



Level 2 and 3 Enhanced Scheme Data Reporting Guide

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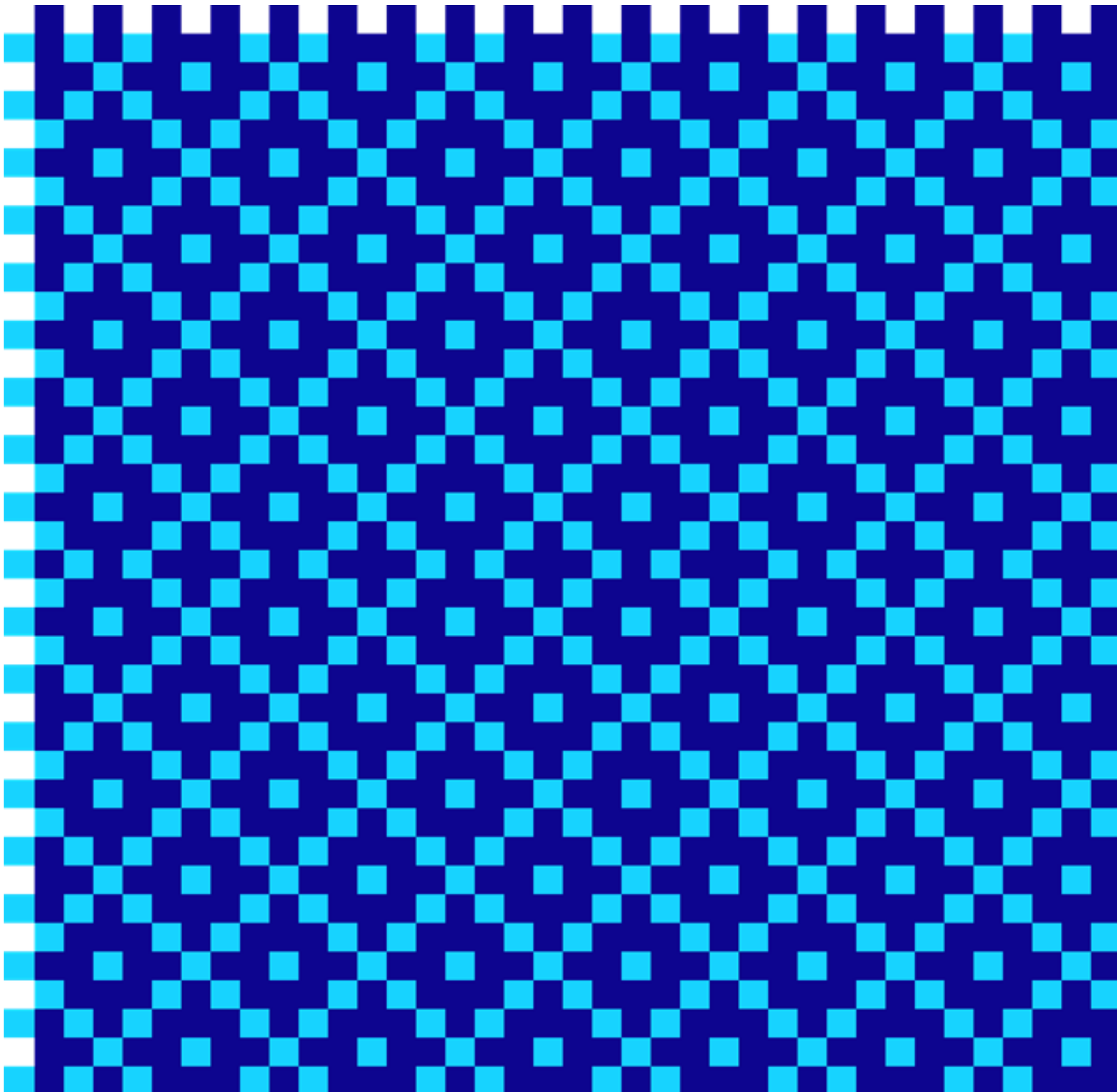
For the latest technical documentation, see the [Documentation Portal](#).

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About this Guide

This guide is intended as a reference guide to provide information on Level 2 and 3 enhanced scheme data reporting for commercial cards.

Target audience

The target audience is technical team(s) that handle the processing of the transaction report files. They should have reasonable knowledge of XML/XSD and of the Cards industry.

What's changed?

If you want to find out what's changed since the previous release, see the [Document History](#) section.

How to use this Guide

Before you start, read through the Getting Started sections and refer to the reference section to understand the schema, an example report and the individual elements.

Related Documents

Refer to the table below for a list of other relevant documents that should be used together with this guide.

Document	Description
EHI Guide	Provides details of the ThreddExternal Host Interface (EHI).
Global Transaction Reporting Guide	Describes how Global Transaction Reporting works and the structure and contents of the ThreddNon-clearing and clearing transaction reports.
Transaction XML Reporting Guide	Describes the structure and contents of the ThreddTransaction XML reports.

Other Guides

Refer to the table below for a list of other related guides.

Document	Description
IPM Clearing Formats documentation	This document includes the structure of offline Integrated Product Messages (IPM)s from Mastercard, and describes details of industry-specific addendum messages.
BASE II Clearing Interchange Formats	This document includes information on the Base II Clearing system from Visa.
Electronic Interchange Manual - Issuer - Reissued R22.1	This document is the Electronic Interchange manual for Discover. It includes mandatory message types for interchange, and specific message types based on charge-type categories.

Tip: For the latest technical documentation, see the [Documentation Portal](#).



Section 1: Getting Started

You should read this section if you are new to Thredd XML reports and want to understand what types of reports are available how they are provided.

Topics covered in this section:

- [About this Guide](#)
- [Introduction](#)
- [Data Files](#)

Tip: To find out what has changed, see the [Document History](#).



1.1 Introduction

Thredd's Level 2 and 3 enhanced data reporting for commercial card customers includes specific product and services data that are associated with day-to-day transactions. The reports enable Thredd to share product and services data from the Card Schemes under the following categories:

Category	Example Data
Passenger Transport	Ticket information, covering trip leg details, passenger ticket numbers, travel agency information, routing information, and service class
Hotels and lodging	Check-in and room dates
Vehicle Rental	Rental duration, vehicle class, and additional charges
Fuel	Fuel type, quantity, price per unit
Electric cars charging	Miscellaneous data for reports. Note that this is only available from Visa

Level 2 and 3 reports provide the following benefits:

- Allows card programmes to expand their card portfolios.
- Provides data on a transaction for analytics and reporting.
- Delivers better accountability and transparency in financial operations.

1.1.1 Reporting Architecture

The reporting architecture include messages from the relevant Card Schemes (Payment Networks) that enter the Thredd Platform. Thredd then parses the relevant clearing messages that contain Level 2 and 3 data, whereas other clearing messages are ignored in the parsing process. Thredd then creates daily reports for sending to the Program Manager.

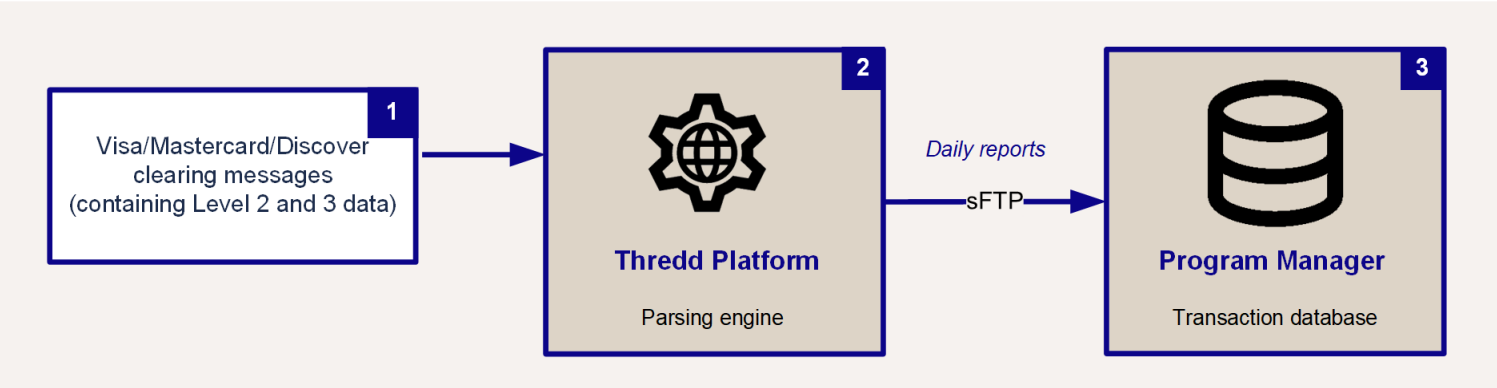


Figure 1: Enhanced Reporting for Commercial Cards

1.1.2 Report Structure

The daily Level 2 and 3 XML file consists of individual transactions containing data:

- that is specific to Thredd. This includes details of the transaction that the Level 2 and 3 data can link to.
- from the scheme containing Level 2 and 3 reporting data.

