

Technical Specification

120-Byte Batch Processing Format Specification
Version 3.0.0 Revision 4.2
Addendum in Support of October 2009 Bank Card Regulations
Rev. 1
October 16, 2009



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Version 3.0.0 Revision 4.2
Addendum in Support of
October 2009 Bank Card Regulations***

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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 October 2009 Bank Card Regulations

Note: These updates are in addition to the changes already made to Version 3.0.0 Revision 4.2 for Bank Card Regulations.

Page No(s)	Action	Description of Change
Detail Record ("S" Record Input)		
1	Updated	MOP field record notes to include clarification about processing USD and non-USD currency.
"S" Record Output		
2	Updated	MOP field record notes to include clarification about processing USD and non-USD currency.
Appendix C: Error Screening		
3	Updated	Notes to include clarification about processing USD and non-USD currency.

TECHNICAL SPECIFICATION FOR 120-BYTE BATCH PROCESSING FORMAT SPECIFICATION

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RECORD LAYOUTS

Detail Record (“S” Record Input)

1	2	3	4	5	6	7
123456789012345678901234567890123456789012345678901234567890123456789						
ANNNNNNNNNNAAANNNNNNNNNNNNNNNNNNNNNNNNNNA						
S0000123456ABC123456789DEF DCVI4123456789012345 1206000000007575840 1						

8	9	10	11	12
012345678901234567890123456789012345678901234567890				
ANNNNNNAA				
REC001 ↵				

Position	Length	Data Type	Field Name	Comments
36,37	2	A	Method of Payment (MOP)	<p>Notes: The encryption MOP (EN) must be used in conjunction with the encryption flag for credit card transactions only. Electronic Check MOP (EC) must be used for all ECP transactions, whether encrypted or not.</p> <p>For U.S. merchants processing USD currency, if card prefix 30, 36, 38, or 39 are sent as Discover, MasterCard, or MasterCard Diners, Chase Paymentech processes and reports the transaction as Discover Diners. MOP = DD is returned in the reply records.</p> <p>For Canadian merchants processing non - USD currency, if card prefix 36 is sent as MasterCard, Chase Paymentech processes and reports the transaction as MasterCard Diners. MOP = MD is returned in the reply records.</p> <p>For U.S. merchants processing non - USD currency, Chase Paymentech rejects the transaction with Response Reason Code 239 (Invalid MOP for Transaction Division).</p>

RECORD LAYOUTS (Continued)

“S” Record Output

```

           1           2           3           4           5           6           7
123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF           DCVI4123456789012345           12060000000075758401001
    
```

```

           8           9           10           11           12
012345678901234567890123456789012345678901234567890
ANNNNNNNAAAAAAAAAAAAAAAAANNAAAAAAAAAAAAAAAAAAAAAAA
031115654321 Y           REC001 ↵
    
```

Position	Length	Data Type	Field Name	Comments
36,37	2	A	Method of Payment (MOP)	<p>Notes (Continued)</p> <p>For U.S. merchants processing USD currency, if card prefix 30, 36, 38, or 39 are sent as Discover, MasterCard, or MasterCard Diners, Chase Paymentech processes and reports the transaction as Discover Diners. MOP = DD is returned in the reply records.</p> <p>For Canadian merchants processing non - USD currency, if card prefix 36 is sent as MasterCard, Chase Paymentech processes and reports the transaction as MasterCard Diners. MOP = MD is returned in the reply records.</p> <p>For U.S. merchants processing non - USD currency, Chase Paymentech rejects the transaction with Response Reason Code 239 (Invalid MOP for Transaction Division).</p>

APPENDIX C: ERROR SCREENING

Account Number Prefix Check The prefix check is the comparison of the first few bytes of each account number to a list of known prefixes.

The list of prefixes below is based on knowledge Chase Paymentech currently has and is subject to change.

Card Type	Prefix
American Express	37, 34
Bill Me Later	504990, 621993
Bill Me Later Private Label	621993
Bill Me Later Small Business Instant Credit	504990, 621993
Debit	Unknown
Discover	30, 36, 38, 39, 60, 62, 64, 65
Discover Diners	30, 36, 38, 39
Encryption	Unknown
European Direct Debit	Unknown
Gift Card	603571
International Maestro	50, 56 – 58, 6
JCB	3528 – 3589
MasterCard	36, 51 – 55
MasterCard Diners	36
MoneyPak	Unknown
RevolutionCard	Unknown
UK Domestic Maestro (Switch/Solo)	6759, 6767
Visa	4

Notes: For U.S. merchants processing USD currency, if card prefix 30, 36, 38, or 39 are sent as Discover, MasterCard, or MasterCard Diners, Chase Paymentech processes and reports the transaction as Discover Diners. MOP = DD is returned in the reply records.

For Canadian merchants processing non - USD currency, if card prefix 36 is sent as MasterCard, Chase Paymentech processes and reports the transaction as MasterCard Diners. MOP = MD is returned in the reply records.

For U.S. merchants processing non - USD currency, Chase Paymentech rejects the transaction with Response Reason Code 239 (Invalid MOP for Transaction Division).

END OF THE TECHNICAL SPECIFICATION

120-Byte Batch Processing Format Specification Version 3.0.0 Revision 4.2

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