

Technical Specification

Chargeback Multiple Document Upload Specifications Version 1.00
Rev. 2.3
April 27, 2012



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Chargeback Multiple Document Upload Specifications Version 1.00 Rev. 2.3

April 27, 2012



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The following updates, additions, corrections have been incorporated in the
Chargeback Multiple Document Upload Specifications Version 1.00 Rev. 2.3

Page No(s)	Action	Description of Change
1	Updated	File Format section to include references to APPEND, CAT, etc. commands. Also updated section to clarify what is included in the .zip and index files.
3	Updated	Record note on the File Header Record to include information about a carriage return and how the .zip file is appended to the File Header Record.
APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD		
14	Updated	Images section to include reference to the End of Day time for the ACT0062 report. Also added references to the DFR specification and web reports.

The following updates, additions, corrections have been incorporated in the
Chargeback Multiple Document Upload Specifications Version 1.00 Rev. 2.2

Page No(s)	Action	Description of Change
APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD		
12	Removed	FTP-S from the list of Supported Protocols.
12	Added	A new note that explains that only two upload files can be sent per day, but those files can contain multiple PDE sequence numbers and images Clarified Image File Naming Conventions section to include better explanations and examples.

TECHNICAL SPECIFICATION

Chargeback Multiple Document Upload Specifications

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FORMAT SPECIFICATIONS

File Format

This specification includes record layouts for file header and index file records. The format for these files should be as follows:

- File Header Record
- .zip file, which includes:
 - One index file that identifies the images that will be contained in the file. The Index file contains:
 - Header record
 - Detail records (contain information about the chargebacks).
 - Trailer record
 - One or more image files
- Uses standard file naming conventions.
- All fields are **required** unless otherwise specified.

Note: The .zip file should be joined with the Header Record using a utility such as Append or CAT.

The file contains variable length records.

Each record must have an end of line character in the last position of the record.

The following pages contain the exact definition of each field for each record type that is to be populated by the merchant or vendor when sending to Chase Paymentech and contains the physical layouts for information on how the fields are to be arranged and for constant values for each record.

- Each record contains an example. The example includes a 'ruler' line to show column positions. The record chart following the example contains all necessary field information.
- The position column defines the starting and ending positions of the field.
- Length and data type columns follow the position column. The data type is either **A** (alpha-numeric) or **N** (numeric only).
- The comments column gives the values of constants or a description of the field's meaning.

The following chart identifies the end of line character for a protocol.

Protocol	End of Line Character
NDM	Hex 0D – Carriage Return [↵]
FTP/SFTP/FTP-S	Hex 0A – Line Feed

RECORD LAYOUTS

File Header Record

1	2	3	4	5	6	7
1234567890123456789012345678901234567890123456789012345678901234567890123456789						
AAAANNNNNAAAAAAAAAAAAAAAAANNNNNNAAAAAAAAAAAAAAAAANNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAA						
PID=123456 PASSWORD SID=123456 CBZTIFF START 100409 3.0.0						

8	9	10	11	12
01234567890123456789012345678901234567890				
AA				

Position	Length	Data Type	Field Name	Comments
1,4	4	A	Constant	"PID="
5,10	6	N	Presenter's ID (PID)	Assigned by Chase Paymentech Right justified/zero filled The PID is a number assigned to the application that physically sends the data file (Presenter)
11	1	A	Constant	Blank
12,19	8	A	PID Password	Assigned by Chase Paymentech Left justified/blank filled
20	1	A	Constant	Blank
21,24	4	A	Constant	"SID="
25,30	6	N	Submitter's ID (SID)	Assigned by Chase Paymentech Right justified/zero filled
31	1	A	Constant	Blank
32,39	8	A	Constant	"CBZTIFF "
40	1	A	Constant	Blank
41,45	5	A	Constant	"START"
46,47	2	A	Reserved	Blanks
48,53	6	N	Creation Date	Date the file was created. (Optional) YYMMDD format
54	1	A	Reserved	Blank

Continued on next page

RECORD LAYOUTS (Continued)

File Header Record, (Continued)

1	2	3	4	5	6	7
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789						
AA						
PID=123456 PASSWORD SID=123456 CBZTIFF START 100409 3.0.0						

8	9	10	11	12
012345678901234567890123456789012345678901234567890				
AA				
↵				

Position	Length	Data Type	Field Name	Comments
55,59	5	A	Constant	"3.0.0"
60	1	A	Reserved	Blank
61,71	11	A	Submission Number	Chase Paymentech's submission number. Populated by Chase Paymentech in output. Leave blank on incoming submission.
72,100	29	A	Reserved	Blanks
101,104	4	A	Reserved	Reserved for Internal Chase Paymentech use only. – SDK version (Do Not Use – must remain blank)
105,112	8	A	Reserved	Reserved for Internal Chase Paymentech use only. – SDK file name (Do Not Use – must remain blank)
113,120	8	A	Merchant Space	For merchant use. Unique file identifier supplied by merchant. (Optional) This data is returned with the reply file.