The basic structure of the dataset is similar across schemes. However, each individual scheme includes different data within the elements.



```
<?xml version="1.0" encoding="UTF-8" ?>
<transactions>
  <transaction>
    <network>Mastercard</network>
    <transactionType>Offline</transactionType>
    <transactionId>6150932738</transactionId>
    <transactionLinkId>2147488665</transactionLinkId>
    <datasets>
      <dataset>
        <name>Corporate Detail, Corporate Card Common Data Requirements</name>
        <elements>
          <element>
            <name>Transaction Description</name>
            <code>0501</code>
            <subElements>
              <subElement>
                <name>Usage Code</name>
                <data>98</data>
              </subElement>
              <subElement>
                <name>Industry Record Number</name>
                <data>000</data>
              </subElement>
              <subElement>
                <name>Occurrence Indicator </name>
                <data>001</data>
              </subElement>
              <subElement>
                <name>Associated First Presentment Number</name>
                <data>00000140</data>
              </subElement>
            </subElements>
          </element>
        </elements>
      </dataset>
    </datasets>
  </transaction>
</transactions>
</xml>
```

Thredd data

Enhanced reporting data from the Card Scheme

Note: For complete examples from the different schemes, refer to [Level 2 and 3 Report Examples](#).

1.1.3 Other Types of Reports

In addition to Level 2 and 3 reports, Thredd generates the:

- Clearing Data Transaction Report
- Non-Clearing Data Transaction Report
- Balance Report
- Fee Collection Report
- Quarterly Scheme Report

Clearing Data Transaction Report

The Clearing Data Transaction Report contains details of financials, interchange fees, chargebacks and other presentment data for Issuers (BIN sponsors), Self-Issuers, and Program Managers. This report contains transactions that are linked to the Level 2 and 3 reports. For more information, see the [Global Transaction Reporting Guide](#).

Non-Clearing Data Transaction Report

The Non-Clearing Data Transaction Report contains details of daily authorisations, loads and unloads, Thredd fees and other authorisation data.

Balance Report

The Balance Report is relevant where Thredd maintains details of card balances, such as in EHI modes 2,3,4 and 5 or where EHI is not being used. This report provides details of the balance on each card at the time of your chosen cut-off and generation. You can use this report to confirm how much money is on the card according to Thredd systems (where Thredd maintain the balance). You can compare this to information you hold in your local card database. Like the transaction reports, you can receive reports at the local time you require regardless of your organisation's time-zone.



Fee Collection Report

The Fee Collection Report is a daily summary of Scheme (Mastercard/Visa/MNE/Discover) fees by ICA and currency for reconciling against the Mastercard/Visa/MNE/Discover Settlement summary reports. The report is provided to issuers and self-issuers. It includes transaction categories such as Interregional non-financial ATM transaction fees, and fees for ATM PIN management and ATM Balance Inquiry fees. For more information, contact your Thredd Implementation Manager or Account Manager.

Quarterly Scheme Report

The Quarterly Scheme Report contains quarterly data needed to fill in/submit the quarterly scheme reports:

- **Mastercard** – Quarterly Management Reports
- **VISA** – Global Operation Certificates

The report include details such as the number of live cards, cards issued, and information on card activity and status. This report is provided to issuers and self-issuers. For more information, contact your Thredd Implementation Manager or Account Manager.

Monthly Scheme Report

The Discover scheme send out reports on a monthly basis.



1.2 Level 2 and 3 Data Files

For Level 2 and 3 Reporting, Thredd can supply you with daily data reports in the XML file format. This page describes the file contents of the Level 2 and 3 reports, the file sending schedule, naming convention, and encryption/encoding requirements.

Note: Bear in mind that if you need to keep transaction records over time, you must follow the standard business processes in your organisation for maintaining the records.

1.2.1 XML File Contents

Thredd can supply you with daily XML files that contain clearing data where there are relevant Level 2 and 3 data entries. The schemes provide this clearing data to Thredd in raw message form. Upon receipt, Thredd parses the data, modifies it in a standard format across all the supported schemes, and adds additional Thredd-specific data before building the Level 2 and 3 data XML files/reports. Thredd then delivers the XML files through **sFTP**¹. The clearing data follows the standard clearing cycles for the schemes (see [Card Scheme and Gateway Provider Considerations](#)).

Note: sFTP files are deleted from the Thredd sFTP server after two calendar days. They are stored on our archive server for a limited period.

1.2.2 Sending Schedule

Thredd can send files of generated reports at a time that meets your business requirements. You can choose the InitiationTime, ToTime and FromTime settings. The following table summarises the time settings:

Time	Description
InitiationTime	The time of day you select for Thredd to start the generation of the report.
ToTime	The latest time threshold/end interval during the day for the timestamp transactions to be included in the report. InitiationTime is always >= to the ToTime.
FromTime	The earliest time threshold/start interval during the day for timestamp transactions to be included in the report. By default, FromTime = ToTime over a 24h period.
GenerationTime	The time needed to produce a report, spanning between InitiationTime and the time when the XML file for the report has been created.
TransportationTime	Disk and network time needed to copy a readily available XML file/report to the client sFTP folder.
DeliveryTime	The time when the XML file/report is available in the client's sFTP folder for pick-up.

GenerationTimes and TransportationTimes determine the DeliveryTime of the report. The DeliveryTime depends on the number or volume of transactions in the file that passed from the report InitiationTime. The Initiation, From and ToTimes are selectable (FromTime = ToTime over a 24h period).

Card Scheme and Gateway Provider Considerations

You should consider the clearing cycles for the different schemes when selecting the Level 2 and 3 XML file generation times. The following summarises the clearing cycles:

- **Mastercard** – There are six clearing cycles per day, seven days per week. After each clearing cycle, Mastercard sends Thredd clearing files, which contain the settlement data. Data from cycles 5-6 from the night before and 1-4 from current day form a complete settlement day picture for most regions. These contain all the information you need to reconcile your settlements with Mastercard.

¹Secure File Transfer Protocol. File Transfer Protocol (FTP) is a popular unencrypted method of transferring files between two remote systems. SFTP (SSH File Transfer Protocol, or Secure File Transfer Protocol) is a separate protocol packaged with SSH that works in a similar way but over a secure connection.



- **Visa**– Visa provide two clearing files (Domestic and International) each day. For International visa cycles, different timings exist for some regions (For example, Australia and Hong Kong). There is a maximum file size where, for the largest clients, it is possible that more than one Domestic and/or International file will be received on the same day. Visa domestic cycles start at 9 am, while international cycles start at mid-day. The clearing cycles run seven days a week.
 - **Discover**– There are three sets of files sent by Discover from Monday to Friday between 10 am and 2 pm GMT. The files include:
 - **Issuer Interchange** (main clearing file for presentments and disputes)
 - **Issuer Detail** (settlement amounts and presentment fees)
 - **Issue Disputes and Fee** (chargeback updates and fee collection records)
- There are also monthly Sysops files which hold cycle parameters and daily foreign exchange files. Discover receives the SysOps files on the last Friday of each month.

1.2.3 File Naming Convention

The Level 2 and 3 report files that you receive from Thredd use the following naming convention: [THRD-PPPP-L2L3-YYYYMMDDHHMM-YYYYMMDDHHMM.PX.xml](#)

Where:

- **THRD** – Abbreviation for Thredd.
- **PPPP** – Programme manager code or name.
- **L2L3** – The report code for Level 2 and 3 reports.
- **YYYYMMDDHHMM** – FromTime, first occurrence after report code. This includes YYYY for year (4 digits), MM for month (2 digits) and DD for day (2 digits).
- **YYYYMMDDHHMM** – ToTime, second occurrence after report code). This includes YYYY for year (4 digits), MM for month (2 digits) and DD for day (2 digits).
- **PX** - Thredd production environment used to generate the report, value of X indicating the exact environment.

Example

The following shows an example of files for a Level 2 and 3 report: [THRD-ABC-L2L3-202501250000-202501260000.P1.xml](#)

This file includes a snapshot of transactions recorded for the example ABC program manager, available on the Thredd platform. The file includes the respective statuses at the report [InitiationTime](#) with a timestamp between the 25th of January 2025, 00:00 and the 26th of January 2025, 00:00 on Thredd's Production 1 environment.

Note: For details on which production environment applies to your programme, check with your Thredd implementation manager or account manager.

Regenerated Reports

Thredd includes _REG in the filename of the report for regeneration. The filenames include the following naming conventions: [THRD-ABC-L2L3-YYYYMMDDHHMM-YYYYMMDDHHMM_REG.PX.xml](#)

The following shows an example of files for a Level 2 and 3 report: [THRD-ABC-L2L3-202501250000-202501260000_REG.P1.xml](#)

The regenerated report includes the same timestamp as the original report recorded for the example ABC program manager. In this case, the timestamp of the original report is between the 25th of January 2025, 00:00 and the 26th of January 2025, 00:00. The report is regenerated in the P1 production environment.

Note: Thredd increments a number for multiple regenerations. For example, the filename is as follows for a second regeneration of the report: [THRD-ABC-L2L3-202401250000-202401260000_REG.P1\(1\).xml](#).

