Technical Specification

120-Byte Batch Processing Format Specification
Version 3.0.0 Revision 4.2
Addendum in Support of Accel PINless Debit and Star PINless
Debit Refunds
Rev. 1
October 30, 2009

CHASE ™
Paymentech

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PINless Debit Refunds

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CHASE
Paymentech

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The following updates, additions, corrections have been incorporated in
120–Byte Batch Processing Format Specification Versions 3.0.0 Revision 4.2
Addendum In Support of
Accel PINless Debit and Star PINless Debit Refunds

Page No(s)	Action	Description of Change
Detail Record ("S" Record Input)		
1	Added	Accel PINLess MOP (AP) to MOP field list
"S" Record Output		
2	Added	Accel PINLess MOP (AP) to MOP field list
APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE		
4	Updated	Response Reason Code 599 to remove references to Debit.
APPENDIX L: DEBIT PROCESSING		
5	Updated	Introduction to include information on the BIN file and recurring transactions
7	Updated	PINless Debit introduction to include references to Accel PINless Debit and Star PINless debit refunds
10	Updated	PINless Debit Transaction Types section to include references to Accel PINless Debit and Star PINless Debit Refunds

TECHNICAL SPECIFICATION
120-BYTE BATCH PROCESSING FORMAT SPECIFICATION

Table of Contents

Detail Record ("S" Record Input)

```
          1         2         3         4         5         6         7
123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF        DCVI4123456789012345    1206000000007575840    1
```

```
8         9        10        11        12
012345678901234567890123456789012345678 90
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                              REC001   ↵
```

Position	Length	Data Type	Field Name	Comments

36,37	2	A	Method of Payment (MOP)	This field defines the MOP associated with this transaction.
				
				Valid values:
				  AP – ACCEL PINless Debit
				  DP – Generic PINless Debit
				  SP – Star PINless Debit

"S" Record Output

```
          1         2         3         4         5         6         7
123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF      DCVI4123456789012345   1206000000000075758401001
```

```
8         9        10        11        12
012345678901234567890123456789012345678890
ANNNNNNNAAAAAAAAAAAAAAAANNAAAAAAAAAAAAAAAAAAAA
 031115654321  Y              REC001 ↵
```

Position	Length	Data Type	Field Name	Comments
36,37	2	A	Method of Payment (MOP)	This field defines the MOP associated with this transaction. Valid values: AP – ACCEL PINless Debit DP – Generic PINless Debit SP – Star PINless Debit

APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE

Chase Paymentech Response Reason Codes

The following list reflects all currently defined Chase Paymentech response reason codes. Many of these codes are never returned in your output.

For the most common codes returned by Chase Paymentech, the list includes an action field that suggests the best probable course of action to take based on the code returned. If you are receiving codes not listed here, please contact your Account Manager. For ECP transactions, please refer to the Electronic Check Processing User Guide for additional information including return codes, dishonor codes and response actions.

The following KEY describes the Column Headings and the values appearing in the columns.

Note: Not all codes are received on an authorization. Some codes are for deposit/conditionals only.

KEY

Column Heading	Description		
Type	S	=	Successful Response Codes
	R	=	Reject Response Codes
	D	=	Decline Response Codes
Code	3-digit response code		
Name	Description of the response code		
Action	Resend	=	Send this transaction back at any time
	Wait	=	Wait 2-3 days before sending back, or try to resolve with your customer
	Cust.	=	Try to resolve with customer, or get an alternate method of payment
	Fix	=	There is an invalid field being sent. Fix and resend
	N/A	=	Not applicable
	Voice	=	Perform a voice authorization per Chase Paymentech instructions
	Call	=	Call Chase Paymentech
Payment Method	BML	=	Bill Me Later Cards/Bill Me Later Private Label
	BML PL	=	Bill Me Later Private Label only
	CC	=	All Credit Cards
	DB	=	All Debit Cards
	ECP	=	Electronic Check Processing
	ED	=	European Direct Debit
	MP	=	MoneyPak
	PY	=	PayPal
	RC	=	RevolutionCard
	SV	=	Gift Card
	SW	=	UK Domestic Maestro (Switch/Solo)

APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	599	Refund Not Allowed	N/A	PY, RC	Refund not allowed.

