# Technical Specification

120-Byte Batch Processing Versions 2.0.0 – 3.0.0 Rev 2
Addendum in Support of Account Verification
Rev. 1
February 6, 2009

**CHASE** ™
**Paymentech**

# Technical Specification

*120-Byte Batch Processing*
*Versions 2.0.0 – 3.0.0 Rev. 2*
*Addendum in Support of Account Verification Rev. 1*

*Date 02/06/2009*

**CHASE** ™
**Paymentech**

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The following updates, additions, corrections have been incorporated in
**120–Byte for Batch Processing Versions 2.0.0 – 3.0.0 Rev. 2.0**
**Addendum In Support of Account Verification Rev. 1**

| Page No(s) | Action | Description of Change |
|---|---|---|
| **DETAIL RECORD** | | |
| 2, 5 | | Added VF (Account Verification) to Action Codes |
| 7 | | Added Action Code = VF Note to Amount field comments |
| 12 | | Added MasterCard reject note to Transaction Type |
| **APPENDIX A: REASON RESPONSE CODE DESCRIPTION/USAGE** | | |
| 14 | | Response Reason Code 104 (No Reason to Decline) with payment methods CC and RC |
| **APPENDIX AB:  ACCOUNT VERIFICATION** | | |
| 29 | | Added Account Verification Appendix |

# TECHNICAL SPECIFICATION
# FOR BATCH PROCESSING

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**Detail Record**

```
         1         2         3         4         5         6         7
1234567890123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF        DCVI4123456789012345    1206000000007575840   1
```

```
8        9        10        11        12
0123456789012345678901234567890123456789 0
ANNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                          REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|------------|----------|
| 34,35 | 2 | A | Action Code | Action Requested<br><br>Valid values:<br>AR – Authorization Reversal (Discover, Gift Card, MasterCard, MasterCard Diners, PayPal, Visa)<br>AU – Authorize (Bill Me Later, Bill Me Later Private Label, Credit Card, Gift Card, PayPal, RevolutionCard – Card Not Present)<br>BI – Current Balance Inquiry (Discover, Gift Card, MasterCard, MasterCard Diners, MoneyPak, Visa)<br>**Note:** Amount should be $0.00.<br>DC – Conditional Deposit (Bill Me Later, Bill Me Later Private Label, Credit Card, PINless Debit, RevolutionCard - Card Not Present)<br>DO – Validate and Deposit (ECP U.S. and CAN, European Direct Debit)<br>DP – Deposit (Bill Me Later, Bill Me Later Private Label, Credit Card, Debit, Gift Card, , MoneyPak, RevolutionCard)<br>DR – Refund Authorization Reversal (PINless Debit)<br>**Note:** This is an authorization action.<br>ER – Refund (ECP U.S. and CAN, European Direct Debit)<br>LO – Validate Only (ECP and European Direct Debit)<br>**Note:** Amount must be $0.00 for European Direct Debit<br>NC – Pre-note Only – Credit (ECP U.S)<br>ND – Pre-note Only – Debit (ECP U.S.) |

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**Detail Record,** (Continued)

```
         1         2         3         4         5         6         7
1234567890123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF         DCVI4123456789012345    1206000000007575840    1
```

```
8         9        10        11        12
012345678901234567890123456789012345678901234567890
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                              REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|------------|----------|
|          |        |           | Action Code (Continued) | Action Requested (Continued)<br><br>Valid values: (Continued)<br>OD – Forced Validate and Deposit (ECP CAN)<br>PA – Purchase Auth (MoneyPak, PINless Debit, RevolutionCard – Card Present)<br>PR – Purchase Auth Reversal (PINless Debit, RevolutionCard – Card Present).<br>RA   Refund Auth (MoneyPak, PINless Debit, RevolutionCard – Card Present)<br>**Note:** This is an authorization action.<br>RD – Alternative Payments Refund (PayPal)<br>RF – Refund (Bill Me Later, Bill Me Later Private Label, Credit Card, Debit, Gift Card, MoneyPak, RevolutionCard)<br>RG – Alternative Payments Sale (PayPal)<br>SA – Add Value (Gift Card)<br>SI  – Issuance Activation (Gift Card)<br>UP – Account Updater (Encryption, MasterCard, Visa)<br>VD – Validate, Verify and Deposit (ECP U.S.)<br>**Note:** If validation fails, transaction will not verify or deposit<br>VF – Account Verification (MasterCard, MasterCard Diners, RevolutionCard, Visa)<br>**Note:** Amount must be $0.00<br>VO – Verify Only (ECP U.S.<br>**Note:**  Amount should be $0.00<br>VP – Verify and Pre-note (ECP U.S.)<br><br>**See Table 1: Action Codes Definitions** |

