INTERNATIONAL STANDARD

ISO 8583

Second edition
1993-12-15

Financial transaction card originated messages — Interchange message specifications

Messages initiés par carte de transaction financière — Spécifications d'échange de messages

Reference number
ISO 8583:1993(E)

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International Organization for Standardization
Case postale 56 • CH-1211 Genève 20 • Switzerland

Printed in Switzerland

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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

International Standard ISO 8583 was prepared by Technical Committee ISO/TC 68, *Banking and related financial services*, subcommittee SC 6, Financial transaction cards, related media and operations.

This second edition cancels and replaces the first edition (ISO 8583:1987), of which it constitutes a technical revision.

Annex A forms an integral part of this International Standard. Annexes B and C are for information only.

Introduction

Services of the financial industry include the exchange of electronic messages relating to financial transactions. Agreements on application specifications are generally at a private level. This International Standard is designed as an interface specification enabling messages to be exchanged between systems adopting a variety of application specifications. The application specification may remain at the private level. Designers of such applications have complete design freedom within the overall constraint that messages shall be convertible to this interface format in order that international interchange may take place.

This International Standard introduces the concept of a message version number to distinguish between messages which comply with this or subsequent editions of the Standard, and those complying with the 1987 edition.

This International Standard uses a concept called bit map, whereby each data element is assigned a position indicator in a control field, or bit map. The presence of a data element in a specific message is indicated by a one in the assigned position; the absence of a data element is indicated by a zero in the assigned position.

Data representation used in individual systems is subject to the commercial relationships between the parties contracting to each system. The message formats specified in this International Standard are designed to ensure that compatibility between systems conforming to this International Standard is always feasible.

Financial transaction card originated messages — Interchange message specifications

1 Scope

This International Standard addresses the following:

a) Interchange Message Specifications

This International Standard specifies a common interface by which financial transaction card originated messages may be interchanged between acquirers and card issuers. It specifies message structure, format and content, data elements and values for data elements. The method by which settlement takes place is not within the scope of this standard.

b) Registration Authority

This International Standard specifies a numbering system for institution identification codes for financial institutions which do not have an ISO 7812 institution identification number. It also specifies the procedures used for the registration of institution identification codes.

c) Maintenance Agency of Codes

This International Standard establishes procedures for a Maintenance Agency for codes used in this standard, the method of applying for codes and the method of obtaining lists of codes.

2 Normative references

The following standards contain provisions which, through reference in this text, constitute provisions of this International Standard. At the time of publication, the editions indicated were valid. All standards are subject to revision, and parties to agreements based on this International Standard are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below. Members of IEC and ISO maintain registers of currently valid International Standards.

ISO 3166:1988, *Codes for the representation of names of countries.*

ISO 4217:1990, *Codes for the representation of currencies and funds.*

ISO 4909:1987, *Bank cards — Magnetic stripe data content for track 3.*

ISO 7372:1986, *Trade data interchange — Trade data elements directory (Endorsement of UNECE/TDED, sections 1,2,3,4 and 9).*

ISO 7810:1985, *Identification cards — Physical characteristics.*

ISO 7812:1987, *Identification cards — Numbering system and registration procedure for issuer identification.*

ISO 7813:1990, *Identification cards — Financial transaction cards.*

ISO 8601:1988, *Data elements and interchange formats — Information interchange — Representation of dates and times.*

ISO 9564-1:1991, *Banking — Personal Identification Number management and security — Part 1: PIN protection principles and techniques.*

ISO 9807:1991, *Banking and related financial services — Requirements for message authentication (retail).*

ISO 10202-1:1991, *Financial transaction cards — Security architectures of financial transaction systems using integrated circuit cards — Part 1: Card life cycle.*

3 Definitions

For the purpose of this International Standard, the following definitions apply.

3.1 acquirer: Financial institution (or its agent) which acquires from the card acceptor the data relating to the transaction and initiates that data into an interchange system. The acquirer remains unchanged throughout the transaction.

3.2 advice: A message where the sender notifies the receiver of an activity that has been taken, requiring no approval but requiring a response.

3.3 authorization: The approval or guarantee of funds given by the card issuer to the acquirer (see 4.1.3.1).

3.4 authorizing agent: An institution that acts on behalf of and with the authority of the card issuer.

