

Batch Processing Addendum

Technical Specification

120-Byte Batch Processing Versions 2.0.0 - 3.0.0 Revision 4.0
Addendum in Support of RevolutionCard
Rev. 2
March 30, 2009



Technical Specification

*120-Byte Batch Processing
Versions 2.0.0 – 3.0.0 Revision 4.0
Addendum in Support of RevolutionCard Rev. 2*

Date 03/30/2009



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4 Northeastern Boulevard
Salem, New Hampshire 03079-1952
603-896-6000
www.chasepaymentech.com

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The following updates, additions, corrections have been incorporated in
120-Byte for Batch Processing Version 2.0.0 – 3.0.0 Revision 4.0
Addendum In Support of RevolutionCard Rev. 2

| Page No(s) | Action | Description of Change |
|--|----------------|---|
| Detail Record – 03/25/2009 | | |
| 2 | Updated | Updated Merchant's Order Number field to include RevolutionCard note. |
| 17 | Updated | Updated Transaction Type field with note to explain transaction type mismatch. |
| Formatted Address Record – 03/25/2009 | | |
| 24 | <u>Updated</u> | Added RevolutionCard information regarding AVS in Ship to Address Format Indicator. |
| APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE – 03/25/2009 | | |
| 34 | <u>Updated</u> | Updated Reason Response Code 253 for RevolutionCard |
| APPENDIX C: ERROR SCREENING – 03/25/2009 | | |
| 55 | Updated | Card Prefix Check section to change the RevolutionCard BIN numbers to Unknown. |
| APPENDIX F: AUTHORIZATION REVERSALS | | |
| 58-60 | Deletion | Removed references to RevolutionCard |
| 60 | Updated | Added Additional References |
| APPENDIX G: PARTIAL AUTHORIZATION – 03/25/2009 | | |
| 77, 78 | <u>Updated</u> | Removed Current Balance references for RevolutionCard |
| APPENDIX AA: REVOLUTIONCARD – 03/25/2009 | | |
| 85, 86 | Updated | Added information to Card Present Transaction Matching Criteria tables. |
| 88 | Updated | Added information to Card Present Transaction Types for Purchase Authorization Reversal. |
| 91 | Updated | Added information to Card Present Transaction Types for Refund Authorization Reversal. |
| 96, 97 | Updated | Added information to Card Not Present Transaction Matching Criteria tables. |
| 98 | Updated | Added One Time Token information for Authorization Transaction Type. |
| 101 | Updated | Added information to Card Not Present Transaction Types and Requirements for Authorization Reversal. |
| 103 | Updated | Added One Time Token information for Conditional Deposit Transaction Type. |
| 105 | Updated | Added Reply Format Indicator for RevolutionCard (RC) to Verification for Card Not Present transactions. |
| Detail Record – 02/03/2009 | | |
| 1-2 | Updated | Action Codes AU, DC, DP, PA, PR, RA, and RF to reflect RevolutionCard. |
| 2 | Added | Action Code VF for Account Verification and assigned MOP as RevolutionCard. |
| 5 | Added | Description of Action Code VF (Account Verification). |
| 7 | Updated | Method of Payment (MOP) field to include RC (RevolutionCard). |

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The following updates, additions, corrections have been incorporated in
120-Byte for Batch Processing Version 2.0.0 – 3.0.0 Revision 4.0
Addendum In Support of RevolutionCard Rev. 2

| Page No(s) | Action | Description of Change |
|--|---------|--|
| 8 | Updated | Account Number field to include RevolutionCard in the MOD 10 note. |
| 9 | Updated | Expiration Date field to include RevolutionCard note. |
| 9-11 | Updated | Amount field to add note regarding RevolutionCard's acceptance of \$0 Auths and that RevolutionCard has no minimum. Also added RevolutionCard to the MOP/Authorization table. Added Account Verification (Action Code VF) note. |
| 14-15 | Updated | Transaction Type field to include RevolutionCard note. Also added Account Verification note to Transaction Type field. |
| Extension Records – 02/03/2009 | | |
| 16-17 | Added | RevolutionCard Extension Record (ERC001) |
| Product Records – 02/03/2009 | | |
| 19-21 | Updated | Product Record: Partial Authorization (PPB001) in the following ways: Partial Redemption Indicator Flag field to include section for RevolutionCard. Current Balance field to include RevolutionCard note. Notes section to include RevolutionCard reference. |
| Formatted Address Records – 02/03/2009 | | |
| 22 | Updated | Formatted Address Record: Ship To Address (HA) to include RevolutionCard note. |
| Address Record – 02/03/2009 | | |
| 24 | Updated | Address Types table to include RC (RevolutionCard). |
| 27 | Updated | Notes section to include note about RevolutionCard. |
| APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE – 02/03/2009 | | |
| 28 | Updated | Appendix A key to include RevolutionCard as MOP. |
| 29-42 | Updated | Added RevolutionCard MOP (RC) to Response Reason Codes 104, 109, 225, 227, 264, 301, 303, 304, 305, 401, 501, 502, 522, 523, 524, 530, 591, 594, 599, 603, 606, 607, 740, 741, 813, 833, and 902. |
| APPENDIX B: ADDRESS VERIFICATION – 02/03/2009 | | |
| 45 | Updated | Introduction to include RevolutionCard. |
| 48 | Updated | Address Verification Process section to include RevolutionCard note and explanation of Restricted vs. Unrestricted Cards. |
| 49-51 | Updated | AVS Response Code list to remove asterisk (*) from ID, IE, IS, IA, IB, IC, IP, I4, I7, and I8 codes. Also removed note pertaining to asterisk (*). Added new AVS response codes R3 and R8. Added RevolutionCard specific note to Notes section. Added RevolutionCard note to Postal Code Format Notes section. |

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The following updates, additions, corrections have been incorporated in
120-Byte for Batch Processing Version 2.0.0 – 3.0.0 Revision 4.0
Addendum In Support of RevolutionCard Rev. 2

| Page No(s) | Action | Description of Change |
|---|---------|--|
| APPENDIX C: ERROR SCREENING – 02/03/2009 | | |
| 55 | Updated | Card Prefix Check section to include RevolutionCard BIN numbers. |
| 56 | Updated | Account Number Length Check section to include RevolutionCard account number length. |
| APPENDIX F: AUTHORIZATION REVERSALS – 02/03/2009 | | |
| 57 | Updated | Introduction to include reference to RevolutionCard appendix. |
| 58 | Updated | Transaction Types and Requirements to include RevolutionCard note. |
| 59 | Updated | Card Types/Supported Currencies section to include RevolutionCard. |
| APPENDIX G: PARTIAL AUTHORIZATION – 02/03/2009 | | |
| 75-76 | Added | RevolutionCard Partial Authorization table. |
| 78 | Updated | Transaction Types and Requirements to include RevolutionCard transaction. |
| 80 | Updated | Card Types/Supported Currencies section to include RevolutionCard. |
| APPENDIX AA: REVOLUTIONCARD – 02/03/2009 | | |
| 81-101 | Added | RevolutionCard Appendix. |

TECHNICAL SPECIFICATION FOR BATCH PROCESSING

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RECORD LAYOUTS

Detail Record

| | | | | | | |
|--|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 123456789012345678901234567890123456789012345678901234567890123456789 | | | | | | |
| ANNNNNNNNNNAANNNNNNNNNNNNNNNNNNNNNNNNA | | | | | | |
| S0000123456ABC123456789DEF DCVI4123456789012345 1206000000007575840 1 | | | | | | |

| | | | | |
|---|---|----|----|----|
| 8 | 9 | 10 | 11 | 12 |
| 012345678901234567890123456789012345678901234567890 | | | | |
| ANNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA | | | | |
| REC001 ↵ | | | | |

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|-------------------------|--|
| 12,33 | 22 | A | Merchant's Order Number | <p>A value composed of any alpha, blank, digit or punctuation combination that will be returned in the transaction response. This field will tie the request on the merchant's end to the response Chase Paymentech provides you.</p> <p>Left justified/blank filled</p> <p>Notes: Merchants should pass the same order number on authorization, deposit, and refund transactions. The order number should also remain the same for any individual authorization or deposit transaction that must be re-sent.</p> <p>Chase Paymentech looks at the entire 22-byte order number; however, the number of bytes that should be unique are based on the association.</p> <p>For non-international transactions, MasterCard, MasterCard Diners, Visa and American Express utilize all 22 characters of this field. Discover conveyed transactions utilize the first 16 characters of this field.</p> <p>For international transactions, MasterCard, Visa, and Switch/Solo (UK Maestro) utilize the first 13 characters of this field. American Express utilizes the first 9 characters for Canada and the first 12 characters of this field for other countries.</p> |

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RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| | | | | | | |
|---|--|----------------------------|----------------------|----------------------|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 123456789012345678901234567890123456789012345678901234567890123456789 | ANNNNNNNNNNAANNNNNNNNNNNNNNNNNNNNNNNNNNA | S0000123456ABC123456789DEF | DCVI4123456789012345 | 12060000000007575840 | 1 | |

| | | | | |
|---|--|----|--------|----|
| 8 | 9 | 10 | 11 | 12 |
| 01234567890123456789012345678901234567890 | ANNNNNNNNAAA | | REC001 | ┘ |

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|--------------------------------------|---|
| | | | Merchant's Order Number, (Continued) | <p>Notes: (Continued)</p> <p>Bill Me Later transactions must pass the same order number on authorization and settlement transactions.</p> <p>Debit transactions can only use upper and lower case alpha (A–Z, a–z) and numeric (0–9).</p> <p>Gift Card transactions MUST pass the same order number on authorization, redemption and reversal.</p> <p>MoneyPak utilizes the first 15 characters of this field. Merchants MUST pass the same order number on authorization, redemption and reversal transactions.</p> <p>Pay Pal utilizes the first 16 characters of this field.</p> <p>RevolutionCard transactions cannot use an underscore (_).</p> <p>For non-international transactions, DO NOT USE the following characters: pipe (), caret (^), percent symbol (%), backslash (\), or forward slash (/).</p> <p>For international transactions, DO NOT USE the following characters: caret (^), backslash (\), open bracket ([), closed bracket (]), tilde (~), or accent key (`) or the transaction will reject with Response Reason Code 225 (Invalid Field Data).</p> |

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RECORD LAYOUTS (Continued)

Detail Record, (Continued)

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

Continued on next page

**RECORD LAYOUTS
(Continued)**

Detail Record, (Continued)

| | | | | | | |
|---|---|----------------------------|----------------------|---------------------|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 123456789012345678901234567890123456789012345678901234567890123456789 | ANNNNNNNNNNAAANNNNNNNNNNNNNNNNNNNNNNNNN | S0000123456ABC123456789DEF | DCVI4123456789012345 | 1206000000007575840 | | 1 |

| | | | | |
|---|---|----|----|----------|
| 8 | 9 | 10 | 11 | 12 |
| 012345678901234567890123456789012345678901234567890 | ANNNNNNNNAA | | | REC001 ↵ |