*Continued on next page*

**Detail Record,** (Continued)

Table 1: Action Code Definitions

| Action Code | Name | Definition |
|---|---|---|
| AR | Authorization Reversal | Reverses a prior Action Code = AU (Authorize). |
| | | **Notes:** The Reversal is only valid if the authorization has not expired. |
| | | See *Appendix F: Authorization Reversal* for specific credit card information. |
| | | See *Appendix P: Gift Card* for additional information. |
| | | See *Appendix S: PayPal* for additional information. |
| AU | Authorize | Authorize this transaction. |
| | | **Notes:** For Gift Card – Dollar amount is "reserved" on the card account until Action Code = RC (Redemption Completed) or Action Code = AR (Authorization Reversal) is sent. |
| | | For Gift Card – If the transaction is sent for MCC 5542 and the amount is $1.00, the entire balance of the card is "locked". For any other MCC and/or amount, the card is "locked" for that amount. When the sale is complete, Action Code = RC (Redemption Completed) must be sent with the actual sale amount. For MCC 5542 the authorization expires after 3 hours, all other authorizations expire after 7 days. |
| BI | Balance Inquiry | Used to obtain the current balance on an account. Any amount can be sent. |
| DC | Conditional Deposit | Deposit this transaction ONLY if a valid authorization is obtained. |
| DO | Validate and Deposit | Deposit this transaction if it passes validation. |
| | | European Direct debit – Validate this transaction against the European Direct Debit Internal Negative File |

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**Table 1: Action Code Definitions,** (Continued)

| Action Code | Name | Definition |
|---|---|---|
| DP | Deposit | Deposit this transaction REGARDLESS of authorization status. The merchant should send a prior approval; otherwise Chase Paymentech may reauthorize and/or deposit a declined transaction. For debit transactions the merchant must send a prior approval otherwise Chase Paymentech will reject the transaction.<br><br>For Gift Card transactions this is considered a Redemption. |
| DR | Refund Authorization Reversal | Reverses a prior Action Code = RA (Refund Authorization) |
| ER | Refund | Issue a credit to this account. Preferred delivery method should be ACH for ECP transactions. |
| LO | Validate Only | ECP – Validate this transaction against an ACH eligibility file, Notification of Change (NOC) file, and ECP Internal Negative File.<br><br>European Direct Debit – Validate this transaction against the European Direct Debit Internal Negative File. |
| NC | Pre-note Only – Credit | Pre-note this transaction if it passes front-end validation. |
| ND | Pre-note Only - Debit | Pre-note this transaction if it passes front-end validation. |
| OD | Forced Validate | Depositable transaction bypasses account number validation routine. |
| PA | Purchase Authorization | Verifies customer's open-to-buy and if the funds are available, debits the customer's account. |
| PR | Purchase Authorization Reversal | Reverses a prior Action Code = PA (Purchase Authorization). |
| RA | Refund Authorization | Issues a credit to this account number.<br><br>**Note:** To complete the refund, Action Code RF (Refund) must be sent in a settlement file for this transaction. |
| RD | Alternative Payments Refund | Issue a credit to a PayPal (customer) account. |

**Table 1: Action Code Definitions,** (Continued)

| Action Code | Name | Definition |
|---|---|---|
| RF | Refund | Issue a credit to this account number. For debit and MoneyPak transactions the merchant must send a prior approved refund authorization or Chase Paymentech will reject the transaction. |
| RG | Alternate Payments Sale | Process a memo post sale or recurring deposit transaction to a PayPal (customer) account. |
| SA | Add Value | Adds the transaction Amount to the balance of an active gift card. |
| SI | Issuance Activation | Used to issue and activate individual gift cards. The dollar amount must be greater than $0.00. |
| UP | Account Updater | Submit a transaction to Chase Paymentech to include in the account Updater program. |
| VD | Validate, Verify and Deposit | Deposit this transaction if it passes validation and verification. |
| VF | Account Verification | Verify this account is valid before performing authorization.<br><br>The amount of the transaction must be $0.00. |
| VO | Verify Only | Verify this transaction against a 3rd party negative file. |
| VP | Verify and Pre-note | Verify this transaction against $3^{rd}$ party negative file. It if passes, send a pre-note to the customer's bank. |

**Detail Record,** (Continued)

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

```
8         9        10        11        12
012345678901234567890123456789012345678890
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                            REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|---|---|---|---|---|
| 61,72 | 12 | N | Amount | Amount of the transaction |
| | | | | 2 decimal implied/right justified/zero filled |
| | | | | **Notes:** Minimum amount for all card types is $0.01 but no greater than the established Transaction Division limit. |
| | | | | Refer to Action Code comments for additional information on populating this field. |
| | | | | Bill Me Later and Bill Me Later Private Label transaction minimum and maximum amount limits are agreed to between the merchant and BillMeLater. |
| | | | | Carte Blanche will decline transactions for less than $1.00. |
| | | | | For Discover, include Cash Over amount if any: |
| | | | | • If Action Code = DP, include Cash Back Amount Approved from Online Cash Back Reply Format Indicator (CO), or Product Record: Cash Back (PCO001), or the Cash Over Amount from the Extension Record: Discover (EDI001). |
| | | | | • If Action Code = AU or DC, include Cash Back Amount Requested from the Product Record: Cash Back (PCO001). |

*Continued on next page*

**Detail Record,** (Continued)

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

