Technical Specifications

Delimited File Reports
Version 2.2
July 9, 2013

CHASE ™
Paymentech

TECHNICAL SPECIFICATIONS

Delimited File Reports
Version 2.2

4 Northeastern Boulevard
Salem, New Hampshire 03079-1952
603/896-6000

Revision Summary

This latest revision of the Delimited File Reporting Technical Specification incorporates the following updates and addenda:

Page No(s)	Section/ Impacted Report	Action	Description
48	FIN0011	Updated	Interchange Qualification Note for ChaseNet
95 and 96	ACT0027	Updated	Action Type field values
201	Appendix B	Updated	New ChaseNet and Visa Debit MOP's
204	Appendix C	Updated	IA Category Note for ChaseNet
207	Appendix D	Updated	IC Sub-Category Note for ChaseNet

This latest revision of the Delimited File Reporting Technical Specification incorporates the following updates and addenda:

Page No(s)	Section/ Impacted Report	Action	Description
216	Appendix J	Added	New Availability appendix

This latest revision of the Delimited File Reporting Technical Specification incorporates the following updates and addenda:

Page No(s)	Section/ Impacted Report	Action	Description
19	Deposit Activity Summary (FIN0010)	Added	Back Up Withholding (BUW) to the Category field

**Version 1.9.11
Revision dated
10/10//12**

This latest revision of the Delimited File Reporting Technical Specification incorporates the following updates and addenda:

Page No(s)	Section/ Impacted Report	Action	Description
136	Chargeback Activity (PDE0017)	Added	Ticket Number field
152	Chargebacks Received (PDE0020)	Added	Ticket Number field

**Version 1.9.10
Revision dated
07/10/2012**

This latest revision of the Delimited File Reporting Technical Specification incorporates the following updates and addenda:

Page No(s)	Section/ Impacted Report	Action	Description
76,87	Deposit Detail (ACT0010)	Renamed	Debit Asset Class field to Durbin Regulated
195-198	Merchant FX Rate File (INF0042)	Added	Informational Report Merchant FX Rate File (INF0042)

**Version 1.9.9
Revision dated
03/05/2012**

This latest revision of the Delimited File Reporting Technical Specification incorporates the following updates and addenda:

Page No(s)	Section/ Impacted Report	Action	Description
48	Service Charge Detail (FIN0011)	Added	New Action Types
107	Authorization Detail (ACT0036)	Updated	Field 50 with new value.

Table of Contents

Format Specifications

Introduction   Chase Paymentech's Delimited File Reporting (DFR) format was developed for merchants and vendors who want to use Chase Paymentech reporting data in an automated manner for direct uploading into a database or other application.

Delimited files provide summary or detail information about the activity processed by Chase Paymentech during the period. Data files may be delivered with a choice of delimit characters (comma, tab or pipe) and are customized to include the specific report data that your company requests.

To sign up for Delimited File Reporting or to modify an existing DFR setup, please contact your Chase Paymentech Account Manager.

This document   This document provides specifications for every report available in a Delimited Reporting File. **Please note that a given file may not include every report in this document.** If you would like to modify the reports to be included in your company's future delimited reporting files, please contact your Chase Paymentech Account Manager.

Chase Paymentech offers a choice of character with which to delimit the data records in a given DFR file setup. For purposes of illustration throughout this document, the comma (,) is used as the delimiter. Other options are tab or pipe (|), with a carriage return at the end of each record.

Delivery options   Delimited file reports may be delivered via any Chase Paymentech supported connectivity. Files are generated seven days per week, 365 days per year.

There are four delivery methods to choose from:

1. Flat file
2. Compressed file
3. Encrypted file
4. Compressed and Encrypted file

See *Appendix I - Encryption and Compression*, for more information.

Format Specifications, Continued

Request For Response files

The **RFR Record** is a Request For Response record that enables merchants and vendors to connect to Chase Paymentech systems to retrieve the DFR file(s). The software used to pick up a DFR file must have the ability to send the RFR Record on demand.

An additional EOFEOFEOF record will need to follow the RFR record for merchants using TCP/IP Berkeley Socket protocol.

RFR is not required if processing via FTP or NDM.

Note: The RFR is a separate, fixed format record sent to Chase Paymentech. Please see detailed specification on the next page.

Format Specifications, Continued

Transaction File Request for Response (RFR) Record

```
         1         2         3         4         5         6         7         8        12
1234567890123456789012345678901234567890123456789012345678901234567890 . . . 0
AAAANNNNNAAAAAAAAAAAAANNNNNAAAAAAAAAAAAANNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
PID=123456 XYZCO    SID=123456 XYZCO    RFR  031115                              ↵
```

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 The PID is a number assigned to the location that physically sends the data file. (Presenter)
11	1	A	Constant	Blank
12,19	8	A	PID Password	Assigned by Chase Paymentech
20	1	A	Constant	Blank
21,24	4	A	Constant	SID=
25,30	6	N	Submitter's ID (SID)	Assigned by Chase Paymentech
31	1	A	Constant	Blank
32,39	8	A	SID Password	Assigned by Chase Paymentech
40	1	A	Constant	Blank
41,43	3	A	Constant	RFR
44,45	2	A	Constant	Blanks
46,51	6	N	Creation Date	The date the file was created (Optional) YYMMDD format
52+	69+	A	Reserved	Blanks

Continued on next page

Format Specifications, Continued

RFR no file response

If an RFR record is received by Chase Paymentech, and there is no file available for pick up, the following message will be given:

YY-MM-DD HH:MM:SS No data to send back at this time.
EOFEOFEOF

- Message is sent in text file format without header or PID information and begins in position 2
- TCPIP merchants will receive entire message noted above, with the EOF line
- Bsync merchants will receive message above, without the EOF line

RFR is a separate record sent to Chase Paymentech. It should <u>not</u> be sent as part of the input data file.

This record is not needed for FTP or NDM file processing.

Report Layouts Overview

Introduction   The following pages define the physical layouts of the various record types. Each record definition is preceded by an example. The report data record field definition table following the example contains all necessary field information.

A length and a data type are provided for each field. The data type is either **A** (alpha-numeric) or **N** (numeric only).

Note: Fields such as date (MM/DD/YYYY) or time (HH:MM:SS) that contain non-numeric characters in addition to numbers are indicated as **A** (alpha-numeric). Amounts, which may contain a decimal point in addition to numbers, are indicated as **N.** *See "Numeric formatting" for more information.*

The comments column gives the values of constants or a short description of the field's meaning.

A sort order definition follows the report data record field definition table for each report.

Each unique report header record will appear no more than once in a given file.

Report Layouts Overview, Continued

Data included in report file

All reports that have been selected for receipt for one company, at the same frequency, will be delivered within one set of files. If the company receives report files at more than one frequency, each frequency will constitute a separate set of files. Each aggregate set of merchant reports for the same frequency will be concatenated into one or two files (a file "set") based on the report type.

The three reports types are:
- **Exception** – Any report related to a Post-Deposit Event (PDE) such as Chargeback and ECP Return related reports.
- **Financial –** Reports related to reconciliation, submission activity and transaction detail reports.
- **Informational –** Reports providing information about items such as foreign exchange rates.

All Exception reports will be aggregated into one file with an "A" naming convention. *See File Naming Conventions for more information.*

All Financial reports will be aggregated into one file with a "B" naming convention. *See File Naming Conventions for more information.*

All Informational reports will be aggregated into one file with an "E" naming convention. *See File Naming Conventions for more information.*

For example, if the company were to receive the FIN0010, FIN0011 and PDE0017 on a daily basis, then each day two files will be generated. One will contain the PDE0017 only and have the "A" naming convention. The second will contain the FIN0010 and FIN0011 and have the "B" naming convention.

No data files

In the event that the company has no activity to report for a given period, an empty report file will be generated. An empty file includes the File Header Record, each applicable Report Header Record with no Report Data Records, and the File Trailer record only.

File Naming Convention

File naming convention	This section describes the naming convention used for Delimited File Reports. Please note that the file names are only visible if the files are retrieved via FTP.

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 (.) Please note that file name fields are **fixed** in length.

Sample file name	0000123456.020301.d.A212.dfr

Field Number	Length	Data Type	Field Name	Comments
1	10	N	Company ID/Entity ID	Assigned by Chase Paymentech (formerly the MA#). Right justified and zero-filled
				Notes: For those merchants set up for entity level reporting, Company ID becomes the Entity ID.
				The first character of the Company ID/Entity ID field identifies the entity level.
				Valid values: **0** Company **1** Business Unit **2** Transaction Division **3** Funds Transfer Instruction **4** Reporting Group Company **5** Reporting Group Business Unit **6** Reporting Group Transaction Division **7** Reporting Group Funds Transfer Instruction

File Naming Convention, Continued

Sample file name (continued)

Field Number	Length	Data Type	Field Name	Comments
2	6	N	Activity Date	The last activity date included in a file. For example, a monthly file created for the calendar month March 2011 would have an activity date of "110331" Format: YYMMDD
3	1	A	Frequency	Indicates the frequency for the report file. Valid values: **d** Daily **w** Weekly **f** Fiscal Monthly **c** Calendar Monthly **o** Other
4	4	A	File identification number	This field is used to distinguish between three files that would otherwise share the same file name. The first character will always be an "A" for an Exception-type file, "B" for a Financial-type file or an "E" for an Informational-type file. The remaining three characters are Chase Paymentech-assigned based on the file generation. For example: A123 or B456 or E789
5	3	A	Constant	"dfr"

Numeric Formatting

Formatting of counts and amounts

All monetary values are formatted including decimal point and are two decimal places except for these zero decimal currencies:

        Belarussian Ruble
        Burundi Franc
        CFA Franc BCEAD
        CFA Franc BEAC
        CFP Franc
        Comoro Franc
        Djibouti Franc
        Japanese Yen
        Laos Kip
        Malagasy Franc
        Paraguay Guarani
        Rwanda Franc
        South Korean Won
        Turkish Lira (New)
        Uganda Shilling
        Vanuatu Vatu

Zero decimal currencies do not include decimal points or decimal places. Comma separators are not used for any numeric value—count or amount—anywhere in the delimited report file.

Example:
1,000 United States Dollars = 1000.00
1,000 Japanese Yen = 1000

Negative values

Negative values are indicated by a minus sign (-) preceding the value. All other amounts are positive. A negative value normally indicates a debit to the merchant, unless otherwise indicated within the field description.

Example:
-1000.00 = 1,000 debit to the merchant

Certain reports, such as the Chargeback Activity report or the ECP Return Activity report, reflect values that are **normally** negative. In these cases, a negative value indicates a **credit** to the merchant. Please see individual Report Data Record field descriptions for more information on interpreting data for a specific report.

Numeric Formatting, Continued

Date and time formats

All dates are stated as MM/DD/YYYY, unless otherwise indicated for that field. Times are generally HH:MM:SS, unless otherwise stated, and always refer to military time (24-hour clock).

Entity Number

Entity number and company number fields do not include any leading zeros even if the zeros are used in submission processing. For merchants who utilize Alternate ID numbers at the Transaction Division (TD)level, the entity number will be replaced by the Alternate ID for any entity number field that represents a TD within the delimited report.

Entity Reports

An entity report is a set of hierarchical entities that are grouped together to summarize their transactions. This relationship can be defined to any entities such as:

- Company (CO)
- Business unit (BU)
- Transaction division (TD)
- Funds Transfer Instruction (FTI)
- Reporting Group (RG).

Entity reports provide a way of excluding entities that would otherwise be included in a summary at the company, business unit, transaction division, or funds transfer instruction.

NOTE:
 All entities in a group must have a common parent company

Other Formatting

Text identifier   Some fields may contain the same characters that are used to delimit fields. In these cases, the field will be surrounded with double quotes ("") to denote the characters as text data. Please see individual report descriptions for the specific Report Data Records to which this applies. Field lengths for double-quoted fields do not include quotation marks.

Suppressed fields   Some fields are noted in this technical specification as suppressed unless a merchant participates in a particular kind of processing, such as Cross-Currency. If a field is noted as suppressed the entire field and its associated delimiter will not be present in the file. This is different from a field that is noted to have a null value under specific circumstances. A null value field will NOT result in suppression of the delimiter character(s).

Account Masking

Account Masking is offered with DFR Reporting. When this option is selected the account numbers will report only the last 4 characters of the card account number, preceded with Xs.

Appendix Section

Changes in report format will not be made without merchant notification.

The values in this section are dynamic and additions may have been made since this specification was released.

File Sort Order

File sort order   Within any one file, the records will be arranged in the following order (including headers and trailers). Your company's file will contain only those report elements you have elected to receive. File Header and File Trailer are included in **all** files.

"A" files   All Exception Reports are compiled into one file, denoted by an "A" in the file name. The sort for the "A" file will be:

File Header Record
PDE0017 – Chargeback Activity
PDE0018 – ECP Returns
PDE0020 – Chargebacks Received
PDE0022 – ECP Returns Received
PDE0029 – Retrieval Detail
ACT0019 – Notification of Change
PDE0036 – Debit Adjustments
RSK0030 – MC Excessive Chargeback
RSK0036 – Discover Excessive Chargeback
ACT0062 – E -File Image Upload Exception Header Record
File Trailer Record

File Sort Order, Continued

"B" files   All Financial Reports are compiled into one file, denoted by a "B" in the file name. The sort for the "B" file will be:

File Header Record
FIN0010 – Deposit Activity Summary
FIN0010T – Deposit Activity Summary Transfer
LNK010A – Transaction Summary
ACT0033 – Reject Summary
ACT0012 – Submission Listing
FIN0011 – Service Charge Detail
ACT0010 – Deposit Detail
ANS0039 – Debit Authorization Aging
ANS0041 – Merchant Settlement Aging
ACT0002 – Exception Detail
ANS0048 – GreenDot MoneyPak Auth Aging
ACT0027 – Terminal Batch Detail
ANS0016 – Interchange Qualification Summary
ACT0036 – Authorization Detail
ANS0013 – Interchange Qualification Detail
ANS0017 – Interchange Downgrade Summary
File Trailer Record

"E" files   All Informational Reports are compiled into one file, denoted by an "E" in the file name. The sort for the "E" file will be:

File Header Record
INF0042 – Merchant FX Rate File

File Header

File Header The file header is used by the recipient system to identify the contents of the file to follow.

