

# Technical Specification

Account Updater Delimited File  
Revision 3.3  
September 14, 2010



---

# Technical Specification

---

## *Chase Paymentech Account Updater Delimited File Revision 3.3*

*09/14/2010*



© Chase Paymentech Solutions, LLC 2010 – All rights reserved

4 Northeastern Boulevard  
Salem, New Hampshire 03079-1952  
603-896-6000  
[www.chasepaymentech.com](http://www.chasepaymentech.com)

This document contains confidential and proprietary information of Chase Paymentech Solutions, LLC. No disclosure or duplication of any portion of these materials may be made without the express written consent of Chase Paymentech. These materials must be used solely for the operation of Chase Paymentech programs and for no other use.

The following updates, additions, corrections have been incorporated in  
**Chase Paymentech Account Updater Delimited File Revision 3.3**

Page No(s)	Action	Description of Change
Throughout	Changed	From Version 1.2 to Version 2.0
1	Added	Introduction: Availability to European based merchants. New connection method, NetConnect Batch,
3	Added	Merchant Guidelines: Merchants cannot attempt authorization if they receive response codes H & M
4	Added	Request for Response Files: New connection method, NetConnect Batch
5	Added	File Naming Convention: Note that a file will be created for each region and association pair. Sample File Name: Note US on existing sample file name. New Sample File Name for Europe. Type of Account Updater File field includes MAE (MC Account Updater Europe) and VAE (Visa Account Updater Europe)
6	Added	Sample Data Row: Note US region on existing sample. New Sample Data Row for Europe. Card Association Method of Payment field includes MAEBEG (MC Europe) and VAEBEG (Visa Europe)
7	Added	Sample Data Row: Updated to include 22 character Merchant Order Number. Merchant Order Number field length revised to 22.
8	Added	Update/Response field: H, M, and U response codes added. Noted Region and Association where applicable
9	Added	Previously Sent Flag: noted US only
11	Added	Sample Data Row: Note US region on existing sample. New Sample Data Row for Europe. Constant field includes MAEEND (MC Europe) and VAEEND (Visa Europe)
13	Added	Sample Files: Noted US region on samples. New samples for Europe MC and Visa
Throughout	Changed	From Version 2.0 to Version 3.0
1	Added	Introduction: Added paragraph on Company ID file generation and multiple PIDs.
8	Added	Update/Response field: Updated "E" response to note that it is not applicable to Visa Europe.
9	Added	Update/Response field: Updated "V" response to note meaning of this response for Visa Europe.
13	Changed	Sample Files: Removed extra comma from the U.S. MasterCard Sample File and the Europe MasterCard Sample File.
Throughout	Changed	From Version 3.0 to 3.1
8	Removed	Update/Response field: Removed statement that "E" is not applicable to Visa Europe.
9	Removed	Removed statement regarding meaning of "V" response for Visa Europe.
Throughout	Changed	From Version 3.1 to 3.2

The following updates, additions, corrections have been incorporated in  
**Chase Paymentech Account Updater Delimited File Revision 3.3**

<b>Page No(s)</b>	<b>Action</b>	<b>Description of Change</b>
Throughout	Added	Added information in support of Canada for MasterCard Account Updater
Throughout	Changed	From Version 3.2 to 3.3
Throughout	Added	Added information in support of Canada for Visa Account Updater

# TECHNICAL SPECIFICATION FOR BATCH PROCESSING

## Table of Contents

<b>Format Specifications</b> .....	<b>1</b>
Introduction .....	1
Merchant Guidelines .....	3
This Document.....	4
No Data Files .....	4
Request for Response Files .....	4
<b>File Naming Conventions</b> .....	<b>5</b>
File Naming Convention .....	5
File Name Field Descriptions .....	5
Sample File Name.....	5
<b>Record Layouts</b> .....	<b>6</b>
Header Record.....	6
Detail Record .....	7
Totals Record.....	10
Trailer Record .....	11
EOFEOFEOF Record (End of File) .....	12
<b>Sample Files</b> .....	<b>13</b>

---

**Introduction** Chase Paymentech's Account Updater Delimited File is produced for merchants participating in the Visa and/or MasterCard Account Updater Programs. The Account Updater Program is available to U.S., Canadian, and European based merchants and Issuers. U.S. and Canada are considered a single region and are included in the same files.