Introduction   Accountholders can use their ATM/Debit cards to pay for goods or services rather than cash, check, or credit card.

Debit transactions are always authorized on a "real-time" basis with the actual authorization resulting in the debit (credit if a refund/reversal transaction) of the accountholder's bank account. Merchants must submit a deposit file to Chase Paymentech to support funding, reporting, and associated reconciliation. Chase Paymentech has connectivity to most of the major debit networks in the U.S.

Chase Paymentech offers two types of Debit processing: PIN-Based and PINless.

Merchants are encouraged to retrieve the appropriate Debit BIN file to determine eligibility for an account for every transaction, including prior to the submission of every recurring transaction.

Authorizations and Deposits   The purpose of PIN-Based or PINless debit authorizations and deposits is to debit funds from the account of the accountholder.

Debit authorizations and deposits are reported in a separate section of the same reports as other debit transactions.

Debit authorizations and deposits have specific rules, edits, and Response Reason Codes, details of which are provided in the sections below.

Authorizations and Deposits: How It Works   In order for a merchant to use the debit deposit functionality, the merchant must send a successful PA (Purchase Authorization) prior to sending in the deposit request.

Refunds   The purpose of PIN-Based or PINless debit refunds is to return funds to the account of the accountholder, which had been debited by the original debit transaction.

Debit refunds are reported in a separate section of the same reports as other debit transactions. PIN-Based debit refunds must be sent "real-time". PINless debit refunds can be sent in "real-time" or in a batch submission.

Refunds: How It Works   In order for a merchant to use the debit refund functionality, the merchant must send a successful RA (Refund Authorization) prior to sending in the refund request.

Reversals

Merchant initiated PIN-Based and PINless debit reversals are also referred to as merchant voids, cancellations or corrections. The purpose of PIN-Based or PINless debit reversals is to reverse a previous action (i.e. Purchase Authorization or Refund Authorization).

Debit reversals are reported in a separate section of the same reports as other debit transactions. PIN-Based debit reversals must be sent real-time. PINless debit reversals can be sent in "real-time" or in a batch submission.

Reversals: How It Works

In order for a merchant to use the PINless Debit reversal functionality:

1. A merchant must always reverse the full amount of the original debit transaction.

2. The PINless debit reversal should be done in the same manner as the debit transaction, batch or online.

3. A merchant initiated PINless debit reversal must be submitted within 90 minutes of the original debit transaction. There is an exception for transactions submitted between 20:30 and 22:00 ET. These transactions must be reversed before 22:00 ET.

4. Any PINless debit reversal that fails and cannot be resubmitted within the time limit must be submitted as a debit adjustment.

In order for a merchant to use the PIN-Based Debit reversal functionality:

1. A merchant must always reverse the full amount of the original debit transaction.

2. PIN-Based debit reversals require track data.

3. A merchant initiated PIN-Based debit reversal must be submitted within 90 minutes of the original debit transaction. There is an exception for transactions submitted between 20:30 and 22:00 ET. These transactions must be reversed before 22:00 ET.

4. Any PIN-Based debit reversal that fails and cannot be resubmitted within the time limit must be submitted as a debit adjustment.

PINless Debit   PINless Debit is more commonly known as Debit Bill Payment, a debit transaction where neither the magnetic stripe contents nor the PIN is part of the authorization message.

Chase Paymentech currently supports PINless Debit on the four largest debit networks: Star, NYCE, Pulse, and Accel.

Chase Paymentech currently supports PINless Debit Refunds on the Accel, NYCE, Pulse, and Star debit networks.

The debit network rules for PINless debit programs are strict and the networks that support these transactions must approve the merchant prior to their accepting PINless debit transactions. As a result, PINless debit processing is only available to merchants in select industries.

The debit network must approve and add all payment channels used by the merchant on their system before transactions can be submitted. If a new PINless debit payment channel needs to be added (Call Center, IVR, Web, and Recurring), please contact your Chase Paymentech Representative for information and registration requirements.

Refer to the *Debit Bill Payment User Manual* for card association and debit network regulations.

PINless Debit Soft Descriptors

Soft descriptors apply to Purchase Authorizations (PA) and Conditional Deposits (DC). The characters that can be sent as a PINless soft descriptor are letters (upper and lowercase), numbers, and spaces. Special characters are not allowed. If characters other than those listed are sent, they are replaced with spaces.