Note: This Header Record ends with a carriage return with the .zip file appended to it.

RECORD LAYOUTS (Continued)

Index File – Contents and Naming Conventions The index file contains the following components:

- Header Record
- Detail Records
- Trailer Record

Index file names are variable-length, period delimited as follows:

DATE and TIME	Company ID	File Type Extension
YYYYMMDDHHMMSS (Eastern Std. Time)	Up to 10 numeric characters	txt

Example: 20100311161500.654321.txt

RECORD LAYOUTS (Continued)

Index File Header Record

1	2	3	4	5	6
1234567890123456789012345678901234567890123456789012345678901234567890	1234567890123456789012345678901234567890123456789012345678901234567890	1234567890123456789012345678901234567890123456789012345678901234567890	1234567890123456789012345678901234567890123456789012345678901234567890	1234567890123456789012345678901234567890123456789012345678901234567890	1234567890123456789012345678901234567890123456789012345678901234567890
AA					
H1.0000000000654321Company Name					20100311.J

Position	Length	Data Type	Field Name	Comments
1	1	A	Constant	"H" Constant - Specifies this record as a header record of the chargeback index file.
2 - 5	4	A	Constant	"1.00"
6 - 20	15	N	Company ID	Assigned by Chase Paymentech Right justified/zero filled Notes: If the merchant is sending their own file, this is their company ID. If the merchant is using a separate submitter to send the file, this is the company ID of the submitter company.
21 - 52	32	A	Company Name	Company Name Left justified/blank filled Note: This is the name of the company sending the file.
53 - 60	8	A	File Creation Date	File creation date YYYYMMDD format

Note: This is the Header Record used for the Index file, which contains the Detail records that equals the number of image files.

RECORD LAYOUTS (Continued)

Index File Trailer Record

1
1234567890
AAAAANNNNN
T000000001

Position	Length	Data Type	Field Name	Comments
1	1	A	Constant	"T" – Specifies this record as a trailer record of the chargeback index file.
2 - 10	9	N	Detail Record Count	Total number of detail records not including header and trailer records. Right justified/zero filled

RECORD LAYOUTS (Continued)

Response File The response files contain the following components:

- Record**
- Header Record
- Layouts**
- Detail Record
 - Trailer Record

Response File Header Record

1	2	3	4	5	6	7
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789						
AAAAANNNNNAAAAAAAAAAAAAAAAANNNNNAAAAAAAAAAAAAAAAANNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAA						
PID=123456 PASSWORD SID=123456 CBZTIFF START 100409 3.0.0 00402.0007Y						

8	9	10	11	12
012345678901234567890123456789012345678901234567890				
AA				
┘				

Position	Length	Data Type	Field Name	Comments
1,4	4	A	Constant	"PID="
5,10	6	N	Presenter's ID (PID)	Assigned by Chase Paymentech Right justified/zero filled The PID is a number assigned to the application that physically sends the data file (Presenter)
11	1	A	Constant	Blank
12,19	8	A	PID Password	Assigned by Chase Paymentech Left justified/blank filled
20	1	A	Constant	Blank
21,24	4	A	Constant	"SID="
25,30	6	N	Submitter's ID (SID)	Assigned by Chase Paymentech Right justified/zero filled
31	1	A	Constant	Blank
32,39	8	A	Constant	"CBZTIFF "
40	1	A	Constant	Blank
41,45	5	A	Constant	"START"
46,47	2	A	Reserved	Blanks

Continued on next page

RECORD LAYOUTS (Continued)

Response File Header Record, (Continued)

1	2	3	4	5	6	7
123456789012345678901234567890123456789012345678901234567890123456789	AAAANNNNNNAAAAAAAAAAAAAAAAANNNNNNAAAAAAAAAAAAAAAAANNNNNNAAAAAAAAAAAAAAAA	PID=123456	PASSWORD	SID=123456	CBZTIFF	START 100409 3.0.0 00402.0007Y