The Account Updater Program provides a platform for Issuers, Acquirers and merchants to update "cardholder account on file" data in a secure electronic fashion. Chase Paymentech's Account Updater Delimited File provides merchants with the updates received on cardholder account information, as reported by participating Issuers to the card association.

Account Updater Delimited Files may be delivered with a choice of delimited character (comma, tab, or pipe) and may be picked up via several different Chase Paymentech supported connection methods, including FTP, RFR, NDM or NetConnect Batch. Please note that NDM can increase setup time.

Account Updater Delimited Files are generated at the company level for all transaction divisions that are enabled for this program. If a merchant is setup for U.S./Canada and European MasterCard Account Updater Programs, then one Account Updater Delimited File will be created for the U.S./Canada updates and one file will be created for the European updates. If a merchant is setup for U.S./Canada and European Visa Account Updater and U.S./Canada and European MC Account Updater, then they will receive 4 Account Updater Delimited Files, one for Visa U.S./Canada, one for Visa Europe, one for MasterCard U.S./Canada, and one for MasterCard Europe.

Account Updater files are generated by the Company ID number. Therefore, if two different Presenter IDs (PIDs) that share the same Company ID want to receive Account Updates, duplicate Account Updater files will be generated to both PIDs - the files will be co-mingled and will contain both merchant-initiated and or Chase Paymentech Extracted Account Updater transactions. Merchants can track the transactions via the merchant order ID number provided.

*Continued on next page*

## Format Specifications (Continued)

---

### Introduction, (Continued)

Visa Account Updater U.S./Canada and MC Account Updater US/Canada and Europe Programs only: Chase Paymentech implemented the ability to manage card conversion updates from both Associations. Chase Paymentech submits inquiries for both Visa and MasterCard to both Associations. If a Visa account has been converted to a MasterCard and MasterCard has received updated information from the MasterCard issuer, an update will be sent in the MasterCard file. Visa updates will follow the same process. It is possible to receive a Visa account number in the “Old Account Number, Field 4”, as described in the following Detail Record Layout, in the MasterCard delimited file. As well, the Visa delimited file could contain a MasterCard account number in the “old Account Number, Field 4”, as described in the following Detail Record Layout.

**Please note that Visa provides responses on all inquiry requests. MasterCard provides responses on inquiries that only have updates.**

Merchants may submit account numbers for updating to Visa and MasterCard in two ways. The options include Chase Paymentech extracted transactions and /or merchant submitted transactions.

Chase Paymentech Extracted Transactions: Chase Paymentech will extract previous Visa and/or MasterCard deposited transactions stored in Chase Paymentech’s internal Transaction History (TH) database. Merchants can decide how many days back (1-180) that Paymentech will extract on a daily basis.

For example: If a merchant bills his customers on a monthly recurring basis, the merchant may choose to extract deposited Visa and/or MasterCard transactions that occurred 23 days prior to the current day. This would allow the merchant ample time to update his files with the updated account information prior to submitting the monthly recurring billing transaction.

Merchant Submitted Transactions: Merchant submits account number, Updater action code and other pertinent information, via the Chase Paymentech Batch Specification (version 1.6 and higher).

---

## Format Specifications (Continued)

### Merchant Guidelines

Merchants must ensure that information received from Account Updater is properly, completely, and accurately incorporated into the merchant's customer database for utilization in future Visa or MasterCard transactions.

Merchants may not request authorization on account numbers that have previously received a response of:

- C – Match made; account closed
- G – Match made; encrypted account number, contact Issuer for new encrypted account number
- H – Match made; Cardholder has requested that all recurring transactions be stopped for this account number
- M – Match made; Cardholder has requested that all recurring transactions be stopped for this account number at this merchant
- Q – Match made; Issuer requests merchant contact cardholder

#### Visa Account Updater U.S./Canada ONLY:

- Enrollment is restricted to merchants physically located in U.S and Canada.
- Merchants are required to update their database within five (5) business days of receiving updates from Chase Paymentech.
- Merchants must not be in any chargeback monitoring program

The following Merchant Category Codes (MCC) are exempt from participating:

- 5962 Travel Related Arrangement (not travel agencies)
- 5966 Outbound Telemarketing
- 5967 Inbound Telemarketing – Information Services via both phone and web
- 7995 Betting/Lottery/Casing

#### Visa Account Updater Europe ONLY:

- Enrollment is restricted to merchants physically located in Europe.
- Visa Europe mandates that merchants must only submit Recurring payment transactions for updates



## Format Specifications (Continued)

---

### **This Document**

This document provides the specifications for the Chase Paymentech Account Updater Delimited File.