The order used to determine the descriptor for a PINless Debit transaction is as follows:

Online:

1. DBA field in the Soft Merchant Information Format Indicator (SM).
2. Merchant default Descriptor setup.

Batch:

1. DBA field in Product Record: Soft Merchant Information 1 (PSM001).
2. Merchant Name and/or Item Description field in the Merchant Descriptor Record ("M" Record).
3. Merchant default Descriptor setup.

Continued on next page

PINless Debit Transaction Types

The following charts list the transaction types that can be sent in an online or batch transaction.

Transaction Types – Online

Action Code	Method of Payment	Valid Transaction Types
		Note: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
PA (Purchase Authorization)	DP (Generic PINless Debit MOP)	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR
PR (Purchase Authorization Reversal)	Any PINless Debit MOP	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR
RA (Refund Authorization)	DP (Generic PINless Debit MOP)	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR
DR (Refund Authorization Reversal)	Any PINless Debit MOP	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR

Transaction Types – Batch

Action Code	Method of Payment	Valid Transaction Types
		Note: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
PA (Purchase Authorization)	DP (Generic PINless Debit MOP)	2 – Recurring
PR (Purchase Authorization Reversal)	Any PINless Debit MOP	2 – Recurring

PINless Debit Transaction Types, (Continued)

Transaction Types – Batch, **(Continued)**

Action Code	Method of Payment	Valid Transaction Types **Note**: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
DP (Deposit)	Specific MOP of Debit Network used for the authorization **Example:** AP – Accel PINless NP – NYCE PINless PP – Pulse PINless SP – Star PINless	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR
DC (Conditional Deposit)	DP (Generic PINless Debit MOP)	2 – Recurring
RA (Refund Authorization)	DP (Generic PINless Debit MOP)	2 – Recurring
DR (Refund Authorization Reversal)	Any PINless Debit MOP	2 – Recurring
RF (Refund)	Specific MOP of Debit Network used for the refund authorization **Example:** AP – Accel PINless NP – NYCE PINless PP – Pulse PINless SP – Star PINless	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR

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PINless Debit Transaction Matching Criteria

The following charts identify the duplicate purchase and refund authorization detection process.

Matching for Purchase Authorization (PA) and Refund Authorization (RA) using Account Number, Amount, Division Number, and Order Number

Processing Mode	Matching Result	Action Taken
Online and Batch	No Match Found	Transaction is sent to Debit Network for authorization.
Online and Batch	Match Found	Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Debit Network. Method of Payment from the original transaction is returned. Trace Number and/or Biller Reference Number are echoed back.

Matching for Conditional Deposit (DC) uses Account Number, Amount, Division Number, and Order Number

Processing Mode	Matching Result	Action Taken
Batch	Match found as already deposited in Duplicate Database (Stratus Duplicate File).	Response Reason Code 264 (Duplicate Deposit Transaction) is returned. Transaction is not processed.
Batch	No Match Found **or** Match Found in Debit Awaiting Deposit (DAD) Database as already deposited.	Transaction is sent to Debit Network for authorization. If approved, transaction is deposited.
Batch	Match Found in Debit Awaiting Deposit (DAD) Database as **not** deposited.	Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Debit Network. Transaction is deposited.

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PINless Debit Transaction Matching Criteria, (Continued)

The following charts identify the matching and validation processes. Both matching and validation must be successful for a transaction to deposit or refund.

Matching for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, and Division Number.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 740 (Match Failed) is returned. Transaction is not deposited.
Batch	Match Found	Check for prior order validation.

Validation for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, Division Number, Amount, MOP returned from Authorization, and complimentary Action Code.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 741 (Validation Failed) is returned. Transaction is not deposited.
Batch	Match Found	Response Reason Code 100 (Approved) is returned. Transaction is deposited.

Continued on next page

PIN-Based Debit

A PIN-Based Debit transaction is when the card is swiped at the point of sale (POS) and the accountholder keys the Personal Identification Number (PIN). The PIN pad encrypts the PIN before it is sent for processing.

Network and federal regulations require the accountholder be provided with a receipt of the debit transaction, if approved.

Merchants must have their POS terminal configured with a PIN pad that has payment encryption keys set up by a TG-3 compliant and Chase Paymentech approved Encryption Service Organization (ESO).