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

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

Table 1: Action Code Definitions

| Action Code | Name | Definition |
|-------------|------------------------|--|
| AR | Authorization Reversal | <p>Reverses a prior Action Code = AU (Authorize).</p> <p>Notes: The Reversal is only valid if the authorization has not expired.</p> <p>See <i>Appendix F: Authorization Reversal</i> for specific credit card information.</p> <p>See <i>Appendix P: Gift Card</i> for additional information.</p> <p>See <i>Appendix S: PayPal</i> for additional information.</p> |
| AU | Authorize | <p>Authorize this transaction.</p> <p>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.</p> <p>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.</p> |
| 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 | <p>Deposit this transaction if it passes validation.</p> <p>European Direct debit – Validate this transaction against the European Direct Debit Internal Negative File</p> |

Continued on next page

RECORD LAYOUTS (Continued)

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 and RevolutionCard – Card Present transactions the merchant must send a prior approval otherwise Chase Paymentech will reject the transaction. 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. 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 | Deposit 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. 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. |

Continued on next page

RECORD LAYOUTS (Continued)

Table 1: Action Code Definitions, (Continued)

| Action Code | Name | Definition |
|-------------|------------------------------|--|
| RF | Refund | Issue a credit to this account number. For debit, MoneyPak, and RevolutionCard – Card Present 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. 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. If it passes, send a pre-note to the customer's bank. |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|-------------------------|--|
| 36,37 | 2 | A | Method of Payment (MOP) | <p>This field defines the MOP associated with this transaction.</p> <p>Valid values:</p> <ul style="list-style-type: none"> AE – ACCEL PIN-Based Debit AF – AFFN PIN-Based Debit AK – Alaska PIN-Based Debit AP – ACCEL PINless AX – American Express/Optima BB – Bill Me Later Small Business Instant Credit BE – Beneficial Private Label BL – Bill Me Later BP – Bill Me Later Private Label CB – Carte Blanche CF – Citivendor Private Label CU – CU24 PIN-Based Debit DC – Diners Club DE – Generic PIN-Based Debit DI – Discover DP – Generic PINless Debit EC – Electronic Check (non encrypted and encrypted accounts) ED – European Direct Debit EN – Encryption (see Notes on next page) IL – Interlink PIN-Based Debit JC – JCB JN – Jeanie PIN-Based Debit MC – MasterCard MD – MasterCard Diners MP – MoneyPak NP – NYCE PINless Debit NY – NYCE PIN-Based Debit |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|---------------------------------------|---|
| | | | Methods of Payment (MOP), (Continued) | <p>PP – Pulse PINless Debit PS – Pulse PIN-Based Debit PY – PayPal RC – RevolutionCard SE – Sears Private Label SP – Star PINless Debit SR – Star PIN-Based Debit SV – Gift Card SW – Switch/Solo (UK Maestro) SZ – Shazam PIN-based Debit VI – Visa/Delta</p> <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>If card prefix 36 is sent as Diners or MasterCard, Chase Paymentech will process and report the transaction as MasterCard Diners. MOP = MD will be returned in the reply records.</p> <p>For Action Code = PA The generic PINless Debit MOP (DP) <u>must</u> be sent for all PINless Debit transactions or the transaction will reject with Response Reason Code 225 (Invalid Field Data).</p> <p>For debit transactions, when Action Code = DP or RF, this field should be populated with the information provided from the authorization response.</p> <p>For additional methods of payment processing, please contact your Chase Paymentech Representative.</p> |
| 38,56 | 19 | A | Account Number | <p>This number is used to identify the credit card, debit card, or the bank account at the financial institution for ECP transactions.</p> <p>Left justified/blank filled</p> |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|--------------------------------|--|
| 38,56 | 19 | A | Account Number, (Continued) | <p>Notes: Encrypted credit card numbers are 16 – 19 positions.</p> <p>U.S. ECP account numbers are not greater than 17 positions.</p> <p>Canadian ECP account numbers are not greater than 12 positions. Allowable characters include upper case alpha (D and S), numeric (0–9), dash (–), and backslash (\).</p> <p>Encrypted ECP numbers can be up to 19 positions.</p> <p>For Bill Me Later, Bill Me Later Private Label, and Bill Me Later Small Business Instant Credit transactions, the account number field should be populated with either the consumer's Bill Me Later account number or a Bill Me Later Bank Identification Number (BIN) (provided to the merchant by BillMeLater) followed by ten zeros (dummy account number). The consumer's 16–byte Bill Me Later account number will be returned on all approved transactions.</p> <p>European Direct Debit account numbers are 1 – 16 positions.</p> <p>For MoneyPak, if the Account Number is 20 bytes, this field must be blank or the transaction will reject with Response Reason Code 225 (Invalid Field Data). The 20-byte Account Number is sent in Extension Record: MoneyPak (EMP001).</p> <p>See <i>Appendix Q: MoneyPak</i> for additional information on populating this field.</p> <p>See <i>Appendix S: PayPal</i> for information on this field.</p> <p>Chase Paymentech does not MOD-10 check for ECP, Bill Me Later with dummy account numbers, PayPal, Debit, European Direct Debit, MoneyPak, or RevolutionCard.</p> |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|-----------------|--|
| 57,60 | 4 | N | Expiration Date | <p>Account expiration date. (Optional) MMYY format.</p> <p>Notes: Send blanks if the card has expired since the order was placed or if the true expiration date is not known.</p> <p>Chase Paymentech assigns the appropriate default value (dependent on the card type) that indicates to the Issuer that the true expiration date of the card is unknown to the merchant.</p> <p>Omitting the expiration date on a card-not-present transaction, while acceptable to Visa, MasterCard, Discover, and the debit networks, may result in a decline code from the Issuer.</p> <p>For MoneyPak transactions, this field should be blank.</p> <p>For PINless Debit transactions, this field should be blank.</p> <p>For PayPal transactions, expiration date must be blank or the transaction will reject with Response Reason Code 225 (Invalid Field Data).</p> <p>For RevolutionCard, this field should be blank.</p> |
| 61,72 | 12 | N | Amount | <p>Amount of the transaction. 2 decimal implied/right justified/zero filled</p> <p>Notes: Minimum amount for all card types (except RevolutionCard) is \$0.01 but no greater than the established Transaction Division limit.</p> <p>Refer to Action Code comments for additional information on populating this field.</p> <p>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).</p> <p>Bill Me Later and Bill Me Later Private Label transaction minimum and maximum amount limits are agreed to between the merchant and BillMeLater.</p> |

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RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------|----------------|----------------|------------------------|---|-----|---------------|---------|------------------|----------------|----------------|----------|-------------|-------------|------------|----------------|----------------|-------------------|----------------|----------------|----------|------------|------------|-------|-------------|-------------|--------|-------------|-------------|-----------------|--------------|--------------|------|----------------|----------------|
| | | | Amount, (Continued) | <p>Carte Blanche will decline transactions for less than \$1.00.</p> <p>For Discover, include Cash Over amount if any:</p> <ul style="list-style-type: none"> 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). <p>For ECP transactions with Action Code = NC or ND, if the amount is greater than \$0.00 Chase Paymentech will process as \$0.00.</p> <p>Maximum U.S. dollar amount per individual transaction:</p> <table border="1"> <thead> <tr> <th>MOP</th> <th>Authorization</th> <th>Deposit</th> </tr> </thead> <tbody> <tr> <td>American Express</td> <td>\$9,999,999.99</td> <td>\$9,999,999.99</td> </tr> <tr> <td>Discover</td> <td>\$99,999.99</td> <td>\$99,999.99</td> </tr> <tr> <td>MasterCard</td> <td>\$9,999,999.99</td> <td>\$9,999,999.99</td> </tr> <tr> <td>MasterCard Diners</td> <td>\$9,999,999.99</td> <td>\$9,999,999.99</td> </tr> <tr> <td>MoneyPak</td> <td>\$9,999.99</td> <td>\$9,999.99</td> </tr> <tr> <td>Other</td> <td>\$99,999.99</td> <td>\$99,999.99</td> </tr> <tr> <td>PayPal</td> <td>\$10,000.00</td> <td>\$10,000.00</td> </tr> <tr> <td>Revolution Card</td> <td>\$999,999.99</td> <td>\$999,999.99</td> </tr> <tr> <td>Visa</td> <td>\$9,999,999.99</td> <td>\$9,999,999.99</td> </tr> </tbody> </table> <p>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.</p> | 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 |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|------------------|--|
| 79 | 1 | A | Transaction Type | <p>Describes the circumstances under which the transaction takes place.</p> <ol style="list-style-type: none"> 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 Transaction Indicator – 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 Transaction Indicator – designates a group of transactions that originated from a single purchase where the merchant agrees to bill the accountholder in installments. 4 – Deferred Transaction Indicator – designates a transaction that represents an order with a delayed payment for a specified amount of time. |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|----------------------------------|---|
| | | | Transaction Type, (Continued) | <p>5 – Secure Electronic Commerce Transaction Indicator – 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)</p> <p>6 – Non-Authenticated Electronic Commerce Transaction Indicator – 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:</p> <ul style="list-style-type: none"> a. A non-participating Issuer b. A non-participating accountholder of a participating Issuer c. A participating Issuer, but the authentication server is not available <p>7 – Channel Encrypted Transaction Indicator – 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.</p> |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|----------------------------------|--|
| | | | Transaction Type, (Continued) | <p>8 – Non-Secure Electronic Commerce Transaction Indicator – 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.</p> <p>If “8” is sent and MOP = PY, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type.)</p> <p>I – IVR Transaction Indicator (PINless Debit only) –designates a transaction where the accountholder consummates the sale via an interactive voice response (IVR) system.</p> <p>If an “I” is sent, but MOP is not equal to PINless debit, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type)</p> <p>R – Retail Transaction Indicator – designates a transaction where the accountholder was present at a merchant location.</p> <p>If an “R” is sent for non-US or non-Canadian division, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p> <p>If an “R” is sent for a transaction with a MOTO Merchant Category Code (MCC) the transaction will down grade.</p> |

Continued on next page

RECORD LAYOUTS (Continued)

Detail Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|----------------------------------|---|
| | | | Transaction Type, (Continued) | <p>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.</p> <p>For Verified by Visa and MasterCard SecureCode, the ECI returned at authentication time must be supplied at the transaction level.</p> <p>For MoneyPak, if Transaction Type does not = 1, 7 or 8, the transaction will reject with Response reason Code 253 (Invalid Transaction Type).</p> <p>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.</p> <p>For RevolutionCard - Card Present transactions, the Transaction Type must = R or the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p> <p>For RevolutionCard - Card Not Present transactions, the Transaction Type must not = R or the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p> <p>For Discover recurring transactions, all transactions should be sent with a Transaction Type of 2.</p> <p>See <i>Appendix L: Debit Processing</i> for additional information on populating this field.</p> <p>See <i>Appendix AA: RevolutionCard</i> for additional information on populating this field.</p> <p>For Action Code = VF and MOP = MC or MD, if the Transaction Type does not = 2, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p> |

RECORD LAYOUTS (Continued)

Product Record: Partial Authorization

```

1         2         3         4         5         6         7         8         12
123456789012345678901234567890123456789012345678901234567890 . . . 0
AAANNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
PPB001Y
```

| 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 | "PB" Constant |
| 4,6 | 3 | N | Product Record Sequence Number | "001" Constant |
| 7 | 1 | A | Partial Redemption Indicator Flag | Determines approval functionality for pre-paid/gift card authorizations. Valid values for American Express : Y – Transaction is not declined if authorization amount is greater than the current balance N – Transaction is declined if authorization amount is greater than the current balance Valid values for Discover : Y – The sale amount can be partially approved but the cash back amount cannot be partially approved. N – Merchant does not support partial authorization. Partial authorization not allowed for both sale amount and cash back amount. |

Continued on next page

RECORD LAYOUTS (Continued)

Product Record: Partial Authorization, (Continued)

| | | | | | | | | |
|--|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 12 |
| 123456789012345678901234567890123456789012345678901234567890 . . . 0 | | | | | | | | |
| AAANNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNAAAAA AAA | | | | | | | | |
| PPB001Y ┘ | | | | | | | | |

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|-------------------|--|
| 8,19 | 12 | N | Current Balance | Current balance. 2 decimal implied/right justified/zero filled or blanks Notes: This field should be blank filled on the input file. American Express returns the current balance. Discover does not return the current balance. MasterCard, MasterCard Diners and Visa may return the current balance. MoneyPak does not return the current balance. RevolutionCard does not return the current balance. |
| 20,31 | 12 | N | Redemption Amount | Amount posted using partial redemption indicator flag. This field should be blank filled on the input file. The output file will populate the redemption amount. 2 decimal implied/right justified/zero filled (for output file) Note: If Partial Redemption Indicator Flag is set to 'N', this field will be zero filled. |
| 32,120 | 89 | A | Reserved | Blanks |

Continued on next page

RECORD LAYOUTS (Continued)

Product Record: Partial Authorization, (Continued)

Notes: See *Appendix G: Partial Authorization* for more details on populating this Product Record.

