Technical Specifications

"M" Record 96-Byte
August 1, 1999

CHASE ™
Paymentech

Technical Specifications

For 96-Byte"M" Record

Payment Processing

CHASE ™

Paymentech

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TABLE OF CONTENTS

Merchant Descriptor Record – ('M' Record)

```
          1         2         3         4         5         6         7         8         9
 1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456
 AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
 MCOMPANY NAME & PRODUCT    SOFTCITYFIELD
```

Position	Length	Data Type	Field Name	Comments
1	1	A	Constant	"M"
2, 23	22	A	Merchant Name and/or Item Description	This is the descriptor that will appear on the cardholder's statement.
24,27	4	A	Filler	Blanks
28,40	13	A	Merchant City/Customer Service Phone Number (Credit Card Only)	This is the City or Customer Service Phone Number that will appear on the cardholder's statement. (Credit Card Only). If left blank, this will default to the Merchant City Field in our database.
41,96	56	A	Filler	Blanks

	Field Name	Field Description
Transaction File Merchant Record	Merchant Record ID	"M" constant.
	Merchant Name and/or Item Description	This is the descriptor that will appear on the cardholder's statement. The description in the merchant name field should be what is most recognizable to the cardholder. It should consist of the company name and/or trade name combined with some type of description of the product or service that was purchased.
	Merchant City/Customer Service Phone Number **(Credit Card Only)**	This is the City or Customer Service Phone Number that will appear on the cardholder's statement. (Credit Card Only). If left blank, this will default to the Merchant City Field in our database. The *Merchant City/Customer Service Phone Number* field must use one of these formats where N - Numeric, A - Alpha, C - Character (Alpha or Blank), or U - Alpha-numeric (Alpha or Numeric): ACCCCCCCCCCCC NNN-NNN-NNNN NNN-NNN-NUUU NNN-NNN-UUUU NNN-UUUUUUU

General Information
The merchant or "M" record is used to define the merchant name/product description that will appear on the consumer's statement. It allows the Merchant greater flexibility in describing the consumer's purchase. In addition, the City Field allows the merchant to identify their business location or provides the cardholder with a Customer Service Phone Number for transaction clarification. The Customer Service Phone Number is a requirement to qualify for Visa's lowest Direct Marketing interchange rate: VPDM.

"M" records must be placed before the detail record(s) of a deposit file. The "M" record cannot be sent in the middle of an order (i.e., between address records). A file may contain any number of "M" records, even one before every order.

Sending an "M" record will cause Chase Paymentech to use the "M" record provided for every subsequent transaction within the file, until another "M" record is found. Sending an "M" record with all blanks in the merchant name field or the city field will cause Chase Paymentech to use the default information on file for the subsequent orders. Chase Paymentech will also use the default information on file for detail records that precede the first "M" record.

Rules and Guidelines: (Credit Card)
The description in the *merchant name field* should be what is most recognizable to the cardholder. It should consist of the company name and/or trade name combined with some type of description of the product or service that was purchased.

Chase Paymentech will not generate or segregate its reports by "M" Record. If the Merchant wishes to see reports segregated by product, the Merchant must set up specific reporting divisions and deposit those transactions under that division number.

The merchant name field cannot lead with a blank character.

For those Merchants who need to roll up several merchant names under one corporation, please contact your Account Manager for details on the use and regulations of the asterisk. If a Merchant wishes to role up several names into one company for chargeback and deposit activity purposes, Visa requires that the company name must appear first and then be followed by an asterisk "*". The asterisk may only appear in positions 5,9, or 14 of the "M" record. An additional product description may then follow the asterisk using the remaining field positions. A sample worksheet may be found on Page 7.

Rules and Guidelines: (ECP)

The Automated Clearing House (ACH) uses two fields to describe the transaction to the consumer. The Company Name, which is 15 positions long, will always appear on the consumer's statement, and the Company Entry Description, 10 positions long, will appears on the consumer's statement a majority of the time. Both are required fields.

If an ECP transaction has a "M" record proceeding it in the file, and the "M" record is not blank, then Chase Paymentech will place the first 15 characters of that "M" record in the Company name field and the next 10 characters in the Company Entry Description field.

Chase Paymentech recommends that the Company Name Field, the first fifteen characters, be used for the Doing Business As (DBA) description and the Company Entry field, the next ten positions, be used for the product description.

When utilizing the "M" record for ECP transactions, both the Company Name Field and the Company Entry Field are mandatory.

Sample Record Layout

Below are sample Record Layouts for the following processing scenario:

- The Rollup of several Merchant names for Visa regulations with the asterisk in position 5, 9 and 14

```
         1         2         3         4         5         6         7         8         9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456
PID=575100 TEST    SID=575100 TEST    START       01.6
MABC*FALLCATALOG1OF3
S12345600000001A       DVI4094019801918       09990000000010008401001 991231tntC31
S12345600000002B       DMC5191409037560100    09990000000010008401001 991231tntC32
MABC*FALLCATALOG2OF3
S12345600000001C       DVI4094019801918       09990000000010008401001 991231tntC33
S12345600000002D       DMC5191409037560100    09990000000010008401001 991231tntC34
MABC*FALLCATALOG3OF3
S12345600000001E       DVI4094019801918       09990000000010008401001 991231tntC35
S12345600000002F       DMC5191409037560100    09990000000010008401001 991231tntC36
S12345600000001G       DVI4094019801918       09990000000010008401001 991231tntC37
M
S12345600000002H       DMC5191409037560100    09990000000010008401001 991231tntC38
S12345600000001I       DVI4094019801918       09990000000010008401001 991231tntC39
MABCCMPY*FALL CATALOG   603-896-8000
S12345600000002J       DMC5191409037560100    09990000000010008401001 991231tntC40
S12345600000001K       DVI4094019801918       09990000000010008401001 991231tntC41
M
S12345600000002L       DMC5191409037560100    09990000000010008401001 991231tntC42
S12345600000001M       DVI4094019801918       09990000000010008401001 991231tntC43
MABCCMPY*FALLCATALOG    603-896-8000
S12345600000002N       DMC5191409037560100    09990000000010008401001 991231tntC44
M
S12345600000001O       DVI4094019801918       09990000000010008401001 991231tntC45
MABCCMPYINCOR*PYMT1OF2  603-896-8000
S12345600000002P       DMC5191409037560100    09990000000010008401001 991231tntC46
MABCCMPYINCOR*PYMT2OF2  603-896-8000
S12345600000001Q       DVI4094019801918       09990000000010008401001 991231tntC47
M
S12345600000002R       DMC5191409037560100    09990000000010008401001 991231tntC48
B RECS=000000030 ORDS=000000018 $TOT=00000000018000 $SALE=00000000018000 $REFUND=00000000000000
T RECS=000000031 ORDS=000000018 $TOT=00000000018000 $SALE=00000000018000 $REFUND=00000000000000
PID=575100 TEST    SID=575100 TEST    END
```

If you plan on using the Asterisk to roll up several Merchant names for Visa regulations, please use this sample template when constructing the information format.

| M | | | | * | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| M | | | | | | | * | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| M | | | | | | | | | | | * | | | | | | | | | | | | | | | | | | | | | | | | |

END OF THE TECHNICAL SPECIFICATIONS
96-BYTE "M" RCORD PROCESSING
ADDENDUM

08/01/1999