Technical Specification

120-Byte Batch Processing Format Specification
Version 3.0.0 Revision 4.2
Addendum in Support of Authorization Soft Descriptors
Rev. 1
February 5, 2010

CHASE ™
Paymentech

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The following updates, additions, corrections have been incorporated in
**120–Byte Batch Processing Format Specification Version 3.0.0 Revision 4.2
Addendum In Support of Authorization Soft Descriptors**

Page No(s)	Action	Description of Change
Merchant Descriptor Record – ("M" Record)		
1	Updated	Notes section to include reference to new consolidated Appendix T.
Product Records		
4-7	Updated	Product Records: Soft Merchant Information 1 and 2 to include references to new consolidated Appendix T.
Appendix T: Soft Merchant Information and Merchant Descriptor ("M") Record		
8-29	Updated	Combined Appendices T: Soft Merchant Information and X: Merchant Descriptor ("M") Record into a new Appendix T.
8-29	Updated	Appendix T to include sections on Discover, Discover Diners, and JCB
Appendix X: Merchant Descriptor ("M") Record		
	Removed	Appendix X has been retired and combined with Appendix T

TECHNICAL SPECIFICATION
120-BYTE BATCH PROCESSING FORMAT SPECIFICATION

Table of Contents

Merchant Descriptor Record – ("M" Record) Credit Card

Position	Length	Data Type	Field Name	Comments
1	1	A	Constant	"M" Constant – Specifies this record as a merchant descriptor record of the Chase Paymentech standard format.
2,23	22	A	Soft Merchant Name and/or Item Description	Descriptor that appears on the accountholder's statement. Left justified/blank filled **Notes:** If this field is blank, the transaction division default is used. There are 3 possible formats: <table><tr><th>Option</th><th>Description</th></tr><tr><td>1</td><td>3 byte company identifier "*" 18 byte descriptor</td></tr><tr><td>2</td><td>7 byte company identifier "*" 14 byte descriptor</td></tr><tr><td>3</td><td>12 byte company identifier "*" 9 byte descriptor</td></tr></table> The description in the merchant name field should be what is most recognizable to the accountholder. It should consist of the company name and/or trade name combined with some type of description of the product or service that was purchased. **For international transactions DO NOT USE the following punctuation: caret (^), backslash (\), open bracket ([), closed bracket (]), tilde (~), or accent key (`). If used, the transaction rejects with Response Reason Code 225 (Invalid Field Data).**
24,27	4	A	Reserved	Blanks

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Chase Paymentech Solutions, LLC 2010 – All rights reserved   Page 1
120-Byte for Batch Processing Format Specification Version 3.0.0 – Rev.4.2
Addendum in Support of Authorization Soft Descriptors Rev. 1   02/05/2010
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Merchant Descriptor Record – ("M" Record) Credit Card, (Continued)

Position	Length	Data Type	Field Name	Comments
28,40	13	A	Soft Merchant City/Customer Service Phone Number	City or customer service phone number that appears on the accountholder's statement. Left justified/blank filled **Notes:** If this field is blank, the transaction division default is used. Recommended formats by merchant channel: <table><tr><td>Card Present</td><td>City of store location formatted as AAAAAAAAAAAAA</td></tr><tr><td>Card Not Present</td><td>• Customer Service phone number formatted as NNN–NNN–NNNN NNN–AAAAAAA or the transaction rejects with Response Reason Code 225 (Invalid Field Data) • URL (Non-e-Commerce) transactions sent with URL do not qualify for the best interchange rate. • Email address</td></tr></table> For MasterCard MOTO (Transaction Type 1) and Recurring (Transaction Type 2), this field must be populated when the City/Phone field at the transaction division level is not a customer service phone number or the transaction rejects with Response Reason Code 257 (Missing Customer Service Phone). **For international transactions DO NOT USE the following punctuation: caret (^), backslash (\), open bracket ([), closed bracket (]), tilde (~), or accent key (`). If used, the transaction rejects with Response Reason Code 225 (Invalid Field Data).**
41,120	80	A	Reserved	Blanks

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Merchant Descriptor Record – ("M" Record) Credit Card, (Continued)

Notes: Prior Risk Department approval is required. Please contact your Chase Paymentech Representative.