This Product Record could be returned for a partial authorization capable transaction (i.e., via division default of Partial Redemption Indicator Flag) or when MOP = VI and Action Code – BI.

American Express Notes:

Sending the Partial Redemption Indicator Flag does **not** override the division default.

American Express returns the current balance.

This Product record should not be sent unless the division has been certified with American Express for Partial Authorization.

Discover Notes:

Sending the Partial Redemption Indicator flag overrides the division default.

Discover does not return the current balance.

MasterCard, MasterCard Diners and Visa Notes:

Sending the Partial Redemption Flag overrides the division default.

If the account number is not partial authorization capable, the Partial redemption Indicator Flag is ignored.

MasterCard, MasterCard Diners and Visa may return the current balance.

MoneyPak Notes:

Sending the Partial redemption Indicator Flag overrides the division default.

For Partial Authorizations, MoneyPak returns zeros.

RevolutionCard Notes:

Sending the Partial Redemption Indicator Flag overrides the division default.

RECORD LAYOUTS (Continued)

Formatted Address Record: Ship To Address

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 123456789012345678901234567890123456789012345678901234567890123456789 | | | | | | |
| AA | | | | | | |
| HAMARGO *WILD | | | | | | |
| 26STILES ROAD | | | | | | |

| | | | | |
|--|---|---------|----|----|
| 8 | 9 | 10 | 11 | 12 |
| 012345678901234567890123456789012345678901234567890 | | | | |
| AA | | | | |
| SALEM | | NH03079 | | US |

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|---------------------------|---|
| 1,2 | 2 | A | Product Record Identifier | "HA" Constant – Specifies this record is used for a formatted Ship To Address record of the Chase Paymentech standard format. |
| 3,30 | 28 | A | Name Text | Ship to name. (Optional) Left justified/blank filled Note: Asterisk should precede last name. |
| 31,58 | 28 | A | Address Line 1 | Ship to street address. (Optional) Left justified/blank filled |
| 59,86 | 28 | A | Address Line 2 | Additional ship to address information. (Optional) Left justified/blank filled |
| 87,106 | 20 | A | City | Ship to city. (Optional) Left justified/blank filled |
| 107,108 | 2 | A | State | Ship to state. (Optional) Left justified/blank filled |
| 109,118 | 10 | A | Postal Code | Ship to postal code. (Optional) Left justified/blank filled |
| 119,120 | 2 | A | Country Code | Country code. (Optional) |

Notes: For American Express address verification, Address Line 1 and/or Address Line 2, Name Text, and Telephone Number fields cannot be populated with all zeros and/or slashes or the transaction will reject with Response Reason Code 225 (Invalid Field Data).

For RevolutionCard transactions, it is highly recommended that the merchant send in AVS information. Revolution Money checks the ship to address information against the billing address that is on file for fraud protection purposes.

For RevolutionCard - Card Not Present transactions, when Action Code = VF, street address and postal code must be sent or the transaction will reject with Response Reason Code 227 (Missing Companion Data).

RECORD LAYOUTS (Continued)

Address Record

| Position | Length | Data Type | Field Name | Comments | | | | | | | | | | | | | | | | | | | | | |
|----------|---|-------------|---------------------------|---|------|-------------|--|---|---|-------------|---|------------------|---------|---|----------------|--------|---|--------------------|----|---|------------|---------|---|---------------|-------------|
| 1 | 1 | A | Product Record Identifier | "A" Constant – Specifies this record as an address record of the Chase Paymentech standard format. | | | | | | | | | | | | | | | | | | | | | |
| 2 | 1 | A | Address Type | Address Types: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Type</th> <th>Description</th> <th></th> </tr> </thead> <tbody> <tr> <td>B</td> <td>Bill To Address ZIP/Postal only or accountholder's name If verifying ZIP/Postal Code only, use the AB record (e.g., AB12345). If verifying full address use the AB record to send the accountholder's name, followed by the necessary records for the address information.</td> <td>BML, CC, SV</td> </tr> <tr> <td>E</td> <td>Employer address</td> <td>BML, CC</td> </tr> <tr> <td>G</td> <td>Giftee address</td> <td>CC, SV</td> </tr> <tr> <td>H</td> <td>Customer Host Name</td> <td>CC</td> </tr> <tr> <td>I</td> <td>IP address</td> <td>BML, CC</td> </tr> <tr> <td>L</td> <td>Email address</td> <td>BML, CC, SV</td> </tr> </tbody> </table> | Type | Description | | B | Bill To Address ZIP/Postal only or accountholder's name If verifying ZIP/Postal Code only, use the AB record (e.g., AB12345). If verifying full address use the AB record to send the accountholder's name, followed by the necessary records for the address information. | BML, CC, SV | E | Employer address | BML, CC | G | Giftee address | CC, SV | H | Customer Host Name | CC | I | IP address | BML, CC | L | Email address | BML, CC, SV |
| Type | Description | | | | | | | | | | | | | | | | | | | | | | | | |
| B | Bill To Address ZIP/Postal only or accountholder's name If verifying ZIP/Postal Code only, use the AB record (e.g., AB12345). If verifying full address use the AB record to send the accountholder's name, followed by the necessary records for the address information. | BML, CC, SV | | | | | | | | | | | | | | | | | | | | | | | |
| E | Employer address | BML, CC | | | | | | | | | | | | | | | | | | | | | | | |
| G | Giftee address | CC, SV | | | | | | | | | | | | | | | | | | | | | | | |
| H | Customer Host Name | CC | | | | | | | | | | | | | | | | | | | | | | | |
| I | IP address | BML, CC | | | | | | | | | | | | | | | | | | | | | | | |
| L | Email address | BML, CC, SV | | | | | | | | | | | | | | | | | | | | | | | |

Continued on next page

RECORD LAYOUTS (Continued)

Address Record, (Continued)

| Position | Length | Data Type | Field Name | Comments | | | | | | | | | | | | | | | |
|----------|---|-----------------|---------------------------|--|------|-------------|--|---|---|---------|---|--|----|---|-----------------------|----|---|-----------------|-----------------|
| | | | Address Type, (Continued) | <p>Address Types: (Continued)</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Description</th> <th></th> </tr> </thead> <tbody> <tr> <td>M</td> <td> <p>Accountholder's name as it appears on the account.</p> <p>All depositable ECP and European Direct Debit transactions must have the accountholder's name. It can either be in the record or the Formatted Address Record" ECP and European Direct Debit (KA) or the ECP transaction will reject with Response Reason Code 752 (Missing Name) and the European Direct Debit transaction will reject with Response Reason Code 227(Missing Companion Data). This must be the first address record sent.</p> </td> <td>ECP, ED</td> </tr> <tr> <td>N</td> <td>Customer ANI (Automatic Number Identification)</td> <td>CC</td> </tr> <tr> <td>R</td> <td>Customer Browser Name</td> <td>CC</td> </tr> <tr> <td>S</td> <td>Ship to address</td> <td>BML, CC, RC, SV</td> </tr> </tbody> </table> <p> BML – Bill Me Later MOPs CC – Credit Card MOPs ECP – Electronic Check Processing ED – European Direct Debit RC – RevolutionCard SV – Chase Paymentech Gift Card </p> | Type | Description | | M | <p>Accountholder's name as it appears on the account.</p> <p>All depositable ECP and European Direct Debit transactions must have the accountholder's name. It can either be in the record or the Formatted Address Record" ECP and European Direct Debit (KA) or the ECP transaction will reject with Response Reason Code 752 (Missing Name) and the European Direct Debit transaction will reject with Response Reason Code 227(Missing Companion Data). This must be the first address record sent.</p> | ECP, ED | N | Customer ANI (Automatic Number Identification) | CC | R | Customer Browser Name | CC | S | Ship to address | BML, CC, RC, SV |
| Type | Description | | | | | | | | | | | | | | | | | | |
| M | <p>Accountholder's name as it appears on the account.</p> <p>All depositable ECP and European Direct Debit transactions must have the accountholder's name. It can either be in the record or the Formatted Address Record" ECP and European Direct Debit (KA) or the ECP transaction will reject with Response Reason Code 752 (Missing Name) and the European Direct Debit transaction will reject with Response Reason Code 227(Missing Companion Data). This must be the first address record sent.</p> | ECP, ED | | | | | | | | | | | | | | | | | |
| N | Customer ANI (Automatic Number Identification) | CC | | | | | | | | | | | | | | | | | |
| R | Customer Browser Name | CC | | | | | | | | | | | | | | | | | |
| S | Ship to address | BML, CC, RC, SV | | | | | | | | | | | | | | | | | |

Continued on next page

RECORD LAYOUTS (Continued)

Address Record, (Continued)

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|---------------------------|--|
| | | | Address Type, (Continued) | <p>Address Types: (Continued)</p> <p>Any of the above Address Record types may be followed by up to 4 address extensions. Address extensions start with the letter (A) and the first extension number is 2.</p> <p><u>Address Extension Record Types:</u></p> <p>2 – 1st Extension Record 3 – 2nd Extension Record 4 – 3rd Extension Record 5 – 4th Extension Record</p> <p>Note: See <i>Address Format Examples</i> following this record.</p> |

Continued on next page

RECORD LAYOUTS (Continued)

Address Record, (Continued)

The format below is applicable for the following address types: B, E, G, M, S

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|----------------|--|
| 3,32 | 30 | A | Address Line | <p>Contains the actual address text. The first line should contain the name (or Zip/Postal if that is the only address information sent). A name contains up to five separate pieces: Prefix, First Name, Middle Name, Last Name, and Suffix. Please precede a Last Name with an asterisk (*) to help differentiate it from the others (e.g., MR. ROBERT JAY *WHITE. Also, please precede a suffix with the string “,” (e.g., PATRICK P. *OCONNOR, MD).</p> <p>Left justified/blank filled</p> <p>Notes: All alpha characters in these records must be UPPER CASE only.</p> <p>Address extension records should be used as necessary to send the full address information.</p> |
| 33 | 1 | A | Telephone Type | <p>Telephone type. (Optional)</p> <p>Valid values: D – Day H – Home N – Night W – Work</p> |

Continued on next page

RECORD LAYOUTS (Continued)

Address Record, (Continued)

The format below is applicable for the following address types: B, E, G, M, S

| Position | Length | Data Type | Field Name | Comments |
|----------|--------|-----------|------------------|--|
| 34,47 | 14 | A | Telephone Number | Telephone number. (Optional) AAAEENNNNXXXX format where: AAA = Area Code EEE = Exchange NNNN= Number XXXX = Extension |
| 48,49 | 2 | A | Country Code | Country code. (Optional) |
| 50,120 | 71 | A | Reserved | Blanks |

Notes: For multiple street address lines, the line immediately preceding city, state, and postal code will be used. Suite and apartment numbers should be included on the street address line.