3.5 bit map: A series of 64 bits used to identify the presence (denoted by 1) or absence (denoted by 0) of each data element in a message (see 4.2).

3.6 card acceptor: Party accepting the card and presenting transaction data to an acquirer.

3.7 cardholder: Customer associated with the primary account number requesting the transaction from the card acceptor.

3.8 (card) issuer: Financial institution (or its agent) which issues the financial transaction card to the cardholder. The card issuer remains unchanged throughout a transaction.

3.9 chargeback: A transaction from the card issuer to the acquirer used to partially or completely reverse a previously completed financial transaction (see 4.1.3.5).

3.10 credit transaction: A claim for funds by the cardholder for the credit of his account. At the same time it provides details of funds acknowledged as payable by the acquirer (and/or the card acceptor) to the card issuer.

3.11 debit transaction: An approval by the cardholder of the debit to his account. At the same time it provides a claim of funds made by the acquirer (and/or the card acceptor) against the card issuer.

3.12 financial transaction: A transaction from the acquirer to the card issuer containing all the necessary data elements for authorization, posting and reconciliation (see 4.1.3.2).

3.13 file action: A transaction used to add, change, delete or replace a file or a record (see 4.1.3.3).

3.14 forwarding institution: Institution within a transaction flow that sends a message forward from the originating institution (see 4.4.4).

3.15 inquiry: An authorization transaction that requests information.

3.16 institution identification code: Unique number assigned to an institution participating in financial card originated message interchange (see 4.4.4 and 4.4.16).

3.17 maintenance agency: Entity under the authority of the ISO Council responsible for maintaining the list of codes within this International Standard.

3.18 message: A set of data elements used to exchange information between institutions (or their agents). No communications (header/trailer, protocol, or character code) or security implications are assumed or identified.

3.19 message class: The set of messages which describes the specific activities being performed.

3.20 message function: The identification of the purpose of a message and the activity involved.

3.21 notification: A message where the sender notifies the receiver of an activity taken, requiring no approval or response.

3.22 payment: A movement of funds from a cardholder account to another party, e.g., a utility bill payment.

3.23 point of service: Card acceptor location where the cardholder agrees the transaction takes place.

3.24 receiving institution: Institution within a transaction flow that receives a message before it reaches the final destination (see 4.4.4).

3.25 reconciliation: An exchange of messages between two institutions (acquirer, card issuer or their agents) to reach agreement on financial totals (see 4.1.3.6).

3.26 registration authority: Entity under the authority of the ISO Council designated to allocate institution identification codes and maintain the register of those codes.

3.27 replacement authorization: An authorization used when a previous authorization was approved and a subsequent authorization is required because the amount, transaction is now different from the originally approved amount (see 4.1.3.1).

3.28 representment: A financial transaction originated by an acquirer to partially or wholly recover funds charged back to the acquirer by a card issuer in a chargeback (see 4.1.3.2).

3.29 request: A message where the sender informs the receiver that a transaction is in progress and a response is required to complete the activity.

3.30 resubmission: The reentry of a request message which was previously denied or rejected (see 4.1.3.1 and 4.1.3.2).

3.31 reversal: A transaction from the acquirer to the card issuer informing the card issuer that the previously initiated transaction cannot be processed as instructed, i.e., is undeliverable, unprocessed or cancelled by the receiver (see 4.1.3.4).

3.32 settlement: A transfer of funds to complete one or more prior transactions made, subject to final accounting.

3.33 settlement institution: Financial institution (or its agent) at which the accounts are held by the parties settling. This institution, acting on information provided by the parties, transfers the appropriate funds between the accounts.

3.34 supplementary authorization: An authorization used when a previous authorization was approved and one or more subsequent authorizations are required for additional amounts (see 4.1.3.1).

3.35 transaction: One or more related messages within the same message class designed to complete (insofar as this is possible) the intention of the sender of the original message.

3.36 transaction destination institution: The final institution receiving the request, advice or notification message in a transaction. The transaction destination remains unchanged throughout the transaction.

3.37 transaction originator institution: The institution initiating the request, advice or notification message in a transaction. The transaction originator remains unchanged throughout the transaction.

3.38 transfer: The movement of funds by a cardholder from one of its accounts to another of the cardholder's accounts both of which are held by the same financial institution.