Subject to Issuer discretion whether this descriptor is displayed on the accountholder's statement.

Telecommunication transactions ignore Soft Merchant Descriptors.

Please see *Appendix T: Soft Merchant Information and Merchant Descriptor* for additional information on populating this record.

"M" Record Credit Card Samples

Option 1: 3 byte Merchant Identifier

```
          1         2         3         4         5         6         7         8        12
1234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
MXYZ*PYMT1OF3                                                                  ↵
```

Option 2: 7 byte Merchant Identifier

```
          1         2         3         4         5         6         7         8        12
1234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
MXYZCOMP*PYMT1OF3      800-456-1234                                            ↵
```

Option 3: 12 byte Merchant Identifier

```
          1         2         3         4         5         6         7         8        12
1234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
MXYZCOMPANY  *PYMT1OF3                                                         ↵
```

Blank Merchant Identifier: used to reset to the default descriptor at the transaction division level

```
          1         2         3         4         5         6         7         8        12
1234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
M                                                                             ↵
```

Product Record: Soft Merchant Information 1

```
         1         2         3         4         5         6         7         8        12
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
PSM001MERCHANT DBA                      123456789123456                                    ↵
```

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	"P" Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	"SM" Constant
4,6	3	N	Product Record Sequence Number	"001" Constant
7,44	38	A	DBA	Merchant "Doing Business As" name. (Optional) Left justified/blank filled
45,59	15	A	Merchant ID	Merchant's location ID. (Optional) Left justified/blank filled **Notes:** American Express oil industry must supply station location (11 bytes). American Express aggregator must supply seller/vendor code (up to 15 bytes).

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Product Record: Soft Merchant Information 1, (Continued)

```
         1         2         3         4         5         6         7         8        12
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
PSM001MERCHANT DBA                      123456789123456                                     ↵
```

Position	Length	Data Type	Field Name	Comments
60,99	40	A	Merchant Contact Information	Merchant's phone number, URL, or email address. (Optional) Left justified/blank filled Recommended formats by merchant channel: {TABLE}
100,120	21	A	Reserved	Blanks

The nested table in the Comments cell (row 60,99):

Card Present	City of store location formatted as AAAAAAAAAAAA
Card Not Present	• Customer Service phone number formatted as NNN–NNN–NNNN NNN–AAAAAAA or the transaction rejects with Response Reason Code 225 (Invalid Field Data) • URL (Non-e-Commerce) transactions sent with URL do not qualify for the best interchange rate • Email address

Notes: This record should be sent for authorization and settlement by oil industry merchants and aggregators processing American Express.

See *Appendix T: Soft Merchant Information and Merchant Descriptor* for additional information on populating these fields.

See *Appendix W: American Express* for additional information on populating these fields.

Product Record: Soft Merchant Information 2

```
         1         2         3         4         5         6         7         8        12
1234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNAA
PSM0024 NORTHEASTERN BLVD                SALEM                NH 03079              ↵
```

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	"P" Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	"SM" Constant
4,6	3	N	Product Record Sequence Number	"002" Constant
7,44	38	A	Street	Merchant street address where the transaction took place. (Optional) Left justified/blank filled
45,65	21	A	City	Merchant city where the transaction took place. (Optional) Left justified/blank filled

Product Record: Soft Merchant Information 2, (Continued)

```
          1         2         3         4         5         6         7         8        12
 123456789012345678901234567890123456789012345678901234567890123456789012345678 90 . . . 0
 AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNAA
 PSM0024 NORTHEASTERN BLVD              SALEM                NH 03079              ↵
```

Position	Length	Data Type	Field Name	Comments
66,68	3	A	Region	Merchant state/province where the transaction took place. (Optional)
				Left justified/blank filled
69,83	15	A	Postal Code	Merchant zip/postal code where the transaction took place. (Optional)
				Valid numeric ISO country codes
				Left justified/blank filled
84,86	3	N	Country Code	Merchant numeric ISO country code where the transaction took place. (Optional)
				Left justified/blank filled
87,120	34	A	Reserved	Blanks

Notes: This record should be sent for authorization and settlement by oil industry merchants and aggregators processing American Express.