Merchants may choose the character to delimit the data records in the output files received from Chase Paymentech. For purposes of illustration throughout this document, the comma (,) is used as the delimiter. Other options are tabs or pipes ( | ). There is a carriage return at the end of each record (↵).

---

### **No Data Files**

In the event that the company has no update activity to report, an empty report file will be generated. An empty file includes the Header Record, the Totals Record, the Trailer Record, and EOFEOFEOF Record only.

---

### **Request for Response Files**

The **RFR Record** is a Request For Response Record that enables merchants and vendors to connect to the Chase Paymentech system at their convenience, using a Chase Paymentech supported protocol and connectivity, to retrieve generated output files.

An EOFEOFEOF Record will need to follow the RFR Record for merchants using Asynchronous ASCII, Asynchronous Kermit and TCP/IP Berkeley Socket protocols.

**Note:** The RFR Record is a separate, merchant specific, fixed format record sent to Chase Paymentech. Please see any of the Chase Paymentech Batch specifications for the RFR Record layout. The RFR Record is not applicable for merchants using FTP, NDM, or NetConnect Batch.

---

## File Naming Conventions

**File Naming Convention** This section describes the naming convention used for the Chase Paymenttech Account Updater Delimited File.

**Notes:** The file names are only visible if your company retrieves files via FTP.

If merchant participates in U.S./Canada Visa and U.S./Canada MasterCard Account Updater and European Visa and MasterCard Account Updater, then a file will be created for each Card Association and Region (one for U.S./Canada Visa, one for U.S./Canada MasterCard, one for Europe Visa and one for Europe MasterCard).

**File Name Field Descriptions** The following table defines the fields included in the File Name preceded by an example. Fields within the file name are separated with a decimal point character ( . )

**Note:** File name fields are **fixed** in length.

**Sample File Name** US: 0000123456.030331.MAU  
Europe: 0000123456.030331.MAE

Field Number	Length	Data Type	Field Name	Comments
1	10	N	Merchant Company Number	Assigned by Chase Paymenttech (formerly the MA#).  Right justified/zero-filled
2	6	N	Date	The date the file was created  Format YYMMDD
3	3	A	Type of Account Updater File	Valid values: MAU – MasterCard Account Updater U.S./Canada VAU – Visa Account Updater U.S./Canada MAE – MasterCard Account Updater Europe VAE – Visa Account Updater Europe

## Record Layouts

**Header Record**      The Header Record is used by the recipient system to identify the contents of the file to follow.

---

**Header Record Field Descriptions**      The following table defines the fields included in the Header Record.

---

**Sample Data Row**      US:            \*MAUBEG,CO=123456,030331↓  
                   Europe: \*MAEBEG,CO=123456,030331↓

Field Number	Length	Data Type	Field Name	Comments
1	7	A	Card Association – Method of Payment	Valid values: *MAUBEG – MasterCard U.S./Canada *VAUBEG – Visa U.S./Canada *MAEBEG – MasterCard Europe *VAEBEG – Visa Europe
2	13	N	Merchant Company Number	Assigned by Chase Paymentech (formerly the MA#).  Preceded by CO=  <b>Note:</b> Maximum field length includes preceding characters
3	6	N	File Date	File creation date  Format YYMMDD

---

## Record Layouts (Continued)

**Detail Record**    The Detail Records are used by the recipient system to update database information.

**Detail Record Field Descriptions**    The following table defines the fields included in the Detail Record.

**Sample Data Row**    MC,654321,"ABCD9876EFGH5432105555",5499123456785555,0312,5498765432104444,0411,A,,J

Field Number	Length	Data Type	Field Name	Comments
1	2	A	Method of Payment/Card Association	Valid values: MC – MasterCard VI – Visa
2	10	N	Transaction Division Number	Merchant Transaction Division Number – Assigned by Chase Paymentech
3	22	A	Merchant's Order Number	The order # submitted by the merchant with the original sale.  <b>Note:</b> This field is double-quoted
4	19	N	Old Account Number	Old account number
5	4	N	Old Expiration Date	Old expiration date.  Format YYMM
6	19	N	New Account Number	New account number if a match was found and original account was not encrypted.
7	4	N	New Expiration Date	New expiration date, if a match was found.  Format YYMM

