

# Technical Specification

96-Byte Batch Processing Format Specification

Version 01.7 Revision 5.0

Addendum in Support of MasterCard Account Verification

Rev. 1

May 07, 2010



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# Technical Specification

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***96-Byte Processing Format Specification  
Version 01.7 Revision 5.0  
Addendum in Support of MasterCard Account  
Verification***

***Rev. 1***

***May 7, 2010***



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The following updates, additions, corrections have been incorporated in  
**96-Byte Batch Processing Format Specification Version 01.7 Revision 5.0**  
**Addendum In Support of MasterCard Account Verification**

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

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# TECHNICAL SPECIFICATION 96-BYTE BATCH PROCESSING FORMAT SPECIFICATION

## Table of Contents

<b>RECORD LAYOUTS</b> .....	<b>1</b>
Detail Record (“S” Record Input) .....	1
<b>APPENDIX AB: ACCOUNT VERIFICATION</b> .....	<b>2</b>
Introduction .....	2
How It Works.....	2
Transaction Types and Requirements.....	3
Card Types / Supported Currencies .....	4
Response Reason Codes .....	4
To Get Started .....	4



## APPENDIX AB: ACCOUNT VERIFICATION

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### Introduction

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

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

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### How It Works

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

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## APPENDIX AB: ACCOUNT VERIFICATION (Continued)

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**Transaction  
Types and  
Requirements**

**Verifies** the account request.

**Online**

Request:

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

Response:

1. Online Processing Return Format Record

**Batch**

Request:

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

Response:

1. "S" Record Output

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## APPENDIX AB: ACCOUNT VERIFICATION (Continued)

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

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

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



## **END OF THE TECHNICAL SPECIFICATION**

### **96-Byte Batch Processing Version 01.7 Revision 5.0 Addendum In Support of MasterCard Account Verification Rev. 1**

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