```
 8         9        10        11        12
 012345678901234567890123456789012345678890
 ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                                 REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|---|---|---|---|---|
| | | | Amount, (Continued) | For ECP transactions with Action Code = NC or ND, if the amount is greater than $0.00 Chase Paymentech will process as $0.00. |
| | | | | RevolutionCard accepts transactions that have an amount = $0.00, but Address Verification information must be sent or the transaction will reject with Response Reason Code 227 (Missing Companion Data). |
| | | | | This field must be all zeroes when Action Code = VF or the transaction will reject with Response Reason Code 202 (Bad Amount Non-numeric Amount). |
| | | | | Maximum U.S. dollar amount per individual transaction: |

| MOP | Authorization | Deposit |
|---|---|---|
| American Express | $9,999,999.99 | $9,999,999.99 |
| Discover | $99,999.99 | $99,999.99 |
| MasterCard | $9,999,999.99 | $9,999,999.99 |
| MasterCard Diners | $9,999,999.99 | $9,999,999.99 |
| MoneyPak | $9,999.99 | $9,999.99 |
| Other | $99,999.99 | $99,999.99 |
| PayPal | $10,000.00 | $10,000.00 |
| Revolution Card | $999,999.99 | $999,999.99 |
| Visa | $9,999,999.99 | $9,999,999.99 |

Individual transactions that exceed the default limit must have the default limit increased in order for the transaction not to reject. Contact Chase Paymentech Merchant Services.

**Detail Record,** (Continued)

```
          1         2         3         4         5         6         7
1234567890123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF          DCVI4123456789012345     1206000000007575840     1
```

```
8         9        10        11        12
012345678901234567890123456789012345678901234567890
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                                    REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|------------|----------|
| 79 | 1 | A | Transaction Type | Describes the circumstances under which the transaction takes place. |
| | | | | 1 – Single Transaction mail/telephone order (MOTO):– designates a transaction where the accountholder is not present at a merchant location and consummates the sale via the phone or through the mail. The transaction is not for recurring services or product and does not include sales that are processed via an installment plan. |
| | | | | 2 – Recurring Indicator – Recurring Transaction – designates a transaction that represents an arrangement between an accountholder and the merchant where transactions are going to occur on a periodic basis. |
| | | | | 3 – Installment Indicator – Installment Transaction – designates a group of transactions that originated from a single purchase where the merchant agrees to bill the accountholder in installments. |
| | | | | 4 – Deferred Indicator – Deferred Transaction – designates a transaction that represents an order with a delayed payment for a specified amount of time. |

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**Detail Record,** (Continued)

```
         1         2         3         4         5         6         7
1234567890123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF        DCVI4123456789012345   1206000000007575840   1
```

```
8         9        10        11        12
012345678901234567890123456789012345678901234567890
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                            REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|---|---|---|---|---|
| | | | Transaction Type, (Continued) | 5 – Secure Electronic Commerce Transaction – designates a transaction between an accountholder and a merchant consummated via the Internet where the transaction was successfully authenticated and includes the management of an accountholder certificate. (e.g. 3-D Secure Transactions) |
| | | | | 6 – Non-Authenticated Electronic Commerce Transaction – designates a transaction that was consummated via the Internet at a 3-D Secure capable merchant that attempted to authenticate the accountholder using 3-D Secure (e.g. 3-D Secure includes Verified by Visa and MasterCard SecureCode). Attempts occur with Verified by Visa and MasterCard SecureCode transactions in the event of: <br> a. A non-participating Issuer <br> b. A non-participating accountholder of a participating Issuer <br> c. A participating Issuer, but the authentication server is not available |

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**Detail Record,** (Continued)

```
         1         2         3         4         5         6         7
1234567890123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF        DCVI4123456789012345   1206000000007575840    1
```

```
8         9         10        11        12
0123456789012345678901234567890123456789
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                          REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|------------|----------|
|          |        |           | Transaction Type, (Continued) | 7 – Channel Encrypted Transaction – designates a transaction between an accountholder and a merchant consummated via the Internet where the transaction includes the use of transaction encryption such as SSL, but authentication was not performed. The accountholder payment data was protected with a form of Internet security, such as SSL, but authentication was not performed. |
|          |        |           |            | 8 – Non-Secure Electronic Commerce Transaction – designates a transaction between an accountholder and a merchant consummated via the Internet where the transaction does not include the use of any transaction encryption such as SSL, no authentication performed, no management of an accountholder certificate. |
|          |        |           |            | If "8" is sent and MOP = PY, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type.) |

*Continued on next page*

**Detail Record,** (Continued)

```
         1         2         3         4         5         6         7
1234567890123456789012345678901234567890123456789012345678901234567890123456789
ANNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNNA
S0000123456ABC123456789DEF         DCVI4123456789012345   1206000000007575840   1
```

```
8         9        10        11        12
01234567890123456789012345678901234567890
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                              REC001  ↵
```

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|------------|----------|
|          |        |           | Transaction Type, (Continued) | I – IVR Transaction (PINless Debit only) – designates a transaction where the accountholder consummates the sale via an interactive voice response (IVR) system. |
|          |        |           |            | If an "I" is sent, but MOP is not equal to PINless debit, the transaction will reject for Response Reason Code 253 (Invalid Transaction Type) |
|          |        |           |            | R – Retail Transaction – designates a transaction where the accountholder was present at a merchant location. |
|          |        |           |            | If an "R" is sent for non-US or non-Canadian division, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type). |
|          |        |           |            | If an "R" is sent for a transaction with a MOTO Merchant Category Code (MCC) the transaction will down grade. |

*Continued on next page*

**Detail Record,** (Continued)

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