See *Appendix T: Soft Merchant Information and Merchant Descriptor* for additional information on populating these fields.

See *Appendix W: American Express* for additional information on populating these fields.

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR

Introduction

Soft Merchant Information is supported by Chase Paymentech for American Express, Discover, Discover Diners, Electronic Check Processing (ECP), JCB, MasterCard, MasterCard Diners, and Visa. Both authorizations and deposits support soft merchant information and Chase Paymentech recommends that the descriptor sent is the same for both the authorization and the deposit.

There are two ways to send soft merchant information:

- Soft Merchant Information (excluding ECP)
- Merchant Descriptor

Formatting Rules (All MOPs – Non- ECP)

If the Merchant Contact Information field, located on the batch Product Record: Soft Merchant Information 1 (SM001) or the Soft Merchant City/Customer Service Phone Number field, located on the Merchant Descriptor Format Indicator (MD) or the Batch Merchant Descriptor ("M" – Record) is populated, the value is sent to the appropriate association. If this field data begins with a numeric value, the field is considered a "phone number".

Valid phone number formats:
- NNN-NNN-NNNN

- NNN-AAAAAAA

Valid URL formats:
- Must contain a "."

- Transaction Type = 5, 6, or 7 with MCC = 4816

- Transaction Type = 2 when MCC = 4812, 4814, 4899, 4900, 5960, 5968, 6300, 7298, 7997, 8675, or 8699

Valid email address formats:
- Must contain a "@"

- Transaction Type = 5, 6, or 7 with MCC = 4816

- Transaction Type = 2 when MCC = 4812, 4814, 4899, 4900, 5960, 5968, 6300, 7298, 7997, 8675, or 8699

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Soft Merchant Information

Certain merchants, such as Aggregator and Petroleum merchants, may have a need to include merchant identifying information with each transaction rather than using defaults that are stored in the Chase Paymentech Merchant Setup system. These merchants may take advantage of Chase Paymentech's Soft Merchant record specifications in order to submit such soft information as merchant name, street address, city, state and zip. The soft data that is submitted is passed to the card association along with the transaction and posted on the accountholder's statement, if applicable.

A merchant must be approved by the Chase Paymentech Risk/Credit department prior to becoming certified for submitting soft merchant information.

A flag at the transaction division level must be set to enable a merchant to send Soft Merchant Information format indicators and/or records. If the flag is not set, the transaction rejects with Response Reason Code 258 (Not Authorized to Send Record).

If both Soft Merchant Information and the Merchant Descriptor are sent on the same transaction, an order of precedence is followed. Please refer to the sections that follow for Method Of Payment (MOP) specifics when populating these fields and how they interact with other "soft" fields.

If an MCC is blocked for a merchant, and the MCC is sent with the transaction, the transaction rejects with Response Reason Code 249 (Invalid Merchant Category Code).

If any field is populated with invalid characters, the transaction rejects with Response Reason Code 225 (Invalid Field Data).

Valid characters are comprised of the following:

a – z	A - Z	0 - 9	.	<	(
+	&	!	$	*	)
;	-	'	%	_	>
?	:	#	@	~	=
"	{	}	space	^	\
"	{	}	[	]	'
`	|				

(|) Pipe character is blank or absent in Transaction History.

Continued on next page

Merchant Descriptor

The Merchant Descriptor is used to define the merchant name/product description that appears on the accountholder's statement. The description in the Soft Merchant Name and/or Item Description field should be what is most recognizable to the accountholder. It allows the merchant greater flexibility in describing the consumer's purchase. In addition, the Merchant City/Customer Service Phone Number field allows the merchant to identify the business location or provide the accountholder with a customer service phone number or URL.

The Merchant Descriptor Format Indicator (MD) and the Merchant Descriptor Record ("M" – Record) do not require a transaction division level flag to be set. However, prior Risk Department approval is required before sending Merchant Descriptor.

It is subject to Issuer discretion whether this descriptor is displayed on the accountholder's statement.

If both Soft Merchant Information and the Merchant Descriptor are sent on the same transaction, an order of precedence is followed. Please refer to the sections that follow for Method Of Payment (MOP) specifics when populating these fields and how they interact with other "soft" fields.