PIN-Based Debit Transaction Types

The following charts list the transaction types that can be sent in an online or batch transaction.

Transaction Types – Online

Action Code	Method of Payment	Valid Transaction Types **Note**: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
PA (Purchase Authorization)	DE (Generic PIN-Based Debit MOP)	R – Retail Indicator
PR (Purchase Authorization Reversal)	Any PIN-Based Debit MOP	R – Retail Indicator
RA (Refund Authorization)	DE (Generic PIN-Based Debit MOP)	R – Retail Indicator
DR (Refund Authorization Reversal)	Any PIN-Based Debit MOP	R – Retail Indicator

Continued on next page

**PIN-Based
Debit
Transaction
Types,**
(Continued)

Transaction Types - Batch

Action Code	Method of Payment	Valid Transaction Types **Note**: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
DP (Deposit)	Specific MOP of Debit Network used for the authorization. **Examples:** NY – NYCE PIN-Based Debit PS – Pulse PIN-Based Debit SR – Star PIN-Based Debit	R – Retail Indicator
RF (Refund)	Specific MOP of Debit Network used for the authorization. **Examples:** NY – NYCE PIN-Based Debit PS – Pulse PIN-Based Debit SR – Star PIN-Based Debit	R – Retail Indicator

PIN-Based Debit Transaction Matching Criteria

The following chart identifies the duplicate purchase and refund authorization detection process.

Matching for Purchase Authorization (PA) and Refund Authorization (RA) uses Account Number, Amount, Division Number, and Order Number

Processing Mode	Matching Result	Action Taken
Online and Batch	No Match Found	Transaction is sent to Debit Network for authorization.
Online and Batch	Match Found	Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Debit Network. Method of Payment from the original transaction is returned. Trace Number and/or Biller Reference Number are echoed back.

The following charts identify the matching and validation processes. Both matching and validation must be successful for a transaction to deposit or refund.

Matching for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, and Division Number.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 740 (Match Failed) is returned. Transaction is not deposited.
Batch	Match Found	Check for prior order validation.

PIN-Based Debit Transaction Matching Criteria, (Continued)

Validation for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, Division Number, Amount, MOP returned from Authorization, and complimentary Action Code.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 741 (Validation Failed) is returned. Transaction is not deposited.
Batch	Match Found	Response Reason Code 100 (Approved) is returned. Transaction is deposited.

Transaction Types and Requirements	**Purchase Authorization** verifies customer's open-to-buy and if the funds are available, debits the customer's account.

Online

Request:

1. Online Processing Detail Record
   a. Action Code = PA
   b. MOP = Any generic Debit MOP
2. Format Indicators
   a. Order Information 2 (O2) (PINless Debit only)
   b. Debit Information (DB) (PIN-Based Debit only)
   c. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)
      i. Track 2 data is required.

Response:
1. Online Processing Return Format Record
2. Reply Format Indicator
   a. Debit Reply Format Indicator (DB)
      i. Trace Number

Batch

Request:

1. Detail Record ("S" Record Input)
   a. Action Code = PA
   b. MOP = Any PINless Debit MOP
   c. Authorization/Verification Code = blanks
2. Product Record
   a. Debit (PDE001)
      i. Trace Number = blanks
      ii. Biller Reference Number

Response:
1. "S" Record Output
2. Product Record
   a. Debit (PDE001)
      i. Trace Number

Transaction Types and Requirements, (Continued)	**Purchase Authorization Reversal** reverses the previously attempted or approved purchase authorization.

Online

Request:

1. Online Processing Detail Record

    a. Action Code = PR

    b. MOP = Any Debit MOP

    c. Amount = Original, authorized amount.

1. Format Indicators

    a. Order Information 2 (O2) (PINless Debit only)

    b. Prior Authorization (PA) (PINless Debit only) (Optional)

        i. Debit Trace Number

    c. Debit Information (DB) (PIN-Based Debit only)

    d. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)

        i. Track 2 data is required.