File Header field descriptions The following table defines the fields included in the File Header preceded by an example data row.

Sample data row *DFRBEG,PID=123456,FREQ=DAILY,CO=111111

Field Number	Maximun Length	Data Type	Field Name	Comments
1	7	A	Constant	*DFRBEG
2	14	A	Presenter's ID (PID)	Assigned by Chase Paymentech. Preceded by PID= **Note:** Field length includes preceding characters
3	14	A	Frequency	Frequency at which this file is generated and delivered. Preceded by FREQ= Valid values: **CALENMON** Calendar Month **DAILY** Daily **FISCALMON** Fiscal Month **OTHER** Other Frequency **WEEKLY** Weekly **Note:** Field length includes preceding characters

File Header

Continued

Field Number	Maximum Length	Data Type	Field Name	Comments
4	13	A	Company ID/Entity ID	Assigned by Chase Paymentech (formerly the MA#). The first two characters of the Company ID/Entity ID field identifies the entity level. Valid values: **CO** Company **BU** Business Unit **TD** Transaction Division **FT** Funds Transfer Instruction **RC** Reporting Group - Company **RB** Reporting Group - Business Unit **RT** Reporting Group – Transaction Division **RF** Reporting Group - Funds Transfer Instruction Entity level value is followed by an equal sign (=) and then the entity number.

Financial Reports – Deposit Activity Summary (FIN0010)

FIN0010 Report description

Merchants use this report to get a high level view of their successful deposits for a date range. This report will assist merchants in reconciling processing activity by comparing any applicable internal reports to the data from this report.

How this report is used

The FIN0010 summarizes the deposit activity Chase Paymentech received during a specified date range and is used for verification and reconciliation to merchant systems. This report also summarizes any fees and adjustments that financially impact the merchant.

FIN0010 Report Header Record

The FIN0010 Report Header Record identifies the data to follow and its layout to the recipient system.

Financial Reports – Deposit Activity Summary (FIN0010),
Continued

Sample Data Row   HFIN0010,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

FIN0010 Header Record Field Descriptions   The following table defines the fields included in the FIN0010 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HFIN0010"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Financial Reports – Deposit Activity Summary (FIN0010),

Continued

FIN0010 Report Data Record

The FIN0010 Report Data Record contains the financial summary data arranged as follows. A FIN0010 Report will normally contain many Report Data Records.

Sample data row

RFIN0010,TD,234567,222222,307111111,USD,VI,SALE,S,2934,68628.40

Sample data row -Cross Currency

RFIN0010,TD,234567,222222,307111111,GBP,VI,SALE,S,2934,68628.40,USD,1.74

FIN0010 Report Data Record field descriptions

The following table defines the fields included in a FIN0010 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RFIN0010"
2	2	A	Entity Type	Level at which reported event occurred. Valid values are: **BU** Business Unit **CO** Company **TD** Transaction Division
3	10	A	Entity Number	Associated CO, BU or TD identification number less any leading zeros. Chase Paymentech assigned
4	10	N	Funds Transfer Instruction Number	Funds Transfer Instruction number associated with the reported activity **Note:** A null value in this field indicates that a financial event was not yet included in a Funds Transfer

---

Continued on next page

FIN0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
5	10	N	Secure BA#	Chase Paymentech assigned secure Bank Account Number **Note:** A null value in this field indicates that a financial event was not yet included in a Funds Transfer
6	3	A	Presentment Currency	Three character abbreviation for currency in which the cardholder transaction was conducted. *See Appendix A for values*
7	2	A	MOP	Two character code to identify payment method (Visa, MasterCard etc.) *See Appendix B for values* **Note:** Will be null for Report Data Records with a Category other than SALE or REF
8	6	A	Category	Indicates the type of activity represented in this row. Valid values: **BUW** Back Up Withholding **CB** Net Chargeback Activity **DBADJ** Net Debit Adjustment Activity **ERET** Net ECP Return Activity **IA** Interchange/Assessment Fees **OTH** Other Adjustments **PFEE** Chase Paymentech Fees **REF** Refunds **RES** Reserve Adjustments **SALE** Sales *See Appendix C for more information*

FIN0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
9	1	A	Settled/ Conveyed	Indicates whether the Report Data Record activity is Settled (impacts Funds Transfer to merchant's bank) or Conveyed (memo post for T & E cards). Valid values: **C** Conveyed **S** Settled
10	10	N	Count	The number of items included in a Report Data Record. *See "Numeric formatting" for more information* **Note:** Will be null for Report Data Records with a Category other than SALE or REF.
11	17	N	Amount	The value of the items included in a Report Data Record. *See "Numeric formatting" for more information* For cross-currency, amount is populated based on category as follows: **CB** Settlement Currency **DBADJ** (N/A) **ERET** (N/A) **IA** Settlement Currency **OTH** Settlement Currency **PFEE** Settlement Currency **REF** Presentment Currency **RES** Settlement Currency **SALE** Presentment Currency

Financial Reports – Deposit Activity Summary (FIN0010),
Continued

FIN0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***
13	17	N	Foreign Exchange Rate	The foreign exchange rate multiplier applied to the currency pair in this data row for cross currency transactions. This field will be null for any rows with a category other than SALE or REF. ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Sort order for FIN0010 Report Data Records

Report Data Records within the FIN0010 Report are sorted based on the following order:

Currency (field 6) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
FTI - Ascending
Category – See Appendix C
MOP – See Appendix B

Financial Reports – Deposit Activity Transfer Summary (FIN0010T)

FIN0010T Report description	Merchants use this report to get a high level view of their funds transfer activity for a date range. This report will assist merchants in reconciling their bank accounts by comparing their bank statements to the data from this report.
How this report is used	The FIN0010T summarizes the funds transfers that have been created and are pending, on hold, rejected or scheduled for credit to their bank account on the current date.
FIN0010T Report Header Record	The FIN0010T Report Header Record identifies the data to follow and its layout to the recipient system.
Sample Data Row	HFIN0010T,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01
FIN0010T Header Record Field Descriptions	The following table defines the fields included in the FIN0010T Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "HFIN0010T"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Financial Reports – Deposit Activity Transfer Summary (FIN0010T), Continued

Transfer Section - FIN0010T Report Data Record

The FIN0010T Report Data Record contains the funds transfer summary data arranged as follows.

Sample data row

RFIN0010T,TD,234567,222222,307111111,USD,222222,PENDFT,07/12/2005,,6050.40

Sample data row - Cross Currency

RFIN0010T,TD,234567,222222,307111111,GBP, 222222,PENDFT,07/12/2005,0,6050.40,USD,1.74

FIN0010T Report Data Record field descriptions

The following table defines the fields included in a FIN0010T Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "RFIN0010T"
2	2	A	Entity Type	Level at which reported event occurred. Valid values: **BU** Business Unit **CO** Company **TD** Transaction Division
3	10	A	Entity Number	Associated CO, BU or TD identification number less any leading zeros. Chase Paymentech assigned
4	10	N	Funds Transfer Instruction Number	Funds Transfer Instruction number associated with the reported activity
5	10	N	Secure BA#	Chase Paymentech assigned secure Bank Account Number

Continued on next page

Financial Reports – Deposit Activity Transfer Summary (FIN0010T), Continued

FIN0010T Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	3	A	Presentment Currency	Three character abbreviation for currency in which the cardholder transaction was conducted. *See Appendix A for values*
7	38	N	Funds Transfer Number	Numeric identifier assigned to each unique funds transfer created by Chase Paymentech
8	6	A	Category	Indicates the type of activity represented in this row. Valid values: **EFEFT** Effective Funds Transfer **HOLDFT** On Hold Funds Transfer **PENDFT** Pending Funds Transfer **REJFT** Rejected Funds Transfer *See Appendix C for more information*
9	10	A	Effective Date	Indicates the date on which the funds transfer is scheduled to be credited to the merchant's bank account Format: MM/DD/YYYY

Financial Reports – Deposit Activity Transfer Summary (FIN0010T), Continued

FIN0010T Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
10	1	N	Count	This field is populated with a zero in this report. It's a placeholder to maintain data field location consistency with the FIN0010
11	17	N	Amount	The value of the items included in a Report Data Record. *See "Numeric formatting" for more information* *For Cross Currency merchants, the amount is expressed in Settlement Currency*
12	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***
13	17	N	Foreign Exchange Rate	The foreign exchange rate multiplier applied to the currency pair in this data row. ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Sort order for FIN0010T Report Data Records

Report Data Records within the FIN0010T Report are sorted based on the following order:

Presentment Currency (field 6) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
FTI - Ascending
Category – See Appendix C
Funds Transfer # - Ascending

Financial Reports – Transaction Summary (LNK010A)

LNK010A Report description

This report is additional detail for the FIN0010 and will normally only be delivered in conjunction with it.

How this report is used

Merchants use this report to understand how we arrived at Successful Deposits on the FIN0010. The merchant's financial contact may use this report to help reconcile the activity that resulted in successful deposit transactions. The report provides a count of transactions processed, authorizations, rejects, declined deposits, and non-financial transactions. When used in conjunction with the FIN0010, it provides the merchant with a complete picture of all transactions received for processing for a given activity period.

LNK010A Report Header Record

The LNK010A Report Header Record identifies the data to follow and its layout to the recipient system.

Financial Reports – Transaction Summary (LNK010A),

Continued

Sample data row   HLNK010A,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

LNK010A Header Record field descriptions   The following table defines the fields included in the LNK010A Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HLNK010A"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Financial Reports – Transaction Summary (LNK010A),
Continued

LNK010A Report Data Record

The LNK010A Report Data Record contains the financial summary data arranged as follows. A LNK010A Report will normally contain many Report Data Records.

Sample data row

RLNK010A,TD,234567,222222,307111111,USD,CC,AUTH,,758,758.00

Sample data row for a Cross Currency Merchant

RLNK010A,TD,234567,222222,307111111,GBP,CC,AUTH,,758,758.00,USD

LNK010A Report Data Record field descriptions

The following table defines the fields included in a LNK010A Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RLNK010A"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	A	Entity Number	Associated TD identification number less any leading zeros. Chase Paymentech assigned
4	10	N	Funds Transfer Instruction Number	Funds Transfer Instruction number associated with the reported activity **Note:** This field will be null for records with a Category of REJ
5	10	N	Secure BA#	Chase Paymentech-assigned secure Bank Account Number **Note:** This field will be null for records with a Category of REJ

Continued on next page

Financial Reports – Transaction Summary (LNK010A),

Continued

LNK010A Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
7	2	A	MOP	Two character code to identify payment method (Visa, MasterCard etc.) *See Appendix B for values.* **Note:** This field will be null for records with a Category of REJ or NON
8	6	A	Category	Indicates the type of activity represented in this row. Valid values: **AUTH** Authorization Only (credit) **DBSALE** Auth Only – Debit Sale **DBREF** Auth Only – Debit Refund **PREDB** Pre-Auth - Debit **PRE** ECP Val/Ver/Prenote **NON** Non-financial **REJ** Rejected Item **DEC** Declined Deposit **CNSALE** Cancelled Sale **CNREF** Cancelled Refund *See Appendix C for more information*
9	0	Null	Settled/Conveyed	This field is not populated within this report. It's a placeholder to maintain data field location consistency with the FIN0010

Continued on next page

LNK010A Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
10	10	N	Count	The number of items included in a Report Data Record. *See "Numeric formatting" for more information*
11	17	N	Amount	The value of the items included in a Report Data Record. *See "Numeric formatting" for more information*. **Note:** This field will be null for any Report Data Record with Category of PRE or NON and may be null for a Category of REJ if the reject was due to invalid amount
12	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Sort order for LNK010A Report Data Records

Report Data Records within the LNK010A Report are sorted based on the following order:

Currency (field 6) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
FTI - Ascending
Category – See Appendix C
MOP – See Appendix B

Financial Reports – Reject Summary (ACT0033)

ACT0033 Report description
Provides a summary of rejects by action code. This report assists a large volume processor with reject management when the volume makes a detail level report unmanageable.

How this report is used
Merchant uses data in the ACT0033 report to categorize rejects by action code.