3.39 version: A description of interchange message formats that distinguishes between different arrangements of data elements within bit maps (i.e., where the data elements are added, deleted or their meaning, position or format changes or the message flows are modified) resulting from revisions of this standard (see 4.1.1).

4 Message structure

4.1 General

Each message identified in this International Standard shall be constructed in the following sequence: message type identifier, (see 4.1.1), one or two bit maps (see 4.2) and a series of data elements in the order of the bit map representation (see 4.3). Clause 5 shows the circumstances when a message shall (or may) be sent, and the relationship between messages.

4.1.1 Message type identifier structure

The message type identifier is a four-digit numeric field identifying each message version number, message class, message function and transaction originator. Every message shall begin with a message type identifier. Version numbers shall not be assigned as the result of editorial or code list changes.

First Position — Version Number

0 — ISO 8583:1987
1 — ISO 8583:1993
2-7 — reserved for ISO use
8 — reserved for national use
9 — reserved for private use

Where the first position is 1, the second through fourth positions shall be defined as follows:

Second Position — Message Class

0 — reserved for ISO use
1 — authorization
2 — financial
3 — file action
4 — reversal/chargeback
5 — reconciliation
6 — administrative
7 — fee collection
8 — network management
9 — reserved for ISO use

Third Position — Message Function

0 — request
1 — request response
2 — advice
3 — advice response
4 — notification
5-9 — reserved for ISO use

Fourth Position — Transaction Originator

0 — acquirer
1 — acquirer repeat
2 — card issuer
3 — card issuer repeat
4 — other
5 — other repeat
6-9 — reserved for ISO use

4.1.2 Message Repeats

In 4.1.3, whenever a repeat message is identified, that repeat message shall be identical to its original message with the exception of the message type identifier and, if necessary, date and time, transmission and the message authentication code data elements.

4.1.3 Message Type Identifier Descriptions

Table 6 identifies the message types supported for each message class. Each of the following message classes support a particular activity:

4.1.3.1 Authorization message class

An authorization is an approval or guarantee of funds given by the card issuer to the acquirer. Authorization messages are not intended to permit the application of the approved transaction amount to the cardholder's account for billing or posting.

The following applies to all authorizations:

a) Authorization request messages shall be used when the transaction cannot complete at the point of service until the response message is received indicating the action to be taken. The use of an authorization request message does not imply that the cardholder is present (e.g. telephone or mail order).

b) An authorization request response message shall be sent in response to an authorization request message. Itindicates the approval or guarantee of funds or the action to be taken as specified in the action code data element.

c) Authorization advice messages shall be used to inform the card issuer of an authorization transaction which has completed at the point of service.

d) An authorization advice response message shall be sent in response to an authorization advice message. An authorization advice response message indicates if the card issuer accepts or rejects the transfer of financial liability.

e) Authorization notification messages shall be used to inform the card issuer of an authorization transaction which has completed at the point of service. There is no response message to an authorization notification message.

f) The function code data element shall be used to indicate the type of authorization required (see table 1) and whether the amount, transaction is accurate or estimated. If the final amount, transaction is available the amount, transaction shall be an accurate amount. If the final amount, transaction cannot be determined until later, the amount, transaction shall be an estimated amount.

g) The following types of authorizations are defined:

i) Original authorization — the first or only authorization used.

ii) Replacement authorization — an authorization used when a previous authorization was approved and a subsequent authorization is required to replace the previously authorized amount because the amount of the transaction is now greater or less.

iii) Resubmission authorization — an authorization used to reenter a previous authorization that was denied or rejected.

iv) Supplementary authorization — an authorization used when one or more previous authorizations were approved and a further authorization is required for an additional amount (see table 1).

Table 1 — Amounts in types of authorization messages

In request, advice and notification messages:

Authorization type	Function code	Amount, transaction	Original amount, transaction
original	100,101	transaction amount	--
replacement	102,103	new amount	originally authorized amount
resubmission	104,105	transaction amount	--
supplementary	106,107	additional amount	sum of previous approvals, if available

In response messages:

Authorization type	Function code	Amount, transaction	Original amount, transaction
full approval	--	transaction amount	--
partial approval	--	approved amount	originally requested amount
decline/reject	--	zero	originally requested amount

h) The following types of authorization decisions are defined:

i) Full approval — an authorization where the response from the card issuer indicates approval of the requested amount.

ii) Partial approval — an authorization where the response from the card issuer indicates approval of an amount less than the originally requested amount (see table 1).

iii) Declined or rejected — an authorization where the request for approval is declined or the authorization request or advice message is rejected (see table 1).