8	9	10	11	12
01234567890123456789012345678901234567890	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA			┘

Position	Length	Data Type	Field Name	Comments
48,53	6	N	Creation Date	Date the file was created. (Optional) YYMMDD format
54	1	A	Reserved	Blank
55,59	5	A	Constant	"3.0.0"
60	1	A	Reserved	Blank
61,71	11	A	Submission Number	Chase Paymentech's submission number. Populated by Chase Paymentech in output. Leave blank on incoming submission.
72,100	29	A	Reserved	Blanks
101,104	4	A	Reserved	Reserved for Internal Chase Paymentech use only. – SDK version (Do Not Use – must remain blank)
105,112	8	A	Reserved	Reserved for Internal Chase Paymentech use only. – SDK file name (Do Not Use – must remain blank)
113,120	8	A	Merchant Space	For merchant use. Unique file identifier supplied by merchant. (Optional) This data is returned with the reply file.

RECORD LAYOUTS (Continued)

Response File Detail Record

1	2	3	4	5	6	7
123456789012345678901234567890123456789012345678901234567890123456789						
AA						
A ZIPPED CHARGEBACK FILE FOR PID 123456 HAS BEEN RECEIVED						

8	9	10	11	12
012345678901234567890123456789012345678901234567890				
AA				
┘				

Position	Length	Data Type	Field Name	Comments
1,33	33	A	Constant	"A ZIPPED CHARGEBACK FILE FOR PID "
34,39	6	N	Presenter's ID (PID)	Assigned by Chase Paymentech Right justified/zero filled The PID is a number assigned to the application that physically sends the data file (Presenter)
40,57	18	A	Constant	" HAS BEEN RECEIVED"
58,120	63	A	Reserved	Blanks

RECORD LAYOUTS (Continued)

Response File Trailer Record

1	2	3	4	5	6	7	8	12
1234567890123456789012345678901234567890123456789012345678901234567890 . . . 0								
AA								
PID=123456 PASSWORD SID=123456 CBZTIFF END 100409 J								

Position	Length	Data Type	Field Name	Comments
1,4	4	A	Constant	"PID="
5,10	6	N	Presenter's ID (PID)	Assigned by Chase Paymentech Right justified/zero filled The PID is a number assigned to the application that physically sends the data file (Presenter).
11	1	A	Reserved	Blank
12,19	8	A	PID Password	Assigned by Chase Paymentech Left justified/blank filled
20	1	A	Reserved	Blank
21,24	4	A	Constant	"SID="
25,30	6	N	Submitter's ID (SID)	Assigned by Chase Paymentech Right justified/zero filled
31	1	A	Reserved	Blank
32,39	8	A	Constant	"CBZTIFF "
40	1	A	Reserved	Blank
41,43	3	A	Constant	"END"
44,45	2	A	Reserved	Blanks
46,51	6	N	Creation Date	The date the file was created (Optional) YYMMDD format
52,120	69	A	Reserved	Blanks

APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD

Introduction The Chargeback File Upload allows the merchant to send in chargeback image files which are matched up with chargeback files that reside within the Chase Paymentech Chargeback Imaging System (CBIS).

Supported Protocols Incoming files can be received using the following supported protocols:

- FTP
- S-FTP
- NDM

How It Works - Validation When a merchant sends in a chargeback file to be uploaded, the file contains the following elements:

- File Header Record
- .zip file, which includes:
 - One index file, which contains:
 - Header Record
 - Detail Records
 - Trailer Record
 - One or more image files

Note: A maximum of two upload files per day can be sent. Each upload file can contain multiple PDE sequence numbers and images.

These files go through a series of validations to make sure that they are valid files and that they contain the necessary elements to upload to CBIS.

First, the File Header Record is validated to make sure it is a valid file. During validation, a submission number is assigned to the file and a response file is generated for a merchant to pick up after a successful validation. Then, the file is sent to CBIS for additional processing.

Next, CBIS removes the header from the file and unzips it. CBIS then analyzes the following components of the index file (.txt) to find the Chargeback in CBIS:

- Company ID (in the Index File Header Record)
- PDE Sequence Number (in the Index File Detail Record)
- Division Number (in the Index File Detail Record)
- Account Number (in the Index File Detail Record)

Note: If the PDE Sequence Number is not found or the Division Number or Account Number does not match those records found in CBIS, the associated image file (.tif) is rejected.

