



American National Standard for Financial Services

X9.104-2:2004 (R2011)

Financial transaction card originated messages – Card acceptor to acquiring host messages

Part 2: Convenience store and petroleum marketing industry



Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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Foreword

This part of X9.104 provides examples of common messages in the convenience store/petroleum marketing industry and its component business operations. It defines data elements and code values used in the messages and explanations of common business practices.

ANSI X9.104 consists of the following parts, under the general title *Financial transaction messages - Card acceptor to acquiring host messages*:

- *Part 1: Messages, data elements and code values*
- *Part 2: Convenience store and petroleum marketing industry examples*

Subsequent parts may be published to define card acceptor to acquiring host messages for other industries.

To aid clarity the following conventions are followed within this part of X9.104.

- Data element names have the first letter capitalized
- Data element names are shown in italics except when used in tables or figures.

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Introduction

The National Association of Convenience Stores (NACS) convened its Payment Systems Committee as part of an overall Technology Standards Project in November 1995. Among the first priorities of that Committee was to consider development of a common format for all payment messages. Although there was strong sentiment for a possible standard for messages flowing from the card acceptor to the ensuing host processing system, the NACS Committee determined that existing standards did not serve this purpose. Therefore, NACS convened a working group within X9A to develop a set of guidelines based on the international acquirer to issuer standard, ISO 8583: 1993, specifically designed for the convenience store and petroleum marketing industry. That guidance document was adopted by X9 in 1999. ASC X9-TG23-1999 Implementation guide for ISO 8583-based card acceptor to host messages – Part 1: Convenience store and petroleum marketing industry (TG-23).

Despite Y2K and the economic downturn, a number of implementations of TG-23 have been documented. However, because TG-23 was based on ISO 8583, and that international standard was undergoing its five-year review process, many others interested in adopting TG-23 were inclined to delay significant implementation efforts pending the update of the base standard. In 2003, *ISO 8583-1: Financial transaction card originated messages – Interchange message specifications – Part 1: Messages, data elements and code values* was published. To enable TG-23 to remain aligned with ISO 8583, a generic terminal-to-host standard, ASC X9.104, was created. It replaces in whole X9-TG23-1999 and incorporates the updated ISO 8583-1 to create a common format for payment messages flowing from the card acceptor to the acquiring host. During the discussions leading up to this project, it was agreed that one of the most valuable aspects of TG-23 was the examples it contained of terminal-to-host messaging in the convenience and petroleum marketing environment. Consequently, it was decided to retain and update those examples and place them in a separate part of the new standard. Accordingly, this Part 2 of X9.104 defines specific examples of messages used in the convenience store and petroleum marketing industry. Subsequent parts may be published to define card acceptor-to-acquirer messages for other retail industries.

NOTE: The user's attention is called to the possibility that compliance with this part of X9.104 may require use of an invention covered by patent rights.

By publication of this part of X9.104, no position is taken with respect to the validity of any such claim or of any patent rights in connection therewith. However, no patent holder has, filed a notice of any rights nor provided the statement of willingness to grant a license under these rights on reasonable and non-discriminatory terms and conditions to applicants desiring to obtain such a license, as required by the ANSI patent policy. Further details on the patent situation may be obtained from the standards developer.

Suggestions for the improvement or revision of this part of X9.104 are welcome. They should be sent to the X9 Committee Secretariat, Accredited Standards Committee X9, Inc., Financial Industry Standards, 1212 West Street, Suite 200, Annapolis, MD 21401 USA.

This part of X9.104 was processed and approved for submittal to ANSI by the Accredited Standards Committee on Financial Services, X9. Committee approval of the Standard does not necessarily imply that all the committee members voted for its approval.

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At the time of this standard's reaffirmation, the X9AB Payments Subcommittee had the following Principal members:

Daniel Welch, Chairman

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ACI Worldwide	Cindy Rink
ACS, Government Solutions	Pat Solitro
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Silver Bullet Technology, Inc.	Matthew Dunne
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Standard Register Company	Melissa Barnes
SWIFT/Pan Americas	Jean-Marie Eloy
Symcor Inc.	Brian Salway
The Clearing House	Vincent DeSantis
The Clearing House	Henry Farrar
The Clearing House	Susan Long
Troy Group, Inc.	Michael Riley
U.S. Bank	Tim Dawe

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U.S. Bank	Scott LaPlante
U.S. Bank	Christopher Stickney
University Bank	Stephen Ranzini
VeriFone, Inc.	Dan Kannady
VeriFone, Inc.	Brad McGuinness
Viewpointe	Karroll Searcy
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Xerox Corporation	Frank Bov
Xerox Corporation	Susan Siani

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The X9A12 POS/Host Transaction Message Working Group which developed this part of X9.104 in 2004 had the following members:

Brad McGuinness, Chairman and Co-Convenor
John Hervey, Co-Convenor
Bonnie L. Howard, Project Editor

<u>Organization Represented</u>	<u>Representative</u>
Alliance Data Systems	Sue Fuller
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CITGO Petroleum Corporation	Sarah Bussman
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GTECH Corp	Mirek Kula

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GTECH Corp	Steve Lupo
MasterCard International	Jodi David
National Association of Convenience Stores	John Hervey
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Texas EBT	Doug Walker
VeriFone, Inc.	Brad McGuinness
VeriFone, Inc.	Brenda Watlington
VISA	Brian Hamilton
Wright Express, LLC	Peg Balano
Wright Express, LLC	Mark S. Patrick
Wright Express, LLC	Emilie Spas

The National Association of Convenience Stores also contributed to the preparation of the document.

This document cancels and replaces *ASC X9-TG-23-Part 1-1999* in whole.

X9.104-1:2011 Financial transaction card originated messages – Card acceptor to acquiring host messages – Part 1: Messages, data elements and code values includes a description of significant technical changes to messages that are reflected in the examples in this part of X9.104.

Financial transaction card originated messages – Card acceptor to acquiring host messages - Part 2: Convenience store and petroleum marketing industry

1 Scope

This part of X9.104 provides example of messages used in the convenience store and petroleum marketing industry based on the message formats defined in X9.104 part 1. This part of X9.104 also defines data elements and code values for use in this environment.

2 Normative references

The following referenced documents are indispensable for the application of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ANSI X9.104-Part 1:2011, *Financial transaction card originated messages – Card acceptor to acquiring host messages*

ISO 8583:2003 (all parts), *Financial transaction card originated messages – Interchange message specifications*

3 Terms and definitions

For the purposes of this document, the terms and definitions given in ISO 8583, X9.104-Part 1 and the following apply.

3.1 bill payment

a financial transaction where the payor (cardholder) makes a payment on a bill, e.g., a utility bill, to a payee.

3.2 fleet card

a card issued for use by a driver of a company owned vehicle to report information regarding motor fuel and related purchases.

3.3 postpay

A payment for fuel services made after the fuel has been dispensed.

3.4 prepay

A payment for fuel service prior to dispensing the fuel.

3.5 stored value

a payment vehicle that contains some means of storing information e.g., magnetic stripe, bar code, RFID transponder or chip. Stored value cards may also be referred to as an electronic purse or a prepaid card.

4 Symbols and abbreviated terms

Abbreviations when used within this part of X9.104 have the following meanings:

- EBT: electronic benefits transfer;
- ICC: integrated circuit card;