Table 1 identifies the usage of amount, transaction and original amount, transaction within these authorization message types.

4.1.3.2 Financial message class

A financial transaction permits the application of the approved transaction amount to the cardholder's account for billing or posting.

The following applies to all financial transactions:

a) Financial request messages shall be used when the transaction cannot complete at the point of service until the response message is received indicating the action to be taken. The use of a financial request message does not imply that the cardholder is present, (e.g. telephone or mail order).

b) A financial request response message shall be sent in response to a financial request message. A financial request response message indicates the approval or guarantee of funds or the action to be taken as specified in the action code data element.

c) Financial advice messages shall be used to inform the card issuer of a financial transaction which has completed at the point of service.

d) A financial advice response message shall be sent in response to a financial advice message. A financial advice response message indicates if the card issuer accepts or rejects the transfer of financial liability.

e) Financial notification messages shall be used to inform the card issuer of a financial transaction which has completed at the point of service. There is no response message to a financial notification message.

f) The function code shall be used to indicate the type of financial transaction and whether the amount, transaction is the same or different from any previously authorized amount (see table 2).

g) The following types of financial transactions are defined:

i) Original — first or only financial transaction used.

ii) Previously authorized — a financial transaction used when an authorization was previously approved (see table 2).

iii) Resubmission — a financial transaction used to reenter a previous financial transaction that was denied or rejected (see table 2).

iv) Representment — a financial transaction originated by an acquirer to partially or wholly recover funds charged back to the acquirer by a card issuer in a chargeback (see table 2).

Table 2 — Amounts in types of financial transaction messages

In request, advice and notification messages:

Financial type	Function code	Amount, transaction	Original amount, transaction
original	200	transaction amount	--
previously authorized	201,202	new amount	originally authorized amount
resubmission	203,204	transaction amount	--
representment	205,206,207	transaction amount	amount of chargeback

In response messages:

Financial type	Function code	Amount, transaction	Original amount, transaction
full approval	--	transaction amount	--
partial approval	--	approved amount	originally requested amount
decline/reject	--	zero	originally requested amount

h) The following types of financial transaction decisions are defined:

i) Full approval — a financial transaction where the response from the card issuer indicates approval of the originally requested amount (see table 2).

ii) Partial approval — a financial transaction where the response from the card issuer indicates approval of an amount less than the originally requested amount (see table 2).

iii) Declined or rejected — a financial transaction where the request for approval is declined or the financial request or advice message is rejected (see table 2).

Table 2 identifies the usage of amount, transaction and original amount, transaction within these financial message types.

4.1.3.3 File action message class

A file action message shall be used to add, change, delete or replace a file or record. In addition, file action messages may be used to inquire into a file or perform card administration (e.g., report lost or stolen cards). The data record data element shall be used to convey specific file action record or file information.

4.1.3.4 Reversal message class

A reversal shall be used to partially or completely nullify the effects of a previous financial or authorization transaction. All reversals shall use the 14xx message series.

A reversal shall use the advice or notification messages since the activity has already occurred. The following applies to all reversals:

a) A reversal advice or notification shall be initiated by an acquirer. Message reason codes are used to indicate the reason for the reversal (see clause A.7).

b) The amount, transaction data element in a reversal advice or notification shall contain the amount to be reversed and shall be less than or equal to the original amount as shown in table 3.

c) Whenever the acquirer times out waiting for a response to an authorization or financial transaction request or advice, a reversal advice or notification of the transaction shall be sent (see 5.2.12).

d) A reversal advice response message shall be sent to a reversal advice message. A reversal advice shall not be declined by the card issuer, except for specific reasons as defined in clause A.1.

e) A reversal shall not be reversed.

f) The processing code in a reversal advice or notification shall be the same as presented in the original message. If the original transaction was a debit, the reversal also indicates debit; if the original transaction was a credit, the reversal also indicates a credit.