For American Express address verification, Address Line 1 and/or Address Line 2, Name Text, and Telephone Number fields cannot be populated with all zeros and/or slashes, or the transaction will reject with Response Reason Code 225 (Invalid Field Data).

For RevolutionCard transactions, it is highly recommended that the merchant send in AVS information. Revolution Money checks the ship to address information against the billing address that is on file for fraud protection purposes.

For RevolutionCard - Card Not Present transactions, when Action Code = VF, street address and postal code must be sent or the transaction will reject with Response Reason Code 227 (Missing Companion Data).

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) |

Continued on next page

**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. |

Continued on next page

**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. 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. Note: FPO only |
| R | 230 | Payments Do Not Total Order | Fix | CC, ECP | FPO monthly do not total order. 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. |

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

| 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 Note: Auth Recycle only |
| R | 235 | FPO Locked | Resend | CC, ECP | FPO change not allowed Note: FPO only |
| R | 236 | Auth Recycle Host System Down | Resend | CC | Authorization recycle host system temporarily unavailable. 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. 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 or UK Domestic Maestro authentication data not in appropriate Base 64 encoding format or data provided on a non-e-Commerce transaction. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|----------------------|-------------|--|---------------|-----------------------|---|
| R | 246 | Merchant Not MasterCard SecureCode Enabled | Call | CC | Division does not participate in MasterCard or UK Domestic Maestro Secure Code. Contact your Chase Paymentech Representative for information on getting setup for MasterCard or UK Domestic Maestro SecureCode. |
| 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 Only |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|--|--------|----------------|---|
| 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 |
| 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. Note: MOP = MC, VI, AX, and Switch/Solo only |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|------------------------------|--------|----------------------------|--|
| 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. Note: MOP = MC, VI, DI only |
| R | 273 | Cash Over Not Allowed on MCC | Fix | CC | Cash Over cannot be processed under this MCC. 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. |
| D | 304 | Not On File | Cust. | BML, CC, DB, PY, RC, SV | No card record, or invalid/non-existent to account specified. PayPal – Billing agreement ID or transaction ID not valid |
| D | 305 | Already Reversed | N/A | CC, DB, RC | Transaction previously reversed. Note: MOP = any Debit MOP, MC, MD, RC, VI |
| D | 306 | Amount Mismatch | Fix | CC | Requested reversal amount does not match original approved authorization amount. Note: MOP = MC, MD, VI only |
| D | 307 | Authorization Not Found | Fix | CC | Transaction cannot be matched to an authorization that was stored in the database. Note: MOP = 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. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|---|--------|----------------|--|
| 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. |
| 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. Token has already been used to create a billing agreement. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|--------------------------------|--------|-----------------------------|---|
| 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. Note: Does not apply to American Express |
| D | 503 | Fraud/ Security Violation | Cust. | CC | CID did not match. 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. |
| 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). |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|------------------------------------|--------|----------------|---|
| 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. |
| 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. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|--|--------|----------------|---|
| 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. |
| 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. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|--|--------|-----------------------------|--|
| 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. |
| D | 594 | Other Error | Fix | BML, CC, DB, ED, PY, RC, SV | Unidentifiable error. Issuer generated. For Bill Me Later – bill to country must be equal to U.S. 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. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|--------------------------|--------|------------------------|--|
| D | 599 | Refund not allowed | N/A | DB, PY | For Debit – Refund Authorization not allowed on a Star only BIN card or BIN not found. 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. (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. |
| 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. MP – Unable to find a match for MoneyPak authorization record – based on division number, amount, confirmation ID and account number. RC – See <i>Appendix AA: RevolutionCard</i> . |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|--------------------------------|--------|---------------------|--|
| R | 741 | Validation Failed | Fix | DB, RC | Debit – Unable to validate the Debit authorization record – based on amount, action code, and MOP. RC – Unable to validate the RevolutionCard authorization record – based on amount and action code. |
| R/D | 750 | Invalid Transit Routing Number | Fix | ECP, ED | ECP – ABA transit routing number is invalid, fails check digit. 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. 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. |
| 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. 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. ED – Bank does not allow direct debit. |
| R | 762 | No Address | Cust. | ECP | Pertains to deposit transactions only. |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|-----------------------------------|--------|---------------------|---|
| 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. Note: Invalid Action Code Valid Action Codes are: FPO start Refund Validate only 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. 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. |
| 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. BML, CC – Invalid User ID Debit – Invalid PIN 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 |

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

| Response Type | Code | Name | Action | Payment Method | Comments |
|---------------|------|------------------------------------|---------------------------|--------------------------------------|---|
| 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 and RevolutionCard – 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. |
| 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. |

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

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 B: ADDRESS VERIFICATION

Introduction

The Visa, MasterCard, Diners, UK Domestic Maestro, Discover, and RevolutionCard Address Verification Service (AVS) and American Express Automated Address Verification (AAV) are intended to reduce the fraudulent use of credit cards for mail, telephone, and other card not present transactions.

Address Verification is available to U.S. issued cards including Visa, MasterCard, MasterCard Diners, Diners, Discover, American Express, and RevolutionCard card types.

International Address Verification is available to UK issued Visa, MasterCard, UK Domestic Maestro, and American Express cards, and Canadian issued Visa, MasterCard, and American Express cards.

International Address Verification is defined as the card Issuer and the merchant being from two different countries. For example, a card Issuer in the U.S. and a merchant in the UK, or a card Issuer in Canada and a merchant in the U.S. For Visa, these scenarios would receive any of the AVS Response Codes noted as "International". MasterCard and American Express do not differentiate between international and domestic AVS Response Codes.

If the card Issuer and the merchant are from the same country, it is considered "domestic" Address Verification, regardless of the country. For example, a card Issuer in Canada and a merchant in Canada. This scenario would receive any of the AVS Response Codes noted as "domestic."

Types of Address Records

Chase Paymentech supports two types of batch address records. One is formatted the other is not formatted.

The formatted address records are recommended for best AVS results.

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APPENDIX B: ADDRESS VERIFICATION (Continued)

Address Verification Process

Each verification process is executed by comparing the transmitted billing address with the billing address data that is kept on file for the cardholder. The Address Verification request is routed from the merchant through the Chase Paymentech system, directly to the specific credit card organization. The address information is then compared to the cardholder billing address on file.

The result of the Address Verification comparison is included in the authorization response message returned to the merchant. The Address Verification response is reflected as a two-character code (e.g., I3 or ID). In the Chase Paymentech address format, merchants may transmit either the zip/postal code only or multiple lines of address information. Chase Paymentech recommends Country Code be sent.

If the country code sent on the record is not "US", "CA", "GB", or "UK", Chase Paymentech will return AVS Response Code "N2"

If the country code is not sent on the record, Chase Paymentech will attempt to parse the zip/postal code in the following ways:

1. Attempt a U.S. zip code format.
2. Attempt a Canadian postal code format.
3. Attempt a GB/UK postal code format.
4. Return AVS Response Code "N2".

In each of the card organizations' address verification formats, the Address Verification fields consist of 29 bytes of data: 9 bytes for the 9 byte postal code and 20 bytes for the alphanumeric street address.

The number in the street address and any numeric street name must be sent in numeric form. For example, 123 FIRST STREET should be sent as 123 1ST STREET and ONE MAIN STREET as 1 MAIN STREET. Any apartment number associated with the address should follow directly after the street address on the same line.

For multiple street address lines, the line immediately preceding city, state, and postal code will be used. Suite and apartment numbers should be included on the street address line.

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APPENDIX B: ADDRESS VERIFICATION (Continued)

Address Verification Process, (Continued)

For **Visa and MasterCard/MasterCard Diners**, MCCs that do not require AVS include:

- Government (9211, 9222, 9399)
- School (8211, 8220, 8299)
- Utility (4900)
- Insurance (5960, 6300)
- Cable and Other Pay TV (4899)
- Healthcare (4119, 5975, 5976, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099)

AVS is not required for Bill Payment transactions unless transaction type is 5, 6, or 7.

Chase Paymentech recommends sending postal code as a minimum on all transactions.

For American Express:

To support full American Express AAV, the following records must be provided with online authorizations:

- “LN” – Formatted Bill To Name
- “AB” – Bill To Address
- “HN” – Formatted Ship To Name
- “AS” – Ship To Address

To support full American Express AAV, the following records must be provided with batch authorizations:

- “LN” – Formatted Bill To Name
- “LA” – Formatted Bill To Address
- “LT” – Formatted Bill To Telephone
- “HN” – Formatted Ship To Name
- “HA” – Formatted Ship To Address
- “HT” – Formatted Ship To Telephone

For American Express address verification, the street address, street name and telephone number fields cannot be populated with all zeros and/or slashes.

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APPENDIX B: ADDRESS VERIFICATION (Continued)

**Address
Verification
Process,
(Continued)**

For RevolutionCard:

It is highly recommended that the merchant send in AVS information. Revolution Money checks the ship to address against the billing address that is on file for fraud protection purposes.

For RevolutionCard - Card Not Present transactions, when Action Code = VF, street address and postal code must be sent or the transaction will reject with Response Reason Code 227 (Missing Companion Data).

Restricted Cards:

Restricted cards are RevolutionCard account numbers that can be used immediately once they are approved, but can only be used for online purchases at the merchant where the customer applied for the RevolutionCard. Once the customer receives a physical card and activates it, the account is no longer restricted and can be used at any merchant that accepts RevolutionCard.