1.2.4 Encryption and Encoding

XML files are encrypted using **PGP**¹, which requires the sharing of keys. For details, contact your implementation manager.

All of the XML data files are well-formed XML (UTF-8 encoded).

¹Pretty Good Privacy (PGP) is an encryption system used for both sending encrypted emails and encrypting sensitive files.



Note: As XML is case-sensitive, you should ensure that you follow the correct casing for all XML elements and attribute names when processing the XML files.



Section 2: Reference

You should read this section to understand in detail the report schema and the individual fields.

Topics covered in this section:

- [Thredd Elements](#)
- [Scheme Elements](#)
- [Examples of a Level 2 and 3 Report](#)
- [The schema of an Level 2 and 3 Report](#)

Tip: To find out what has changed, see the [Document History](#).



2.1 Thredd Elements

The following are Thredd elements within the Level 2 and 3 schema.

Attribute	Description	Data Type	Required	Constraints/Permitted Values
network	The Card Payment network.	xs:string	Yes	Visa, Mastercard, or Discover
transactionType	The type of transaction as offline or online. Offline transaction data is received in presentments, whereas Online transaction data is received in authorisations.	xs:string	Yes	Offline and Online
transactionId	The ID of the clearing transaction that has the enhanced data.	xs:unsignedLong	Yes	Must be a number
transactionLinkId	The ID of the link to the authorisation of the transaction if available.	xs:unsignedLong	Yes	If the transaction type is offline, this is the unique identification number of the corresponding online transaction. If the transaction type is online, the transactionLinkId and transactionId are the same.



2.2 Scheme Elements

Scheme-specific elements are addendum data that exist in the Level 2 and 3 reports. There can be one or more `<dataset>` elements containing addendum data and codes that form the `<datasets>` element.

The sections below show you a worked example how you can look up codes in the latest scheme documentation (for [Mastercard](#), [Visa](#), and [Discover](#)). The sections also include the complete set of codes that are available for the respective schemes.

Note: If you do not have access to the scheme-specific documentation, refer to your BIN sponsor who may be able to assist.

Attribute	Description	Data Type	Required
name	This is the name of the dataset as provided by the scheme.	xs:string	Yes
code	This is the code of the dataset. Note: The code attribute under dataset is applicable to Visa only.	xs:string	No
element	The name of the element for the dataset that describe a category of information.	<element>	Yes

2.2.1 Element

Attribute	Description	Data Type	Required
name	This is the name of the element as provided by the scheme.	xs:string	Yes
code	This is the code for the transaction used by the different schemes, and determines the data that appears in the sub-elements. Note: The code attribute under element is applicable to Mastercard only.	xs:string	No
data	The hexadecimal digits that hold the data for the element.	xs:string	No
subelement	The subelement under the element, which contain more Level 2 and 3 information.	<subelement>	No

Sub-Element

Attribute	Description	Data Type
name	The name of the subelement for the code in the element.	xs:string
data	The hexadecimal digits that hold the data for the element.	xs:string

2.2.2 Mastercard Data

Mastercard data consists of the following:



- A standard 0501 code for transaction description.
- Usage Code – identifies the type of industry.
- Industry Record Number
- Occurrence Indicator

There is also a specific code for the First Presentment Number, which is associated with the transaction.

Note: The information in this section is taken from the *IPM Clearing Formats documentation* from Mastercard. As the scheme may update the content periodically, you should always refer to the latest version of this documentation.

Example Steps and XML Syntax

1. Go to the following section in the guide: PDS 0501 (Transaction Description).
2. Refer to information on Code 98. This is the code for corporate details.
3. Refer to information for the Occurrence Indicator This is set to 001, where the value for Usage Code is 98 and Industry Record Number is 000.

The following is an example based on a dataset for Corporate details, Corporate card common data requirements.

```
<dataset>
  <name>Corporate detail, Corporate card common data requirements</name>
  <elements>
    <element>
      <name>Transaction Description</name>
      <code>0501</code>
      <subElement>
        <name>Usage Code</name>
        <data>98</data>
      </subElement>
      <subElement>
        <name>Industry Record Number</name>
        <data>000</data>
      </subElement>
      <subElement>
        <name>Occurence Indicator</name>
        <data>001</data>
      </subElement>
      <subElement>
        <name>Associated First Presentment Number</name>
        <data>00000140</data>
      </subElement>
    </subElements>
  </element>
</elements>
</dataset>
```

Usage Codes

Code	Description
01	Passenger Transport Detail
05	Vehicle Rental Detail
06	Lodging Summary
07	Temporary Services
08	Shipping/Courier Services
09	Electronic Invoice, Transaction Data/ Party Information



Code	Description
10	Payment Transaction Details (e.g. from money transfer agents).
11	Telephony Billing, Detail/Summary
12	Travel Agency Detail
13	Lodged Account Detail (stored account detail from preferred travel agencies)
14	Private Label (new business opportunities unique to using private label cards)
15	Healthcare
98	Commercial detail (new business opportunities unique to the corporate environment)
99	Generic Detail for other business opportunities

Industry Record Number

This is used in combination with the Usage Code.

Usage Code	Industry Record Number	Industry
01	000	Passenger Transport Detail, General Ticket Information
01	001	Passenger Transport Detail, Trip Leg Data
01	002	Passenger Transport Detail, Rail Data
05	000	Vehicle Rental Detail
06	000	Lodging Summary
07	000	Temporary Services
08	000	Shipping Courier Services
09	000	Electronic Invoice, Transaction Data
09	001	Electronic Invoice, Party Information
10	000	Payment Transaction Detail
11	000	Telephony Billing, Summary
11	001	Telephony Billing, Detail
12	000	Travel Agency Detail
13	000	Lodged Account Detail
14	000	Private Label Common Data



Usage Code	Industry Record Number	Industry
14	001	Private Line Item Detail
15	000	Healthcare IIAS detail
98	000	Corporate Detail, Corporate Card Common Data Requirements
98	002	Corporate Detail, Corporate Fleet Transaction Information
98	950	Corporate Detail, Corporate Line Item Detail
99	000	Generic Detail

Occurrence Indicator (Subfield 3)

This is the number of occurrences in which the message can occur in a transaction. For example, an Occurrence Indicator of 001-003, means that it can occur up to 3 times per transaction. The Occurrence Indicator corresponds to the Industry, Industry Record Number and Usage Code.

Usage Code	Industry Record Number	Industry	Occurrence Indicator
01	000	Passenger Transport, General Ticket Information	001
01	001	Passenger Transport, Trip Leg Data	002 to 999
01	002	Passenger Transport Detail, Rail Data	001 to 999 or 002 to 999
05	003	Vehicle Rental Detail	001 to 999
06	000	Lodging Summary	001 to 999
07	000	Temporary Services	001 to 999
08	000	Shipping Courier Services	001 to 999
09	000	Electronic Invoice/Transaction Data	001 to 999
09	001	Electronic Invoice, Party Information	002 to 999
10	000	Payment Transaction Detail	001
11	000	Telephony Billing Summary	001
11	001	Telephony Billing Detail	002 to 999
12	000	Travel Agency Detail	001 to 999
13	000	Lodged Account, Detail	001 to 999
14	000	Private Label Common Data	001
14	001	Private Label Line Item Detail	002 to 999
15	000	Healthcare	001 to 999



Usage Code	Industry Record Number	Industry	Occurrence Indicator
98	000	Corporate Card Common Data Requirements	001
98	002	Corporate Fleet Transaction Information	001 to 003
98	950	Corporate Line Item Detail	002 to 999
99	000	Generic Detail	001 to 999

2.2.3 Visa Data

Visa data consists of generic codes that are common for all industries, as well as specific data depending on the industry.

Note: The information in this section is taken from the *BASE II Clearing Interchange Formats* manual. As the scheme may update the content periodically, you should always refer to the latest version of the documentation.

Example Steps and XML Syntax

1. Search for Passenger Itinerary Data. The page has the following information: **TC 05 - TCR 3 Passenger-Itinerary Data**.
2. Observe details of the codes for Passenger Itinerary Data within the section.
3. Access the section titled **TC 33.B - CP 55 TCR 2 Passenger Itinerary Data (Cont'd)** and observe further code details for the specific leg of the trip.