Chase Paymentech does not generate or segregate reports by Merchant Descriptor Record. If a merchant wishes to see reports segregated by product, the merchant must set up specific reporting Transaction Divisions and use them for processing.

Soft Merchant and Merchant Descriptor - Rules	**Rules and Guidelines: (Non-ECP Transactions)** If the Soft Merchant Name and/or Item Description field is sent as blank, the transaction division default value is used. If the Soft Merchant City/Customer Service Phone Number field is sent as blank, the transaction division default is used. In batch processing, the merchant descriptor records must be placed before the detail record(s) of both the authorization and deposit files. The merchant descriptor record cannot be sent in the middle of an order (i.e., between address records). A file may contain any number of merchant descriptor records, even one before every order. **Online only: Merchants must send the Merchant Descriptor Format Indicator (MD) for each transaction.** **Batch Only: Sending a merchant descriptor record causes Chase Paymentech to use the merchant descriptor record provided for every subsequent transaction within the file or until another merchant descriptor record is found.** For transactions that precede the first merchant descriptor record, the Transaction Division default value is used. For merchants who need to roll up several merchant names under one corporation, please contact your Chase Paymentech Representative for details on the use and regulations of the asterisk. If a merchant wishes to role up several names into one company for chargeback and deposit activity purposes, Visa requires that the company name must appear first and then be followed by an asterisk "*". The asterisk may only appear in positions 5, 9 or 14 of the merchant descriptor record. An additional product description may then follow the asterisk using the remaining field positions. A sample worksheet can be found at the end of this Appendix.

Soft Merchant and Merchant Descriptor – Rules, (Continued)	**Rules and Guidelines: (ECP Transactions)** Merchant Descriptor is a batch-only function for ECP transactions. The Automated Clearing House (ACH) uses two fields to describe the transaction to the accountholder. The Merchant Name, 15 bytes, always appears on the accountholder's statement, and the Entry Description, 10 bytes, appears on the accountholder's statement a majority of the time. Both are required fields. When utilizing the merchant descriptor record, both the Soft Merchant Name and the Soft Entry Description are mandatory. If either field is sent as blank, both fields utilize the Transaction Division default values. Chase Paymentech recommends that the Merchant Name be used for the Doing Business As (DBA) description and the Entry Description be used for the product description. Not applicable to facsimile draft transactions. In batch processing, the merchant descriptor records must be placed before the detail record(s) of both the authorization and deposit files. The merchant descriptor record cannot be sent in the middle of an order (i.e., between address records). A file may contain any number of merchant descriptor records, even one before every order. **Sending a merchant descriptor record causes Chase Paymentech to use the merchant descriptor record provided for every subsequent transaction within the file or until another merchant descriptor record is found.** For transactions that precede the first merchant descriptor record, the Transaction Division default value is used.

Continued on next page

American Express

Authorizations

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, it is ignored.

If the **MCC** field (located on the online Format Indicator SM or R2 or the batch Information Record IOI) is populated, the value is sent to American Express. If it is not populated, the transaction division default value is sent to American Express.

If the **MCC** field on both of the online format indicators is populated for the transaction, the precedence of the following fields, from highest to lowest, is:

- MCC from the R2 format indicator
- MCC from the SM format indicator

Soft Merchant fields are handled differently dependent upon how the merchant is identified in the Chase Paymentech system. There are three categories a merchant falls into:

- Oil Industry
- Aggregator
- Other

The sections that follow outline each category and define what fields are used by those categories.

American Express, (Continued)

Authorizations, (continued)

Oil Industry Merchants:

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **DBA** field is populated, it is ignored.

If any the following fields are populated, they are ignored.

- Merchant Contact Information
- Street
- City
- Region
- Country Code

If the **Postal Code** field is populated, the value is sent to American Express.

If the **Merchant ID** field is populated, and the transaction division is identified as **Oil Industry**, this field must contain a non-blank 11-byte value identifying the station location) or the transaction rejects with Response Reason Code 225 (Invalid Field Data). If the field contains an 11-byte value, this value is sent to American Express.

Note: Backslash (\) should not be sent in any of these fields. If sent, American Express may decline the transaction, as the character is not allowed.

American Express, (Continued)

Authorizations, (continued)

Aggregator Merchants:

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **DBA** field is populated, it is ignored.