Continued on next page

APPENDIX B: ADDRESS VERIFICATION (Continued)

| AVS Response Codes | Response | Explanation |
|--------------------|----------|---|
| | N1 | No address given with order |
| | N2 | Bill-to address did not pass Chase Paymentech's edit checks (e.g., may be foreign) |
| | " " | AVS not performed (blanks returned) |
| | IG | AVS not performed by Issuer (International Issuer). Address information unavailable for the account number (i.e. gift card), the card Issuer does not support AVS, or card Issuer declined authorization and did not perform AVS. |
| | IU | AVS not performed by Issuer (Domestic Issuer). Address information unavailable for the account number (i.e. gift card), the card Issuer does not support AVS, or card Issuer declined authorization and did not perform AVS. |
| | ID | Issuer does not participate in AVS |
| | IE | Edit Error – AVS data is invalid |
| | IS | System unavailable or time-out |
| | IA | International street address and postal code match (International Only) |
| | IB | Street address match. Postal code not verified due to incompatible formats (both were sent) |
| | IC | Street address and postal code not verified due to incompatible format (both were sent) |
| | IP | Postal code match. Street address not verified due to incompatible formats (both were sent) |
| | A1 | Cardholder name matches |
| | A3 | Cardholder name, billing address and postal code match |
| | A4 | Cardholder name and billing postal code match |
| | A7 | Cardholder name and billing address match |
| | B3 | Cardholder name incorrect, billing address and postal code match |
| | B4 | Cardholder name incorrect, billing postal code matches |
| | B7 | Cardholder name incorrect, billing address matches |
| | B8 | Cardholder name, billing address and postal code are all incorrect |

Continued on next page

APPENDIX B: ADDRESS VERIFICATION (Continued)

**AVS
Response
Codes,
(Continued)**

| Response | Explanation | | |
|----------|--|----------|----------|
| R3 | Restricted – Cardholder locale and postal code match | | |
| R8 | Restricted – Cardholder locale and/or postal code do not match | | |
| | Zip/Postal | Plus-4 | Locale |
| I1 | Match | Match | Match |
| I2 | Match | Match | No Match |
| I3 | Match | No Match | Match |
| I4 | Match | No Match | No Match |
| I5 | No Match | Match | Match |
| I6 | No Match | Match | No Match |
| I7 | No Match | No Match | Match |
| I8 | No Match | No Match | No Match |

Notes: A1-B8 will only be returned for American Express transactions that use formatted address information.

R3 and R8 will only be returned for RevolutionCard transactions.

Shaded codes in the AVS table shown above are no longer provided by Visa. Visa eliminated the distinction between Zip and Zip+4 and consolidated the response codes previously provided.

Continued on next page

APPENDIX B: ADDRESS VERIFICATION (Continued)

| AVS Response Key | Item | Definition |
|------------------|------------|--|
| | ZIP/Postal | Zip/Postal code |
| | Plus-4 | 4 digit portion of a 9-digit U.S. zip code |
| | Locale | Street address, PO Box, or other local delivery destination |
| | A, B, I | Responses from the Issuer or Network |
| | N | Responses from Chase Paymentech |
| | Match | Information presented in the record field matches the information stored on the card Issuer's file |
| | No Match | Information presented in the record field does not match the information stored on the card Issuer's file. |

| Postal Code Format | U.S. Postal Code Format | Canadian Postal Code Format | United Kingdom Postal Code Format |
|--------------------|-------------------------|-----------------------------|---|
| | NNNNN NNNNN–NNNN | ANA NAN ANANAN | AN NAA ANA NAA ANN NAA AAN NAA AANN NAA AANA NAA |

N = Numeric
A = Alpha

- Notes:** U.S. Address Verification is supported by:
 Visa, MasterCard, MasterCard Diners, American Express, Discover, Diners, GECC, and RevolutionCard.
- Canadian Address Verification is supported by:
 Visa, MasterCard, MasterCard Diners, and American Express.
- United Kingdom (UK/GB) Address Verification is supported by:
 Visa, MasterCard, UK Domestic Maestro, and American Express.

APPENDIX C: ERROR SCREENING

Bad Account Number Check There are three common edits which catch the greatest majority of bad card numbers:

- MOD 10 check digit
- Credit card prefix check
- Credit card length validation

A discussion of these edits follows.

MOD 10 Check Digit The MOD 10 check digit calculation validates the credit card by calculating the last digit of the card number from all the other numbers in the card.

The last digit of a credit card can be calculated based on a calculation performed upon all the digits preceding it. This operation is called a **MOD 10 check digit routine**.

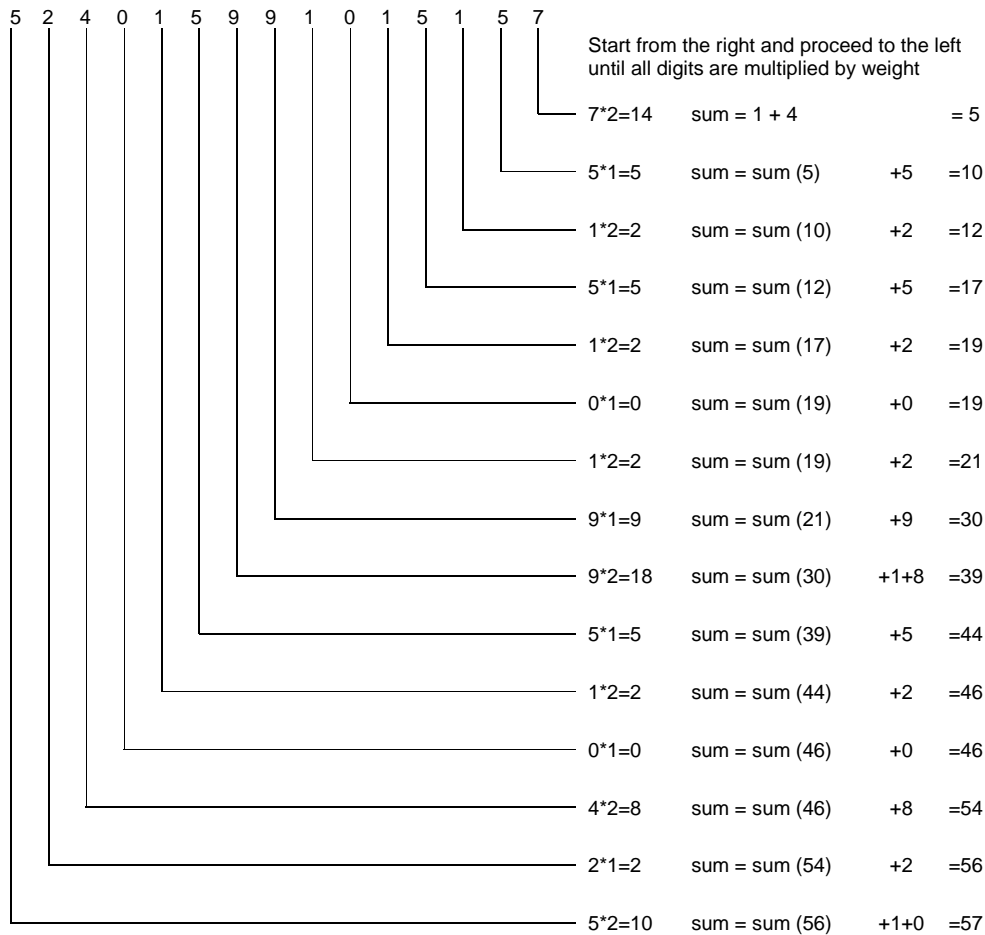
Continued on next page

APPENDIX C: ERROR SCREENING (Continued)

**MOD 10
Check Digit,
(Continued)**

The general idea of this calculation is as follows:

Example: Card number 5240159910151573



Remove the **check digit**, 3, which is already present in this example
 sum = 57
 sum MOD 10 → 57 MOD 10 = 7
 10 - 7 = 3
 check digit of 5240159910151573 is **3**.

Continued on next page

APPENDIX C: ERROR SCREENING (Continued)

MOD 10 Check Digit, (Continued)

The following routine is a check digit routine written in the 'C' programming language.

```
/* The operator for mod in 'C' is % */
long mod10 (card,card_len-1) /* module 10 check digit function */
char *card; /* credit card number */
short card_len /* card length */
{
register int count; /* a counter */
register int weight; /* weight to apply to digit being checked */
register int sum; /* sum of weights */
register int digit; /* digit being checked */
long mod;

weight=2;
sum=0;

/* compute the sum */
for (count = card_len - 1; count >=0; count = count -1)
{
digit = weight * (card[count] - '0');

/* add both the tens digit and the ones digit to the sum */
sum = sum + (digit / 10) + (digit % 10);

if (weight ==2)
weight = 1;
else
weight = 2;
}

/* subtract the ones digit of the sum from 10 and return the ones digit of that
result */

mod = (10 - sum%10) % 10;
return (mod)
}
```

Continued on next page

APPENDIX C: ERROR SCREENING (Continued)

Card Prefix Check

The prefix check is the comparison of the first few digits of each card 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/Optima | 37, 34 |
| Beneficial Private Label | 7 |
| Bill Me Later | 504990, 621993 |
| Bill Me Later Private Label | 621993 |
| Bill Me Later Small Business Instant Credit | 504990, 621993 |
| Carte Blanche | 389 |
| Debit | Unknown |
| Diners Club | 30, 36 |
| Discover | 35, 60, 62, 64, 65 |
| Encryption | Unknown |
| Gift Card | 603571 |
| JCB | 3528 – 3589 |
| MasterCard | 36, 51 – 55 |
| MasterCard Diners | 36 |
| MoneyPak | Unknown |
| RevolutionCard | Unknown |
| Sears Private Label | 504994 |
| Switch/Solo (UK Maestro) | 49, 56, 6* where * is any single digit |
| Visa/Delta | 4 |

Note: If card prefix 36 is sent as Diners or MasterCard, Chase Paymentech will process and report the transaction as MasterCard Diners. MOP = MD will be returned in the reply record.

Continued on next page

APPENDIX C: ERROR SCREENING (Continued)

Account Number Length Check A validation is performed by verifying the number of bytes for each account number.

| Card Type | Length |
|---|-----------------------------|
| American Express/Optima | 15 |
| Beneficial Private Label | 16 |
| Bill Me Later | 16 |
| Bill Me Later Private Label | 16 |
| Bill Me Later Small Business Instant Credit | 16 |
| Carte Blanche | 14 |
| Debit | 12 to 19 |
| Diners Club | 14 |
| Discover | 16 |
| Encryption | 15 to 19 |
| European Direct Debit | Up to 16 |
| Gift Card | 19 |
| JCB | 16 |
| MasterCard | 14 (only for 36 prefix), 16 |
| MasterCard Diners | 14 |
| MoneyPak | 14 to 20 |
| PayPal | 17 or 19 |
| RevolutionCard | 16 |
| Sears Private Label | 16 |
| Switch/Solo (UK Maestro) | 16, 18, or 19 |
| Visa/Delta | 16 |

APPENDIX F: AUTHORIZATION REVERSALS

Introduction The merchant-initiated authorization reversal transaction can be sent in a real-time or batch submission. The purpose of the authorization reversal is to free-up the accountholder's Open To Buy, which has been reserved by the original authorization. This is done at the Issuer's discretion.

Merchant-initiated authorization reversals have specific rules, edits, and response reason codes, for which details are provided in the sections below. Authorization reversals are reported in a separate section of the same reports as other authorizations.