The following dataset shows an example for Airline, Passenger Itinery.

```
<?xml version="1.0" encoding="UTF-8" ?>
<transactions>
  <transaction>
    <network>Visa</network>
    <transactionType>Offline</transactionType>
    <transactionId>6150991175</transactionId>
    <transactionLinkId>2147505941</transactionLinkId>
    <datasets>
      <dataset>
        <code>AI</code>
        <name>Airline, Passenger Itinerary</name>
        <elements>
          <element>
            <name>Transaction Code</name>
            <data>  </data>
          </element>
          <element>
            <name>Transaction Code Qualifier</name>
            <data>0</data>
          </element>
          <element>
            <name>Transaction Component Sequence Number</name>
            <data>3</data>
          </element>
          <element>
            <name>Business Application ID</name>
            <data>  </data>
          </element>
          <element>
            <name>Business Format Code</name>
            <data>AI</data>
          </element>
          <element>
            <name>Passenger Name</name>
            <data>AN/YUGYEONG  </data>
          </element>
        </elements>
      </dataset>
    </datasets>
  </transaction>
</transactions>
```



```
<name>Departure Date</name>
<data>060719</data>
</element>
<element>
  <name>Origination City/Airport Code</name>
  <data>XAA</data>
</element>
<element>
  <name>Trip Leg 1 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data>WS</data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data>Y</data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data>XAA</data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Trip Leg 2 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data> </data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Trip Leg 3 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data> </data>
    </subElement>
  </subElements>
</element>
</element>
```



```
<name>Trip Leg 4 Information</name>
<subElements>
  <subElement>
    <name>Carrier Code</name>
    <data> </data>
  </subElement>
  <subElement>
    <name>Service Class</name>
    <data> </data>
  </subElement>
  <subElement>
    <name>Stop-Over Code</name>
    <data> </data>
  </subElement>
  <subElement>
    <name>Destination City/Airport Code</name>
    <data> </data>
  </subElement>
</subElements>
</element>
<element>
  <name>Travel Agency Code</name>
  <data> </data>
</element>
<element>
  <name>Travel Agency Name</name>
  <data> </data>
</element>
<element>
  <name>Restricted Ticket Indicator</name>
  <data>0</data>
</element>
<element>
  <name>Fare Basis Code - Leg 1</name>
  <data> </data>
</element>
<element>
  <name>Fare Basis Code - Leg 2</name>
  <data> </data>
</element>
<element>
  <name>Fare Basis Code - Leg 3</name>
  <data> </data>
</element>
<element>
  <name>Fare Basis Code - Leg 4</name>
  <data> </data>
</element>
<element>
  <name>Computerized Reservation System</name>
  <data> </data>
</element>
<element>
  <name>Flight Number - Leg 1</name>
  <data> </data>
</element>
<element>
  <name>Flight Number - Leg 2</name>
  <data> </data>
</element>
<element>
  <name>Flight Number - Leg 3</name>
  <data> </data>
</element>
<element>
  <name>Flight Number - Leg 4</name>
  <data> </data>
</element>
<element>
  <name>Credit Reason Indicator</name>
  <data> </data>
</element>
```



```

        </element>
      <element>
        <name>Ticket Change Indicator</name>
        <data> </data>
      </element>
    </elements>
  </dataset>
</datasets>
</transaction>
</transactions>

```

Generic Codes

Code	Description
Transaction Code	The code for the transaction. This is: 05 = Sales draft or dispute response financial 06 = Credit voucher or dispute response financial 07 = Cash disbursement or dispute response financial 15 = Sales draft dispute financial 16 = Credit voucher dispute financial 17 = Cash disbursement dispute financial 25 = Sales draft reversal 26 = Credit voucher reversal 27 = Cash disbursement reversal 35 = Sales draft dispute financial reversal 36 = Credit voucher dispute financial reversal 37 = Cash disbursement dispute financial reversal Dispute response financial transactions must have the original transaction code.
Transaction Code Qualifier	This field must contain one of these values: 0 = Default 1 = Account Funding 2 = Original Credit
Transaction Component Sequence Number	The field must contain a 0 (zero).
Business Application ID	This field provides additional information regarding the usage and application of the transaction. Business Application ID is not used for Loan Detail data.
Business Format Code	Code indicating the type of business that is applicable to this transaction. If the Merchant Category Code on the TCR 0 indicates an airline or a passenger railway, this field must contain AI (Passenger Itinerary) format. This entry is not valid for cash disbursement transactions.
Reserved	Reserved for Future Use

Specific Industry Data

The following describes the industry-specific data that is included in each <name> element. The <data> element contains values for that <name>.

Passenger-Itinerary Data	
Passenger Name	Departure Date (MMDDYY)



Passenger-Itinerary Data	
Origination City/Airport Code	Trip Leg 1 Information
Trip Leg 2 Information	Trip Leg 3 Information
Trip Leg 4 Information	Travel Agency Code
Travel Agency Name	Restricted Ticket Indicator
Fare Basis Code Leg 1	Fare Basis Code Leg 2
Fare Basis Code Leg 3	Fare Basis Code Leg 4
Computerised Reservation System	Flight Number Leg 1
Flight Number Leg 2	Flight Number Leg 3
Flight Number Leg 4	Credit Reason Indicator
Ticket Change Indicator	Carrier Code
Service Class	Stop-over Code
Destination City/Airport Code	
Passenger Transport Ancillary Data	
Ancillary Ticket Document Number	Ancillary Service Category 1
Ancillary Service Sub-Category 1	Ancillary Service Category 2
Ancillary Service Sub-Category 2	Ancillary Service Category 3
Ancillary Service Sub-Category 3	Ancillary Service Category 4
Ancillary Service Sub-Category 4	Passenger Name
Issued in Connection With Ticket Number	Credit Reason Indicator
Lodging	
Lodging No-Show Indicator	Lodging Extra Charges
Lodging Check-In Date (YYMMDD)	Daily Room Rate
Total Tax	Prepaid Expenses
Food/Beverage Charges	Folio Cash Advances
Room Nights	Total Room Tax
Car Rental	
Days Rented	Car Rental No-Show Indicator



Car Rental	
Car Rental Extra Charges	Car Rental Check-out Date (YYMMDD)
Daily Rental Rate	Weekly Rental Rate
Insurance Charges	Fuel Charges
Car Class Code	One-Way Drop-off Charges
Renter Name	

EMV Fleet Service	
Fleet Employee Number	Type of Purchase
Expanded Fuel Type	Service Type
Unit of Measure	Quantity
Unit Cost	Gross Fuel Price
Net Fuel Price	Gross Non-Fuel Price
Net Non-Fuel Price	Odometer Reading
VAT/Tax Rate	Fleet Trailer Number
Fleet Additional Prompted Data 1	Fleet Additional Prompted Data 2

Fleet Service	
Expanded Fuel Type	Type of Purchase
Fuel Type	Unit of Measure
Quantity	Unit Cost
Gross Fuel Price	Net Fuel Price
Gross Non-Fuel Price	Net Non-Fuel Price
Odometer Reading	VAT/Tax Rate
Miscellaneous Fuel Tax	Product Qualifier
Miscellaneous Non-Fuel Tax	Service Type
Miscellaneous Fuel Tax Exemption Status	Miscellaneous Non-Fuel Tax Exemption Status

Loan Detail	
Cardholder Tax ID Type	Cardholder Tax ID
Asset Indicator	Loan Type
Merchant Program Identifier	



Business Application Data	
Service Processing Type	Fast Funds Indicator
Source of Funds	Payment Reversal Reason Code
Sender Reference Number	Sender Account Number
Sender Name	Sender Address
Sender City	Sender State
Sender Country	

2.2.4 Discover Data

Discover consists of core and industry-specific data. Core transaction records by incorporating Additional Detail Records (ADRs), which provide granular data for the various industries.

Note: The information in this section is taken from the Electronic Interchange Manual - Issuer (Release 22.1). As the scheme may update the content periodically. You should always refer to the latest version of the manual.

Example Steps and XML Syntax

1. Refer to the section titled **Section 3 Interchange Charge-Type Specific Message**.
2. From the introductory section, refer to the appropriate subsections.
3. Observe details on the core message fields followed by the ADR information on **Airline Additional Records**.