If any of the following fields are populated, they are ignored:

- Merchant Contact Information
- Region
- Country Code

If any of the following fields are populated, the value is sent to American Express:

- Street
- City
- Postal Code

If the **Merchant ID** field is populated, and the transaction division is identified as **Aggregator**, this field must contain a non-blank value or the transaction rejects with Response Reason Code 225 (Invalid Field Data). This value can be up to 15 bytes and identifies the seller/vendor. If the field contains a value, this value is sent to American Express.

Note: Backslash (\) should not be sent in any of these fields. If sent, American Express may decline the transaction, as the character is not allowed.

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

American Express, (Continued)

Authorizations, (continued)

Other Merchants:

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **DBA** field is populated, it is ignored.

If any of the following fields are populated, they are ignored.

- Merchant Contact Information
- Street
- City
- Region
- Postal Code
- Country Code

If the **Merchant ID** field is populated, and the transaction division is **not** identified as **Oil Industry** or **Aggregator**, the value is ignored.

Continued on next page

American Express, (Continued)

Deposits

If the **MCC** field, located the batch Information Record IOI, is populated, it is ignored. MCC is not sent to American Express at deposit time.

If the **DBA** field is populated, the value is sent to American Express.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- DBA (Product Record SM001)

- Soft Merchant Name and/or Item Description ("M" – Record)

- Transaction Division default value

American Express strongly recommends **Aggregators** user their aggregator business name in conjunction with the name of the actual seller.

Example: AGGREGATOR NAME * ACTUAL SELLER NAME

If the **City** field located in the batch Product Record SM002 is populated, the value is sent to American Express.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- City (Product Record SM002)

- Soft Merchant City/Customer Service Phone Number ("M" – Record)

- Transaction Division default value

If any of the following fields, located on the batch Product Records SM001 and SM002, are populated, they are sent to American Express.

- Street
- Region
- Postal Code
- Country Code

Continued on next page

Discover, Discover Diners, JCB (U.S. Merchant Processing U.S. Currency)

Authorizations

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to Discover.

If the **MCC** field (located on the online Format Indicator R2 or the batch Information Record IOI) is populated, the value is sent to Discover. If it is not populated, the transaction division default value is sent to Discover.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Soft Merchant Name and/or Item Description (Format Indicator MD or "M" – Record)
- Transaction Division default value

If the **Merchant ID** field is populated, the value is sent to Discover.

If any the following fields are populated, they are ignored and the transaction division default is sent to Discover.

- Merchant Contact Information
- Street
- City
- Region
- Postal Code
- Country Code

Continued on next page

Discover, Discover Diners, JCB (U.S. Merchant Processing U.S. Currency) (Continued)

Deposits

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to Discover.

If the **MCC** field, located the batch Information Record IOI, is populated and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or **MCC** is sent in the Discover Extension Record (EDI001) or the Discover Diners Extension Record (EDD001), the value used at authorization time is sent to Discover.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to Discover.

If the **MCC** field is not populated in the deposit transaction and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the Discover Extension Record (EDI001) or the Discover Diners Extension Record (EDD001), the transaction division default value is sent to Discover. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB, the EDI001 or the EDD001 records)
- **MCC** sent at deposit time
- **MCC** from the transaction division default

Continued on next page

JCB	**Authorizations**

For U.S. merchants processing U.S. currency, JCB follows the Discover rules. Please refer to the Discover section of this appendix for further details.

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, that information is sent to JCB.

If the **MCC** field (located on the online Format Indicator R2 or the batch Information Record IOI is populated, the value is sent to JCB. If it is not populated, the transaction division default value is sent to JCB.

Deposits

For U.S. merchants processing U.S. currency, JCB follows the Discover rules. Please refer to the Discover section of this appendix for further details.

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the batch Merchant Descriptor Record ("M" – Record) is sent, that information is sent to JCB.

If the **MCC** field, located the batch Information Record IOI, is populated and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or **MCC** is sent in the Japanese Credit Bureau (JCB) Extension Record (EJC001), the value used at authorization time is sent to JCB.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to JCB.