ACT0033 Report Header Record
The ACT0033 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row
HACT0033,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

ACT0033 Header Record field descriptions
The following table defines the fields included in the ACT0033 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0033"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

ACT0033 Report Data Record	The ACT0033 Report Data Record contains the financial summary data arranged as follows. An ACT0033 Report will normally contain many Report Data Records.
Sample data row	RACT0033,TD,749499,1234,30704329,USD,,B,,118,5427.19
Sample data row - cross currency	RACT0033,TD,749499,1234,30704329,GBP,,B,,118,5427.19,USD
ACT0033 Report Data Record field descriptions	The following table defines the fields included in an ACT0033 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0033"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	A	Entity Number	Associated TD identification number less any leading zeros. Chase Paymentech assigned
4	0	Null	Funds Transfer Instruction Number	This field is not populated within this report. Placeholder to maintain data field location consistency with the FIN0010
5	0	Null	Secure BA#	This field is not populated within this report. Placeholder to maintain data field location consistency with the FIN0010

ACT0033 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	3	A	Presentment Currency	Three character abbreviation for currency being reported. May be null if item rejected for invalid currency. *See Appendix A for values*
7	0	Null	MOP	This field is not populated within this report. Placeholder to maintain data field location consistency with the FIN0010
8	2	A	Action Code (Category)	Indicates the action code that was included with this transaction in the merchant's submission file. **Note:** the ACT0033 fields agree with the FIN0010 and LNK010A field so that they may be processed as one report if the merchant chooses. For purposes of this report, the Action Code functions as the Category
9	0	Null	Settled/Conveyed	This field is not populated within this report. Placeholder to maintain data field location consistency with the FIN0010
10	10	N	Count	The number of items rejected for this action code. *See "Numeric formatting" for more information*
11	17	N	Amount	The value of the items rejected. *See "Numeric formatting" for more information.* **Note:** An item that is rejected for invalid amount is included in this sum as "0"

Continued on next page

Financial Reports – Reject Summary (ACT0033), Continued

ACT0033 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* **This field is suppressed for all merchants except those that are cross-currency enabled.**

Sort order for ACT0033 Report Data Records

Report Data Records within the ACT0033 Report are sorted based on the following order:

Currency (field 6) – USD first, then all others by alpha. Null currency records appear last
Entity type – Co first, then BU, then TD
Entity # – *Ascending*
FTI – Ascending
Action Code – *Ascending*

Financial Reports – Green Dot MoneyPak Authorization Aging (ANS0048)

ANS0048 Report description

This report provides a detailed listing of **Green Dot MoneyPak** transactions for which the merchant has submitted an authorization transaction but has not yet submitted a deposit transaction and therefore has not been funded. This report helps merchants to reconcile transactions presented to Paymentech for authorization with transactions presented to Paymentech for settlement. The report may assist merchants with identifying operational issues that may be impacting their bottom line.

This report is a snapshot of a given moment in time and as such, it can only be set up as a daily frequency report (monthly or weekly are not allowed) and cannot be re-generated for a historical date or date range.

How this report is used

Merchants use this data to trigger their reconciliation and/or collection and recovery processes. This may include research, updates to their customer databases, contact with the endpoint or the customer, etc.

Continued on next page

Financial Reports – Green Dot MoneyPak Authorization Aging (ANS0048), Continued

ANS0048 Report Header Record

The ANS0048 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HANS0048,543210,07/12/2004,07/12/2004,07/13/2004,14:15:01

ANS0048 Header Record field descriptions

The following table defines the fields included in the ANS0048 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HANS0048"
2	10	N	Company ID Number	Assigned by Paymentech (formerly the MA#)
3	10	A	Report Date From	MM/DD/YYYY date report activity begins. Based on merchant end of day
4	10	A	Report Date To	MM/DD/YYYY date report activity ends. Based on merchant end of day. **Note:** because this is a snapshot report, the Report Date from and Report date to fields will always be equal
5	10	A	Generation Date	MM/DD/YYYY Date report was created. This is the calendar date in the Eastern time zone
6	8	A	Generation Time	HH:MM:SS Time the report was generated, based on Eastern time

Continued on next page

Detail Section - ANS0048 Report Data Record

The ANS0048 Report Data Record contains the outstanding settlement aging transaction detailed data arranged as follows. An ANS0048 Report will normally contain many ANS0048 Report Data Records.

Sample data row

RANS0048,TD,234567,USD,MP,4,12345678941201234506,07/08/2004,S,D,28.95,54444810058513500123,55 order66,,

ANS0048 Report Data Record field descriptions

The following table defines the fields included in an ANS0048 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RANS0048"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Paymentech assigned
4	3	A	Currency	3 character abbreviation for currency being reported. *See Appendix A for values*
5	2	A	Method of Payment (MOP)	Identifies the MOP for the settlement aging activity. Valid Value: MP -MoneyPak
6	7	N	Number of Days Outstanding	This is the precise number of days the item has been in the Paymentech system, i.e. the number of days since submission was received. Unlike the summary section of this report, this will be the specific number of days for this item and not a range

Continued on next page

Financial Reports – Green Dot MoneyPak Authorization Aging (ANS0048), Continued

ANS0048 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	20	A	Transaction ID	20 character ID related to a positive response from the (endpoint) GreenDot
8	10	A	Authorization Date	MM/DD/YYYY Date of the original transaction submission
9	1	A	Transaction Type	Valid Values: S -Sale R -Refund
10	2	A	Action Code	Merchant supplied code that indicates the type of transaction conducted
11	16	N	Amount	The value of the items included in a Report Data Record. *See "Numeric formatting" for more information*
12	22	A	Account #	Customer's account number
13	22	A	Merchant order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted

Financial Reports – Green Dot MoneyPak Authorization Aging (ANS0048), Continued

Sort order for ANS0048 Report Data Records

Report Data Records within the ANS0048 Report are sorted based on the following order:

- Currency – USD first, then all others by alpha
- Number of Days Outstanding - Ascending
- Entity type – Co first, then BU, then TD
- Entity # - Ascending

Financial Reports – Submission Listing (ACT0012)

ACT0012 Report description
Provides a listing of submissions received from a merchant or presenter within a specified timeframe including a summary of transactions per file.

How this report is used
Merchants use this report to determine what submissions were received at Chase Paymentech by date and time. Merchants also use this report to verify the contents and status of a submission or a summary-level status of transactions.

ACT0012 Report Header Record
The ACT0012 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row
HACT0012,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

ACT0012 Header Record field descriptions
The following table defines the fields included in the ACT0012 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0012"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

ACT0012 Report Data Record

The ACT0012 Report Data Record contains the financial summary data arranged as follows. An ACT0012 Report will normally contain many Report Data Records.

Sample data row
RACT0012,TD,123456,USD,"1234.5236a",123456,"abcn",04/23/2005,07:16:11,844,290,50,7,2,0,0,495,4850.21,Accepted
Sample data row - cross currency
RACT0012,TD,123456,GBP,"1234.5236a",123456,"abcn",04/23/2005,07:16:11,844,290,50,7,2,0,0,495,4850.21,Accepted,USD

ACT0012 Report Data Record field descriptions

The following table defines the fields included in a ACT0012 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0012"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned
4	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
5	13	A	Submission #	Chase Paymentech assigned unique identification number for the submission **Note:** This field is double-quoted

Continued on next page

Financial Reports – Submission Listing (ACT0012), Continued

ACT0012 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	10	N	PID#	Merchant's presenter id number. Chase Paymentech assigned
7	6	A	PID Short name	Merchant's presenter id abbreviated name **Note:** This field is double-quoted
8	10	A	Submission Date	Date the submission was fully received at Chase Paymentech
9	8	A	Submission Time	Time the submission was fully received at Chase Paymentech Format: HH:MM:SS
10	10	N	Transaction Count	Total number of transactions included in the submission for the TD. *See "Numeric formatting" for more information*
11	10	N	Authorization Count	Number of transactions with Authorization Only action codes submitted in the submission for the TD. *See "Numeric formatting" for more information.* **Note:** This also includes ECP Verification/Validation/ Prenote. Authorizations performed on B (conditional deposit) action codes are not included. Chase Paymentech re-authorizations and partial authorizations are not included.

ACT0012 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	10	N	Non-Financial Transaction Count	Number of non-financial transactions included in the submission for this TD. This data record refers to specific FPO Starts and Modifications and Stored Values Transactions. *See "Numeric formatting" for more information*
13	10	N	Declined Deposit Count	Number of transactions received for deposit that were not processed due to declined authorization request. *See "Numeric formatting" for more information*
14	10	N	Rejected Transaction Count	Number of transactions received that were not processed due to failure to pass Chase Paymentech front-end edit checks. *See "Numeric formatting" for more information*
15	10	N	Cancelled/On-Hold Deposit Count	Number of transactions that were included in a submission with a Cancelled/On-Hold status as of the end of the report activity period. *See "Numeric formatting" for more information*
16	17	N	Cancelled/ On-Hold Net Deposit Amount	Monetary value of transactions that were included in a submission with a Cancelled/On-Hold status. Stated as a net amount (i.e. Sales less Refunds). *See "Numeric formatting" for more information*

Financial Reports – Submission Listing (ACT0012), Continued

ACT0012 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
17	10	N	Successful Deposit Count	Number of transactions received for deposits that were successfully processed. Stated as a gross count (i.e. Sales plus Refunds). *See "Numeric formatting" for more information*
18	19	N	Successful Net Deposit Amount	Monetary value of transactions received for deposits that were successfully processed. Stated as a net amount (i.e. Sales less Refunds). *See "Numeric formatting" for more information*
19	8	A	Status	Status of the submission: Valid values: **Accepted** Successfully processed **Cancelled** Cancelled Submission **On Hold** Temporarily on hold
20	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Sort order for ACT0012 Report Data Records

Report Data Records within the ACT0012 Report are sorted based on the following order:

Currency (field 6) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
PID - Ascending
Submission # – *Ascending*

Financial Reports – Service Charge Detail (FIN0011)

FIN0011 Report description	This report identifies fees assessed for services that were posted during the reporting period.
How this report is used	Merchants use this report to identify the total service charges (fees) posted for a timeframe by category and to validate all such fees at a more granular level than is presented on the FIN0010.
FIN0011 Report Header Record	The FIN0011 Report Header Record identifies the data to follow and its layout to the recipient system.
Sample data row	HFIN0011,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01
FIN0011 Header Record field descriptions	The following table defines the fields included in the FIN0011 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HFIN0011"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Financial Reports – Service Charge Detail (FIN0011), Continued

**FIN0011
Report Data
Record**

The FIN0011 Report Data Record contains the financial summary data arranged as follows. A FIN0011 Report will normally contain many Report Data Records.

Sample data row
RFIN0011,IA,IC,TD,234567,222222,307111111,USD,7567711,VI,VCE,"Interchange",S,1,-0.1,242.15,-0.021,-5.19
Sample data row - cross currency
RFIN0011,IA,IC,TD,234567,222222,307111111,GBP,7567711,VI,VCE,"Interchange",S,1,-0.1,242.15,-0.021,-5.19,USD

**FIN0011
Report Data
Record field
descriptions**

The following table defines the fields included in a FIN0011 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RFIN0011"
2	6	A	Category	These are codes identifying the different categories that group similar fees. Valid values: **IA** Interchange and Assessment **PFEE** Chase Paymentech Fees These categories may be used to validate the FIN0011 data against the FIN0010 data. *See Appendix C for values*
3	6	A	Sub-Category	These are codes identifying the different sub-categories that group similar fees. *See Appendix D for values*

Continued on next page

FIN0011 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
4	2	A	Entity Type	Level at which reported event occurred. Valid values: **BU** Business Unit **CO** Company **TD** Transaction Division
5	10	N	Entity Number	Associated CO, BU or TD identification number, These numbers are Chase Paymentech-assigned
6	10	N	Funds Transfer Instruction Number	Funds Transfer Instruction number associated with the reported activity **Note:** A null value in this field indicates that a financial event was not yet included in a Funds Transfer
7	10	N	Secure BA#	Chase Paymentech assigned secure Bank Account Number **Note:** A null value in this field indicates that a financial event was not yet included in a Funds Transfer
8	3	A	Settlement Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
9	10	N	Fee Schedule	Chase Paymentech-assigned Fee schedule ID # that is associated with this report data record. **Note:** May be null
10	2	A	MOP	Two character code to identify payment method (Visa, MasterCard etc.) *See Appendix B for values* **Note:** May be null

Continued on next page

FIN0011 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
11	4	A	Interchange Qualification	This is a code that identifies the rate at which Chase Paymentech qualified the transaction on the front-end. This field would also display the interchange rate assessed by the settled endpoint for back-end downgrades (non-qualified transactions). There are separate data records for front-end and back-end qualification fees **Note:** Will be null for ChaseNet transactions and may be null for other fee types
12	30	A	Fee Type Description	Text description of the fee type for this report data record. **Note:** This field is double-quoted
13	1	A	Action Type	Code that refers to the kind of transaction that was being performed relative to the charge. Valid values: **A** Authorizations **C** Chargebacks **P** Representments **R** Refunds **S** Sales **V** Verifications **Note:** May be null
14	10	N	Unit Quantity	Number of items for which the fee in this Report Data Record will be assessed. *See "Numeric formatting" for more information* **Note:** May be null

Continued on next page

FIN0011 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
15	11	N	Unit Fee	Fee per item identified in the merchant's fee schedule for each line item. The unit fee is applied to the unit quantity. • Up to 4 decimal places • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a **debit** unit fee to the merchant. A negative amount indicates a **credit** unit fee *For Cross Currency merchants, the unit fee is expressed in settlement currency*
16	17	N	Amount	Monetary value of the transactions for this Report Data Record. *See "Numeric formatting" for more information* **Note:** • May be null if Field 17 is null. • Zero is a valid value for this field *For Cross Currency merchants, the amount is expressed in settlement currency*

FIN0011 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
17	8	N	% Rate	The percentage rate fee applied to the transaction values presented in the previous field. • Up to 6 decimal places • May be null if Field 16 is null. • Zero is a valid value for this field • For this field, a positive amount indicates a **debit** % rate to the merchant. A negative amount indicates a **credit** % rate
18	17	N	Total Charge	The total fee assessed for this Report Data Record. *See "Numeric formatting" for more information* **Calculation** = Sum of the (count * unit fee) + (amount * %rate). **Notes**: Calculation may not always agree due to rounding May be null. *For Cross Currency merchants, the total charge is expressed in settlement currency*
19	3	A	Presentment Currency	Three character abbreviation for currency in which the cardholder transaction occurred. *See Appendix A for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Continued on next page

Page 50
Technical Specifications Delimited File Reporting Rev. 2.2 **7/09/2013**

Financial Reports – Service Charge Detail (FIN0011), Continued

Sort order for FIN0011 Report Data Records

Report Data Records within the FIN0011 Report are sorted based on the following order:

Currency (field 8) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
FTI - Ascending
Category – See Appendix C
Sub-Category – *See Appendix D*
MOP – See Appendix B
Interchange Qualification – *Ascending*
% Rate – Ascending
Unit Fee – *Ascending*

Financial Reports – Debit Authorization Aging (ANS0039)

ANS0039 Report description

This report provides a detailed listing of debit transactions for which the merchant has submitted an authorization transaction but has not yet submitted a deposit transaction and therefore has not been funded. This report helps merchants to reconcile transactions presented to Chase Paymentech for authorization with transactions presented to Chase Paymentech for settlement. The report may assist merchants with identifying operational issues that may be impacting their bottom line.