Table 3 shows the use of amounts in reversal messages:

Table 3 — Amounts in reversal messages

Type of reversal	Amount, transaction	Original amount, transaction
full	amount reversed	--
partial	amount reversed	original transaction amount

g) Only 11xx or 12xx transactions shall be reversed.

h) Table 4 shows 12xx financial transactions that are not reversals :

Table 4 — Financial transactions

Function	Processing code	Function code
adjustment	02,22	200
return	20	200
representment	--	205, 206, 207

4.1.3.5 Chargeback message class

A chargeback shall be used to partially or completely nullify a previous 12xx financial transaction. All chargebacks shall use the 14xx message series.

A chargeback shall be an advice or notification as the activity has already occurred.

The following applies to all chargebacks:

a) A chargeback advice or notification shall only be initiated by the card issuer. It shall be used when the card issuer determines that a customer dispute exists, or that an error or a violation of rules has been committed. Message reason codes are used to indicate the reason for the chargeback (see clause A.7).

b) A chargeback advice or notification shall be generated only if the original transaction had financial impact on the cardholder's net position. A chargeback shall not be used to cancel a balance inquiry, account transfer or an authorization transaction.

c) A chargeback advice response shall be sent in response to a chargeback advice message. A chargeback advice shall not be declined by the receiver except for specific reasons as defined in clause A.1 although the original transaction may be represented by the acquirer.

d) The amount, transaction data element in a chargeback shall be the amount to be charged back and shall be less than or equal to the original amount, transaction as shown in table 5 following:

Table 5 — Amounts in charge back messages

Type of chargeback	Amount, transaction	Original amount, transaction
full	amount charged back	--
partial	amount charged back	original transaction amount

e) The processing code in a chargeback may be used to indicate an adjustment where the card issuer corrects a chargeback, partially or completely, that was submitted in error. All card issuer initiated adjustments are chargeback (14xx) transactions. The processing code in a chargeback may differ from the value in the original transaction.The processing code used in a chargeback shall be selected as follows:

i) to charge back a 12xx financial transaction, the chargeback shall contain the same processing code value as the transaction that is being charged back. If the original transaction was a debit, the chargeback shall also indicate a debit. If the original transaction was a credit, the chargeback shall also indicate a credit.

ii) to cancel, either partially or completely, a previous chargeback that was submitted in error, the card issuer shall initiate a subsequent chargeback containing one of the two adjustment processing codes. If the original transaction was a debit, this subsequent chargeback shall indicate a credit. If the original transaction was a credit, this subsequent chargeback shall indicate a debit.

f) If the transaction that is being charged back requires a response, this response message shall be sent before the chargeback is generated.

g) A card issuer may charge back an original transaction plus any subsequent representment(s) submitted by the acquirer. A separate chargeback message shall be used for each.

h) This International Standard specifies no limits on the timeframe or the number of chargebacks and representments that may be exchanged between an acquirer and card issuer.

4.1.3.6 Reconciliation message class

A reconciliation transaction provides financial totals between one acquirer and one card issuer. The following applies to all reconciliation messages:

a) Reconciliation request messages request the reconciliation totals (number and value).

b) A reconciliation request response message shall be sent in response to a reconciliation request message. A reconciliation request response message shall contain the requested totals, if available. The totals contained in a reconciliation request response message shall be used to indicate the originating institution's position as either acquirer or card issuer (but not both) as defined by the message type identifier.

c) Reconciliation request response messages shall indicate one of the following results:

i) Totals provided — all amounts and number data elements shall be returned with the values from the institution sending the reconciliation request response message.

ii) Totals not available — all amount and number data elements shall be returned with zero values.

d) Reconciliation advice messages request the confirmation of totals (number and value). The totals contained in a reconciliation advice message indicates an originating institution's position as either an acquirer or card issuer (but not both) as defined by the message type identifier.

e) A reconciliation advice response message shall be sent in response to a reconciliation advice message.

f) Reconciliation advice response messages shall indicate one of the following results:

i) Reconciled, in balance — only the amount, net reconciliation data element shall be returned in the reconciliation advice response message.

ii) Reconciled, out of balance — all amount and number data elements shall be returned with the values from the institution sending the reconciliation advice response message.

iii) Totals not available — all amount and number data elements shall be returned with zero values.

g) Reconciliation notification messages shall be used to provide totals (number and value). A response message shall not be sent.

h) Two types of reconciliation transactions are defined:

i) A checkpoint reconciliation transaction shall be indicated by the function code "501" or "503". A checkpoint reconciliation period shall be identified with the reconciliation indicator. The date, reconciliation remains unchanged in a checkpoint reconciliation.

ii) A final reconciliation shall be indicated by the function code "500" or "502". A final reconciliation period shall be identified with the date, reconciliation. A final reconciliation period may contain any number of checkpoint reconciliation periods.

