

# Technical Specification

120-Byte Batch Processing Format Specification  
Version 3.0.0 Revision 5.0  
Addendum in Support of MasterCard Account Verification  
Rev. 1  
May 07, 2010



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***120–Byte Processing Format Specification  
Version 3.0.0 Revision 5.0  
Addendum in Support of MasterCard Account  
Verification***

***Rev. 1***

***May 07, 2010***



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4 Northeastern Boulevard  
Salem, New Hampshire 03079–1952  
603–896–6000

[www.chasepaymentech.com](http://www.chasepaymentech.com)

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The following updates, additions, corrections have been incorporated in  
**120-Byte Batch Processing Format Specification Version 3.0.0 Revision 5.0**  
**Addendum In Support of MasterCard Account Verification**

<b>Page No(s)</b>	<b>Action</b>	<b>Description of Change</b>
<b>Detail Record (“S” Record Input)</b>		
1	Updated	Transaction Type field to remove note about account verification and recurring transactions.
<b>Appendix AB: Account Verification</b>		
2	Updated	Appendix to remove the second paragraph in the How It Works section.

# TECHNICAL SPECIFICATION 120-BYTE BATCH PROCESSING FORMAT SPECIFICATION

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## APPENDIX AB: ACCOUNT VERIFICATION

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### Introduction

Account Verification transactions are used to verify accounts without financially impacting the accountholder's open to buy. Address Verification Service and Card Security Value can be verified along with the account number.

Issuers must be able to process Account Verification transactions and respond to all aspects of the transaction. To increase the utility and consistency of the verification response, Visa and MasterCard forward all Account Verification transactions to the Issuer when the Issuer is available and continue to respond to these requests when the Issuer is not available.

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### How It Works

Visa and MasterCard currently process most Account Verification transactions on behalf of Issuers by checking the exception file and performing a check digit validation. Successful Account Verification transactions return Response Reason Code 104 (No Reason to Decline).

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## APPENDIX AB: ACCOUNT VERIFICATION (Continued)

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**Transaction  
Types and  
Requirements**

**Verifies** the account request.

**Online**

Request:

1. Online Processing Detail Record
  - a. Action Code = VF
  - b. MOP = MC, MD, or VI
  - c. Amount = all zeros
2. Format Indicators
  - a. Bill to Address (AB) or Postal Code Only Address (AZ) (Optional)
  - b. Fraud (FR) (Optional)

Response:

1. Online Processing Return Format Record

**Batch**

Request:

1. Detail Record ("S" Record Input)
  - a. Action Code = VF
  - b. MOP = MC, MD, or VI
  - c. Amount = all zeros
2. Product Record
  - a. Fraud (PFR001) (Optional)
3. Formatted Address Record (Optional)
  - a. Bill to Address (LA)
4. Address Record (Optional)
  - a. Bill to Address (AB)

Response:

1. "S" Record Output
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## APPENDIX AB: ACCOUNT VERIFICATION (Continued)

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**Card Types /  
Supported  
Currencies**      MasterCard and Visa / All currencies  
                         MasterCard Diners / Non – U.S. currencies

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

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**To Get  
Started**            Contact your Chase Paymentech Representative.

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## **END OF THE TECHNICAL SPECIFICATION**

### **120-Byte Batch Processing Version 3.0.0 Revision 5.0 Addendum In Support of MasterCard Account Verification Rev. 1**

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