*Continued on next page*

## Record Layouts (Continued)

Field Number	Length	Data Type	Field Name	Comments														
8	1	A	Update/Response	<p>Contains one of the following values:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><b>A</b></td> <td>Match made; new account number</td> </tr> <tr> <td style="text-align: center;"><b>C</b></td> <td>Match made; account closed</td> </tr> <tr> <td style="text-align: center;"><b>E</b></td> <td>Match made; new expiration date</td> </tr> <tr> <td style="text-align: center;"><b>G</b></td> <td>Match made; encrypted account number; contact Issuer for new encrypted account number. New expiration date may be provided. (U.S./Canada only)</td> </tr> <tr> <td style="text-align: center;"><b>H</b></td> <td>Match made; cardholder has requested that all recurring transactions be stopped for this account number (Visa Europe only)</td> </tr> <tr> <td style="text-align: center;"><b>M</b></td> <td>Match made; cardholder has requested that all recurring transactions be stopped for this account number at this merchant (Europe only)</td> </tr> <tr> <td style="text-align: center;"><b>Q</b></td> <td> <p>Match made; Issuer requests merchant contact cardholder. (Visa U.S./Canada Only)</p> <p><u>Examples:</u></p> <ul style="list-style-type: none"> <li>a. Cardholder requests to “opt out” of updater program (e.g. in order to avoid recurring merchant who does not stop billing upon the cardholder's request)</li> <li>b. Lost or Stolen card</li> <li>c. Fraudulent use of account</li> <li>d. Closed for cause of fraudulent use of account</li> </ul> </td> </tr> </table>	<b>A</b>	Match made; new account number	<b>C</b>	Match made; account closed	<b>E</b>	Match made; new expiration date	<b>G</b>	Match made; encrypted account number; contact Issuer for new encrypted account number. New expiration date may be provided. (U.S./Canada only)	<b>H</b>	Match made; cardholder has requested that all recurring transactions be stopped for this account number (Visa Europe only)	<b>M</b>	Match made; cardholder has requested that all recurring transactions be stopped for this account number at this merchant (Europe only)	<b>Q</b>	<p>Match made; Issuer requests merchant contact cardholder. (Visa U.S./Canada Only)</p> <p><u>Examples:</u></p> <ul style="list-style-type: none"> <li>a. Cardholder requests to “opt out” of updater program (e.g. in order to avoid recurring merchant who does not stop billing upon the cardholder's request)</li> <li>b. Lost or Stolen card</li> <li>c. Fraudulent use of account</li> <li>d. Closed for cause of fraudulent use of account</li> </ul>
<b>A</b>	Match made; new account number																	
<b>C</b>	Match made; account closed																	
<b>E</b>	Match made; new expiration date																	
<b>G</b>	Match made; encrypted account number; contact Issuer for new encrypted account number. New expiration date may be provided. (U.S./Canada only)																	
<b>H</b>	Match made; cardholder has requested that all recurring transactions be stopped for this account number (Visa Europe only)																	
<b>M</b>	Match made; cardholder has requested that all recurring transactions be stopped for this account number at this merchant (Europe only)																	
<b>Q</b>	<p>Match made; Issuer requests merchant contact cardholder. (Visa U.S./Canada Only)</p> <p><u>Examples:</u></p> <ul style="list-style-type: none"> <li>a. Cardholder requests to “opt out” of updater program (e.g. in order to avoid recurring merchant who does not stop billing upon the cardholder's request)</li> <li>b. Lost or Stolen card</li> <li>c. Fraudulent use of account</li> <li>d. Closed for cause of fraudulent use of account</li> </ul>																	