```
8         9        10        11        12
012345678901234567890123456789012345678901234567890
ANNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
                              REC001 ↵
```

| Position | Length | Data Type | Field Name | Comments |
|---|---|---|---|---|
| | | | Transaction Type, (Continued) | **Notes:** Transaction Type may be defaulted at the division level. If the default is set, all transactions processed through the division will carry the default Transaction Type value unless this field is populated (population of this field overrides the division level default). Transaction Type must match for both authorization and subsequent deposit. |
| | | | | For Verified by Visa and MasterCard SecureCode, the ECI returned at authentication time must be supplied at the transaction level. |
| | | | | For MoneyPak, if Transaction Type does not equal 1, 7 or 8, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type). |
| | | | | For recurring transactions, the first transaction should be sent with a Transaction Type of 1, 7, I or R (whichever is applicable). All subsequent transactions should be sent with Transaction Type of 2. |
| | | | | For Discover recurring transactions, all transactions should be sent with a Transction Type of 2. |
| | | | | See *Appendix L: Debit Processing* for additional information on populating this field. |
| | | | | See *Appendix AA: RevolutionCard* for additional information on populating this field. |
| | | | | For Action Code = VF and MOP = MC or MD, if Transaction Type does not equal 2, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type). |

# 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 will never be 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 will be 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 | = | Switch/Solo (UK Maestro) |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 000 | No Answer | Resend | BML, CC, ED, MP, PY, SV | Chase Paymentech received no answer from auth network. |
| S | 100 | Approved | N/A | All | Successfully approved. |
| S | 101 | Validated | N/A | ECP, ED | Account passed Chase Paymentech negative file and data edit check. |
| S | 102 | Verified | N/A | ECP | Account passed external negative file. |
| S | 103 | Pre-noted | N/A | ECP | Passed pre-note. |
| S | 104 | No Reason to Decline | N/A | CC, ECP, RC | Successfully approved. |
| S | 105 | Received and Stored | N/A | CC | Successfully approved. **Note:** FPO only. |
| S | 106 | Provided Auth | N/A | CC | Successfully approved. **Note:** Indicates customized code was used in processing. |
| S | 107 | Request Received | N/A | CC | Successfully approved. **Note:** Indicates customized code was used in processing. |
| S | 108 | Approved for Activation | N/A | CC | Successfully activated. **Note:** Indicates customized code was used in processing. |
| S | 109 | Previously processed Transaction | N/A | DB, RC | Transaction was not re-authorized with the Debit Network because it was previously processed. |
| S | 110 | BIN Alert | N/A | CC | Successfully approved. **Note:** Indicates customized code was used in processing. |
| S | 111 | Approved for Partial | N/A | CC | Successfully approved. **Note:** Indicates customized code was used in processing. |
| S | 164 | Conditional Approval | Wait | BML | Conditional Approval - Hold shipping for 24 hours. |
| R | 201 | Invalid Account Number | Cust. | All | Bad check digit, length, or other credit card problem. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| R | 202 | Bad Amount Non-numeric Amount | Fix | All | Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount. |
| R | 203 | Zero Amount | Fix | CC, ECP | Amount sent was zero. |
| R | 204 | Other Error | Fix | All | Unidentifiable error. |
| R | 205 | Bad Total Auth Amount | Fix | CC | The sum of the authorization amount from extended data information does not equal detail record authorization amount.<br><br>Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount. |
| R | 218 | Invalid SKU Number | Fix | CC | Non-numeric value was sent. |
| R | 219 | Invalid Credit Plan | Fix | CC | Non-numeric value was sent. |
| R | 220 | Invalid Store Number | Fix | CC | Non-numeric value was sent. |
| R | 225 | Invalid Field Data | Fix | CC, DB, ED, MP, PY, RC | Data within transaction is incorrect. |
| R | 227 | Missing Companion Data | Fix | BML, CC, ED, PY, RC | Specific and relevant data within transaction is absent. |
| R | 229 | Percents Do Not Total 100 | Fix | CC, ECP | FPO monthly payments do not total 100.<br>**Note:** FPO only |
| R | 230 | Payments Do Not Total Order | Fix | CC, ECP | FPO monthly do not total order.<br>**Note:** FPO only |
| R | 231 | Invalid Division Number | Fix | All | Division number incorrect. |
| R | 233 | Does Not Match MOP | Fix | CC | Credit card number does not match method of payment type or invalid BIN.<br>**Note**: When MOP = IM, resubmit transaction with MOP = SW. |

*Continued on next page*

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| R | 234 | Duplicate Order Number | Fix | CC | Unique to authorization recycle transactions. Order number already exists in system<br>**Note:** Auth Recycle only |
| R | 235 | FPO Locked | Resend | CC, ECP | FPO change not allowed<br>**Note**: FPO only |