This report is a snapshot of a given moment in time. As such, it can only be set up as a daily frequency report (monthly or weekly are not allowed) and cannot be re-generated for a historical date or date range.

How this report is used

Merchants use this data to trigger their reconciliation and/or collection and recovery processes. This may include research, updates to their customer databases, contact with the endpoint or the customer, etc.

Continued on next page

ANS0039 Report Header Record

The ANS0039 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HANS0039,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

ANS0039 Header Record field descriptions

The following table defines the fields included in the ANS0039 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HANS0039"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY **Note:** because this is a snapshot report, the Report Date From and Report Date To fields will always be equal
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

ANS0039 Report Data Record	The ANS0039 Report Data Record contains the outstanding settlement aging transaction detailed data arranged as follows. An ANS0039 Report will normally contain many ANS0039 Report Data Records.

Sample data row
RANS0039,TD,234567,USD,SP,4,012345,07/08/2005,D,28.95,5444481005851350,55order66,000123,,

ANS0039 Report Data Record field descriptions	The following table defines the fields included in an ANS0039 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RANS0039"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned
4	3	A	Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
5	2	A	Method of Payment (MOP)	Identifies the MOP for the settlement aging activity. *See Appendix B for values*
6	7	N	Number of Days Outstanding	This is the precise number of days the item has been in the Chase Paymentech system, i.e. the number of days since submission was received

Continued on next page

ANS0039 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	6	A	Authorization Code	Six character code related to a positive response from the endpoint
8	10	A	Authorization Date	Date of the original transaction submission Format: MM/DD/YYYY
9	2	A	Action Code	Merchant supplied code that indicates the type of transaction conducted
10	16	N	Amount	The value of the items included in a Report Data Record. *See "Numeric formatting" for more information*
11	19	A	Account #	Customer's account number
12	22	A	Merchant order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
13	6	A	Trace #	A sequential identifier assigned by Chase Paymentech ranging from 1-999999 that is applied to debit transactions. This number is rolling so a merchant may see the same number more than once

Financial Reports – Debit Authorization Aging (ANS0039),
Continued

Sort order for ANS0039 Report Data Records

Report Data Records within the ANS0039 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Number of Days Outstanding - Ascending
Entity type – CO first, then BU, then TD
Entity # - Ascending

Financial Reports – Merchant Settlement Aging (ANS0041)

ANS0041 Report description

This report provides a detailed listing of transactions that have not been settled by the endpoint and therefore will not be funded. This report helps merchants to reconcile transactions presented to Chase Paymentech for authorization with transactions presented to Chase Paymentech for settlement. The report will assist merchants with identifying operational issues that may be impacting their bottom line.

This report is a snapshot of a given moment in time. As such, it can only be set up as a daily frequency report (monthly or weekly are not allowed) and cannot be re-generated for a historical date or date range. Outstanding transaction details are stored for 30 days only. On the 31st day a transaction will fall off of this report whether or not it has been funded.

How this report is used

Merchants use this data to trigger their reconciliation and/or collection and recovery processes. This may include research, updates to their customer databases, contact with the endpoint or the customer, etc.

Financial Reports – Merchant Settlement Aging (ANS0041),

Continued

ANS0041 Report Header Record

The ANS0041 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HANS0041,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

ANS0041 Header Record field descriptions

The following table defines the fields included in the ANS0041 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
7	8	A	Record Type	Constant "HANS0041"
8	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
9	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
10	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY **Note:** because this is a snapshot report, the Report Date From and Report date to fields will always be equal
11	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
12	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Financial Reports – Merchant Settlement Aging (ANS0041),
Continued

ANS0041 Report Data Record

The ANS0041 Report Data Record contains the outstanding settlement aging transaction detailed data arranged as follows. An ANS0041 Report will normally contain many ANS0041 Report Data Records.

Sample data row

RANS0041,TD,234567,USD,PY,4,07/08/2005,D,28.95,1234acct9876,55order66,77contract88,USD,,

ANS0041 Report Data Record field descriptions

The following table defines the fields included in an ANS0041 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "RANS0041"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. This number is assigned by Chase Paymentech
4	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
5	2	A	Method of Payment (MOP)	Identifies the MOP for the settlement aging activity. *See Appendix B for values*
6	7	N	Number of Days Outstanding	This is the precise number of days the item has been in the Chase Paymentech system, i.e. the number of days since the submission was received

Continued on next page

Financial Reports – Merchant Settlement Aging (ANS0041),

Continued

ANS0041 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	10	A	Submission Date	Date of the original transaction submission Format: MM/DD/YYYY
8	2	A	Action Code	Merchant supplied code that indicates the type of transaction conducted
9	16	N	Presentment Currency Amount	The value of the items included in a Report Data Record expressed in the cardholder's presentment currency. *See "Numeric formatting" for more information*
10	19	A	Account #	Customer's account number
11	22	A	Merchant order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
12	20	A	Contract ID #	For PayPal transactions, this is the reference number used to the contract identify recurring. May be null.
13	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values*
14	0	Null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech use
15	0	Null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech use

Continued on next page

Financial Reports – Merchant Settlement Aging (ANS0041),
Continued

Sort order for ANS0041 Report Data Records

Report Data Records within the ANS0041 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Number of Days Outstanding - Ascending
Entity type – Co first, then BU, then TD
Entity # - Ascending

Financial Reports – Exception Detail (ACT0002)

ACT0002 Report description	The ACT0002 Report provides transaction level detail for unsuccessful deposit transactions. Exception items within the scope of this report include rejected transactions, declined deposits and transactions that were included in a submission that was cancelled in its entirety.
How this report is used	Merchants use this report to verify what was sent and processed against the merchant's own internal transaction reports. Specific usage will vary by merchant, but may be used for reconciliation or research of deposit activity. Any transaction that appears on this report was not included in a merchant's funded activity for the activity date of the report. This information can be extremely valuable in reconciling a merchant's submitted transaction activity to a bank account statement or other Chase Paymentech Solutions report, such as the FIN0010 – Deposit Summary.
ACT0002 Report Header Record	The ACT0002 Report Header Record identifies the data to follow and its layout to the recipient system.

Financial Reports – Exception Detail (ACT0002), Continued

Sample data row   HACT0002,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

ACT0002 Header Record field descriptions   The following table defines the fields included in the ACT0002 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0002"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Financial Reports – Exception Detail (ACT0002), Continued

ACT0002 Report Data Record

The ACT0002 Report Data Record contains the transaction level detail data arranged as follows. An ACT0002 Report will normally contain many Report Data Records.

Sample data rows

The following table provides examples of data rows for various types of transactions.

Rejected Transaction – ECP
RACT0002,07/12/2005,999999,"cdabe","50712.0106f",273,TD,123456,USD,"01208D3",411298902,425497000,,5.22,EC,H,07/10/2005,123456,100,,,REJECT,,212,ACCEPT
Declined Deposit – Credit Card transaction
RACT0002,07/12/2005,123456,"cdabe","50712.0106f",1,TD,654321,USD,"4857X2",,4444444433333330,08/04,5.00,VI,D,07/10/2005,622233,100,,,DECLINE,,,ACCEPT
Cancelled Submission – Credit Card transaction
RACT0002,07/12/2005,123456,"cdabe","50712.0108f",4,TD,654321,USD,"321ZZ8",,4444333322221111,,15.00,MC,D,07/10/2005,998822,100,,,CANCEL,,,CANCEL

ACT0002 Report Data Record field descriptions

The following table defines the fields included in an ACT0002 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0002"
2	10	A	Submission Date	The date on which the submission was fully received at Chase Paymentech. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
3	10	N	PID #	Merchant's presenter ID number
4	6	A	PID Short Name	Merchant's presenter ID abbreviated name **Note:** This field is double-quoted

Continued on next page

Financial Reports – Exception Detail (ACT0002), Continued

ACT0002 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
5	11	A	Submission #	Chase Paymentech assigned unique identification number for the submission. **Note:** This field is double-quoted
6	10	N	Record #	Record # is the sequential # of a transaction within a submission file
7	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
8	10	A	Entity #	Associated TD identification number. Chase Paymentech assigned less any leading zeros
9	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
10	22	A	Merchant Order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
11	10	N	RDFI #	Routing and Transit number for the Receiving Depository Financial Institution **Note:** This field will be null for transactions other than ECP or Euro Debit
12	22	N	Account #	Customer's credit card or depository financial institution account number.

Continued on next page

Financial Reports – Exception Detail (ACT0002), Continued

ACT0002 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
13	5	A	Expiration Date	The credit card account expiration date (month and year) as submitted by the merchant with this transaction. This field is null for ECP and debit transactions Format: MM/YY
14	17	N	Amount	The monetary value of the transaction. *See "Numeric formatting" for more information* *For Cross-Currency merchants, the Amount is expressed in presentment currency*
15	2	A	MOP	Two character code to identify payment method (Visa, MasterCard etc.) *See Appendix B for values*
16	2	A	Action Code	Merchant supplied code that indicates the type of transaction conducted
17	10	A	Auth Date	Date on which the authorization for this deposit transaction was performed Format: MM/DD/YYYY
18	6	A	Auth Code	Six character code related to a positive response from the endpoint
19	3	A	Auth Response Code	Chase Paymentech response code describing the result of an authorization attempt that was either received from an endpoint or Merchant supplied. *Please refer to the Chase Paymentech Technical Specification Manual for more information on specific codes*

Financial Reports – Exception Detail (ACT0002), Continued

ACT0002 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
20	6	N	Trace #	For US Debit transactions only, this field is used for Trace #, a sequential six-digit identifier assigned by Chase Paymentech ranging from 1-999999. This number is rolling so a merchant may see the same number more than once. **Note:** This field will be null for any transactions other than US Debit
21	12	A	Consumer Country Code	For European Direct Debit transactions only, this field is used for Consumer Country Code, a two-character alpha code indicating the country in which the consumer's bank account is located. *See Appendix E for valid values* **Note**: This field will be null for any transactions other than Euro Direct Debit
22	7	A	Category	The type of exception being reported in this data row. Valid values: **CANCEL** submission was cancelled **DECLINE** issuer declined authorization **REJECT** failed a front-end edit

Continued on next page

Financial Reports – Exception Detail (ACT0002), Continued

ACT0002 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
23	4	A	MCC	Merchant Category Code. This field may be null
24	3	A	Reject Code	Three-character code used to identify the reason that a transaction fails a Chase Paymentech Solutions front-end edit. *Refer to most current Chase Paymentech Technical Specification for valid Response Reason Code Description values.* **Note**: This field will be null for any transactions with an Exception Type other than REJECT
25	6	A	Submission Status	The status of the submission that this transaction was included in. Valid values **ACCEPT** Successfully processed submission **CANCEL** cancelled submission **ONHOLD** submission is on hold
26	3	A	Settlement Currency	Three-character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* **Note**: This field may be null if the merchant is not cross currency enabled. *This field is suppressed for all merchants except those that are cross-currency enabled.*

Continued on next page

Financial Reports – Exception Detail (ACT0002), Continued

Sort order for ACT0002 Report Data Records

Report Data Records within the ACT0002 Report are sorted based on the following order:

Currency (field 9) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # – Ascending
Category – REJECT, DECLINE, then CANCEL
PID # – Ascending
Submission # – Ascending
Record # – Ascending

Financial Reports – Deposit Detail (ACT0010)

ACT0010 Report description	The ACT0010 Report provides transaction level detail for successful deposit transactions.

How this report is used	Merchants use this report to verify what was sent and processed against the merchant's own internal transaction reports. Specific usage will vary by merchant, but may be used for reconciliation or research of deposit activity.
	The ACT0010 report is available in multiple options – with or without interchange details about each transaction. The format and total data row length will vary depending on which report option the merchant has selected

ACT0010 Report Header Record	The ACT0010 Report Header Record identifies the data to follow and its layout to the recipient system.

Options for this report	The ACT0010 Report allows merchants to select the options necessary to enhance the data captured in the report. These options include:

- Interchange Detail
- Optional Debit Detail

When one or more of these options are selected, the field numbering sequence changes to reflect those additional fields.

Merchants set up to process cross currency will see additional fields. These fields are suppressed for merchants not set up to process cross currency.

Continued on next page

Financial Reports – Deposit Detail (ACT0010), Continued

Sample data row   HACT0010,543210,07/12/2006,07/12/2006,07/13/2006,14:15:01

ACT0010 Header Record field descriptions   The following table defines the fields included in the ACT0010 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0010"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Financial Reports – Deposit Detail (ACT0010), Continued

ACT0010 Report Data Record

The ACT0010 Report Data Record contains the transaction detail data arranged as follows. An ACT0010 Report will normally contain many Report Data Records.

Sample data rows

The following table provides examples of data rows for various types of transactions.