The following dataset shows an example for Airline Additional Detail Records.

```
<dataset>
  <code>XA</code>
  <name>Airline Additional Detail Record</name>
  <elements>
    <element>
      <name>Transaction Code</name>
      <code>TRANS</code>
      <data>RFRC</data>
    </element>
    <element>
      <name>Function Code</name>
      <code>FUNCD</code>
      <data>XA</data>
    </element>
    <element>
      <name>Sending Institution Identification Code</name>
      <code>SFTER</code>
      <data>YT</data>
    </element>
    <element>
      <name>Recap Number</name>
      <code>RCPNO</code>
      <data>601</data>
    </element>
    <element>
      <name>Receiving Institution Identification Code</name>
      <code>DFTER</code>
      <data>I7</data>
    </element>
    <element>
      <name>Batch Number</name>
      <code>BATCH</code>
      <data>1</data>
    </element>
  </elements>
</dataset>
```



```
</element>
<element>
  <name>Sequence Number within the batch</name>
  <code>SEQNO</code>
  <data>1</data>
</element>
<element>
  <name>Sub-Sequence within the charge</name>
  <code>SUSEQ</code>
  <data>1</data>
</element>
<element>
  <name>Ticket-issuing airline Code</name>
  <code>AIRCD</code>
  <data>110</data>
</element>
<element>
  <name>Booking Reference Number</name>
  <code>AIRRF</code>
  <data>AIRLINE.REF</data>
</element>
<element>
  <name>Agent Fees</name>
  <code>AGAFE</code>
  <data>10.00</data>
</element>
<element>
  <name>Agent Fee Reference</name>
  <code>AGARF</code>
  <data>AGENCY.REF</data>
</element>
<element>
  <name>Agent Fee Description</name>
  <code>AGADS</code>
  <data>BOOKING.FEE</data>
</element>
<element>
  <name>IATA Agent code (includes check digit)</name>
  <code>IATCD</code>
  <data>86105301</data>
</element>
<element>
  <name>IATA Agent Trading name</name>
  <code>IATNM</code>
  <data>MALTESE.TRAVEL</data>
</element>
<element>
  <name>Agent Address Line 1</name>
  <code>AGAD1</code>
  <data>897 BUGIBBA ROAD</data>
</element>
<element>
  <name>Agent Address Line 2</name>
  <code>AGAD2</code>
  <data />
</element>
<element>
  <name>Agent Address Line 3</name>
  <code>AGAD3</code>
  <data />
</element>
<element>
  <name>Agent City</name>
  <code>AGCTY</code>
  <data>VALLETTA</data>
</element>
<element>
  <name>Agent State/County</name>
  <code>AGSTA</code>
  <data>COUNTY</data>
</element>
```




```
<element>
  <name>Agent Zip Code</name>
  <code>AGZIP</code>
  <data>BK1 7DF</data>
</element>
<element>
  <name>Agent Geographic Code</name>
  <code>AGGCD</code>
  <data>470</data>
</element>
<element>
  <name>Agent International dialing code</name>
  <code>PNODC</code>
  <data>44</data>
</element>
<element>
  <name>Agent Area Code</name>
  <code>PNOAC</code>
  <data>1189</data>
</element>
<element>
  <name>Agent Telephone Number</name>
  <code>PNONO</code>
  <data>227528</data>
</element>
<element>
  <name>Computerized Reservation System Code</name>
  <code>RESSY</code>
  <data>AB</data>
</element>
</elements>
</dataset>
```

Core Message Fields

The following are core message fields in ADRs. These are populated regardless of the provided industry data.

Field Name	Description	Format/Type
Transaction Code	This code identifies the type of transaction (e.g., RFRC for charge records).	4-character string
Function Code	This code specifies the type of ADR (e.g., XA, XB).	2-character code
Sending Institution ID	The ID of the institution that is sending the message.	3-digit numeric
Recap Number	An internal tracking number for the message.	3-digit numeric
Receiving Institution ID	The ID of the institution that is receiving the message.	3-digit numeric
Batch Number	A unique identifier for the batch of transactions.	3-digit numeric
Sequence Number	Indicates the order of the record within the batch.	3-digit numeric
Sub-Sequence Number	Indicates the order of the record within the transaction where there are multiple ADRs.	3-digit numeric
Additional Detail Fields	Specific fields related to the Function Code (e.g., XA, XB).	Varies



Travel & Entertainment Additional Detail Records (ADRs)

The following is a list of supported ADR Function Codes, along with their record names and descriptions:

Function Code	Record Name	Description
XA	Airline Additional Detail Record	Includes ticket issuer infomation, booking references, travel agent, and reservation data.
XB	Airline Routing Detail Record	Includes carrier, flight number, airports, fare class, and flight segments.
XC	ATM Additional Detail Record	Captures ATM ID, terminal location, transaction time.
XV	Car Rental Additional Detail	Captures rental agency, duration, contract, rates.
XG	Gasoline Additional Detail	Vehicle details, fuel amount, pricing, pump ID.
XH	Hotel Additional Detail Record	Hotel name, location, folio number, stay dates, rate.
XR	Rail Additional Detail Record	Rail ticket details, passenger info, travel agent data.
XL	Rail Routing Detail Record	Train numbers, classes, origin/destination stations, fare class.
XE	Restaurant Additional Detail	Itemised expense breakdown (food, beverage, gratuity, tax).
XT	Telephone Additional Detail	Origin/destination, duration, time/date, surcharge/discount.
XM	Chip Card Additional Detail	EMV chip data: Application ID, cryptograms, transaction certificate.

If an XM (Chip Card) record is present, it must immediately follow the base transaction detail message (XD), before any other ADRs.

For more details on the codes within the ADR function codes, see [Industry-Specific Codes for Discover](#).



2.3 Level 2 and 3 Report Examples

The following are example Level 2 and 3 reports for Mastercard and Visa.

2.3.1 Mastercard Example

```
<transactions>
  <transaction>
    <network>Mastercard</network>
    <transactionType>Offline</transactionType>
    <transactionId>6150932738</transactionId>
    <transactionLinkId>2147488665</transactionLinkId>
    <datasets>
      <dataset>
        <name>Corporate Detail, Corporate Card Common Data Requirements</name>
        <elements>
          <element>
            <name>Transaction Description</name>
            <code>0501</code>
            <subElements>
              <subElement>
                <name>Usage Code</name>
                <data>98</data>
              </subElement>
              <subElement>
                <name>Industry Record Number</name>
                <data>000</data>
              </subElement>
              <subElement>
                <name>Occurrence Indicator </name>
                <data>001</data>
              </subElement>
              <subElement>
                <name>Associated First Presentment Number</name>
                <data>00000140</data>
              </subElement>
            </subElements>
          </element>
          <element>
            <name>Card Acceptor Type</name>
            <code>0595</code>
            <subElements>
              <subElement>
                <name>Business Type</name>
                <data>2</data>
              </subElement>
              <subElement>
                <name>Business Owner Type</name>
                <data>0</data>
              </subElement>
              <subElement>
                <name>Business Certification Type</name>
                <data>0</data>
              </subElement>
              <subElement>
                <name>Business Racial/Ethnic Type</name>
                <data>0</data>
              </subElement>
              <subElement>
                <name>Business Type Provided Code</name>
                <data>R</data>
              </subElement>
              <subElement>
                <name>Business Owner Type Provided Code</name>
                <data>N</data>
              </subElement>
              <subElement>
                <name>Business Certification Type Provided Code</name>
              </subElement>
            </subElements>
          </element>
        </elements>
      </dataset>
    </datasets>
  </transaction>
</transactions>
```



```
        <data>N</data>
      </subElement>
    <subElement>
      <name>Business Racial/Ethnic Type Provided Code</name>
      <data>N</data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Card Acceptor Tax ID</name>
  <code>0596</code>
  <subElements>
    <subElement>
      <name>Acceptor Tax ID</name>
      <data/>
    </subElement>
    <subElement>
      <name>Acceptor Tax ID Provided Code</name>
      <data>N</data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Total Tax Collected Indicator</name>
  <code>0598</code>
  <data></data>
</element>
</elements>
</dataset>
</datasets>
</transaction>
<transaction>
  <network>Visa</network>
  <transactionType>Online</transactionType>
  <transactionId>6151300962</transactionId>
  <transactionLinkId>2147921713</transactionLinkId>
  <datasets>
    <dataset>
      <code>56</code>
      <name>Payment Facilitator Data</name>
      <elements>
        <element>
          <name>Acceptor Legal Business Name</name>
          <code>81</code>
          <data>CRV* billing descriptor|</data>
        </element>
      </elements>
    </dataset>
    <dataset>
      <code>57</code>
      <name>Business Application Identifier</name>
      <elements>
        <element>
          <name>Business Application Identifier</name>
          <code>01</code>
          <data>AA</data>
        </element>
        <element>
          <name>Service Processing Type</name>
          <code>80</code>
          <data>0B</data>
        </element>
        <element>
          <name>Purpose of Payment</name>
          <code>82</code>
          <data>0</data>
        </element>
      </elements>
    </dataset>
    <dataset>
      <code>5F</code>
```



```
<name>Sender Data</name>
<elements>
  <element>
    <name>Sender Account Number</name>
    <code>02</code>
    <data>4658303943710702</data>
  </element>
  <element>
    <name>Sender Name</name>
    <code>03</code>
    <data>Francisco Fernandes</data>
  </element>
  <element>
    <name>Sender Address</name>
    <code>04</code>
    <data>7 Rua Poca Da Horta</data>
  </element>
  <element>
    <name>Sender City</name>
    <code>05</code>
    <data>Cheira</data>
  </element>
  <element>
    <name>Sender Country</name>
    <code>07</code>
    <data>620</data>
  </element>
  <element>
    <name>Recipient Name</name>
    <code>0A</code>
    <data>Fernandes Francisco</data>
  </element>
</elements>
</dataset>
<dataset>
  <code>64</code>
  <name>Visa Advanced Authorisation Data, VAA data</name>
  <elements>
    <element>
      <name>Compromised Account Risk Condition Code (CARCC)</name>
      <code>01</code>
      <data>00 </data>
    </element>
    <element>
      <name>VAA Risk Score (001-099)</name>
      <code>02</code>
      <data>005</data>
    </element>
  </elements>
</dataset>
</datasets>
</transaction>
<transaction>
  <network>Visa</network>
  <transactionType>Offline</transactionType>
  <transactionId>6150991175</transactionId>
  <transactionLinkId>2147505941</transactionLinkId>
  <datasets>
    <dataset>
      <code>AI</code>
      <name>Airline, Passenger Itinerary</name>
      <elements>
        <element>
          <name>Transaction Code</name>
          <data></data>
        </element>
        <element>
          <name>Transaction Code Qualifier</name>
          <data>0</data>
        </element>
      </elements>
    </dataset>
  </datasets>
</transaction>
```



```
<name>Transaction Component Sequence Number</name>
<data>3</data>
</element>
<element>
  <name>Business Application ID</name>
  <data></data>
</element>
<element>
  <name>Business Format Code</name>
  <data>AI</data>
</element>
<element>
  <name>Passenger Name</name>
  <data>AN/YUGYEONG </data>
</element>
<element>
  <name>Departure Date</name>
  <data>060719</data>
</element>
<element>
  <name>Origination City/Airport Code</name>
  <data>XAA</data>
</element>
<element>
  <name>Trip Leg 1 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data>WS</data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data>Y</data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data></data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data>XAA</data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Trip Leg 2 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data></data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data></data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data></data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data></data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Trip Leg 3 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data></data>
```




```
</subElement>
<subElement>
  <name>Service Class</name>
  <data></data>
</subElement>
<subElement>
  <name>Stop-Over Code</name>
  <data></data>
</subElement>
<subElement>
  <name>Destination City/Airport Code</name>
  <data></data>
</subElement>
</subElements>
</element>
<element>
  <name>Trip Leg 4 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data></data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data></data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data></data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data></data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Travel Agency Code</name>
  <data></data>
</element>
<element>
  <name>Travel Agency Name</name>
  <data></data>
</element>
<element>
  <name>Restricted Ticket Indicator</name>
  <data>0</data>
</element>
<element>
  <name>Fare Basis Code - Leg 1</name>
  <data></data>
</element>
<element>
  <name>Fare Basis Code - Leg 2</name>
  <data></data>
</element>
<element>
  <name>Fare Basis Code - Leg 3</name>
  <data></data>
</element>
<element>
  <name>Fare Basis Code - Leg 4</name>
  <data></data>
</element>
<element>
  <name>Computerized Reservation System</name>
  <data></data>
</element>
<element>
  <name>Flight Number - Leg 1</name>
  <data></data>
```



```
        </element>
        <element>
            <name>Flight Number - Leg 2</name>
            <data></data>
        </element>
        <element>
            <name>Flight Number - Leg 3</name>
            <data></data>
        </element>
        <element>
            <name>Flight Number - Leg 4</name>
            <data></data>
        </element>
        <element>
            <name>Credit Reason Indicator</name>
            <data></data>
        </element>
        <element>
            <name>Ticket Change Indicator</name>
            <data></data>
        </element>
    </elements>
</dataset>
</datasets>
</transaction>
</transactions>
```