Continued on next page

APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD, (Continued)

**How It Works –
Validation,
(Continued)**

Once the chargeback is found in CBIS, the image file (.tif), located in the .zip file, is uploaded to CBIS after the following validation points are checked:

- Image file name is validated
- Image file is found
- Image file is validated for type (tif)
- Image file is validated for file size
- Number of pages

Note: If any of the validations fail, the image file (.tif) is rejected by CBIS.

**Image File Naming
Conventions**

Image file names are fixed-length, period delimited as follows:

PDE Sequence Number	Division Number	File Creation Date	Increment Number	File Type Extension
12 bytes right justified/ zero-filled PDE Sequence Number	15 bytes right justified/ zero-filled Division Number	8 bytes YYYYMMDD	2 bytes zero-filled 00-99. This number should increment for each image associated with the same PDE Sequence Number.	tif

Note: Each image file name must be unique. If two or more image files have the same name, only the last occurrence of a particular name is used. The Increment Number portion of the name provides the ability to specify a unique name when more than one image file is to be associated with a particular PDE Sequence number.

Example 1: 000123456789.000000000888888.20100311.00.tif

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APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD, (Continued)

How It Works – Validation, (Continued)

Example 2: Five images are to be associated with the same PDE Sequence Number:

000123456789.000000000888888.20100311.**00**.tif (first image)
000123456789.000000000888888.20100311.**01**.tif (second image)
000123456789.000000000888888.20100311.**02**.tif (third image)
000123456789.000000000888888.20100311.**03**.tif (fourth image)
000123456789.000000000888888.20100311.**04**.tif (fifth image)

Images

All images must be delivered as a .tif file type and have the following parameters:

- 200 dpi black and white images are preferred
- Other image types (e.g. color or grayscale images) and resolutions may be included but are converted to 200 dpi black and white depending on the endpoint requirements.

Validation is performed to confirm that each image file referenced in the index file exists. This validation includes:

- Ignoring all files not included in the index file
- Validating images for file type (only .tif files are processed)
 - Maximum file size: 10 MB for a single PDE Sequence Number
 - Maximum pages for MasterCard images
 - 18 pages for Chargebacks
 - 4 pages for Retrieval Requests
 - Maximum of 100 pages for other endpoints

Notes: Some .tif tags are not supported in CBIS. For example, the ExtraSamples tag is not supported. If a .tif file includes the ExtraSamples tag, it is rejected.

If an image file is rejected, those rejections appear on the E-File Image Upload Exception Report (ACT0062) DFR report or on the web report. Please refer to either the Delimited File Reports Technical Specification or to your appropriate Web Report portal for report samples and additional information.

The end of day time for the ACT0062 report is 3pm.

APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD, (Continued)

Format Examples:

Sample Input File 1:

```

1           2           3           4           5           6           7           8           9           10          11          12
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890
PID=123456 PASSWORD SID=123456 CBZTIFF START 100409 3.0.0 [ 1 ]
[Zip file starts here
  Start Index File - .txt
H1.00000000000654321Company Name                20100311 [ 2 ]
D0001234567890000000008888884444000123456789.0000000000888888.20100311.00.tif [ 3 ]
T000000001 [ 4 ]
  End Index File
Image File(s) Reside Here - .tif [ 5 ]
Zip file ends here]

1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890
1           2           3           4           5           6           7           8           9           10          11          12
```

Sample Input File 1 Line Item Description:

Line 1: File Header Record

Line 2: Index File Header Record – Included in the .zip file.

Line 3: Index File Detail Record – Included in the .zip file.

Line 4: Index File Trailer Record – Included in the .zip file.

Line 5: Image File

Note: In the sample above, the .zip and image files are indented and enclosed by brackets ([]).

APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD, (Continued)

Format Examples, (Continued):

Sample Output File 1:

```
1 2 3 4 5 6 7 8 9 10 11 12
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890
PID=123456 PASSWORD SID=123456 CBZTIFF START 100409 3.0.0 00402.0007Y [ 1]
A ZIPPED CHARGEBACK FILE FOR PID 123456 HAS BEEN RECEIVED [ 2]
PID=123456 PASSWORD SID=123456 CBZTIFF END 100409 [ 3]
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890
1 2 3 4 5 6 7 8 9 10 11 12
```

Sample Output File 1 Line Item Description:

Line 1: Response Header Record

Line 2: Response File Detail Record

Line 3: Response File Trailer Record

APPENDIX: CHARGEBACK MULTIPLE DOCUMENT UPLOAD, (Continued)

Additional References

Delimited File Reports Technical Specification

END OF THE TECHNICAL SPECIFICATION
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