ECP
RACT0010,07/12/2006,999999,"cdabe","20518.0106f",273,TD,123456,USD,"01208D3",123511111,425497000,,5.22,EC,H,07/10/2006,123456,100,,,
Credit card
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",1,TD,654321,USD,"4857X2",,4444444433333330,08/04,5.00,VI,D,07/10/2006,622233,100,,,
Debit
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",4,TD,654321,USD,"4857X2",,12345678901234,,15.00,AE,D,07/10/2006,123456,100,234,,,
Euro direct debit
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",4,TD,654321,USD,"4857X2",,12345678901234,,15.00,ED,D,07/10/2006,123456,100,,GB,,
Credit Card with Interchange Detail
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",1,TD,654321,USD,"4857X2",,4444444433333330,08/04,5.00,VI,D,07/10/2006,622233,100,,,VPDM,.10,.0185,.19,,
Cross currency
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",4,TD,654321,GBP,"4857X2",,12345678901234,,15.00,VI,D,07/10/2006,123456,100,,,,,USD
Cross currency with Interchange Detail
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",4,TD,654321,GBP,"4857X2",,12345678901234,,15.00,VI,D,07/10/2006,123456,100,,,,,VPDM,.10,.0185,.38,,USD

ACT0010 Report Data Record field descriptions

The following table defines the fields included in an ACT0010 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0010"
2	10	A	Submission Date	The date on which the submission was fully received at Chase Paymentech. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
3	10	N	PID #	Merchant's presenter ID number

Continued on next page

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
4	6	A	PID Short Name	Merchant's presenter ID abbreviated name **Note:** This field is double-quoted
5	11	A	Submission #	Chase Paymentech assigned unique identification number for the submission. **Note:** This field is double-quoted
6	10	N	Record #	Record # is the sequential # of a transaction within a submission file
7	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
8	10	A	Entity #	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned less any leading zeros
9	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
10	22	A	Merchant Order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
11	10	N	RDFI #	Routing and Transit number for the Receiving Depository Financial Institution **Note:** This field will be null for transactions other than ECP or Euro Debit
12	22	A	Account #	Customer's credit card or depository financial institution account number.

Continued on next page

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
13	5	A	Expiration Date	The credit card account expiration date (month and year) as submitted by the merchant with this transaction. This field is null for ECP and debit transactions Format: MM/YY
14	17	N	Amount	The monetary value of the transaction. *See "Numeric formatting" for more information* *For Cross-Currency merchants, the Amount is expressed in presentment currency*
15	2	A	MOP	Two character code to identify payment method (Visa, MasterCard etc.) *See Appendix B for values*
16	2	A	Action Code	Merchant supplied code that indicates the type of transaction conducted
17	10	A	Auth Date	Date on which the authorization for this deposit transaction was performed Format: MM/DD/YYYY
18	6	A	Auth Code	Six character code related to a positive response from the endpoint
19	3	A	Auth Response Code	Chase Paymentech response code describing the result of an authorization attempt that was either received from an endpoint or Merchant supplied. *Please refer to the Chase Paymentech Technical Specification Manual for more information on specific codes*

Financial Reports – Deposit Detail (ACT0010), Continued

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
20	6	N	Trace #	For US Debit transactions only, this field is used for Trace #, a sequential six-digit identifier assigned by Chase Paymentech ranging from 1-999999. This number is rolling so a merchant may see the same number more than once. **Note:** This field will be null for any transactions other than US Debit
21	12	A	Consumer Country Code	For European Direct Debit transactions only, this field is used for Consumer Country Code, a two-character alpha code indicating the country in which the consumer's bank account is located. *See Appendix E for valid values* **Note**: This field will be null for any transactions other than Euro Direct Debit
22	0	null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech use
23	4	N	MCC	Merchant Category Code. This field may be null

Financial Reports – Deposit Detail (ACT0010) – Interchange Detail Option

ACT0010 Report Data Record field descriptions

<table>
<tr><td colspan="5">The following fields (24-30) will ONLY appear on an ACT0010 report if the "Interchange Detail" option was selected. For all other merchants, these fields and their delimit characters are suppressed.</td></tr>
<tr><th>Field Number</th><th>Maximum Length</th><th>Data Type</th><th>Field Name</th><th>Comments</th></tr>
<tr><td>24</td><td>4</td><td>A</td><td>Interchange Qualification Code (included in ACT0010 Interchange Detail version only)</td><td>This is a code that identifies the rate at which Chase Paymentech qualified the transaction on the front-end. May be null</td></tr>
<tr><td>25</td><td>1</td><td>A</td><td>Durbin Regulated</td><td>Debit card issuer classification in accordance with the Durbin Act of 2011.
Valid values:
Y   Regulated
N   Exempt
Blank Not a Debit interchange mnemonic.</td></tr>
<tr><td>26</td><td>5</td><td>N</td><td>Interchange Unit Fee (included in ACT0010 Interchange Detail version only)</td><td>Interchange fee per item as assessed by the card associations.

• Up to 4 decimal places
• Zero is a valid value for this field
• May be null
• For this field, a positive amount indicates a **debit** unit fee to the merchant. A negative amount indicates a **credit** unit fee</td></tr>
<tr><td>27</td><td></td><td>N</td><td>Interchange Face Value % Fee (included in ACT0010 Interchange Detail version only)</td><td>The interchange percentage rate fee applied to the face value of this transaction

• Up to 6 decimal places
• May be null
• Zero is a valid value for this field
• For this field, a positive amount indicates a **debit** % rate to the merchant. A negative amount indicates a **credit** % rate</td></tr>
</table>

Continued on next page

Financial Reports – Deposit Detail (ACT0010) - Interchange Detail Option, Continued

ACT0010 Report Data Record field descriptions, (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
28		N	Total Interchange Amount (included in ACT0010 Interchange Detail version only)	The total interchange fee assessed by the card associations for this Report Data Record. *See "Numeric formatting" for more information* **Calculation** = Sum of the (unit fee) + (amount * %rate). • Decimal places will agree with the currency (i.e. 2 for USD) • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a **debit** unit fee to the merchant. A negative amount indicates a **credit** unit fee **Note**: Calculation may not always agree due to rounding
29		N	Total Assessment Amount (included in ACT0010 Interchange Detail version only)	The total Assessment fee assessed by the card associations for this Report Data Record. *See "Numeric formatting" for more information* • Decimal places will agree with the currency (i.e. 2 for USD) • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a **debit** to the merchant. A negative amount indicates a **credit**

ACT0010 Report Data Record field descriptions, (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
30		N	Other Debit Passthrough Fees (included in ACT0010 Interchange Detail version only)	Fee per item identified in the merchant's fee schedule for each line item. The unit fee is applied to the unit quantity. • Decimal places will agree with the currency (i.e. 2 for USD) • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a **debit** to the merchant. A negative amount indicates a **credit**

`

The following field (31) will ONLY appear on an ACT0010 report for Cross Currency merchants. For all other merchants, these fields and their delimit character are suppressed. Please note that for a Cross Currency merchant who has not selected the "Interchange Detail" option, this field moves to position 24.				
31	3	A	Settlement Currency (included in ACT0010 Interchange Detail version only)	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* *This field is suppressed for all merchants except those that are cross-currency enabled.*

ACT0010 Report Data Record field descriptions, (continued)

The following field (32) will ONLY appear on an ACT0010 report if the extended detail option was selected in the DFR setup. For all other merchants, this field and its delimit characters are suppressed. Please note that for a Cross Currency merchant who has not selected the "Interchange Detail" option, this field moves to position 30.				
Field Number	**Maximum Length**	**Data Type**	**Field Name**	**Comments**
32	99	A	Merchant Information	A customized free form block of Merchant specific data (up to 99 bytes) sent in with this submission Left justified

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -

ACT0010 Report description	The ACT0010 Report provides transaction level detail for successful deposit transactions.
How this report is used	Merchants use this report to verify what was sent and processed against the merchant's own internal transaction reports. Specific usage will vary by merchant, but may be used for reconciliation or research of deposit activity.
	The ACT0010 report is available in two versions – with or without interchange details about each transaction. In addition, a Debit Detail option may be enabled for merchants processing retail debit transactions. The format and total maximum data row length will vary depending on whether or not the merchant has selected these options. This section describes the version with the optional debit details included.
ACT0010 Report Header Record	The ACT0010 Report Header Record identifies the data to follow and its layout to the recipient system.

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

Sample data row   HACT0010,543210,07/12/2006,07/12/2006,07/13/2006,14:15:01

ACT0010 Header Record field descriptions   The following table defines the fields included in the ACT0010 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0010"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

ACT0010 Report Data Record	The ACT0010 Report Data Record contains the transaction detail data arranged as follows. An ACT0010 Report will normally contain many Report Data Records.
Sample data rows	The following table provides examples of data rows for various types of transactions.

Debit with Debit Detail
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",4,TD,654321,USD,"4857X2",,12345678901234,,15.00,EB,D,07/10/2006,123456,100,234567,,,5542,10.00,0.00,1234567890,C
Debit with Debit Detail and Interchange Detail
RACT0010,07/12/2006,123456,"cdabe","20518.0106f",4,TD,654321,USD,"4857X2",,12345678901234,,15.00,EB,D,07/10/2006,123456,100,234567,,,5542,10.00,0.00,1234567890,C,,0.10,,0.10,,.05

ACT0010 Report Data Record field descriptions	The following table defines the fields included in an ACT0010 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0010"
2	10	A	Submission Date	The date on which the submission was fully received at Chase Paymentech. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
3	10	N	PID #	Merchant's presenter ID number
4	6	A	PID Short Name	Merchant's presenter ID abbreviated name **Note:** This field is double-quoted
5	11	A	Submission #	Chase Paymentech assigned unique identification number for the submission. **Note:** This field is double-quoted
6	10	N	Record #	Record # is the sequential # of a transaction within a submission file

Continued on next page

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
8	10	N	Entity #	Associated TD identification number. Chase Paymentech assigned
9	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
10	22	A	Merchant Order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
11	10	N	RDFI #	Routing and Transit number for the Receiving Depository Financial Institution **Note:** This field will be null for transactions other than ECP or Euro Debit
12	22	N	Account #	Customer's credit card or depository financial institution account number
13	5	A	Expiration Date	The credit card account expiration date (month and year) as submitted by the merchant with this transaction. This field is null for ECP and debit transactions Format: MM/YY

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
14	17	N	Amount	The monetary value of the transaction. *See "Numeric formatting" for more information* *For Cross-Currency merchants, the Amount is expressed in presentment currency*
15	2	A	MOP	Two character code to identify payment method (Visa, MasterCard etc.) *See Appendix B for values*
16	2	A	Action Code	Merchant supplied code that indicates the type of transaction conducted
17	10	A	Auth Date	Date on which the authorization for this deposit transaction was performed Format: MM/DD/YYYY
18	6	A	Auth Code	Six character code related to a positive response from the endpoint
19	3	A	Auth Response Code	Chase Paymentech response code describing the result of an authorization attempt that was either received from an endpoint or Merchant supplied. *Please refer to the Chase Paymentech Technical Specification Manual for more information on specific codes*

Continued on next page

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
20	6	N	Trace #	For US Debit transactions only, this field is used for Trace #, a sequential six-digit identifier assigned by Chase Paymentech ranging from 1-999999. This number is rolling so a merchant may see the same number more than once. **Note:** This field will be null for any transactions other than US Debit
21	12	A	Consumer Country Code	For European Direct Debit transactions only, this field is used for Consumer Country Code, a two-character alpha code indicating the country in which the consumer's bank account is located. *See Appendix E for valid values* **Note**: This field will be null for any transactions other than Euro Direct Debit
22	-	Null	Reserved	This field is reserved for future Chase Paymentech use. Field will be null
23	4	N	MCC	Merchant Category Code. This field may be null
24	8	N	Cash Back Amount	The amount of cash returned to the cardholder that was included in the total transaction value. May be null. This field is valid for retail debit transactions and to display Discover Cash Over Amount

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
25	7	N	Surcharge Amount	The amount of any surcharge to the cardholder that was included in the total transaction value. This field is only valid for debit transactions. Right justified/zero filled
26	15	A	Voucher Number	An identifying number used for EBT debit transactions only. May be blank. Left justified/blank filled
27	1	A	EBT Account Type	The Account Type for an EBT (Electronic Benefits Transfer) debit transaction. Valid values: **F** Food Stamps **C** Cash Benefits May be null
The following fields (28-33) will ONLY appear on an ACT0010 report if the "Interchange Detail" option was selected. For all other merchants, these fields and their delimit character are suppressed.				
28	4	A	Interchange Qualification Code (included in ACT0010 Interchange Detail version only)	This is a code that identifies the rate at which Chase Paymentech qualified the transaction on the front-end. May be null

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

Field Number	Maximum Length	Data Type	Field Name	Comments
29	1	A	Durbin Regulated	Debit card issuer classification in accordance with the Durbin Act of 2011. Valid values: **Y** Regulated **N** Exempt **Blank** Not a Debit interchange mnemonic.
30	5	N	Interchange Unit Fee (included in ACT0010 Interchange Detail version only)	Interchange fee per item as assessed by the card associations. • Up to 4 decimal places • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a **debit** unit fee to the merchant. A negative amount indicates a **credit** unit fee
31	8	N	Interchange Face Value % Fee (included in ACT0010 Interchange Detail version only)	The interchange percentage rate fee applied to the face value of this transaction • Up to 6 decimal places • May be null • Zero is a valid value for this field • For this field, a positive amount indicates a debit % rate to the merchant. A negative amount indicates a credit % rate