2.3.2 Visa Example

```
<?xml version="1.0" encoding="UTF-8" ?>
<transactions>
    <transaction>
        <network>Visa</network>
        <transactionType>Offline</transactionType>
        <transactionId>6150991175</transactionId>
        <transactionLinkId>2147505941</transactionLinkId>
        <datasets>
            <dataset>
                <code>AI</code>
                <name>Airline, Passenger Itinerary</name>
                <elements>
                    <element>
                        <name>Transaction Code</name>
                        <data> </data>
                    </element>
                    <element>
                        <name>Transaction Code Qualifier</name>
                        <data>0</data>
                    </element>
                    <element>
                        <name>Transaction Component Sequence Number</name>
                        <data>3</data>
                    </element>
                    <element>
                        <name>Business Application ID</name>
                        <data> </data>
                    </element>
                    <element>
                        <name>Business Format Code</name>
                        <data>AI</data>
                    </element>
                    <element>
                        <name>Passenger Name</name>
                        <data>AN/YUGYEONG </data>
                    </element>
                    <element>
                        <name>Departure Date</name>
                        <data>060719</data>
                    </element>
                </elements>
            </dataset>
        </datasets>
    </transaction>
</transactions>
```




```
<name>Origination City/Airport Code</name>
<data>XAA</data>
</element>
<element>
  <name>Trip Leg 1 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data>WS</data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data>Y</data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data>XAA</data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Trip Leg 2 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data> </data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Trip Leg 3 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Service Class</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data> </data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Trip Leg 4 Information</name>
  <subElements>
    <subElement>
      <name>Carrier Code</name>
```



```
        <data> </data>
      </subElement>
    <subElement>
      <name>Service Class</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Stop-Over Code</name>
      <data> </data>
    </subElement>
    <subElement>
      <name>Destination City/Airport Code</name>
      <data> </data>
    </subElement>
  </subElements>
</element>
<element>
  <name>Travel Agency Code</name>
  <data> </data>
</element>
<element>
  <name>Travel Agency Name</name>
  <data> </data>
</element>
<element>
  <name>Restricted Ticket Indicator</name>
  <data>0</data>
</element>
<element>
  <name>Fare Basis Code - Leg 1</name>
  <data> </data>
</element>
<element>
  <name>Fare Basis Code - Leg 2</name>
  <data> </data>
</element>
<element>
  <name>Fare Basis Code - Leg 3</name>
  <data> </data>
</element>
<element>
  <name>Fare Basis Code - Leg 4</name>
  <data> </data>
</element>
<element>
  <name>Computerized Reservation System</name>
  <data> </data>
</element>
<element>
  <name>Flight Number - Leg 1</name>
  <data> </data>
</element>
<element>
  <name>Flight Number - Leg 2</name>
  <data> </data>
</element>
<element>
  <name>Flight Number - Leg 3</name>
  <data> </data>
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</transaction>
</transactions>
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2.3.3 Discover Example

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    <transactionLinkId>59179686</transactionLinkId>
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            <name>Booking Reference Number</name>
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  <code>AGARF</code>
  <data>AGENCY.REF</data>
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  <code>AGAD1</code>
  <data>897 BUGIBBA ROAD</data>
</element>
<element>
  <name>Agent Address Line 2</name>
  <code>AGAD2</code>
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  <data>VALLETTA</data>
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  <code>AGSTA</code>
  <data>COUNTY</data>
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  <data>152308</data>
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  <code>UTCdT</code>
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  <code>RENCY</code>
  <data>VALETTA</data>
</element>
<element>
  <name>Car Pickup State or County or Province</name>
  <code>RENST</code>
  <data>VALLETTA</data>
</element>
<element>
  <name>Car Pickup Country</name>
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  <code>RENDT</code>
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  <code>RETM</code>
  <data>1015</data>
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  <code>RETCY</code>
  <data>BUGIBBA</data>
</element>
<element>
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  <code>RETST</code>
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  <name>Country of Return</name>
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      <data>002D</data>
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<element>
  <name>Call Duration</name>
  <code>TCLDU</code>
  <data>12001</data>
</element>
<element>
  <name>From Phone Number</name>
  <code>TFRNO</code>
  <data>4401252675494</data>
</element>
<element>
  <name>From Location-City</name>
  <code>TFRCY</code>
  <data>ST JULIANS</data>
</element>
<element>
  <name>From Location-Country</name>
  <code>TFRCO</code>
  <data>470</data>
</element>
<element>
  <name>To Phone Number</name>
  <code>TTONO</code>
  <data>44018348765284</data>
</element>
<element>
  <name>To Location-City</name>
  <code>TTOCY</code>
  <data>BUGIBBA</data>
</element>
<element>
  <name>To Location-Country</name>
```



```
<code>TTOCO</code>
<data>470</data>
</element>
<element>
  <name>Original Charge Amount</name>
  <code>TCLAM</code>
  <data>15.45</data>
</element>
<element>
  <name>Discount Amount</name>
  <code>TDIAM</code>
  <data>12.37</data>
</element>
</elements>
</dataset>
</datasets>
</transaction>
</transactions>
```