| R | 236 | Auth Recycle Host System Down | Resend | CC | Authorization recycle host system temporarily unavailable.<br><br>**Note:** Auth Recycle only |
| R | 237 | FPO Not Allowed | Call | CC, ECP | Division does not participate in FPO. Contact your Chase Paymentech Representative for information on getting set up for FPO.<br><br>**Note:** FPO only |
| R | 238 | Invalid Currency | Fix | All | Currency does not match Chase Paymentech merchant setup for division. |
| R | 239 | Invalid MOP for Division | Fix | All | Method of payment is invalid for the division. |
| R | 240 | Auth Amount Wrong | Fix | CC, ECP | Used by FPO. |
| R | 241 | Illegal Action | Fix | All | Invalid action attempted. |
| R | 243 | Invalid Purchase Level III | Fix | CC | Data is inaccurate or missing, or the BIN is ineligible for P-card. |
| R | 244 | Invalid Encryption Format | Fix | CC, ECP | Invalid encryption flag. Data is inaccurate. |
| R | 245 | Missing or Invalid Secure Payment Data | Fix | CC | Visa, MasterCard, UK Domestic Maestro or International Maestro authentication data not in appropriate Base 64 encoding format or data provided on a non-e-Commerce transaction. |
| R | 246 | Merchant Not SecureCode Enabled | Call | CC | Division does not participate in MasterCard SecureCode, UK Domestic Maestro SecureCode, or International Maestro SecureCode. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| R | 247 | Check Conversion Data Error | Fix | ECP | Proper data elements were not sent for POP/ARC transactions. |
| R | 248 | Blanks Not Passed in Reserved Field | Fix | All | Blanks not passed in Reserved Field. |
| R | 249 | Invalid MCC | Fix | All | Invalid Merchant Category Code (MCC) sent. |
| R | 251 | Invalid Start Date | Fix | SW | Incorrect start date or card may require an issue number, but a start date was submitted. **Note:** Switch/Solo only |
| R | 252 | Invalid Issue Number | Fix | SW | Issue number invalid for this BIN. **Note:** Switch/Solo only |
| R | 253 | Invalid Transaction Type | Fix | All | Invalid transaction type for this order. |
| R | 257 | Missing Customer Service Phone | Fix | CC | Customer Service Phone Number required on Transaction Types 1 (MOTO) and 2 (Recurring). **Note:** MasterCard/MasterCard Diners US and Canada Only |
| R | 258 | Not Authorized to Send Record | Fix | All | Division is not authorized to send record. |
| D | 260 | Soft AVS | Cust. | CC | Card was authorized, but AVS did not match. The 100 was overwritten with a 260 per the merchant's request. **Note:** Conditional deposits only. |
| R | 261 | Account not Eligible for Division's Setup | N/A | CC | Account number not eligible for division's Account Updater Program setup. |
| R | 262 | Authorization Code/ Response Date Invalid | Fix | CC | Authorization code and/or response date are invalid. **Note:** MOP = MC, MD, VI only |

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| R | 263 | Partial Authorization Not Allowed or Partial Authorization Request Not Valid | Fix | CC | Action code or division does not allow partial authorizations or partial authorization request is not valid. |
| R | 264 | Duplicate Deposit Transaction | N/A | DB, RC | Transaction is a duplicate of a previously deposited transaction. Transaction will not be processed. |
| R | 265 | Missing QHP Amount | Fix | CC | Missing QHP amount. |
| R | 266 | Invalid QHP Amount | Fix | CC | QHP amount greater than transaction amount. |
| R | 267 | Merchant Not IIAS Enabled | Call | CC | Division does not participate in Healthcare IIAS. Contact your Chase Paymentech. Representative for information on getting setup for Healthcare IIAS. |
| R | 268 | Invalid Cash Back Amount | Fix | CC | Cash back amount is not between $20 and $100 and is not an increment of $20. |
| R | 269 | Bin Blocked | Cust. | CC | Bin number is in a blocked bin listing.<br>**Note:** MOP = MC, VI,  AX, and Switch/Solo only |
| R | 270 | Card Number Is Stopped | Cust. | CC | Card number is in a stop card number listing. |
| R | 271 | Country Is Blocked | Cust. | CC | Issuing country of the card is in a blocked country listing.<br>**Note:** MOP = MC, VI, DI only |
| R | 273 | Cash Over Not Allowed on MCC | Fix | CC | Cash Over cannot be processed under this MCC.<br>**Note:** MOP = DI only |
| D | 301 | Issuer Unavailable | Resend | CC, DB, ED, RC, SV, SW | Authorization network could not reach the bank which issued the card. |
| D | 302 | Credit Floor | Wait | BML, CC, SV | Insufficient funds. |
| D | 303 | Processor Decline | Cust. | CC, MP, DB, ED, PY, RC, SV | Generic decline – No other information is being provided by the Issuer. |

*Continued on next page*

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 304 | Not On File | Cust. | BML, CC, DB, PY, RC, SV | No card record, or invalid/non-existent to account specified.<br><br>PayPal – Billing agreement ID or transaction ID not valid |
| D | 305 | Already Reversed | N/A | CC, DB, RC | Transaction previously reversed.<br><br>**Note:** MOP = any Debit MOP, IM, MC, MD, RC, VI only |
| D | 306 | Amount Mis-match | Fix | CC | Requested reversal amount does not match original approved authorization amount.<br><br>**Note:** MOP = IM, MC, MD, VI only |
| D | 307 | Authorization Not Found | Fix | CC | Transaction cannot be matched to an authorization that was stored in the database.<br><br>**Note:** MOP = IM, MC, MD, VI only |
