Must be in strict numeric sequence with the last file sequence number loaded, by an increment of 1.	5	9(5)	No Verification source was found.	Req
19	19		FILLER	1	X(01)		Req
20	27	T22F4	XXXX-LOG-PRCS-DT Business Name: Processing Date Field contains the system date from the processor creating the VCF file Must be a valid MMDDCCYY format. Must not be all zeros.	8	X(08)	No Verification source was found.	Req
28	28		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
29	30	T22F5	XXXX-LOG-LOAD-TRAN-TYPE-CD	2	X(02)	No Verification source was found.	Req
			Business Name: Record Type Code				
			Code indicating the type of VCF record contained in the transaction block				
31	31		FILLER	1	X(01)		Req
32	41	T22F6	XXXX-LOG-RCRD-CT	10	9(10)	No Verification source was found.	Req
			Business Name: Record Count				
			Total record count within a block or a transaction set.				
			For transaction set:				
			Count includes all records and block headers and trailers. Header and trailer for the set are excluded.				
			For transaction block:				
			Count includes number of records within the block. Block header and trailer are excluded.				
			Must be numeric				
42	42		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
43	58	T22F7	XXXX-LOG-TOTL-AM	16	9(14)V99	No Verification source was found.	Req
			Business Name: Total Amount				
			Sum of the billing amounts in the T5 card transactions. For all other block trailers, should be zero				
59	59		FILLER	1	X(01)		Req
60	69	T22F8	XXXX-LOG-LOAD-FILE-VRSN	10	X(10)		Req
			Business Name: Load File Format				
			Identifies the VCF format of a file. All sets and blocks in the transaction are expected to be the same format.				
70	70		FILLER	1	X(01)		Req
71	80	T22F9	XXXX-LOG-ISSR-ID-NR	10	X(10)	No Verification source was found.	Req
			Business Name: Issuer Identification Number				
			Visa established with the member the correct value to be used in this field.				
			Must agree with business indentification (BID) in the Visa system for this account.				
81	81		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
82	91	T22F10	XXXX-LOG-PCSS-ID-NR	10	X(10)	No Verification source was found.	Req
			Business Name: Processor Indentification Number				
			Number of the Visa processor which is assigned to process this VCF file. Visa established with the member the correct value to be used in this field, and that value must be sent by the member/processor on the file inbound to Visa systems.				
92	92		FILLER	1	X(01)		Req
93	93	T22F11	XXXX-LOG-VISA-REGN-ID	1	9(1)	No Verification source was found.	Req
			Business Name: VISA Region Identification				
			Identifier of which VISA region the file belongs to.				
			Valid values are:				
			1 = United States				
94	94		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
95	104	T22F12	XXXX-LOG-PCSS-PLTF-REF-ID Business Name: Processor Platform Reference Identifier of the platform or operating system on which the file was generated Examples: UNIX, MVS COBOL, AS400, etc. This free format text field is used by the certifier in certifying member VCF 4.0 files.	10	X(10)	No Verification source was found.	Req
105	105		FILLER	1	X(01)		Req
106	131	T22F13	XXXX-LOG-OPTN-01-TX Business Name: Optional Field 1 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
132	132		FILLER	1	X(01)		Req
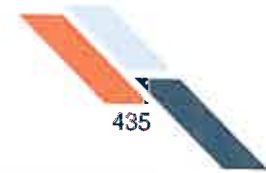
From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
133	158	T22F14	XXXX-LOG-OPTN-02-TX Business Name: Optional Field 2 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
159	159		FILLER	1	X(01)		Req
160	185	T22F15	XXXX-LOG-OPTN-03-TX Business Name: Optional Field 3 Free format. May not contain nulls. If not in use, should be initialized to spaces. For add/change: • Not required	26	X(26)	No Verification source was found.	Opt
186	186		FILLER	1	X(01)		Req

From	To	Field No	Target Field	Length	Picture	FD Verification Source	Req / Opt
187	212	T22F16	XXXX-LOG-OPTN-04-TX	26	X(26)	No Verification source was found.	Opt

Business Name: Optional Field 4

Free format. May not contain nulls. If not in use, should be initialized to spaces.

For add/change:

• Not required

Index

T

W

X

446