2.4 Level 2 and 3 Data XML Report Schema

The following is the schema in XML format.

```
<?xml version="1.0" encoding="utf-8"?>
<xs:schema attributeFormDefault="unqualified" elementFormDefault="qualified" xmlns:xs="http://www.w3.org/2001/XMLSchema">
  <xs:element name="transactions">
    <xs:complexType>
      <xs:sequence>
        <xs:element maxOccurs="unbounded" name="transaction">
          <xs:complexType>
            <xs:sequence>
              <xs:element name="network" type="xs:string" minOccurs="1" maxOccurs="1" />
              <xs:element name="transactionType" type="xs:string" minOccurs="1" maxOccurs="1" />
              <xs:element name="transactionId" type="xs:unsignedLong" minOccurs="1" maxOccurs="1" />
              <xs:element name="transactionLinkId" type="xs:unsignedLong" minOccurs="1" maxOccurs="1" />
              <xs:element name="datasets">
                <xs:complexType>
                  <xs:sequence>
                    <xs:element maxOccurs="unbounded" name="dataset">
                      <xs:complexType>
                        <xs:sequence>
                          <xs:element minOccurs="0" name="code" type="xs:string" />
                          <xs:element name="name" type="xs:string" minOccurs="1" maxOccurs="1" />
                          <xs:element name="elements">
                            <xs:complexType>
                              <xs:sequence>
                                <xs:element minOccurs="0" maxOccurs="unbounded" name="element">
                                  <xs:complexType>
                                    <xs:sequence>
                                      <xs:element name="name" type="xs:string" />
                                      <xs:element minOccurs="0" name="code" type="xs:string" />
                                      <xs:element minOccurs="0" name="data" type="xs:string" />
                                      <xs:element minOccurs="0" name="subElements">
                                        <xs:complexType>
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                                              <xs:complexType>
                                                <xs:sequence>
                                                  <xs:element name="name" type="xs:string" />
                                                  <xs:element name="data" type="xs:string" />
                                                </xs:sequence>
                                              </xs:complexType>
                                            </xs:element>
                                          </xs:sequence>
                                        </xs:complexType>
                                      </xs:element>
                                    </xs:sequence>
                                  </xs:complexType>
                                </xs:element>
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                            </xs:complexType>
                          </xs:element>
                        </xs:sequence>
                      </xs:complexType>
                    </xs:element>
                  </xs:sequence>
                </xs:complexType>
              </xs:element>
            </xs:sequence>
          </xs:complexType>
        </xs:element>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```



2.4.1 Schema Changes

Version	Description
V1.0	First version of the schema.



Industry-Specific Codes for Discover

The following are industry-specific codes for Discover. These are used within ADRs. For more details on the generic codes and examples for Discover, see [Core Message](#) fields in Scheme Elements.

XA: Airline Additional Record

Code	Description
AIRCD	Ticket-issuing airline Code
AIRRF	Booking Reference Number
AGAFE	Agent Fees
AGARF	Agent Fee Reference
AGADS	Agent Fee Description
IATCD	IATA Agent code (includes check digit)
IATNM	IATA Agent Trading name
AGAD1	Agent Address Line 1
AGAD2	Agent Address Line 2
AGAD3	Agent Address Line 3
AGCTY	Agent City
AGSTA	Agent State/County
AGZIP	Agent Zip Code
AGGCD	Agent Geographic Code
PNODC	Agent International dialling code
PNOAC	Agent Area Code
PNONO	Agent Telephone Number
RESSY	Computerized Reservation System Code (e.g., AB = Abacus, AM = Amadeus, A = Apollo, etc.)

XB: Airline Routing Detail Record

Code	Description
TICNO	Sequential part of the Ticket number
TICCD	Ticket Check Digit



Code	Description
PASNG	Passenger Name
CARR1	First leg Carrier code (first part of flight number)
FLNO1	First leg Numeric Flight Number
DAPC1	First leg Departure Airport Code
DDTE1	First leg Departure Date (YYMMDD, OPEN or VOID)
DTIM1	First leg Departure Time (HHMM) blank if DDTE1 is either OPEN or VOID
AAPC1	First leg Arrival Airport Code
ADTE1	First leg Arrival date (YYMMDD, OPEN or VOID)
ATIM1	First leg Arrival time (HHMM) blank if ADTE1 is either OPEN or VOID
FAM1	First leg Fare Amount
BASI1	First leg Fare Basis
CLAS1	First leg Class of Travel
STOA1	First leg Stop over allowed (Y=Yes, N=No)
XXXX2	Second leg—all fields as per first leg
XXXX3	Third leg—all fields as per first leg
XXXX4	Fourth leg—all fields as per first leg

XC: ATM Additional Detail Record

Code	Description
UTCTM	Diners Club/Acquirer Time (HHMMSS)**
UTCDT	Diners Club/Acquirer Date (YYMMDD)**
LCTIM	Local Terminal Time (HHMMSS)
LCDAT	Local Terminal Date (YYMMDD)
ATMID	ATM ID Number

XV: Car Rental Additional Detail

Code	Description
RENMO	Rental Agreement Number



Code	Description
RENNM	Renter Name
RENCY	Car Pickup City
RENST	Car Pickup State or County or Province
RENCO	Car Pickup Country
RENDT	Car Pickup Date (YYMMDD)
REMTM	Car Pickup time (HHMM)
RETCY	City of car return
RETST	State, County or Province of Return
RETCO	Country of Return
RETDT	Date of Return (YYMMDD)
RETTM	Time of Return (HHMM)
RCCAR	Class of car
RWRTE	Weekly Rental Rate
RDRTE	Daily Rental Rate
RM RTE	Rate per mile/km
RDIST	Total Rental distance (i.e., miles driven)
RFREM	Free mile/km
RINSC	Insurance Charges
RFUEC	Fuel Charges
RMORK	Miles or Kilometers (K or M)
ROWDC	One way drop charge
RAUTC	Auto towing charge
RRMIC	Regular mileage charge
REMIC	Extra mileage charge
RLRTC	Late return charge
RTELC	Telephone charge
ROTHC	Other charges
RNOSH	No show charges flag (0: Not applicable; 1: No show)



XG: Gasoline Additional Detail

Code	Description
GVLPN	Vehicle/License Plate Number
GVID	Vehicle ID
GODOR	Odometer Reading
GODUN	Odometer Unit (M-Miles, K-Kilometers)
GDRID	Driver ID Number, Driver license Number or other ID number
GFUUP	Fuel Units Dispensed
GFUPU	Fuel Price per Unit
GFUUN	Fuel Unit (G-Gallons, L-Liters)
GFUPD	Fuel Product Type
GFUAM	Total Fuel Amount
GOIUP	Oil—Number of Units
GOIUN	Oil Units (P-Pints, G-Gallons, L-Liters)
GOIAM	Total Oil Purchase Amount
GMEPT	Merchandise Product Type
GMEAM	Other Merchandise Charges
GCONO	Contract Number
GFLEE	Fleet Transaction (Y-Yes, N-No)

XH: Hotel Additional Detail Record

Code	Description
HCIDT	Date of Check-in (YYMMDD)
HCODT	Date of Check-out (YYMMDD)
HNOPT	Number in party
HNAME	Guest Name
HRMTY	Room type
HPROG	Program Code
HFOLI	Folio Reference Number



Code	Description
HCRES	Confirmed Reservation Indicator ('Y'-Confirmed, 'N'-not confirmed)
HRMRT	Daily Room Rate
HRMTX	Room Tax
HNRTX	Non-Room Tax
HPHAM	Phone charges
HRSAM	Room service charges
HMBAM	Mini bar charges
HRBAM	Bar charges
HGSAM	Gift shop charges
HLAAM	Laundry/dry cleaning charges
HPPAM	Prepaid expenses
HREAM	Restaurant charges
HCAAM	Cash advances
HPKAM	Parking/Valet/Transportation charges
HHCAM	Health club charges
HBCAM	Business Centre charges
HMVAM	Movie charges
HOTAM	Other service charges
HTIPS	Gratuities
HCONF	Conference Charges
HAUDI	Audio Visual Charges
HBANQ	Banquet Charges
HINTE	Internet Charges
HDEPA	Early Arrival or Departure Charges
HBAIN	Billing Adjustment (0-No additional charges; 1-Additional charges added)
HBAAM	Billing Adjustment amount



XR: Rail Additional Detail

Code	Description
RISTK	Railway that issued the ticket
TICNO	Ticket Number
TICCD	Ticket Check Digit
RAGCD	Agent Code
RAGNM	Agent Name
AGAD1	Agent Address line 1
AGAD2	Agent Address-line 2
AGAD3	Agent Address-line 3
AGCTY	Agent City
AGSTA	Agent State/County
AGZIP	Agent Zip Code
AGGCD	Agent Geographic Code
PNODC	Agent International Dialling Code
PNOAC	Agent Area Code
PNONO	Agent Telephone Number
RRESY	Computerized Reservation System Code
PASNG	Passenger Name

XL: Rail Routing Detail Record

Code	Description
RCACD1	First Leg Carrier Code
RJNNO1	First Leg Journey Number (numeric)
RDECY1	First Leg Departure City/Station Code
RDEDT1	First Leg Departure Date (YYMMDD)
RDETM1	First Leg Departure Time (HHMM)
RARCY1	First Leg Arrival City/Station Code
RARDT1	First Leg Arrival Date (YYMMDD)



Code	Description
RARTM1	First Leg Arrival Time (HHMM)
RFAAM1	First Leg Fare Amount
RBASI1	First Leg Fare Basis
RCLAS1	First Leg Class of Travel
XXXXX2	2nd Leg—all fields as per first leg
XXXXX3	3rd Leg—all fields as per first leg
XXXXX4	4th Leg—all fields as per first leg

XE: Restaurant Additional Detail

Code	Description
RFDAM	Restaurant Food Amount
RBVAM	Restaurant Beverage Amount
ROTAM	Restaurant Other Amount
RTPAM	Restaurant Tip Amount

XT: Telephone Additional Detail

Code	Description
TCLDT	Date Of Call (YYMMDD)
TCLTM	Time Of Call (HHMM)
TCLDU	Call Duration (MMMSS)
TFRNO	From Phone Number
TFRCY	From Location-City
TFRCO	From Location-Country
TTONO	To Phone Number
TTOCY	To Location-City
TTOCO	To Location-Country
TCLAM	Original Charge Amount
TDIAM	Discount Amount



XM: Chip Card Additonal Detail

Code	Description
CPANSQN	Application PAN Sequence Number
CAIDT	Application Identifier Terminal
CAIPFL	Application Interchange Profile (AIP)
CATCTR	Application Transaction Counter (ATC)
CACRG	Application Cryptogram (AC)
CAUCN	Application Usage Control (AUC)
CAMTA	Amount Authorized (Fixed Numeric with no decimal places). Front padded with zeros (0) Last two digits imply minor units of currency.
CAMTO	Amount Other (Fixed Numeric with no decimal places). Front padded with zeros (0) Last two digits imply minor units of currency.
CCRIF	Cryptogram Information Data (CID)
CCVMR	Cardholder Verification Results (CVM) Results
CDEDF	Dedicated File (DF) Name
CIDSN	Interface Device (IFD)Serial Number
CADA1	Issuer Application Data
CADAT	Issuer Authentication Data (IAD)
CISRT	Issuer Script Results