| D | 401 | Call | Voice | CC, DB, RC, SW | Issuer wants voice contact with cardholder. |
| D | 401 | Decline | Cust. | BML | Decline |
| D | 402 | Default Call | Voice | CC | Decline |
| D | 452 | Account Already Redeemed | Cust. | MP | Account has no available funds. |
| D | 456 | Invalid Refund Amount | Cust. | MP | Refund amount does not match deposit amount. |
| D | 457 | Verification Denied | Cust. | MP | Generic Decline - No other information is being provided by the issuer. |
| D | 458 | Verification Error | Cust. | MP | Generic Decline - No other information is being provided by the issuer. |
| D | 461 | Account Is Not Redeemed | Cust. | MP | Account has not been activated. |
| D | 465 | Account Already Refunded | Cust. | MP | Amount already refunded. |

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 468 | Number of Agreements Exceeded | Cust | PY | Maximum number of agreements was exceeded. |
| D | 469 | More Than One Agreement | Cust | PY | More than one agreement specified for reference transaction. |
| D | 470 | Agreement Types Cannot be Mixed | Cust | PY | Agreement types cannot be mixed in the same project. |
| D | 471 | Invalid Agreement Type | Cust | PY | Invalid agreement type. |
| D | 472 | Buyer Did Not Accept Agreement | Cust | PY | Buyer did not accept agreement. |
| D | 473 | Agreement for Transaction Already Created | Cust | PY | An agreement for the transaction has already been created.<br><br>Token has already been used to create a billing agreement. |
| D | 474 | Billing Address Does Not Exist | Cust | PY | Billing address request does not exist for the merchant. |
| D | 501 | Pickup | Cust. | BML, CC DB, RC, SW | Card Issuer wants card returned. |
| D | 502 | Lost/Stolen | Cust. | CC, DB, RC, SV | Card reported as lost/stolen.<br><br>**Note:** Does not apply to American Express |
| D | 503 | Fraud/ Security Violation | Cust. | CC | CID did not match.<br><br>**Note:** Discover only |
| D | 505 | Negative File | Cust. | BML | On negative file. |
| D | 508 | Excessive PIN Try | Cust. | CC | Allowable number of PIN tries exceeded. |
| D | 509 | Over Limit | Cust. | BML, CC PY, SV | Exceeds withdrawal or activity amount limit. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 510 | Over Frequency Limit | Cust. | CC, SV | Exceeds withdrawal or activity count limit. |
| D | 519 | On Negative File | Cust. | ECP | Account number appears on negative file. |
| D | 521 | Insufficient Funds | Cust. | BML PL, PY, CC, SV | Insufficient funds/over credit limit. |
| D | 522 | Card is Expired | Cust. | CC, DB, RC, SV, SW | Card has expired. |
| D | 523 | Encryption Data Bad | Fix | DB, RC | Encryption data is bad. |
| D | 524 | Altered Data | Fix | BML, DB, RC | Altered Data\Magnetic stripe incorrect. |
| D | 530 | Do Not Honor | Cust. | BML, CC, DB, ED, PY, RC, SW | Generic decline – No other information is being provided by the Issuer. **Note:** This is a hard decline for Bill Me Later (will never pass with recycle attempts). |
| D | 531 | CVV2/VAK Failure | Cust. | BML, CC | Issuer has declined auth request because CVV2 or VAK failed. |
| D | 534 | Do Not Honor – High Fraud | Cust. | PY | The transaction failed PayPal's risk models. |
| D | 540 | Under 18 Years Old | Cust. | BML | The date of birth indicates customer is less than 18 years of age. |
| D | 541 | Possible Compromise | Cust. | BML | Customer reported possible compromise and blocked account. |
| D | 542 | Bill To Not Equal Ship To | Cust. | BML | Bill to address does not match ship to address. |
| D | 543 | Invalid Pre-approval Number | Cust. | BML | Pre-approval number not recognized. |
| D | 544 | Invalid Email Address | Cust. | BML | Email address failed standard validation rules. |

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 545 | PA ITA Number Inactive | Cust. | BML | Pre-approval number no longer valid. |
| D | 546 | Blocked Account | Cust. | BML | Billing system account status. |
| D | 547 | Address Verification Failed | Fix | BML | Billing address could not be verified. |
| D | 548 | Not on Credit Bureau | Cust. | BML | Need more information. Request full social security number. |
| D | 549 | Previously Declined | Cust. | BML | Customer previously declined. |
| D | 550 | Closed Account, New Account Issued | Cust. | BML | Closed Account. New Account Issued. |
| D | 551 | Duplicate Transaction | Fix | BML, ED, PY | Trans ID in combination with merchant ID is not unique (order number not unique). PayPal – the transaction was previously processed. |
| D | 560 | Re-authorization | Fix | BML | Re-authorization request is declined. Original authorization could not be found. |
| D | 561 | Re-authorization No Match | Fix | BML | Re-authorization request is declined. The customer account number, merchant id, or amount did not match the original authorization. |
| D | 562 | Re-authorization Amount Exceeded | Fix | BML | Re-authorization request is declined. The amount significantly exceeds the original request amount. |
| D | 563 | Re-authorization-Timeframes Exceeded | Fix | BML | Re-authorization request is declined. The timeframes for re-authorization have been exceeded. |
| D | 564 | Counter Offer | Cust. | BML | Counter Offer to Supply Personal Guaranty. |