Continued on next page

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
32	10	N	Total Interchange Amount (included in ACT0010 Interchange Detail version only)	The total interchange fee assessed by the card associations for this Report Data Record. *See "Numeric formatting" for more information* Calculation = Sum of the (unit fee) + (amount * %rate). • Decimal places will agree with the currency (i.e. 2 for USD) • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a debit unit fee to the merchant. A negative amount indicates a credit unit fee **Note**: Calculation may not always agree due to rounding
33	10	N	Total Assessment Amount (included in ACT0010 Interchange Detail version only)	The total Assessment fee assessed by the card associations for this Report Data Record. *See "Numeric formatting" for more information* • Decimal places will agree with the currency (i.e. 2 for USD) • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a debit to the merchant. A negative amount indicates a credit

ACT0010 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
34	10	N	Other Debit Passthrough Fees (included in ACT0010 Interchange Detail version only)	Fee per item identified in the merchant's fee schedule for each line item. The unit fee is applied to the unit quantity. • Decimal places will agree with the currency (i.e. 2 for USD) • Zero is a valid value for this field • May be null • For this field, a positive amount indicates a debit to the merchant. A negative amount indicates a credit

The following field (35) will ONLY appear on an ACT0010 report for Cross Currency merchants. For all other merchants, these fields and their delimit character are suppressed. Please note that for a Cross Currency merchant who has not selected the "Interchange Detail" option, this field moves to position 28.				
35	3	A	Settlement Currency (included in ACT0010 Interchange Detail version only)	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Financial Reports - Deposit Detail (ACT0010) – Debit Details Option -, Continued

Sort order for ACT0010 Report Data Records

Report Data Records within the ACT0010 Report are sorted based on the following order:

Currency (field 9) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # – Ascending
PID # – Ascending
Submission # – Ascending
Record # – Ascending

Financial Reports – Deposit Detail (ACT0010) - Ext Detail Option

<table>
<tr><td colspan="5"></td></tr>
<tr><td colspan="5">The following field (35) will ONLY appear on an ACT0010 report if the extended detail option was selected in the DFR setup. For all other merchants, this field and it's delimit characters are suppressed. Please note that for a Cross Currency merchant who has not selected the "Interchange Detail" option, this field moves to position 28.</td></tr>
<tr><th>Field Number</th><th>Maximum Length</th><th>Data Type</th><th>Field Name</th><th>Comments</th></tr>
<tr><td>35</td><td>99</td><td>A</td><td>Merchant Information</td><td>A customized free form block of Merchant specific data (up to 99 bytes) sent in with this submission

Left justified</td></tr>
</table>

Continued on next page

Financial Reports – Deposit Detail (ACT0010) - Financial Reports – Deposit Detail (ACT0010) - Ext Detail Option,

Continued

Sort order for ACT0010 Report Data Records	Report Data Records within the ACT0010 Report are sorted based on the following order: Currency (field 9) – USD first, then all others by alpha Entity type – Co first, then BU, then TD Entity # – Ascending PID # – Ascending Submission # – Ascending Record # – Ascending

Financial Reports – Terminal/Batch Detail (ACT0027)

ACT0027 Report description

This delimited report provides transaction level detail (sales and refunds) received from a POS terminal or similar device presented by batch. This report is specific to retail merchants.

How this report is used

Merchants use this report to compare and identify discrepancies between the transaction detail reports from their terminals and those reported in the Terminal Batch Detail Report. (ACT0027)

ACT0027 Report Header Record

The ACT0027 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HACT0027,543210,06/27/2007,06/27/2007,06/28/2007,14:15:01

Financial Reports – Terminal/Batch Detail (ACT0027), Continued

ACT0027 Header Record field descriptions

The following table defines the fields included in the ACT0027 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0027"
2	10	A	Company ID Number	Assigned by Chase Paymentech (formerly the MA#) Less any leading zeros
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

ACT0027 Report Data Record

The ACT0027 Report Data Record contains the financial summary data arranged as follows. An ACT0027 Report will normally contain many Report Data Records.

Sample data row

RACT0027,TD,234567,USD,987,123456,1234567898765432112,"9876543211234 5678912",06/27/2007,Sale,100,357178.47,8976543.99

ACT0027 Report Data Record field descriptions

The following table defines the fields included in an ACT0027 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0027"
2	2	A	Entity Type	Level at which reported event occurred. Valid value: **TD** Transaction Division
3	10	A	Entity Number	Unique identifier for the transaction division associated with the identified terminals less any leading zeroes, This number is Chase Paymentech assigned. *Entity number does not include any leading zeros*
4	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
5	50	A	Terminal Number	Number identifying the POS terminal or similar device through which the transaction was processed
6	50	A	Batch Number	Number identifying a group of sale and refund transactions processed through the POS terminal or similar device indicated in the previous field

Continued on next page

Financial Reports – Terminal/Batch Detail (ACT0027), Continued

ACT0027 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	22	A	Account Number	Unique identifier that identifies the consumer account
8	1	A	Encrypt	PAN Encryption Account Status Valid values: **blank** Encryption not attempted (default) **N** Encryption not attempted **Y** Encryption attempted, decryption successful **F** Encryption attempted, decryption failed
9	22	A	Merchant Order Number	Unique identifier assigned to the transaction by the merchant and submitted with the transaction **Note:** This field is double-quoted
10	10	A	Transaction Date	Date the sale or refund transaction was entered into the POS terminal or similar device Format: MM/DD/YYYY

11	6	A	Action Type	Identifies if the transaction was a sale or refund
				Valid values:
				  Refund
				  Sale

12	6	A	Auth Code	6-character code related to the positive authorization response from the endpoint
13	17	N	Amount	Monetary value of the transaction. *See "numeric formatting" for more information*
14	17	N	Total	Sum of the values in the Amount field. This represents the total of all transactions in the Batch Number for the Terminal Number for the Transaction Division Number

Continued on next page

Sort order for ACT0027 Report Data Records

Report Data Records within the ACT0027 Report are sorted based on the following order:

Currency (field 4) – USD first, then all others by alpha
Entity type – TD
Entity # - Ascending
Terminal Number - Ascending
Batch Number - Ascending

Financial Reports – Authorization Detail (ACT0036)

ACT0036 Report description

This delimited file report provides transaction detail information on credit card authorizations and ECP verification/validation and pre-notes for Merchants. The report is available in coma (,), pipe (|) or tab delimited format.

How this report is used

Merchants use this report to help justify credit card authorizations, ECP Verification/Validation and Pre-Notes fees and verifies activity reporting in the submission summary and service charge detail.

Financial Reports – Authorization Detail (ACT0036), Continued

ACT0036 Report Header Record

The ACT0036 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HACT0036,543210,07/12/2004,07/12/2004,07/13/2004,14:15:01

ACT0036 Header Record field descriptions

The following table defines the fields included in the ACT0036 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0036"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#) Company ID less any leading zeros
3	10	A	Report Date From	The date the report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	The date the report activity ends. Based on merchant end of day. Format: MM/DD/YYYY
5	10	A	Generation Date	Date report was created. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
6	8	A	Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Financial Reports – Authorization Detail (ACT0036), Continued

Detail Section - ACT0036 Report Data Record

The ACT0036 Report Data Record contains transaction detail for Authorizations as follows. An ACT0036 Report will normally contain many ACT0036 Report Data Records.

Sample data row

RACT0036,CO,234567,USD,07/12/2004,945260,wsibpr,00303.03ABg, 13574,123456,12345678,,4444555566667777,06/11,1124.36,USD, VI,AU,7,07/11/200410:25:45AM,00317C,100,57,Merchant,V,5,N,MA6T8, I3,Y,M, USA,123456,5999,,,YYYYY,N, KT01,K001,USA,N,Y,N,N,N,N,N,N,N,,

ACT0036 Report Data Record field descriptions

The following table defines the fields included in an ACT0036 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0036"
2	2	A	Entity Type	Level at which reported event occurred. Valid values: **BU** Business Unit **CO** Company **TD** Transaction Division
3	10	A	Entity Number	Associated CO identification number. Paymentech assigned
4	3	A	Presentment Currency	3 character abbreviation that represents the transaction division's presentment currency. *See Appendix A for values*
5	10	A	Submission Date	Date of submission received by Paymentech Format: MM/DD/YYYY

Continued on next page

ACT0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	10	N	PID	Merchant's presenter id number. Chase Paymentech assigned
7	6	A	PID Short Name	Merchant's presenter id abbreviated name
8	13	A	Submission #	Chase Paymentech assigned unique identification number for the submission
9	10	N	Record #	Sequential number of the transaction within the submission
10	10	N	Transaction Division #	Transaction division number assigned internally by Chase Paymentech
11	22	N	Merchant Order #	The order number submitted by the merchant for the original sale
12	10	N	RDFI #	Routing and Transit number for Receiving Depository Financial Institution **Note:** This field will be null for transactions other then ECP and Euro Debit
13	22	N	Account #	Customer's credit card or depository financial institution account number.
14	5	A	Expiration Date	The credit card expiration date (month and year) as submitted by the merchant with this transaction. This field is null for ECP. **Note:** MM/YY
15	17	N	Amount	The monetary value of the transaction in Presentment Currency.
16	3	A	Settlement Currency	3 character abbreviation that represents the transaction division's settlement currency. *See Appendix A for values*.
17	2	A	Method of Payment (MOP)	Code that identifies the (MOP) method of payment for the transaction *See Appendix B for values*
18	2	A	Action Code	Merchant supplied code that indicates the type of transaction conducted.

ACT0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
19	1	A	Transaction Type	One character code identifying the submission type.
20	22	A	Auth Performed Date/Time	The date and time on which the authorization was performed for the transaction. **Note**: The Time element of this field may not always be present.
21	6	A	Auth Code	Six character code related to a positive response from the endpoint.
22	3	A	Auth Response Code	Chase Paymentech response code describing the result of an authorization attempted that was either received from and endpoint or Merchant Supplied. *Please refer to the Chase Paymentech Technical Specification Manual for more information on specific codes.*
23	3	A	Vendor Auth Response	The actual auth response received from the endpoint
24	10	A	Auth Initiator	Who initiated the authorization, ECP Verification/Validation and Pre-Notes attempt
25	1	A	Auth Source	Provider of the response (i.e. merchant or endpoint).
26	1	N	POS Auth Source	
27	1	A	Voice Auth Indicator	Indicates if voice authorization was used.
28	5	A	Vendor Line	Indicates which communication line Chase Paymentech used when performing the authorization, ECP Verification/Validation and Pre-Notes.
29	2	A	PTI AVS Response	Chase Paymentech code describing Address Verification Response for the authorization. *Please refer to the Chase Paymentech Technical Specification Manual for more information on specific codes.*

Financial Reports – Authorization Detail (ACT0036), Continued

ACT0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
30	1	A	Vendor AVS Response	The endpoint code describing the Address Verification Response
31	1	A	Card Security Value Response	Value returned by the endpoint in response to CVV2, CVC2 or CID validation request from the merchant
32	3	A	Consumer Bank Country Code	Indicates the country that the consumers bank in located in. **Note:** *This if for EU Direct Debit*
33	6	A	Trace #	A sequential identifier assigned by Chase Paymentech ranging from 1-999999 that is applied to debit transactions. This number is rolling so the merchant may see it more then once.
34	4	A	MCC	Merchant Category Code
35	50	N	Invoice #	A number that is received in the incoming file from a fuel merchant. *This field is suppressed for all merchants except those that are fuel.*
36	50	N	Dealer #	A number that is received in the incoming file from a fuel merchant. *This field is suppressed for all merchants except those that are fuel.*
37	5	A	Enhanced AVS Response	Responses are for Postal Code, Street, Name, Phone, and Email. Valid Values: **N** Data does not match **R** Retry **S** Service not allowed **U** Data unchecked **Y** Data matches **Blank** Data not sent

Continued on next page

Financial Reports – Authorization Detail (ACT0036), Continued

ACT0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
38	1	A	Encrypt	Pan Encryption Account Status: Valid values: **blank** Encryption not attempted (default) **N** Encryption not attempted **Y** Encryption attempted, decryption successful **F** Encryption attempted, decryption failed
39	4	A	Fraud Score Request	Fraud score request from the merchant. Valid values: **KT01** Fraud Analysis Request – Short Form **KT02** Fraud Analysis Request – Long Form **Blank** No Fraud Analysis requested
40	4	A	Fraud Score Response	Fraud score response from Safetech to the merchant. *Please refer to the Chase Paymentech Technical Specification Manual for more information on specific codes.*
41	3	A	Country of Issuance	Standard alpha ISO country code that identifies the card's issuing country. **Note:** This field may be null for transactions on unsupported methods of payment.

Continued on next page

ACT0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
42	1	A	Durbin Regulated	Card Type Indicator (CTI) Indicates whether the issuing bank's card range is regulated or not from the Durbin Amendment. Valid values: **Y** Yes (assets greater than $10B – regulated) **N** No (assets less than $10B – not regulated) **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested
43	1	A	Commercial Card	Card Type Indicator (CTI) Indicates whether the card is a commercial card and is capable of processing Level 2 or Level 3 transactions. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested
44	1	A	Prepaid Card	Card Type Indicator (CTI) Indicates whether the card is a prepaid card. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested

Continued on next page

ACT0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
45	1	A	Payroll Card	Card Type Indicator (CTI) Indicates whether the card is a payroll card. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested
46	1	A	Healthcard Card	Card Type Indicator (CTI) Indicates whether the card is a Healthcare card. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested
47	1	A	Affluent Card	Card Type Indicator (CTI) Indicates whether the card supports account holders with higher credit limits. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested

Continued on next page

ACT0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
48	1	A	Signature Debit	Card Type Indicator (CTI) Indicates whether the card is a signature debit card. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested
49	1	A	PINless Debit	Card Type Indicator (CTI) Indicates whether the card is PINless debit capable. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested
50	1	A	Level III Capable	Card Type Indicator (CTI) Indicates whether the card is Level III capable. Valid values: **Y** Yes **N** No **X** Not applicable or unknown **Blank** Null when a Card Type Indicator response was not requested
51	0	A	Reserved	Reserved for future Card Type Indicator use.
52	0	A	Reserved	Reserved for future Card Type Indicator use.