- How It Works** In order for the merchant to use Authorization Reversal functionality:
1. The original authorization must have been obtained through Chase Paymentech, or the transaction will decline with Response Reason Code 307 (Authorization Not Found).
 2. A merchant must always reverse the full amount that was received in the authorization.
 3. Authorization reversals should be sent to the same Chase Paymentech system as the original transaction.
 4. Authorizations can be reversed via on-line for up to 3 days.
 5. Authorizations can be reversed via batch for up to 7 – 10 days.
 6. For batch authorization reversals, if extended authorization data is sent with the authorization reversal request, it will be ignored.
 7. If the Response Date and/or Authorization Code are not provided, the transaction will reject with Response Reason Code 262 (Authorization Code/ Response Date Invalid).
 8. A merchant should never send an authorization reversal for an authorization request for which they did not receive an approval or the transaction will decline with Response Reason Code 307 (Authorization Not Found).

Continued on next page

APPENDIX F: AUTHORIZATION REVERSALS (Continued)

**How It Works,
(Continued)**

9. The following criteria is used to find a matching authorization for the authorization reversal request:
 - a. Account Number
 - b. Division Number
 - c. Authorization Code
 - d. Response Date
 - e. Amount
 - f. Order Number (Optional)

**Transaction
Types and
Requirements**

Online

Request:

1. On-line Processing Detail Record
 - a. Action Code = AR
 - b. Amount = approved, original, authorized amount
2. Format indicator
 - a. Prior Authorization (PA)
 - i. Response Date = approved, original, authorized date
 - ii. Authorization Code = approved, original, authorization code

Response:

1. On-line Processing Return Format Record

Batch

Request:

1. Detail Record
 - a. Action Code = AR
 - b. Amount = approved, original, authorized amount
 - c. Response Date = approved, original, authorized date
 - d. Authorization Code = approved, original, authorization code

Response:

1. "S" Record Output

Continued on next page

APPENDIX F: AUTHORIZATION REVERSALS (Continued)

Additional References See Appendix AA: RevolutionCard

Card Types / Supported Currencies Visa, MasterCard, MasterCard Diners, Discover, RevolutionCard – Card Not Present / All currencies.

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

To Get Started Contact your Chase Paymentech representative.

APPENDIX G: PARTIAL AUTHORIZATION

Introduction Partial authorization functionality allows a merchant to receive an approval for a portion of the original amount when the full amount cannot be approved. Defaults for partial authorization handling are set at the division level. In some instances the defaults can be overridden at a transaction level. This appendix will provide the details for processing partial authorizations.

How It Works Default Set Up for the Merchant's Transaction Division

Default settings are entered into the Chase Paymentech processing system to manage the outcome of a partial authorization request at the transaction division level. If the merchant's transaction division is set to a default to either allow or not allow a partial authorization, the default can be overridden at the transaction level for MasterCard/MasterCard Diners, Visa, Discover and RevolutionCard. The division default cannot be overridden for American Express.

Conditional Deposits and Deposits

Partial authorizations cannot be performed on Conditional Deposit transactions.

If a Deposit transaction is re-authorized per Chase Paymentech's normal process for obtaining best interchange, a partial authorization will not be performed.

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

American Express

For **American Express** the following chart lists conditions and results when populating the Partial Redemption Indicator Flag.

| Division Default | REQUEST | | REPLY | | |
|------------------|-----------------------------------|---|----------------------|--|---|
| | Partial Redemption Indicator Flag | Amount of Authorization | Response Reason Code | Current Balance | Redemption Amount |
| 1 | N | | 263 | | |
| 1 | Y or not sent | Greater than available balance | 100 | | Populated with approved, authorized, amount |
| 1 | Y or not sent | Less than or equal to available balance | 100 | | |
| 2 | Y | | 263 | | |
| 2 | N or not sent | Greater than available balance | Decline | Populated with available balance | |
| 2 | N or not sent | Less than or equal to available balance | 100 | | |
| 3 | Y or not sent | Greater than available balance | 100 | | Populated with approved, authorized amount |
| 3 | N | Greater than available balance | Decline | Populated with correct available balance | |
| 3 | Y or not sent | Less than or equal to available balance | 100 | | |
| 3 | N | Less than or equal to available balance | 100 | | |
| 0 | Y or N | | 263 | | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

American Express,
(Continued)

American Express Division Default Keys:

| | |
|---|--|
| 1 | Do partial authorization and return redemption amount if authorized amount > available balance. |
| 2 | Decline if the amount is > available balance and return current balance (Partial Authorization not allowed). |
| 3 | Merchant is able to support the actions of division defaults '1' and '2'. |
| 0 | Division has not been certified with American Express for Partial Authorization |

Note: If Partial Redemption Indicator Flag is not sent with the transaction the division default is used. If the division default is '3', a partial authorization is attempted.

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

Discover For **Discover** the following charts list the conditions and results when populating the Partial Redemption Indicator Flag.

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|--|---|----------------------|--|--|
| | Sale Amount | Cash Back Amount Requested | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| B / 1 | Greater than or equal to available balance | Y | 100 | Populated with approved, authorized amount | Zero filled |
| Bal = \$70.00 | \$80.00 | \$20.00 | | \$70.00 | \$0.00 |
| B / 1 | Less than available balance | Y Plus sale amount is greater than available balance | 100 | Populated with approved, authorized amount | Populated with approved, authorized amount |
| Bal = \$70.00 | \$60.00 | \$20.00 | | \$60.00 | \$10.00 |
| B / 1 | Less than available balance | Y Plus sale amount is less than available balance | 100 | | Populated with approved, authorized amount |
| Bal = \$70.00 | \$40.00 | \$20.00 | | | \$20.00 |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Discover,
(Continued)**

Discover Chart, (Continued)

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|---|---|----------------------|--|--|
| | Sale Amount | Cash Back Amount Requested | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| B / 1 | Less than available balance | Y Plus sale amount is equal to available balance | 100 | | Populated with approved, authorized amount |
| Bal = \$70.00 | \$50.00 | \$20.00 | | | \$20.00 |
| B / 1 | Less than or equal to available balance | N | 100 | | |
| Bal = \$70.00 | \$70.00 | | | | |
| B / 1 | Greater than available balance | N | 100 | Populated with approved, authorized amount | |
| Bal = \$70.00 | \$80.00 | | | \$70.00 | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Discover,
(Continued)**

Discover Chart, (Continued)

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for the transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|--------------------------------|---|----------------------|--|--|
| | S-Record Amount | | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| Sale Amount | Cash Back Amount Requested | | | | |
| C / 3 | Greater than available balance | Y | Declined | | Zero filled |
| Bal = \$70.00 | \$80.00 | \$20.00 | | | \$0.00 |
| C / 3 | Equal to available balance | Y | 100 | Populated with approved, authorized amount | Zero filled |
| Bal = \$70.00 | \$70.00 | \$20.00 | | \$70.00 | \$0.00 |
| C / 3 | Less than available balance | Y | 100 | | Populated with approved, authorized amount |
| Bal = \$70.00 | \$40.00 | \$20.00 | | | \$20.00 |
| C / 3 | Less than available balance | Y Plus sale amount is greater than available balance | 100 | Populated with approved, authorized amount | Populated with approved, authorized amount |
| Bal = \$70.00 | \$60.00 | \$20.00 | | \$60.00 | \$10.00 |

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APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Discover,
(Continued)**

Discover Chart, (Continued)

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|---|----------------------------|----------------------|-------------------|---------------------------|
| | S-Record Amount | | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| | Sale Amount | Cash Back Amount Requested | | | |
| C / 3 | Less than or equal to available balance | N | 100 | | |
| Bal = \$70.00 | \$70.00 | | | | |
| C / 3 | Greater than available balance | N | Declined | | |
| Bal = \$70.00 | \$80.00 | | | | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

Discover,
(Continued)

Discover Chart, (Continued)

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|---|---|----------------------|-------------------|--|
| | Sale Amount | Cash Back Amount Requested | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| N / 0 | Less than or equal to available balance | Y Plus Cash Back amount is less than or equal to available balance | 100 | | Populated with approved, authorized amount |
| Bal = \$70.00 | \$50.00 | \$20.00 | | | \$20.00 |
| N / 0 | Less than or equal to available balance | Y Plus Cash Back amount is greater than available balance | Declined | | Zero filled |
| Bal = \$70.00 | \$60.00 | \$20.00 | | | \$0.00 |
| N / 0 | Less than or equal to available balance | N | 100 | | |
| Bal = \$70.00 | \$70.00 | | | | |
| N / 0 | Greater than available balance | N | Declined | | |
| Bal = \$70.00 | \$80.00 | | | | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

Discover,
(Continued)

Discover Chart, (Continued)

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|---|--|----------------------|--|--|
| | S-Record Amount | | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| Sale Amount | Cash Back Amount Requested | | | | |
| Y / 2 | Less than, greater than or equal to available balance | Y Plus sale amount is greater than available balance | 100 | Populated with approved, authorized amount | Zero filled |
| Bal = \$70.00 | \$80.00 | \$20.00 | | \$70.00 | \$0.00 |
| Y / 2 | Less than available balance | Y Plus sale amount is less than or equal to available balance | 100 | | Populated with approved, authorized amount |
| Bal = \$70.00 | \$50.00 | \$20.00 | | | \$20.00 |
| Y / 2 | Less than, or equal to available balance | N | 100 | | |
| Bal = \$70.00 | \$70.00 | | | | |
| Y / 2 | Greater than available balance | N | 100 | Populated with approved, authorized amount | |
| Bal = \$70.00 | \$80.00 | | | \$70.00 | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

Discover,
(Continued)

Discover Chart, (Continued)

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|--|--|----------------------|--|--|
| | S-Record Amount | | | | |
| | Sale Amount | Cash Back Requested | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| X / 4 | Greater or equal to than available balance | Y | Decline | | Zero filled |
| Bal = \$70.00 | \$80.00 | \$20.00 | | | \$0.00 |
| X / 4 | Less than available balance | Y Plus sale amount is less than or equal to available balance | 100 | | Populated with approved, authorized amount |
| Bal = \$70.00 | \$50.00 | \$20.00 | | | \$20.00 |
| X / 4 | Less than available balance | Y Plus sale amount is greater than available balance | 100 | Populated with approved, authorized amount | Zero filled |
| Bal = \$70.00 | \$60.00 | \$20.00 | | \$60.00 | \$0.00 |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Discover,
(Continued)**

Discover Chart, (Continued)

Notes: The sale amount must be fully approved before the cash back amount may be fully or partially approved.

If the S-record amount is greater than the available balance, then the Redemption Amount will be returned for transactions that are approved.

| Partial Redemption Indicator Flag / Division Default | Request | | Reply | | |
|--|---|---------------------|----------------------|-------------------|---------------------------|
| | S-Record Amount | | | | |
| | Sale Amount | Cash Back Requested | Response Reason Code | Redemption Amount | Cash Back Amount Approved |
| X / 4 | Greater than available balance | N | Decline | | |
| Bal = \$70.00 | \$80.00 | | | | |
| X / 4 | Less than or equal to available balance | N | 100 | | |
| Bal = \$70.00 | \$70.00 | | | | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

Discover,
(Continued)

Discover Division Default Keys:

| | |
|---|--|
| 0 | Merchant does not support partial authorization. Partial authorization not allowed for both sale amount and cash back amount. |
| 1 | Both sale amount and cash back may be partially approved. The sale amount must be fully approved before the cash back amount can be partially approved. |
| 2 | The sale amount can be partially approved but the cash back amount cannot be partially approved. |
| 3 | The sale amount must be fully approved before the cash back amount may be partially approved. |
| 4 | Merchant may support partial auth, but the sale amount must be fully approved before the cash back amount can be approved. Neither the sale amount nor the cash back amount can be partially approved. |

Note: If Partial Redemption Indicator Flag is not sent with the transaction, the division default is used.