The final reconciliation amounts shall be the sum of all the financial amounts from the individual transactions identified with the same date, reconciliation. The final reconciliation counts shall be the number of transactions identified with the same date, reconciliation.

i) A checkpoint reconciliation transaction may be preceded by a network management transaction (18xx) indicating checkpoint and the next reconciliation indicator. Any transaction initiated after completion of the network management transaction indicating checkpoint shall contain the new reconciliation indicator (see 5.3.2, figure 2).

j) A final reconciliation transaction may be preceded by a network management transaction (18xx) indicating cutover and the new date, reconciliation. Any transaction initiated after completion of the network management transaction indicating cutover shall contain the new date, reconciliation (see 5.3.2, figure 2).

k) The calculation of amount, net reconciliation shall be achieved by netting the debit and credit amounts in the reconciliation message (see table 11).

l) Reconciliation in multiple currencies shall use a separate reconciliation transaction for each currency.

4.1.3.7 Administrative message class

Administrative messages shall be used when two institutions have identified a need for the exchange of information e.g., retrieval requests.

4.1.3.8 Fee collection message class

Fee collection messages shall be used to collect or disburse miscellaneous service fees. All fee collection messages shall use the 17xx messages series.

The following applies to all fee collection messages:

a) Fee collection messages may be in either direction; acquirer to card issuer or card issuer to acquirer.

b) A fee collection message shall not be declined by the receiver except for specific reasons as defined in clause A.1.

c) Fee collection messages have a financial impact and affect reconciliation totals (see table 11). They shall not affect a cardholder account.

d) To cancel, either partially or completely, a previous fee collection transaction that was submitted in error, a subsequent fee collection transaction shall be sent using function code 701.

4.1.3.9 Network management message class

Network management messages shall be used to control the system security and operating condition of the interchange network and may be initiated by any interchanging party. The types of network management messages are:

a) system condition messages — may be used to establish and report system availability and to give instructions pertaining to message handling during periods of system unavailability. These messages may be used as part of normal system initialization or shutdown or as part of a failure recovery scheme.

b) system security messages — may be used to control security aspects of the interchange system such as key and password management and security alerts. These messages may be used as part of a security procedure (e.g., automatic periodic key changes).

c) system accounting messages — may be used to identify the end of a reconciliation period. These messages may be used as part of a reconciliation process (see 5.3.2). System accounting messages shall not be declined by the receiver unless for specific reasons as defined in clause A.1.

d) system audit control messages — may be used to test integrity of interchange links and/or used as part of an integrity check or failure recovery scheme.

Table 6 — Message type identifiers

MTI	MESSAGE	PURPOSE	FROM	TO	USAGE
1100	authorization request	requests approval for an authorization transaction	acquirer	issuer	--
1101	authorization request repeat				
1110	authorization request response	carries the answer to an authorization request	issuer	acquirer	shall be sent in response to a 1100 or a 1101
1120	authorization advice	advises of an authorization carried out on behalf of the card issuer	acquirer	issuer	
1121	authorization advice repeat				
1130	authorization advice response	carries the answer to an authorization advice	issuer	acquirer	shall be sent in response to a 1120 or a 1121
1140	authorization notification	notifies of an authorization action	acquirer	issuer	

MTI	MESSAGE	PURPOSE	FROM	TO	USAGE
1200	financial request	requests approval for a financial transaction	acquirer	issuer	--
1201	financial request repeat				
1210	financial request response	carries the answer to a financial request	issuer	acquirer	shall be sent in response to a 1200 or a 1201
1220	financial advice	advises of a financial transaction carried out on behalf of the card issuer	acquirer	issuer	
1221	financial advice repeat				
1230	financial advice response	carries the answer to a financial advice	issuer	acquirer	shall be sent in response to a 1220 or a 1221
1240	financial notification	notifies of a financial action	acquirer	issuer	