*Continued on next page*

## Record Layouts (Continued)

Field Number	Length	Data Type	Field Name	Comments								
			Update/Response, (Continued)	Contains one of the following values, (Continued): <table border="1" style="margin-left: 20px;"> <tr> <td><b>V</b></td> <td>Match made; account number and expiration date unchanged (Visa only)</td> </tr> <tr> <td><b>N</b></td> <td>No match; Non-participating BIN (Visa Only)</td> </tr> <tr> <td><b>P</b></td> <td>No match; Participating BIN (Visa Only)</td> </tr> <tr> <td><b>U</b></td> <td>No match; Issuer not participating (Visa Europe only)</td> </tr> </table>	<b>V</b>	Match made; account number and expiration date unchanged (Visa only)	<b>N</b>	No match; Non-participating BIN (Visa Only)	<b>P</b>	No match; Participating BIN (Visa Only)	<b>U</b>	No match; Issuer not participating (Visa Europe only)
<b>V</b>	Match made; account number and expiration date unchanged (Visa only)											
<b>N</b>	No match; Non-participating BIN (Visa Only)											
<b>P</b>	No match; Participating BIN (Visa Only)											
<b>U</b>	No match; Issuer not participating (Visa Europe only)											
9	1	A	Previously Sent Flag	Valid values: Y – Yes N – No  (Visa U.S./Canada Only) This message is provided if the same account number was sent for a specific merchant within the previous 40 days AND the same Update Response was provided to this specific merchant.								

## Record Layouts (Continued)

**Totals Record** The Totals Record is used by the recipient system to indicate the number of records contained in the file.

---

**Totals Record Field Descriptions** The following table defines the fields included in the Totals Record.

---

**Sample Data Row** TRECS,123456789,J

Field Number	Length	Data Type	Field Name	Comments
1	5	A	Constant	"TRECS" Constant – Specifies this record as a totals record of the Chase Paymentech standard format.
2	9	N	File Record Count	Total count of records prior to the Totals Record  Right justified/zero filled

---

## Record Layouts (Continued)

**Trailer Record** The Trailer Record is used by the recipient system to indicate that the end of the file has been reached.

**Trailer Record Field Descriptions** The following table defines the fields included in the Trailer Record.

**Sample Data Row**  
 US: \*MAUEND,CO=123456,030331.↓  
 Europe: \*MAEEND,CO=123456,030331.↓

Field Number	Length	Data Type	Field Name	Comments
1	7	A	Constant	Valid values: *MAUEND – MasterCard U.S./Canada *VAUEND – Visa U.S./Canada *MAEEND – MasterCard Europe *VAEEND – Visa Europe
2	13	N	Merchant Company Number	Assigned by Chase Paymentech (formerly the MA#). Preceded by CO=  <b>Note:</b> Maximum field length includes preceding characters
3	6	N	File Date	File creation date  Format YYMMDD



## Record Layouts (Continued)

---

**EOFEOFEOF Record (End of File)** The End of File Record will always follow the Trailer Record. Message is sent in text file format and begins in position 1.

---

**Sample Data Row** EOFEOFEOF↓

---

**U.S./  
Canada  
MasterCard  
Sample File**

```
*MAUBEG,CO=002786,030312.↓
MC,654321,"ABCD9876EFGH54321",5499123456785555,0312,5498765432104444,0411,A,↓
TRECS,000000002.↓
*MAUEND,CO=002786,030312.↓
EOFEOFEOF.↓
```

**U.S./  
Canada  
Visa  
Sample File**

```
*VAUBEG,CO=002786,030712.↓
VI,654321,"ABCD6789EFGH2345678901",4494556788885555,0309,,0509,E,N ↓
TRECS,000000002.↓
*VAUEND,CO=002786,030712.↓
EOFEOFEOF.↓
```

**Europe  
MasterCard  
Sample File**

```
*MAEBEG,CO=002786,030312.↓
MC,654321,"ABCD6789EFGH23450",5499123456785555,0312,5498765432104444,0411,A,
↓
TRECS,000000002.↓
*MAEEND,CO=002786,030312.↓
EOFEOFEOF.↓
```

**Europe  
Visa  
Sample File**

```
*VAEBEG,CO=002786,030712.↓
VI,654321,"ABCD6789EFGH2345678902",4494556788885555,0309,4494556788885555,050
9,E,N↓
TRECS,000000002.↓
*VAEEND,CO=002786,030712.↓
EOFEOFEOF.↓
```

**Encrypted  
Account  
Number  
Sample File  
(U.S./  
Canada  
Only)**

```
*VAUBEG,CO=002786,030713.↓
VI,654321,"AABB123456789998888888",X84ZB23KG77QWP33,0307,,0507,G,N ↓
TRECS,000000002.↓
*VAUEND,CO=002786,0307132.↓
EOFEOFEOF.↓
```

**END OF THE TECHNICAL SPECIFICATION**

***Chase Paymentech Account Updater Delimited File  
Revision 3.3***

**© Chase Paymentech 2010 – All rights reserved**

**09/14/2010**