ACT0036 Report Data Record field descriptions (continued)

Sort order for ACT0036 Report Data Records	Report Data Records within the ACT0036 Report are sorted based on the following order: The default sort for this report is MOP The secondary sort will be Auth Performed Date/Time The third sort will be Account Number

Financial Reports – Interchange Qualification Detail (ANS0013)

ANS0013 Report description	This delimited file report provides transaction detail information for Merchants on front end downgrades to facilitate further research
How this report is used	Merchants use this report to see if they are qualifying for the best possible rates based on their business environment.

Financial Reports – Interchange Qualification Detail (ANS0013), Continued

ANS0013 Report Header Record

The ANS0013 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HANS0013,543210,07/12/2004,07/12/2004,07/13/2004,14:15:01

ANS0013 Header Record field descriptions

The following table defines the fields included in the ANS0013 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HANS0013"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#) Company ID less any leading zeros
3	10	A	Report Date From	The date the report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	The date the report activity ends. Based on merchant end of day. Format: MM/DD/YYYY
5	10	A	Generation Date	Date report was created. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
6	8	A	Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Financial Reports – Interchange Qualification Detail (ANS0013), Continued

Detail Section - ANS0013 Report Data Record

The ANS0013 Report Data Record contains transaction detail for Interchange as follows. An ANS0013 Report will normally contain many ANS0013 Report Data Records.

Sample data row

RANS0013,TD,234567,USD,VI,VCE,671,No Additional Commercial Data, 0123455432102314568,544448100585135order66,04/07/2008,121.80

ANS0013 Report Data Record field descriptions

The following table defines the fields included in an ANS0013 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RANS0013"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be:
3	10	A	Entity Number	Associated TD identification number. Paymentech assigned
4	10	N	PID#	Merchant's presenter id number. Chase Paymentech assigned
5	3	A	Currency	3 character abbreviation for settlement currency being reported. *See Appendix A for values*
6	2	A	Method of Payment (MOP)	Code that identifies the (MOP) method of payment for the transaction *See Appendix B for values*
7	4	A	Interchange Qualification	A code that identifies the rate at which Chase Paymentech qualified the transaction

Continued on next page

Financial Reports – Interchange Qualification Detail (ANS0013), Continued

ANS0013 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
8	4	A	Downgrade Reason Code	The value representing the reason the transaction qualified for a specific Interchange Qualification
9	70	A	Downgrade Reason Code Description	The description of the value representing the reason the transaction qualified for a specific Interchange Qualification
10	22	A	Account #	Cardholders account number
11	22	A	Merchant Order #	The order # submitted by the merchant with the original sale **Note:** This report field is double-quoted if the delimiter character is used in the merchant order #
12	10	A	Deposit Date	Merchants day the deposit transaction was received Format: MM/DD/YYYY
13	10	N	Amount	The value of the items included in a Report Data Record. *See "Numeric formatting" for more information*

Continued on next page

Financial Reports – Interchange Qualification Detail (ANS0013), Continued

Sort order for ANS0013 Report Data Records

Report Data Records within the ANS0013 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity type –
Entity # - Ascending

Financial Reports – Interchange Qualification Summary (ANS0016)

ANS0016 Report description	This delimited report provides merchants with a summary of different Bankcard Interchange Rates which their transactions have qualified for in a given time frame. It is a snapshot which identifies if the merchant is qualifying at the best possible rates based on their specific business environment.
How this report is used	Merchants use this data to determine if their transactions are qualifying at the best possible rate.
ANS0016 Report Header Record	The ANS0016 Report Header Record identifies the data to follow and its layout to the recipient system.
Sample data row	HANS0016,543210,04/07/2008,04/07/2008,04/08/2008,14:15:01
ANS0016 Header Record field descriptions	The following table defines the fields included in the ANS0016 Header Record.

Continued on next page

Financial Reports – Interchange Qualification Summary (ANS0016), Continued

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HANS0016"
2	10	A	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	The date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	The date report activity ends. Based on merchant end of day. Format: MM/DD/YYYY
5	10	A	Generation Date	The date report was created. This is the calendar date in the Eastern time zone Format MM/DD/YYYY
6	8	A	Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Financial Reports – Interchange Qualification Summary (ANS0016), Continued

Sample data row

RANS0016,TD,234567,USD,VI,V231,Visa Business Card –CNP, 2.00,.10,19,.20,8414.20,.21

ANS0016 Report Data Record field descriptions

The following table defines the fields included in an ANS0016 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RANS0016"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be TD (Transaction Division).
3	10	A	Entity Number	Chase Paymentech assigned identification number Entity number does not include any leading zeros.
4	3	A	Currency	Three character abbreviation for settlement currency being reported. *See Appendix A for values*
5	2	A	Method of Payment (MOP)	Two character code to identify the method of payment (MOP) *See Appendix B for values*
6	4	A	Interchange Qualification	A code that identifies the rate at which Chase Paymentech qualified the transaction on the front end

Continued on next page

Financial Reports – Interchange Qualification Summary (ANS0016), Continued

ANS0016 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	30	A	Interchange Qualification Description	The description of the reason the transaction qualified for a specific Interchange Qualification May be null
8	10	N	% Rate	Percentage rate applied to the amount If the rate changes over the course of the reporting period there will be one line item per rate at each category Field may be zero % carried to the hundredths
9	10	N	Unit Fee	Fee per item identified in the merchant's fee schedule for each line item. -Zero is a valid value for this field -Field may be null -For this field a positive amount indicates a debit unit fee to the merchant. -A negative amount indicates a credit unit fee.
10	10	N	Sales Count	Total number of successful sales transactions submitted for the entity reported on within the Interchange Qualification. See numeric formatting for more information
11	10	N	Count %	Percentage of Sales Count for the specific Interchange Qualification for a specific Entity#, Currency, MOP % carried to the hundredths

Continued on next page

Financial Reports – Interchange Qualification Summary (ANS0016), Continued

ANS0016 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	**10**	**N**	**Sales Amount**	Total amount of the successful Sales transactions submitted for the entity reported on within the Interchange Qualification This number may be positive or negative
13	10	**N**	**Amount %**	% Percentage of Sales Amount for the specific Interchange Qualification for the specific Entity#, Currency, MOP % carried to the hundredths

Sort order for ANS0016 Report Data Records

Report Data Records within the ANS0016 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity type TD
Entity # - Ascending

Financial Reports – Interchange Downgrade Summary (ANS0017)

ANS0017 Report description

This delimited file report provides merchants with a summary of Front End Interchange Downgrades for which their transactions have qualified for in a given time frame.

It will report Front End downgrade reasons within each Interchange code and (MOP) Method of Payment and should help merchants to identify their most common Front End downgrade reasons within each Interchange Code.

How this report is used

Merchants use this report to help identify the most common Front End downgrade reasons within each interchange code.

Financial Reports – Interchange Downgrade Summary (ANS0017), Continued

ANS0017 Report Header Record

The ANS0017 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HANS0017,543210,07/12/2004,07/12/2004,07/13/2004,14:15:01

ANS0017 Header Record field descriptions

The following table defines the fields included in the ANS0017 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HANS0017"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#) Company ID less any leading zeros
3	10	A	Report Date From	The date the report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	The date the report activity ends. Based on merchant end of day. Format: MM/DD/YYYY
5	10	A	Generation Date	Date report was created. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
6	8	A	Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

7/09/2013

Financial Reports – Interchange Downgrade Summary (ANS0017), Continued

Detail Section - ANS0017 Report Data Record

An ANS0017 Report will normally contain many ANS0017 Report Data Records.

Sample data row

RANS0017,CO,234567,USD,VI,VF01,24,708,Invalid POS Data,24,100.00,7731.37,100.00

ANS0017 Report Data Record field descriptions

The following table defines the fields included in an ANS0017 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RANS0017"
2	2	A	Entity Type	Level at which reported event occurred. For this report the value will always be TD.
3	10	A	Entity Number	Associated CO identification number. Paymentech assigned
4	3	A	Currency	3 character abbreviation for settlement currency being reported. *See Appendix A for values*
5	2	A	Method of Payment (MOP)	Code that identifies the (MOP) method of payment for the transaction *See Appendix B for values*
6	4	A	Interchange Qualification	A code that identifies the rate at which Chase Paymentech qualified the transaction

ANS0017 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	10	N	Count	Within the date range, entity, currency, MOP: The number of sales transactions that qualified for this interchange level.
8	4	N	Front End Downgrade Reason Code	Front End Downgrade Reason Code
9	70	A	Downgrade Reason Code Description	Front End Downgrade Reason description.
10	10	N	Sales Count	Within the date range, entity, currency, MOP, Interchange Level: The number of sales transactions that that where downgraded for this reason.
11	6	N	Count %	Within the date range, entity, currency, MOP, Interchange Level: The % of sales transactions that where downgraded for this reason. *Field carried to the hundredth*
12	10	N	Sale Amount	Within the date range, entity, currency, MOP, Interchange Level: Total Sales amount of the transactions that where downgraded for this reason. *See "Numeric formatting" for more information*
13	6	N	Amount %	Within the date range, entity, currency, MOP, Interchange Level: Percent Sales Amount of the transactions that where downgraded for this reason. *Field carried to the hundredth*

Continued on next page

Financial Reports – Interchange Downgrade Summary (ANS0017), Continued

Sort order for ANS0017 Report Data Records

Report Data Records within the ANS0017 Report are sorted based on the following order:

Currency
Entity
MOP (VISA prior to MasterCard prior to Carte Blanche prior to Diner's Club prior to Settled Diner's Carte Blanche).
Interchange Qualification
Sales amount % of the Interchange Qualifications in descending order within the Card Type.
Count % in descending order within the Interchange Qualification. Applies only to Front End Downgrade Summary.

Exception Reports – Chargeback Activity (PDE0017)

PDE0017 Report description

Provides a detailed listing of chargeback transactions by division at each stage of the chargeback life cycle. Identifies new chargebacks received, returned to the merchant, received for recourse or represented to the issuing bank.

This delimited report contains two sections: the summary section and the detail section. The summary section, indicated by the Record Type PDE0017S, provides totals for activity within each category. The detail section, indicated by the Record Type PDE0017D, provides transaction level details about each chargeback. Further detail about the record layouts is provided in the Report Data Record Field Descriptions.

How this report is used

Merchants use this data to trigger their chargeback management process(es). This may include research, updates to their customer databases, gathering documentation for representments, etc.

PDE0017 Report Header Record

The PDE0017 Report Header Record identifies the data to follow and its layout to the recipient system.

Exception Reports – Chargeback Activity (PDE0017), Continued

Sample data row   HPDE0017,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

PDE0017 Header Record field descriptions

The following table defines the fields included in the PDE0017 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HPDE0017"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Technical Specifications Delimited File Reporting Rev. 2.2   **7/09/2013**

Exception Reports – Chargeback Activity (PDE0017), Continued

Summary Section - PDE0017S Report Data Record

The PDE0017S Report Data Record contains the chargeback transaction summary data arranged as follows. A PDE0017 Report will normally contain many PDE0017S Report Data Records.

Sample data row

RPDE0017S,TD,123456,,,USD,CC,BEGINV,NON,5525,38009.92,

Sample data row - cross currency

RPDE0017S,TD,123456,,,GBP,CC,BEGINV,NON,5525,38009.92,66137.26,USD

PDE0017S Report Data Record field descriptions

The following table defines the fields included in a PDE0017S Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "RPDE0017S"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number. Chase Paymentech assigned
4	0	null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech use
5	0	null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech use
6	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A of Full DFR Specifications for values*

Continued on next page

PDE0017S Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	2	A	MOP Type	Identifies the MOP type for the Chargeback or ECP Return activity. For this report, value will always be: **CC** Credit Card
8	6	A	Category	Indicates the type of activity represented in this row. Valid values **ADJPAR** Adjustment for Partial **ADJPDE** Chase Paymentech Adjustments **BEGINV** Beginning Inventory **ENDINV** Ending Inventory **PARREP** Partial Representments **PARRTM** Partial RTM **RECD** CB/Returns Received **RECRS** Accepted for Recourse **REPR** Items Represented Representments **RTM** Returned to Merchant *See Appendix C of Full DFR Specifications for more information*
9	3	A	Financial/ Non-Financial	Code indicating whether the activity for this data record has financial impact to the merchant. Valid values are: **FIN** Financial **NON** Non-Financial

Continued on next page

PDE0017S Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
10	10	N	Count	The number of items included in a Report Data Record. *See "Numeric formatting" for more information* **Note:** For the categories REPR and RTM, counts will be expressed as a **negative** number, reflecting a reduction to the Ending Inventory numbers. For the category ADJPDE, count could be either positive or negative
11	16	N	Presentment Currency Amount	The value of the items included in a Report Data Record expressed in the cardholder's Presentment Currency. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory. **Note:** This field will be null for any records with a category of ADJPAR

Continued on next page

PDE0017S Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A of Full DFR Specifications for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***
13	16	N	Settlement Currency Amount	The value of the items included in a Report Data Record expressed in the merchant's settlement (funding) currency. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory **Note:** This field will be null for any records with a category of ADJPAR ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Continued on next page

Exception Reports – Chargeback Activity (PDE0017), Continued

Detail Section - PDE0017D Report Data Record

The PDE0017D Report Data Record contains the chargeback transaction detailed data arranged as follows. A PDE0017 Report will normally contain many PDE0017D Report Data Records.