CTRMG	Terminal Country Code
CTAVN	Terminal Application Version Number
CTRMC	Terminal Capabilities
CTRMT	Terminal Type
CTRMR	Terminal Verification Results
CTRND	Transaction Date
CTRNT	Transaction Type
CTRNC	Transaction Currency Code
CUNPN	Unpredictable Number



General FAQs

This section provides answers to frequently asked questions.

Types of Reports

What is a Level 2 and 3 report?

A Level 2 and 3 report includes specific product and services data that are associated with day-to-day transactions. The reports enable commercial card customers to share product and services data from the card schemes. For example, the data can include information on a specific leg of a trip for customers that used their commercial card for their journey.

What type of reports does Thredd provide?

Thredd provides the following reports to Program Managers:

- Clearing Report (transaction data)
- Non-Clearing Report (transaction data)
- Enhanced reports containing Level 2 and 3 data
- Balance reports

Note:

For Issuers and Self-Issuers, Thredd provides three additional reports:

- Fee Collection Report
- Quarterly Management Report (QMR)
- Monthly Report (Discover only)

For details, please contact your implementation manager or account manager.

When does Thredd send the reports?

As part of the Global Transaction Reporting capability, Thredd can send the reports at the local time you require.

Can I configure the details provided?

No, you cannot configure the Thredd reports. If you require bespoke reports, please speak to your Account Manager.

Delivery of Reports

How often are reports provided? Can I change this?

By default, Thredd provides the Level 2 and 3 report once a day. You can configure the sending of the report, where Thredd can send a report up to 6 times a day, following each clearing file Thredd receives from the card schemes.

How are reports provided to customers?

Thredd provide daily reports to customers via **sFTP**¹. This is on a push only basis.

How often do you change the fields in the report?

Thredd adds new fields to the report in line with updates from the card schemes (Visa, Mastercard, and Discover), or to reflect other changes relevant to the payments industry or Thredd's service.

When making changes to the reports, Thredd updates the technical documentation and notifies you of the change.

Are reports encrypted?

Yes. Thredd encrypts reports using the PGP standard.

¹Secure File Transfer Protocol. File Transfer Protocol (FTP) is a popular unencrypted method of transferring files between two remote systems. SFTP (SSH File Transfer Protocol, or Secure File Transfer Protocol) is a separate protocol packaged with SSH that works in a similar way but over a secure connection.



How do I identify the version of the report?

The XML schema version is listed in the comments section of the schema, together with details of what has changed.

What determines the Level 2 and 3 information?

Level 2 and 3 information is determined by details that Thredd has on those transactions where there is scheme-specific data on products and services

Do you store reports and if so, for how long?

Thredd stores reports for up to 2 calendar days on the sFTP server, after which they are deleted from the server. Thredd archives the historical files for a limited period. For access to historical files, please raise a JIRA request.

Using the Reports

How can I use the reports?

You can use the reports to do the following:

- Update your transactions database.
- Manage the transaction reconciliation.



Glossary

This page provides a list of glossary terms used in this guide.

A

Account Verification

A type of authorisation transaction which is intended to confirm that the account is genuine and active. Account Verifications are always for a zero amount, so only appear in Authorisation messages and never in clearing messages.

Acquirer

The merchant acquirer or bank that offers the merchant a trading account, to enable the merchant to take payments in store or online from cardholders.

Authentication

This includes checks to confirm the cardholder identity, such as PIN, CVV2 and CAVV.

Authorisation

Stage where a merchant requests approval for a card payment by sending a request to the card issuer to check that the card is valid, and that the requested authorisation amount is available on the card. At this stage the funds are not deducted from the card.

C

Card Scheme

Card network, such as MasterCard, Visa, or Discover, responsible for managing transactions over the network and for arbitration of any disputes.

Chargeback

Where a cardholder disputes a transaction on their account and is unable to resolve directly with the merchant, they can raise a chargeback with their card issuer. The chargeback must be for a legitimate reason, such as goods and services not received, faulty goods, or a fraudulent transaction.

Clearing File/Clearing Transaction

Thredd receive batch clearing files from the card networks, containing clearing transactions, such as presentments and network fees. The card issuer transfers the requested settlement amount to the acquirer and 'clears' the amount on the card, reducing the available card balance accordingly.

D

Discover Global Network

The Discover Global Network consists of a group of card networks acquired by Discover that operate in different market segments: - Discover: A credit card with similar operating model to American Express (i.e. a “three party model” where the card network is also the issuer and acquirer) that operates predominantly in the US. - Diners Club International: international card network aimed pre-dominantly at corporate use cases such as Online Travel Agents and expense cards - Pulse: A US domestic PIN network used for debit card processing similar to Star or Accel.

E

External Host Interface (EHI)

The External Host Interface provides a facility to enable exchange of data between Thredd and external systems via our web services. All transaction data processed by Thredd is transferred to the External Host side via EHI in real time. For certain types of transactions, such as Authorisations, the External Host can participate in payment transaction authorisation.

I

ICA

The Interbank Card Association Number (ICA) is a five-digit number assigned by MasterCard to a financial institution, third-party processor or other member to identify the member in the transaction.

Issuer

The card issuer, typically a financial organisation authorised to issue cards. The issuer has a direct relationship with the relevant card scheme.



L

Level 2 and 3 Data

This is data that provides extra information on a transaction over the basic information that is covered in Level 1. Level 2/3 can include information on the products and services for that transaction.

M

Mastercard clearing cycle

Mastercard provides 6-8 clearing updates during each day, with details of financial transactions that are due for settlement.

Merchant

The shop or store providing a product or service that the cardholder is purchasing. A merchant must have a merchant account, provided by their acquirer, in order to trade. Physical stores use a terminal or card reader to request authorisation for transactions. Online sites provide an online shopping basket and use a payment service provider to process their payments.

Merchant Category Code (MCC)

A unique identifier of the merchant, to identify the type of account provided to them by their acquirer.

MNE (Mastercard Networks Exchange)

A US PIN debit network provider for opening access to US debit networks.

P

PGP

Pretty Good Privacy (PGP) is an encryption system used for both sending encrypted emails and encrypting sensitive files.

Presentments

Stage in a transaction where the funds authorised on a card are captured (deducted from the cardholder's account). Also known as Clearing.

Programme Manager

A Thredd customer who manages a card programme. The programme manager can create branded cards, load funds and provide other card or banking services to their end customers.

R

reconciliation cycle

Thredd receive six cycles of settlement data from Mastercard.

reconciliation date

The system processing date associated with the settlement of funds, as provided by Mastercard.

S

SAFE Reporting

You can report fraudulent transactions to Mastercard by creating a new fraud event in Mastercom, using their SAFE reporting facility (now referred to as the Mastercard Fraud and Loss Database).

sFTP

Secure File Transfer Protocol. File Transfer Protocol (FTP) is a popular unencrypted method of transferring files between two remote systems. SFTP (SSH File Transfer Protocol, or Secure File Transfer Protocol) is a separate protocol packaged with SSH that works in a similar way but over a secure connection.

Smart Client

Smart Client is Thredd's user interface for managing your account on the Thredd Platform. Smart Client is installed as a desktop application and requires a secure connection to Thredd systems in order to be able to access your account.

SSL Certification

An SSL certificate displays important information for verifying the owner of a website and encrypting web traffic with SSL/TLS, including the public key, the issuer of the certificate, and the associated subdomains.



T

Thredd Portal

Thredd Portal is Thredd's new web application for managing your cards and transactions on the Thredd Platform

U

UTC

Coordinated Universal Time or UTC is the primary time standard by which the world regulates clocks and time.



Document History

This section provides details of what has changed since the previous document release.

Version	Date	Reason	Revised by
1.1	09/10/2025	Minor wording updates	KD
	23/07/2025	Updated the table descriptions in Scheme Elements for all the payment networks. Included a new reference section for the Discover network in Industry-Specific Codes for Discover .	KD
	23/06/2025	Added information on Level 2 and 3 reports for the Discover network. Added information on how to look up codes in the Discover documentation, details of the Discover data, and an example report. See: Looking Up Codes in the Discover Documentation , Discover Interchange Specific Data , and Discover Example .	KD
1.0	25/04/2025	First version	WS



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