| D | 567 | Pending review | Wait | BML | Pending review by BillMeLater wait 24 hours. |
| D | 570 | Stop Payment Order One Time Recurring / Installment | Cust. | CC | Cardholder has requested this one recurring/installment payment be stopped. |

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 571 | Revocation of Authorization for All Recurring / Installments | Cust. | CC | Cardholder has requested all recurring/installment payments be stopped. |
| D | 572 | Revocation of All Authorizations – Closed Account | Cust. | CC | Cardholder has requested that all authorizations be stopped for this account due to closed account. **Note:** Visa only |
| D | 580 | Account Previously Activated | N/A | SV | Account previously activated. |
| D | 581 | Unable to Void | N/A | SV | Unable to void. |
| D | 582 | Block Activation Failed | Fix | SV | Block activation failed – card range not setup for MOD 10. |
| D | 583 | Block Activation Failed | Fix | SV | Block activation failed – email or fulfillment flags were set to 'Y'. |
| D | 584 | Issuance Does Not Meet Minimum Amount | Fix | SV | Issuance does not meet minimum amount. |
| D | 585 | No Original Authorization Found | N/A | SV | No original authorization found. |
| D | 586 | Outstanding Authorization, Funds on Hold | N/A | SV | Outstanding authorization, funds on hold. |
| D | 587 | Activation Amount Incorrect | Fix | SV | Activation amount incorrect. |
| D | 588 | Block Activation Failed | Fix | SV | Block activation failed – account not correct or block size not correct. |
| D | 589 | CVD Value Failure | Cust. | SV | Magnetic stripe CVD value failure. |
| D | 590 | Maximum Redemption Limit Met | Cust. | SV | Maximum redemption limit met. |
| D | 591 | Invalid CC Number | Cust. | CC, DB, RC, MP | Bad check digit, length or other credit card problem. Issuer generated. |
| D | 592 | Bad Amount | Fix | BML, CC | Amount sent was zero or unreadable. Issuer generated. |

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| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 594 | Other Error | Fix | BML, CC, DB, ED, PY, RC, SV | Unidentifiable error. Issuer generated.<br><br>For Bill Me Later – bill to country must be equal to U.S.<br><br>For PayPal – the invoice number is not unique, a contract ID is required, or amount, tax, shipping and handling amounts are formatted incorrectly. |
| D | 595 | New Card Issued | Cust. | CC | New Card Issued. |
| D | 596 | Suspected Fraud | Cust. | CC | Issuer has flagged account as suspected fraud. |
| D | 597 | Account Lookup Not Allowed for Merchant | Cust | CC | Account Lookup not allowed for merchant. |
| D | 599 | Refund not allowed | N/A | DB, PY, RC | For Debit – Refund Authorization not allowed on a Star only BIN card or BIN not found.<br><br>For PayPal - Refund not allowed. |
| D | 602 | Invalid Institution Code | Fix | CC | Card is bad, but passes MOD 10 check digit routine, wrong BIN. |
| D | 603 | Invalid Institution | Cust. | CC, DB, RC | Institution not valid.<br>(i.e. possible merger) |
| D | 605 | Invalid Expiration Date | Cust. | BML, CC, SW | Card has expired or bad date sent. Confirm proper date. |
| D | 606 | Invalid Transaction Type | Cust. | CC, DB, MP, RC, SV, SW | Issuer does not allow this type of transaction. |
| D | 607 | Invalid Amount | Fix | CC, DB, ED, MP, RC, SV | Amount not accepted by network. |
| D | 610 | BIN Block | Cust. | CC | Merchant has requested Chase Paymentech not process credit cards with this BIN. |
| S | 704 | FPO Accepted | N/A | CC, ECP | Stored in FPO database. |

*Continued on next page*

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 719 | On Negative File | Cust. | ED | Account number appears on European Direct Debit Internal Negative File . |
| R | 740 | Match Failed | Fix | DB, MP, RC | DB – Unable to find a match for Debit authorization record – based on trace number, account number, and division number.<br>MP – Unable to find a match for MoneyPak authorization record – based on division number, amount, confirmation ID and account number.<br>RC – Unable to find a match for RevolutionCard Authorization Record – based on trace number, account number, and division number. |
| R | 741 | Validation Failed | Fix | DB, RC | Debit – Unable to validate the Debit Authorization Record – based on amount, action code, and MOP.<br>RC – Unable to validate the RevolutionCard Authorization Record – based on amount, action code, and MOP. |
| R/D | 750 | Invalid Transit Routing Number | Fix | ECP, ED | ECP – ABA transit routing number is invalid, fails check digit.<br>ED – Bank Sort Code is invalid. |
| R/D | 751 | Transit Routing Number Unknown | Fix | ECP, ED | Transit routing number not on list of current acceptable numbers. |
| R | 752 | Missing Name | Fix | ECP, ED | Pertains to deposit transactions only. |
| R | 753 | Invalid Account Type | Fix | ECP | Pertains to deposit transactions only. |
| R/D | 754 | Account Closed | Cust. | CC, ECP, ED, SV, PY | Bank account has been closed.<br>For PayPal – the customer's PayPal account was closed/restricted. |
| R | 755 | No Account/ Unable to Locate | Cust. | ECP | Does not match any account for the customer at the bank. |
| R | 756 | Account-Holder Deceased | Cust. | ECP, ED | Customer or accountholder has died. |