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APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**MasterCard,
MasterCard
Diners and
Visa**

For **MasterCard, MasterCard Diners** and **Visa** the following chart lists the details when populating the Partial Redemption Indicator Flag.

| Partial Redemption Indicator Flag/ Division Default | REQUEST | REPLY | | |
|--|---|----------------------|--|--|
| | Amount of Authorization | Response Reason Code | Current Balance | Redemption Amount |
| Y/1 | Greater than available balance | 100 | May be populated with available balance (should be \$0.00) | Populated with approved, authorized amount |
| N/1 | Greater than available balance | Decline | | |
| Y/1 | Less than or equal to available balance | 100 | May be populated with available balance | |
| N/1 | Less than or equal to available balance | 100 | | |
| Y/0 | Greater than available balance | 100 | May be populated with available balance (should be \$0.00) | Populated with approved authorized amount |
| N/0 | Greater than available balance | Decline | | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**MasterCard,
MasterCard
Diners and
Visa,
(Continued)**

For **MasterCard, MasterCard Diners and Visa** the following chart lists the details when populating the Partial Redemption Indicator Flag.

| Partial Redemption Indicator Flag/ Division Default | REQUEST | REPLY | | |
|--|---|----------------------|---|-------------------|
| | Amount of Authorization | Response Reason Code | Current Balance | Redemption Amount |
| Y/0 | Less than or equal to available balance | 100 | May be populated with available balance | |
| N/0 | Less than or equal to available balance | 100 | | |

Division Default Keys MasterCard, MasterCard Diners and Visa:

| | |
|---|---|
| 1 | Do partial authorization and return redemption amount if authorized amount > available balance. |
| 0 | Partial authorization not allowed – no return of current balance. |

Notes: If Partial Redemption Indicator Flag is not sent with the transaction the division default is used.

If Visa, MasterCard, or MasterCard Diners returns a current balance on the authorization, it will be returned with the transaction response.

Fuel transactions (MCC = 5542) behave differently. Contact your Chase Paymentech representative for details.

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

MoneyPak For **MoneyPak** the following chart lists the details when populating the Partial Redemption Indicator Flag.

| Partial Redemption Indicator Flag/ Division Default | REQUEST | REPLY | | |
|--|---|----------------------|-----------------|--|
| | Amount of Authorization | Response Reason Code | Current Balance | Redemption Amount |
| Y/1 | Greater than available balance | 100 | | Populated with approved, authorized amount |
| N/1 | Greater than available balance | Decline | | |
| Y/1 | Less than or equal to available balance | 100 | | |
| N/1 | Less than or equal to available balance | 100 | | |
| Y/0 | Greater than available balance | 100 | | Populated with approved authorized amount |
| N/0 | Greater than available balance | Decline | | |
| Y/0 | Less than or equal to available balance | 100 | | |
| N/0 | Less than or equal to available balance | 100 | | |

Division Default Keys MoneyPak:

| | |
|---|---|
| 1 | Do partial authorization and return redemption amount if authorized amount > available balance. |
| 0 | Partial authorization not allowed – no return of current balance. |

Note: If Partial Redemption Indicator Flag is not sent with the transaction the division default is used.

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

Revolution Card

For **RevolutionCard** the following chart lists the details when populating the Partial Redemption Indicator Flag.

| Partial Redemption Indicator Flag/ Division Default | REQUEST | REPLY | | |
|--|---|----------------------|-----------------|--|
| | Amount of Authorization | Response Reason Code | Current Balance | Redemption Amount |
| Y/1 | Greater than available balance | 100 | | Populated with approved, authorized amount |
| N/1 | Greater than available balance | Decline | | |
| Y/1 | Less than or equal to available balance | 100 | | |
| N/1 | Less than or equal to available balance | 100 | | |
| Y/0 | Greater than available balance | 100 | | Populated with approved authorized amount |
| N/0 | Greater than available balance | Decline | | |
| Y/0 | Less than or equal to available balance | 100 | | |
| N/0 | Less than or equal to available balance | 100 | | |

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Revolution
Card,**
(Continued)

Division Default Keys RevolutionCard:

| | |
|---|---|
| 1 | Do partial authorization and return redemption amount if authorized amount > available balance. |
| 0 | Partial authorization not allowed – no return of current balance. |

Notes: If Partial Redemption Indicator Flag is not sent with the transaction the division default is used.

Fuel transactions (MCC = 5542) behave differently. Contact your Chase Paymentech representative for details.

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Transaction
Types and
Requirements**

The following transaction requirements describe authorizations for Credit Card transactions.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = AU
2. Format indicator
 - a. Partial Authorization (PB)

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. Partial Authorization (PB) (Optional)

Batch

Request:

1. Detail Record
 - a. Action Code = AU
2. Product Record
 - a. Partial Authorization (PPB001)

Response:

1. "S" Record Output
2. Product Record
 - a. Partial Authorization (PPB001) (Optional)

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Transaction
Types and
Requirements,
(Continued)**

The following transaction requirements define MoneyPak transactions.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = PA
 - b. MOP = MP
2. Format Indicators
 - a. Partial Authorization (PB)
 - b. MoneyPak (MP)

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. Partial Authorization (PB) (Optional)
 - b. MoneyPak (MP) (Optional)

Batch

Request:

1. Detail Record
 - a. Action Code = PA
2. Extension Record
 - a. MoneyPak (EMP001) (Optional)
3. Product Record
 - a. Partial Authorization (PPB001)

Response:

1. "S" Record Output
2. Extension Record
 - a. MoneyPak (EMP001) (Optional)
3. Product Record
 - a. Partial Authorization (PPB001) (Optional)

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

**Transaction
Types and
Requirements,
(Continued)**

The following transaction requirements describe authorizations for RevolutionCard transactions.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = AU (Card Not Present) or PA (Card Present)
 - b. MOP = RC
2. Format Indicators
 - a. Partial Authorization (PB) (Optional)
 - b. RevolutionCard (RC)
 - c. Retail (RE) or Retail 3 (R3) (Card Present)

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. Partial Authorization (PB) (Optional)
 - b. RevolutionCard (RC)

Batch

Request:

1. Detail Record
 - a. Action Code = AU (Card Not Present)
2. Extension Record
 - a. RevolutionCard (ERC001) (Optional if Transaction Type = 2)
3. Product Record
 - a. Partial Authorization (PPB001) (Optional)

Response:

1. "S" Record Output
2. Extension Record
 - a. RevolutionCard (ERC001)
3. Product Record
 - a. Partial Authorization (PPB001) (Optional)

Continued on next page

APPENDIX G: PARTIAL AUTHORIZATION (Continued)

Card Types / Supported Currencies American Express, Visa, MasterCard, MasterCard Diners, Discover, MoneyPak, RevolutionCard / All currencies.

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

To Get Started Contact your Chase Paymentech representative.

APPENDIX AA: REVOLUTIONCARD

Introduction RevolutionCard is a credit card that can be used in both card present and card not present environments. The card contains the added security feature of a required PIN to limit the potential for fraud. Revolution Money is the issuing host and maintains the associated lines of credit with financial institutions. The card does not have a name or account number embossed on the front of the plastic.

Card Present - How it Works RevolutionCard is a credit card where the customer enters a secure PIN after selecting the Debit option on the point of sale (POS) terminal. When the card is swiped at the point of sale, the customer must key in their Personal Identification Number (PIN). The PIN pad encrypts the PIN before it is sent for processing.

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

Transaction Type must equal R or the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).

Swipe data is required or the transaction will reject with Response Reason Code 227 (Missing Companion Data).

If Track 2 data is not sent, the transaction will reject with Response Reason Code 225 (Invalid Field Data).

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

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

Transaction Types – Online

| Action Code | Method of Payment | Valid Transaction Types <small>Note: All non-valid transaction types will reject with Response Reason Code 253 (Invalid Transaction Type).</small> |
|--------------------------------------|---------------------|---|
| PA (Purchase Authorization) | RC (RevolutionCard) | R – Retail Indicator |
| PR (Purchase Authorization Reversal) | RC (RevolutionCard) | R – Retail Indicator |
| RA (Refund Authorization) | RC (RevolutionCard) | R – Retail Indicator |
| DR (Refund Authorization Reversal) | RC (RevolutionCard) | R – Retail Indicator |

Transaction Types - Batch

| Action Code | Method of Payment | Valid Transaction Types <small>Note: All non-valid transaction types will reject with Response Reason Code 253 (Invalid Transaction Type).</small> |
|--------------|---------------------|---|
| DP (Deposit) | RC (RevolutionCard) | R – Retail Indicator |
| RF (Refund) | RC (RevolutionCard) | R – Retail Indicator |

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Present
Transaction
Matching
Criteria**

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

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

| Processing Mode | Matching Result | Action Taken |
|-----------------|-----------------|--|
| Online | No Match Found | Transaction is sent to Revolution Money for authorization. |
| Online | Match Found | Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Revolution Money. |

The following chart identifies the matching process for purchase authorization reversals and refund authorization reversals.

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

| Processing Mode | Matching Result | Action Taken |
|-----------------|-----------------|---|
| Online | No Match Found | Response Reason Code 740 (Match Failed) is returned. Transaction is not reversed. |
| Online | Match Found | Transaction sent to Revolution Money for reversal. |

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

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

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

Continued on next page Comment [RCY1]: Table for PA to PR and RA DR --Dave

**APPENDIX AA: REVOLUTIONCARD
(Continued)**

**Card Present
Transaction
Matching
Criteria,
(Continued)**

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

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

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Present Transaction Types and Requirements

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

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = PA
 - b. MOP = RC
 - c. Transaction Type = R
2. Format Indicators
 - a. Partial Authorization (PB) (Optional)
 - b. RevolutionCard (RC)
 - i. Encrypted PIN Number
 - ii. PIN Key Sequence Number (KSN)
 - c. Retail (RE) or Retail 3 (R3)
 - i. Track Indicator = 2
 - ii. Swipe Data
 - d. Cash Back (CO) (Optional)

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. RevolutionCard (RC)
 - b. Partial Authorization (PB) (Optional)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Present
Transaction
Types and
Requirements,
(Continued)**

Purchase Authorization Reversal reverses the previously attempted or approved purchase authorization.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = PR
 - b. MOP = RC
 - c. Amount = Original, authorized amount.
 - d. Transaction Type = R
2. Format Indicators
 - a. RevolutionCard (RC)
 - i. Encrypted PIN Number
 - ii. PIN Key Sequence Number (KSN)
 - b. Retail (RE) or Retail 3 (R3)
 - i. Track Indicator = 2
 - ii. Swipe Data

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. RevolutionCard (RC)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Present
Transaction
Types and
Requirements,
(Continued)**

Deposit funds the merchant for the previously approved purchase authorization.