If the **MCC** field is not populated in the deposit transaction and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the JCB Extension Record (EJC001), the transaction division default value is sent to JCB. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB or EJC001 record)
- **MCC** sent at deposit time
- **MCC** from the transaction division default

MasterCard, MasterCard Diners	**Authorizations** For U.S. merchants processing U.S. currency, MasterCard Diners follows the Discover rules. Please refer to the Discover section of this appendix for further details. If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to MasterCard. If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to MasterCard. If the **MCC** field, located on the online Format Indicator SM or R2 or the batch Information Record IOI, is populated, the value is sent to MasterCard. If it is not populated, the transaction division default value is sent to MasterCard. If the MCC field on both of the online format indicators are populated for the transaction, the precedence from highest to lowest is:

- MCC (Format Indicator R2)
- MCC (Format Indicator SM)

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **Merchant ID** field is populated, the value is sent to MasterCard.

If any the following fields are populated, they are ignored and the transaction division default is sent to MasterCard.

- Street
- City
- Region
- Postal Code
- Country Code

MasterCard, MasterCard Diners, (Continued)	**Authorizations, (Continued)**

Authorizations, (Continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Format Indicator SM or Product Record SM001)
- Soft Merchant Name and/or Item Description (Format Indicator MD or "M" – Record)
- Transaction Division default value

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone number, URL, or email address
- Soft Merchant City/Customer Service Phone Number (Format Indicator MD or "M" – Record) if sent as a valid phone number, URL, or email address
- City (Format Indicator SM or Product Record SM002)
- Merchant City/Customer Service Phone Number (Format Indicator MD or "M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to MasterCard.

MasterCard, MasterCard Diners, (Continued)	**Deposits**

Deposits

For U.S. merchants processing U.S. currency, MasterCard Diners follows the Discover rules. Please refer to the Discover section of this appendix for further details.

If the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to MasterCard.

If the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to MasterCard.

If the **MCC** field, located the batch Information Record IOI, is populated and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or **MCC** is sent in the MasterCard Extension Record (EMC001), the value used at authorization time is sent to MasterCard.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to MasterCard.

If the **MCC** field is not populated in the deposit transaction and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the Extension Record (EMC001), the transaction division default value is sent to MasterCard. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB or EMC001 record)
- **MCC** sent at deposit time
- **MCC** from the transaction division default

Fields referenced in this section are located on the batch Product Record SM001.

If the **DBA** field is populated, the value is sent to MasterCard.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Product Record SM001)
- Soft Merchant Name and/or Item Description ("M" – Record)
- Transaction Division default value

For the field that is used, the first 22 bytes of data is sent to MasterCard.

If the **Merchant ID** field is populated, it is ignored and the Transaction Division default value is sent to MasterCard.

Continued on next page

MasterCard, MasterCard Diners, (Continued)	**Deposits,** (continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone, number, URL, or email address
- Soft Merchant City/Customer Service Phone Number ("M" – Record) if sent as a valid phone number, URL, or email address
- City (Product Record SM002)
- Merchant City/Customer Service Phone Number ("M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to MasterCard.

Fields referenced in this section are located on the batch Product Record SM002.

If any of the following fields are populated, the value is sent to MasterCard. If any of the following fields are not populated, the transaction division default value is sent to MasterCard.

- Street
- Region
- Postal Code

Continued on next page

Visa   **Authorizations**

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to Visa.

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, that information is sent to Visa.

If the **MCC** field, located on the online Format Indicator SM or R2 or the batch Information Record IOI record is populated, the value is sent to Visa. If it is not populated, the transaction division default value is sent to Visa.

If the MCC field on both of the online format indicators is populated for the transaction, the precedence from highest to lowest is:

- MCC (Format Indicator R2)
- MCC (Format Indicator SM)

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **Merchant ID** field is populated, the value is sent to Visa.

If any the following fields are populated, they are ignored and the transaction division default is sent to Visa.

- Street
- City
- Region
- Postal Code
- Country Code

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Format Indicator SM or Product Record SM001)
- Soft Merchant Name and/or Item Description (Format Indicator MD or "M" – Record)
- Transaction Division default value

Visa,
(Continued)

Authorizations, (Continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone number, URL, or email address
- Soft Merchant City/Customer Service Phone Number ("M" – Record or Format Indicator MD) if sent as a valid phone number, URL, or email address
- City (Format Indicator SM or Product Record SM002)
- Merchant City/Customer Service Phone Number (Format Indicator MD or "M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to Visa.