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| R | 757 | Beneficiary Deceased | Cust. | ECP | Beneficiary on account has died. |
| R | 758 | Account Frozen | Cust. | ECP, ED, SV | Transaction posting to account prohibited. |
| R/D | 759 | Customer Opt-out | Cust. | ECP, ED, PY | Customer has refused to allow transaction.<br>For PayPal – the customer's billing agreement was cancelled. |
| R/D | 760 | ACH Non-Participant | Cust. | ECP, ED | ECP – Banking institution does not accept ACH transactions.<br>ED – Bank does not allow direct debit. |
| R | 762 | No Address | Cust. | ECP | Pertains to deposit transactions only. |
| R | 763 | Invalid Account Number | Cust. | ECP, ED, MP, SV | Account number is incorrect. |
| R | 764 | Authorization Revoked by Consumer | Cust. | ECP, ED | Customer has notified their bank not to accept these transactions. |
| R | 765 | Customer Advises Not Authorized | Cust. | ECP | Customer has not authorized bank to accept these transactions. |
| R | 766 | Invalid CECP Action Code | Fix | ECP | Canadian ECP only.<br>**Note:** Invalid Action Code<br>Valid Action Codes are:<br>    FPO start<br>    Refund<br>    Validate only<br>    Validate and Deposit |
| R/D | 767 | Invalid Account Number Format | Fix | ECP, ED | Formatting of account number is incorrect. |
| R/D | 768 | Bad Account Number Data | Fix | ECP, ED | Invalid characters in account number. |
| D | 769 | Non-Convertible Account | Cust | ECP | Account is ineligible for check conversion.<br>**Note:** POP/ARC only |
| D | 802 | Positive ID | Voice | BML, CC | Issuer requires further information |
| D | 806 | Restraint | Cust. | CC, SV | Card has been restricted. |

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| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 811 | Invalid Security Code | Fix | CC | American Express CID is incorrect. |
| D | 813 | Invalid PIN/User ID | Cust. | BML, CC, DB, RC | Invalid PIN or User ID. Debit – Invalid PIN BML, CC – Invalid User ID RC – Invalid PIN |
| D | 825 | No Account | Cust. | CC, SV | Account does not exist. |
| D | 833 | Invalid Merchant | Fix | BML, CC, DB, ED, RC | Service Establishment (SE) number is incorrect or Issuer does not allow this type of transaction. ED – merchant not set up at vendor |
| R/D | 834 | Invalid MOP / Unauthorized user | Cust. | All | R - Method of payment is invalid for the division. D – BML unauthorized user |
| D | 835 | No Permission | Cust. | PY | Customer does not have permission to refund the transaction. |
| D | 902 | Process Unavailable | Resend/ Call/ Cust. | BML, CC, DB, ED, MP, RC, SV | System error/malfunction with Issuer. **Notes:** For Bill Me Later – Decline from the processor. For Debit – The link is down or setup issue contact your Chase Paymentech Representative. |
| D | 903 | Invalid Expiration | Cust. | CC | Invalid or expired expiration date. |
| D | 904 | Invalid Effective | Cust./ Resend | BML, CC, PY | Card not active. **Notes:** For Bill Me Later – Account may not yet be fully active. For PayPal – action is required by the customer |
| D | 905 | Stand In Rules | Resend | BML | Declined authorization using stand-in rules. **Note:** Authorization may be obtained when systems are available |
| D | 910 | PayPal Agreement has expired | Cust | PY | Customer's billing agreement has expired. |

| Response Type | Code | Name | Action | Payment Method | Comments |
|---|---|---|---|---|---|
| D | 911 | Funding Source to expire | Cust | PY | 7-21 day notice that customer's funding source will expire. |
| D | 912 | Account/ Agreement Updated | Cust | PY | Customer's agreement description was updated. |
| D | 913 | Previous Agreement in Effect | Cust | PY | Customer cancelled upgrade to account; previous agreement in effect |
| D | 914 | Buyer Removed Final Funding Source | Cust | PY | Customer removed final funding source from their account |

**Auth Code Responses**     The following Auth Code responses may be generated by Chase Paymentech to indicate the status of an authorized transaction based on your processing parameters.

| Code | Description |
|---|---|
| notdep | Not deposited |
| rcycle | Not deposited – transaction sent to Chase Paymentech recycle program |
| sofdep | Deposited transaction with a soft decline |
| tntCxx | Test only (do not send in production) |
| tstxxx | Test only (do not send in production) |

# APPENDIX AB: ACCOUNT VERIFICATION

**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 will 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 will return Response Reason Code 104 (No Reason to Decline).

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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 zeroes

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

    a.  Action Code = VF

    b.  MOP = MC, MD or VI

    c.  Amount = all zeroes

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


*Continued on next page*

| **Card Types / Supported Currencies** | Visa, MasterCard, MasterCard Diners/ All currencies |
|---|---|
| **Response Reason Codes** | See *Appendix A: Response Reason Code Description/Usage* |
| **To Get Started** | Contact your Chase Paymentech Representative. |

# END OF THE TECHNICAL SPECIFICATION

## 120–Byte Batch Processing Versions 2.0.0 – 3.0.0 Rev. 2
## Addendum In Support of Account Verification Rev. 1

**02/06/2009**