Batch

Request:

1. Detail Record
 - a. Action Code = DP
 - b. MOP = RC
 - c. Transaction Type = R
2. Extension Record:
 - a. RevolutionCard (ERC001)
 - i. Trace Number

Response:

1. "S" Record Output

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Present
Transaction
Types and
Requirements,
(Continued)**

Refund Authorization returns funds to the customer for a previously approved debit purchase authorization.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = RA
 - b. MOP = RC
 - c. Transaction Type = R
2. Format Indicators
 - a. RevolutionCard (RC)
 - i. Encrypted PIN Number
 - ii. PIN Key Sequence Number (KSN)
 - b. Retail (RE) or Retail 3 (R3)
 - i. Track Indicator = 2
 - ii. Swipe Data

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. RevolutionCard (RC)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Present
Transaction
Types and
Requirements,
(Continued)**

Refund Authorization Reversal reverses the previously attempted or approved refund authorization.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = DR
 - b. MOP = RC
 - c. Amount = Original, refund authorization amount.
 - d. Transaction Type = R
2. Format Indicators
 - a. RevolutionCARD (RC)
 - i. Encrypted PIN Number
 - ii. PIN Key Sequence Number (KSN)
 - b. Retail (RE) or Retail 3 (R3)
 - i. Track Indicator = 2
 - ii. Swipe Data

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. RevolutionCARD (RC)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Present
Transaction
Types and
Requirements,
(Continued)**

Refund removes the funds from the merchant for the previously approved refund authorization.

Batch

Request:

1. Detail Record
 - a. Action Code = RF
 - b. MOP = RC
 - c. Transaction Type = R
2. Extension Record:
 - a. RevolutionCard (ERC001)
 - i. Trace Number

Response:

1. "S" Record Output

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Not Present –
How it Works**

RevolutionCard functions as a credit card for card not present transactions. The accountholder is required to obtain a temporary one time Token ID from Revolution Money before a purchase can be made.

At the time of order entry, the accountholder must provide the account number and the temporary one time Token ID.

The temporary one time Token ID is not required for recurring transactions.

Transaction Type must equal 1, 2, 3, 4, 7, or 8 or the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).

AVS is supported for card not present transactions when the Action Code = VF and Amount = zero and shipping address information is provided. Successful account verification transactions will return Response Reason Code 104 (No Reason to Decline).

At authorization time, RevolutionMoney compares billing address to shipping address for fraud protection.

**Authorization Reversals:
How It Works**

In order for the merchant to use Authorization Reversal functionality:

1. The original authorization amount must have been obtained through Chase Paymentech, or the transaction will decline with Response Reason Code 740 (Match Failed).
2. A merchant must always reverse the original authorization amount that was submitted.
3. Authorization reversals should be sent to the same Chase Paymentech system as the original transaction.
4. Authorizations can be reversed via on-line for up to 3 days.
5. Authorizations can be reversed via batch for up to 7 – 10 days.
6. For batch authorization reversals, if extended authorization data is sent with the authorization reversal request, it will be ignored.
7. The following criteria is used to find a matching authorization for the authorization reversal request:
 - a. Account Number
 - b. Division Number
 - c. Amount

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types

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

Transaction Types – Online

| Action Code | Method of Payment | Valid Transaction Types |
|--------------------------------|------------------------|--|
| | | Note: All non-valid transaction types will reject with Response Reason Code 253 (Invalid Transaction Type). |
| AU (Authorization) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |
| AR (Authorization Reversal) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |
| VF (Account Verification) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types,
(Continued)

Transaction Types - Batch

| Action Code | Method of Payment | Valid Transaction Types Note: All non-valid transaction types will reject with Response Reason Code 253 (Invalid Transaction Type). |
|-----------------------------|---------------------|---|
| AU (Authorization) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |
| AR (Authorization Reversal) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |
| DP (Deposit) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |
| DC (Conditional Deposit) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |
| RF (Refund) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |
| VF (Account Verification) | RC (RevolutionCard) | 1 – MOTO (Telephone Order Only) 2 – Recurring 3 – Installment 4 – Deferred 7 – Internet 8 – Non-secure Internet |

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Matching Criteria

The following charts identify the duplicate authorization detection processes.

Matching for Authorization (AU) uses Account Number, Amount, Division Number, and Order Number

| Processing Mode | Matching Result | Action Taken |
|------------------|-----------------|--|
| Online and Batch | No Match Found | Transaction is sent to Revolution Money for authorization. |
| Online and Batch | Match Found | Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Revolution Money. |

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

| Processing Mode | Matching Result | Action Taken |
|-----------------|-----------------|---|
| Batch | No Match Found | Transaction is sent to Revolution Money for authorization. |
| Batch | Match Found | Response Reason Code 100 (Approved) is returned. Transaction is not re-authorized with Revolution Money and the transaction is deposited. |

The following chart identifies the matching process for authorization reversals.

Matching for Authorization (AU) to Authorization Reversal (AR) uses Account Number, Amount, Division Number, and Order Number

| Processing Mode | Matching Result | Action Taken |
|-----------------|-----------------|---|
| Online | No Match Found | Response Reason Code 740 (Match Failed) is returned. Transaction is not reversed. |
| Online | Match Found | Transaction sent to Revolution Money for reversal. |

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Matching Criteria,
(Continued)

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

Matching Authorizations (AU) to Deposit (DP) uses Trace Number, Account Number, and Division Number.

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

Validation for Authorizations (AU) to Deposit (DP) uses Trace Number, Account Number, Division Number, Amount, and complimentary Action Code.

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

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types and Requirements

Authorization verifies and holds the customer's open-to-buy.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = AU
 - b. MOP = RC
 - c. Transaction Type = 1, 2, 3, 4, 7, 8
2. Format Indicators:
 - a. Ship to Address (AS) (Optional)

Note: It is highly recommended that merchants send this information for fraud protection.
 - b. Partial Authorization (PB) (Optional)
 - c. RevolutionCard (RC)
 - i. One Time Token ID

Note: A token is required when Transaction Type does not = 2.

Response:

1. Online Processing Return Format Record
2. Reply Format Indicators:
 - a. Partial Authorization (PB) (Optional)
 - b. RevolutionCard (RC)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types and Requirements, (Continued)

Authorization, (Continued)

Batch

Request:

1. Detail Record
 - a. Action Code = AU
 - b. MOP = RC
 - c. Transaction Type = 1, 2, 3, 4, 7, 8

2. Extension Record:

- a. RevolutionCard (ERC001)
 - i. One Time Token ID

Note: A token is required when Transaction Type does not = 2.

3. Product Record:

- a. Partial Authorization (PPB001) (Optional)

4. Formatted Address Record:

- a. Ship To Address (HA) (Optional)

5. Address Record:

- a. Ship To Address (S) (Optional)

Note: It is highly recommended that merchants send either the Ship To Address (HA) Formatted Address Record or the Ship To Address (S) Address Record for fraud protection.

Response:

1. "S" Record Output
2. Extension Record
 - a. RevolutionCard (ERC001)
3. Product Record:
 - a. Partial Authorization (PPB001) (Optional)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types and Requirements, (Continued)

Authorization Reversal reverses the previously approved authorization.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = AR
 - b. MOP = RC
 - c. Amount = Original amount submitted for authorization.
 - d. Transaction Type = 1, 2, 3, 4, 7, 8
2. Format Indicators
 - a. Prior Authorization (PA) (Optional)
 - i. Response Date = approved, original, authorized date
 - ii. Authorization Code = approved, original, authorization code
 - b. RevolutionCard (RC) (Optional)

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. RevolutionCard (RC)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not
Present
Transaction
Types and
Requirements,
(Continued)

Authorization Reversal, (Continued)

Batch

Request:

1. Detail Record
 - a. Action Code = AR
 - b. MOP = RC
 - c. Amount = Original amount submitted for authorization.
 - d. Response Date = approved, original, authorized date (Optional)
 - e. Authorization Code = approved, original, authorization code (Optional)
 - f. Transaction Type = 1, 2, 3, 4, 7, 8 (Optional)
2. Extension Record:
 - a. RevolutionCard (ERC001) (Optional)

Response:

1. "S" Record Output
2. Extension Record
 - a. RevolutionCard (ERC001)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types and Requirements, (Continued)

Deposits a transaction utilizing normal processing methods.

Batch

Request:

1. Detail Record
 - a. Action Code = DP
 - b. MOP = RC
 - c. Transaction Type = 1, 2, 3, 4, 7, 8
2. Extension Record:
 - a. RevolutionCard (ERC001)
 - i. Trace Number

Response:

1. "S" Record Output
2. Extension Record
 - a. RevolutionCard (ERC001)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types and Requirements, (Continued)

Conditional Deposit verifies customer's open-to-buy and if the funds are available, debits the customer's account and funds the merchant.

Batch

Request:

1. Detail Record
 - a. Action Code = DC
 - b. MOP = RC
 - c. Transaction Type = 1, 2, 3, 4, 7, 8
2. Extension Record:
 - a. RevolutionCard (ERC001)
 - i. One Time Token ID
Note: A token is required when Transaction Type does not = 2.
3. Product Record:
 - a. Partial Authorization (PPB001) (Optional)
4. Formatted Address Record:
 - a. Ship To Address (HA) (Optional)
5. Address Record:
 - a. Ship To Address (S) (Optional)
Note: It is highly recommended that merchants send either the Ship To Address (HA) Formatted Address Record or the Ship To Address (S) Address Record for fraud protection.

Response:

1. "S" Record Output
2. Extension Record:
 - a. RevolutionCard (ERC001)
3. Product Record:
 - a. Partial Authorization (PPB001) (Optional)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types and Requirements, (Continued)

Refund returns funds to the customer's account.

Batch

Request:

1. Detail Record
 - a. Action Code = RF
 - b. MOP = RC
 - c. Transaction Type = 1, 2, 3, 4, 7, 8
2. Extension Record:
 - a. RevolutionCard (ERC001)
 - i. Transaction ID

Response:

1. "S" Record Output
2. Extension Record:
 - a. RevolutionCard (ERC001)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

Card Not Present Transaction Types and Requirements, (Continued)

Verification validates the account and the shipping address.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = VF
 - b. MOP = RC
 - c. Amount = all zeroes
 - d. Transaction Type = 1, 2, 3, 4, 7, 8
2. Format Indicator:
 - a. Ship to Address (AS)

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. RevolutionCard (RC)

Batch

Request:

1. Detail Record
 - a. Action Code = VF
 - b. MOP = RC
 - c. Amount = all zeroes
 - d. Transaction Type = 1, 2, 3, 4, 7, 8
2. Formatted Address Record:
 - a. Ship to Address (HA) (Optional)
3. Address Record:
 - a. Ship to Address (S) (Optional)

Note: Merchants must send either the Ship To Address (HA) Formatted Address Record or the Ship To Address (S) Address Record, but not both.

Response:

1. "S" Record Output
2. Extension Record
 - a. RevolutionCard (ERC001)

Continued on next page

APPENDIX AA: REVOLUTIONCARD (Continued)

**Card Types /
Supported
Currencies** RevolutionCard/U.S. currency

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

To Get Started Contact your Chase Paymentech Representative.

END OF THE TECHNICAL SPECIFICATION

Online Processing Versions 7.0 – 7.4 Revision 3.0 Addendum In Support of RevolutionCard Rev. 2

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