Response:

1. Online Processing Return Format Record

2. Reply Format Indicator

    a. Debit Reply Format Indicator (DB)

        i. Trace Number

Transaction Types and Requirements, (Continued)	**Purchase Authorization Reversal,** (Continued)

Batch

Request:

1. Detail Record ("S" Record Input)

    a. Action Code = PR

    b. MOP = Any PINless Debit MOP

    c. Amount = Original, authorized amount.

    d. Response Date = Original, authorized date or blank.

    e. Authorization Code = Original, authorization code or blank.

2. Product Record

    a. Debit (PDE001)

        i. Biller Reference Number

Response:

1. "S" Record Output

2. Product Record

    a. Debit (PDE001)

        i. Trace Number

| **Transaction Types and Requirements,** (Continued) | **Deposit** funds the merchant for the previously approved purchase authorization. |

Batch

Request:

1. Detail Record ("S" Record Input)

    a. Action Code = DP

    b. MOP = Debit MOP returned at time of purchase authorization

2. Product Record

    a. Debit (PDE001)

        i. Trace Number

Response:

1. "S" Record Output

Transaction Types and Requirements, (Continued)	**Refund Authorization** returns funds to the customer for a previously approved debit purchase authorization.

Online

Request:

1. Online Processing Detail Record
   a. Action Code = RA
   b. MOP = Any generic Debit MOP
2. Format Indicators
   a. Order Information 2 (O2) (PINless Debit only)
   b. Debit Information (DB) (PIN-Based Debit only)
   c. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)
      i. Track 2 data is required.

Response:
1. Online Processing Return Format Record
2. Reply Format Indicator
   a. Debit Reply Format Indicator (DB)
      i. Trace Number

Batch

Request:

1. Detail Record ("S" Record Input)
   a. Action Code = RA
   b. MOP = Any PINless Debit MOP
   c. Authorization/Verification Code = blanks
2. Product Record
   a. Debit (PDE001)
      i. Trace Number = blanks
      ii. Biller Reference Number

Response:
1. "S" Record Output
2. Product Record
   a. Debit (PDE001)
      i. Trace Number

Continued on next page

Transaction Types and Requirements, (Continued)	**Refund Authorization Reversal** reverses the previously attempted or approved refund authorization.

Online

Request:

1. Online Processing Detail Record
    a. Action Code = DR
    b. MOP = Any Debit MOP
    c. Amount = Original, refund authorization amount.
2. Format Indicators
    a. Order Information 2 (O2) (PINless Debit only)
    b. Prior Authorization (PA) (PINless Debit only) (Optional)
        i. Debit Trace Number
    c. Debit Information (DB) (PIN-Based Debit only)
    d. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)
        i. Track 2 data is required.

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
    a. Debit Reply Format Indicator (DB)
        i. Trace Number

Batch

Request:

1. Detail Record ("S" Record Input)
    a. Action Code = DR
    b. MOP = Any PINless Debit MOP
2. Product Record
    a. Debit (PDE001)
        i. Biller Reference Number

Response:

1. "S" Record Output
2. Product Record
    a. Debit (PDE001)
        i. Trace Number

Transaction Types and Requirements, (Continued)	**Refund** removes the funds from the merchant for the previously approved refund authorization.

Batch

Request:

1. Detail Record ("S" Record Input)

    a. Action Code = RF

    b. MOP = Debit MOP returned at time of refund authorization

2. Product Record

    a. Debit (PDE001)

        i. Trace Number

Response:

1. "S" Record Output

Continued on next page

Transaction Types and Requirements, (Continued)	**Conditional Deposit** verifies customer's open-to-buy and if the funds are available, debits the customer's account and funds the merchant.

Batch

Request:

1. Detail Record ("S" Record Input)

    a. Action Code = DC

    b. MOP = Generic PINless Debit MOP

    c. Transaction Type = 2

    d. Authorization/Verification Code = Blanks

2. Product Record

    a. Debit (PDE001)

        i. Trace Number = blanks

        ii. Biller Reference Number

Response:

1. "S" Record Output

2. Product Record

    a. Debit (PDE001)

        i. Trace Number

Additional References

Debit Bill Payment User Manual

Appendix T: Soft Merchant Information

Appendix X: Merchant Descriptor – ("M" Record)

Card Types / Supported Currencies

Debit / U.S. Dollar

Response Reason Codes

Appendix A: Response Reason Code Description/Usage

To Get Started

Contact your Chase Paymentech Representative.

END OF THE TECHNICAL SPECIFICATION

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