Visa,
(Continued)

Deposits

If the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to Visa.

If the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to Visa.

If the **MCC** field, located on the batch Information Record IOI, is populated, and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or MCC is sent in the Extension Record (EVI001), the value used at authorization time is sent to Visa.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to Visa.

If the **MCC** field is not populated in the deposit transaction, and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the Extension Record (EVI001), the transaction division default value is sent to Visa. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB or Extension Record EVI001)
- **MCC** sent at deposit time
- **MCC** from the transaction division default value

Fields referenced in this section are located on the batch Product Record SM001.

If the **DBA** field is populated, the value is sent to Visa.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Product Record SM001)
- Soft Merchant Name and/or Item Description ("M" – Record)
- Transaction Division default value

For the field that is used, the first 25 bytes of data is sent to Visa.

If the **Merchant ID** field is populated, it is ignored and the transaction division default value is sent to Visa.

Visa, (Continued)

Deposits, (continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone number, URL, or email address
- Soft Merchant City/Customer Service Phone Number ("M" – Record) if sent as a valid phone number, URL, or email address
- City (Product Record SM002)
- Merchant City/Customer Service Phone Number ("M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to Visa.

Fields referenced in this section are located on the batch Product Record SM002.

If any of the following fields are populated, the value is sent to Visa. If any of the following fields are not populated, the transaction division default value is sent to Visa.

- Region
- Postal Code

If the **Street** field is populated, it is ignored. No value is sent to Visa.

If the **Country Code** field is populated, the transaction rejects with Response Reason Code 225 (Invalid Field Data). **Country Code** must be left blank for Visa transactions. The transaction division default is sent to Visa.
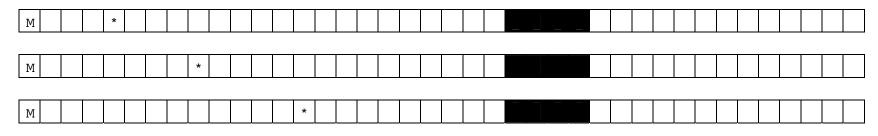
Additional References	*Appendix L: Debit Processing*
	Appendix S: PayPal

Soft Merchant Information Card Types / Supported Currencies	American Express / All currencies for Authorization
	American Express / U.S. Dollars for Settlement
	MasterCard / U.S. and Canadian Dollars
	MasterCard Diners / Non - U.S. Dollars
	Visa / U.S. and Canadian Dollars

Merchant Descriptor Card Types / Supported Currencies	American Express / All currencies for Authorization
	American Express / U.S. Dollars for Settlement
	Discover / All currencies
	Discover Diners / All currencies
	Electronic Check Processing (does not include EUDD) / All Currencies.
	JCB / All currencies
	MasterCard / U.S. and Canadian Dollars
	MasterCard Diners / Non - U.S. Dollars
	Pinless Debit / U.S. Dollars
	PayPal / U.S. Dollars
	Visa / U.S. and Canadian Dollars

Response Reason Codes	*Appendix A: Response Reason Code Description/Usage*

To Get Started	Contact your Chase Paymentech Representative.

Sample Worksheet

If you plan on using the Asterisk to roll up several merchant names for Visa regulations, please use this sample record layout when constructing the information format.

| M | | | | * | | | | | | | | | | | | | | | | ▉ | ▉ | ▉ | | | | | | | | | | | | | | |

| M | | | | | | | * | | | | | | | | | | | | | ▉ | ▉ | ▉ | | | | | | | | | | | | | | |

| M | | | | | | | | | | | * | | | | | | | | | ▉ | ▉ | ▉ | | | | | | | | | | | | | | |

Template Notes:
If "*" is not used – can only have the company name (no product descriptor)
Before "*" – abbreviated corporate name
After "*" – product name, product type, installment information (i.e. 1 of 4), etc.

END OF THE TECHNICAL SPECIFICATION

120-Byte Batch Processing Version 3.0.0 Revision 4.2
Addendum In Support of Authorization Soft Descriptors Rev. 1

02/05/2010