Sample data row
RPDE0017D,TD,234567,8.90,,USD,RECD,,29733229,"36H592",4444444442881111,83,06/01/2009,07/11/2009,07/12/2009,8.90,,1,
MC,06/01/2009,06/22/2009,123456789012345

Sample data row - cross currency
RPDE0017D,TD,234567,8.90,,GBP,RECD,,29733229,"36H52",4444444442881111,83,06/01/2009,07/11/2009,07/12/2009,8.90,,1,USD,15.49,15.49,
MC,06/01/2009,06/22/2009,123456789012345

PDE0017D Report Data Record field descriptions

The following table defines the fields included in a PDE0017D Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "RPDE0017D"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division

Continued on next page

PDE0017D Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
3	10	N	Entity Number	Associated TD identification number. Chase Paymentech assigned
4	17	N	Issuer Chargeback Presentment Currency Amount	The amount of this chargeback at the time it was received from the issuer, expressed in the cardholder's Presentment Currency. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory **Note:** This field will be null for any records with a category of ADJPAR
5	1	A	Previous Partial Representment	Indicates if a partial representment was processed as part of an earlier action on this chargeback. Possible values are: **Y** Yes – a previous partial representment applies **N** No – a previous partial representment does not apply
6	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A of Full DFR Specifications for values*

Continued on next page

7/09/2013

PDE0017D Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	6	A	Category	Indicates the type of activity represented in this row. Valid values: **ADJPDE** Chase Paymentech Adjustments **ENDINV** Ending Inventory **FEEREC** Fee Received **FEEREP** Fee Represent **PARREP** Partial Representments **PARRTM** Partial RTM **RECD** CB/Returns Received **RECRS** Accepted for Recourse **REPR** Items Represented **RTM** Returned to Merchant *See Appendix C for more information*
8	1	A	Status Flag	Set to "R" if this CB activity is related to a Reversed item that has been matched incorrectly, then unmatched by CPS. - may be null **Note**: If an issuer reverses a chargeback, there is a separate chargeback record with a reason code of "RV." The reverse field will be null
9	10	N	Sequence #	Chase Paymentech assigned chargeback transaction identification number
10	22	A	Merchant order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted may be null
11	19	N	Card Account #	Customer's credit card account number

Continued on next page

PDE0017D Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	3	A	Reason Code	3-digit code used to identify the reason for the Chargeback. Reason codes are subject to change. *Please refer to Chase Paymentech's Chargeback Reporting Manual for specific codes and their descriptions*
13	10	A	Transaction Date	Date of the original transaction Format: MM/DD/YYYY
14	10	A	Chargeback Date	Date that the chargeback was initiated by the issuing bank Format: MM/DD/YYYY
15	10	A	Activity Date	Chase Paymentech's activity date for this Report Data Record Format: MM/DD/YYYY
16	17	N	Current Action Presentment Currency Chargeback Amount	The value of the current action, as indicated by the Category, for the item included in this Report Data Record and indicated in the merchant's presentment currency. For example, for an item with a category of REPR, this would be the amount that was represented, which may or may not agree with the Issuer Chargeback amount. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory

Continued on next page

PDE0017D Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
17	17	N	Fee Amount	The amount of the fee that may be assessed by the issuing bank for certain MasterCard chargeback reason codes. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** This field will be null for any records with categories other than FEEREC or FEEREP *For Cross-Currency merchants, this fee is expressed in the settlement currency only.*
18	1	N	Usage Code	Single digit code 1, 2, 3 identifying whether this is a first or second chargeback. May be null. 1 = First Time Chargeback 2 = Second Time Chargeback – Visa 3 = Second Time Chargeback – MC
For merchants not processing cross currency Mop Code, Authorization Date, Chargeback Due Date, and Ticket Number fields will appear in positions 19-22 of this report. **For merchant who process cross currency these four fields will appear in positions 22-25.** **Note: Cross Currency Fields are not reserved fields they are suppressed (never sent) unless the merchant is setup to process cross currency.**				
19	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A of Full DFR Specifications for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***

PDE0017D Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
20	16	N	Issuer CB Settlement Currency Amount	The amount of this chargeback, expressed in the merchant's settlement currency, at the time it was received from the issuer. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory. ***This field is suppressed for all merchants except those that are cross-currency enabled.***
21	16	N	Current Action Settlement Currency Amount	The value of the items included in a Report Data Record expressed in the merchant's settlement (funding) currency. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory. ***This field is suppressed for all merchants except those that are cross-currency enabled.***

PDE0017D Report Data Record field descriptions (continued)

For merchants not processing cross currency Mop Code, Authorization Date, Chargeback Due Date, and Ticket Number fields will appear in positions 19-22 of this report.
For merchant who process cross currency these four fields will appear in positions 22-25.
Note: Cross Currency Fields are not reserved fields they are suppressed (never sent) unless the merchant is setup to process cross currency.

Field Number	Maximum Length	Data Type	Field Name	Comments
22	2	A	MOP Code	Method of payment code describing the Payment Type associated to the chargeback
23	10	A	Authorization Date	Date of the original authorization. May be null Format: MM/DD/YYYY
24	10	A	Chargeback Due Date	This date represents the due date of the chargeback May be null Format: MM/DD/YYYY
25	15	A	Ticket Number	An alpha-numeric ticket number submitted with the original sale. This field is only applicable to merchants with the Airline MCC codes. May be null

Continued on next page

PDE0017D Report Data Record field descriptions (continued)

Sort order for PDE0017 Report Data Records

Report Data Records within the PDE0017 Report are sorted based on the following order:

Currency (field 6) – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
FTI - Ascending
Category – See Appendix C of Full DFR Specifications
Sequence # - Ascending

Exception Reports – ECP Returns (PDE0018)

PDE0018 Report description

Provides a detailed listing of ECP return transactions by division at each stage of the ECP return life cycle. Identifies any new ECP returns received, returned to the merchant, or represented to the depository financial institution.

This report contains two sections: the summary section and the detail section. The summary section, indicated by the Record Type PDE0018S, provides totals for activity within each category. The detail section, indicated by the Record Type PDE0018D, provides transaction level details about each ECP return. Further detail about the record layouts is provided in the Report Data Record Field Descriptions.

How this report is used

Merchants use this data to trigger their ECP return management process(es). This may include research, updates to their customer databases, pursuing alternate methods of payment, etc.

PDE0018 Report Header Record

The PDE0018 Report Header Record identifies the data to follow and its layout to the recipient system.

Continued on next page

Exception Reports – ECP Returns (PDE0018), Continued

Sample data row   HPDE0018,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

PDE0018 Header Record field descriptions   The following table defines the fields included in the PDE0018 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HPDE0018"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Summary Section - PDE0018S Report Data Record

The PDE0018S Report Data Record contains the ECP return transaction summary data arranged as follows. A PDE0018 Report will normally contain many PDE0018S Report Data Records.

Sample Data Row

RPDE0018S,TD,234567,,,USD,EC,RECD,FIN,4397,133470.16

Sample Data Row -European Direct Debit

RPDE0018S,TD,234567,GB,,GBP,ED,RECD,FIN,4397,133470.16

PDE0018S Report Data Record Field Descriptions

The following table defines the fields included in a PDE0018S Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "RPDE0018S"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned
4	2	A	Consumer Bank Country Code	Used for European Direct Debit transactions only. Indicates the country in which the consumer's bank account is located. Will be null for any transactions that have a MOP other than "ED". *See Appendix E for values*

Continued on next page

PDE0018S Report Data Record Field Descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
5	0	null	Reserved for future use	This field is not populated within this report. Field is reserved for future Chase Paymentech use.
6	3	A	Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
7	2	A	MOP	Identifies the MOP for the ECP Return activity. Valid values **EC** US Electronic Check (ECP) **ED** European Direct Debit
8	6	A	Category	Indicates the type of activity represented in this row. Valid values: **ADJPDE** Chase Paymentech Adjustments **BEGINV** Beginning Inventory **ENDINV** Ending Inventory **RECD** CB/Returns Received **REPR** Items Represented **RTM** Returned to Merchant *See Appendix C for more information*
9	3	A	Financial/ Non-Financial	Code indicating whether the activity for this data record has financial impact to the merchant. Valid values: **FIN** Financial **NON** Non-Financial

Continued on next page

PDE0018S Report Data Record Field Descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
10	10	N	Count	The number of items included in a Report Data Record **Note:** For the categories REPR and RTM, counts will be expressed as a **negative** number, reflecting a reduction to the Ending Inventory numbers. For the category ADJPDE, count could be either positive or negative
11	17	N	Amount	The value of the items included in a Report Data Record. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory

Detail Section - PDE0018D Report Data Record

The PDE0018D Report Data Record contains the ECP return transaction detailed data arranged as follows. A PDE0018 Report will normally contain many PDE0018D Report Data Records.

Sample data row – ECP
RPDE0018D,TD,234567,,EC,USD,RECD,,29759745,"368F76",24342343033,R03,05/27/2005,07/12/2005,07/12/2005,99.95,1,name
Sample data row - European direct debit return
RPDE0018D,TD,234567,FR,ED,EUR,RECD,,29759745,"368F76",24342343033,R03,05/27/2005,07/12/2005,07/12/2005,99.95,1,name

PDE0018D Report Data Record field descriptions

The following table defines the fields included in a PDE0018D Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "RPDE0018D"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned
4	2	A	Consumer Bank Country Code	Used for European Direct Debit transactions only. Indicates the country in which the consumer's bank account is located. Will be null for any transactions that have a MOP other than "ED"

Continued on next page

PDE0018D Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
5	2	A	MOP	Identifies the MOP for the ECP Return activity. Valid values: **EC** US Electronic Check (ECP) **ED** European Direct Debit
6	3	A	Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
7	6	A	Category	Indicates the type of activity represented in this row. Valid values: **ADJPDE** Chase Paymentech Adjustments **BEGINV** Beginning Inventory **ENDINV** Ending Inventory **RECD** CB/Returns Received **RECRS** Accepted for Recourse **REPR** Items Represented **RTM** Returned to Merchant *See Appendix C for more information*
8	1	A	Status flag	Set to "R" if this CB activity is related to a Reversed item - may be null
9	10	N	Sequence #	Chase Paymentech assigned ECP return transaction identification number
10	22	A	Merchant Order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
11	19	N	Account #	Customer's account number at the depository financial institution

PDE0018D Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	3	A	Reason Code	2-digit code used to identify the reason for the ECP return. Reason codes are subject to change periodically. *Please refer to Chase Paymentech's Electronic Check Processing Manual for specific codes and their descriptions*
13	10	A	Transaction Date	Date of the original transaction Format: MM/DD/YYYY
14	10	A	ECP Return Date	Date that the ECP return was initiated by the issuing bank Format: MM/DD/YYYY
15	10	A	Activity Date	Chase Paymentech's activity date for this Report Data Record Format: MM/DD/YYYY
16	17	N	ECP Return Amt	The value of the items included in a Report Data Record. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory.
17	1	N	Usage Code	Single digit code identifying whether this is a first or second ECP return. May be null. 1 = First Time ECP return 2 = Second Time ECP return
18	30	A	Consumer Name	The cardholder name associated with the account for this transaction.

Exception Reports – ECP Returns (PDE0018), Continued

Sort order for PDE0018 Report Data Records

Report Data Records within the PDE0018 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
FTI - Ascending
Category – See Appendix C
Sequence # - Ascending

Exception Reports – Chargebacks Received (PDE0020)

PDE0020 Report description	Provides a detailed listing of new chargeback transactions received by Transaction Division. This report is similar to the PDE0017 Chargeback Activity Report, except that it includes detail **only** for new chargebacks received. It does not include items returned to the merchant, received for recourse or represented to the issuing bank, nor does it include the summary section.
How this report is used	Merchants use this data to trigger their chargeback management process(es). This may include research, updates to their customer databases, gathering documentation for representments, etc.
PDE0020 Report Header Record	The PDE0020 Report Header Record identifies the data to follow and its layout to the recipient system.

Exception Reports – Chargebacks Received (PDE0020),

Continued

Sample data row   HPDE0020,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

PDE0020 Header Record field descriptions   The following table defines the fields included in the PDE0020 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HPDE0020"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Exception Reports – Chargebacks Received (PDE0020),

Continued

<table>
<tr><td colspan="2">PDE0020
Report Data
Record</td><td>The PDE0020 Report Data Record contains the chargeback transaction detailed data arranged as follows. A PDE0020 Report will normally contain many Report Data Records.</td></tr>
</table>

Sample data row
RPDE0020,TD,234567,,,USD,RECD,R,29733200,"38Q92", 4444444442881111,83,05/01/2005,07/12/2005,07/12/2005,-9.90,1,1234567890ABCDE
Sample data row - cross-currency
RPDE0020,TD,234567,,,GBP,RECD,,29733229,"36H52",4444444442881111,83,06/01/2005,07/11/2005,07/12/2005,8.90,1,USD,15.49, 1234567890ABCDE

**PDE0020
Report Data
Record field
descriptions**

The following table defines the fields included in a PDE0020 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RPDE0020"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned
4	0	Null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech use
5	0	Null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech use

Continued on next page

PDE0020 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
7	6	A	Category	Indicates the type of activity represented in this row. For this report, value will always be: **RECD** CB/Returns Received *See Appendix C for more information*
8	1	A	Status flag	Set to "R" if this CB activity is related to a Reversed item - may be null
9	10	N	Sequence #	Chase Paymentech assigned chargeback transaction identification number
10	22	A	Merchant Order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
11	19	N	Card Account #	Customer's credit card account number
12	3	A	Reason Code	Code used to identify the reason for the Chargeback. Reason codes are subject to change periodically. *Please refer to Chase Paymentech's Chargeback Reporting Manual for specific codes and their descriptions.*
13	10	A	Transaction Date	Date of the original transaction Format: MM/DD/YYYY

PDE0020 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
14	10	A	Chargeback Date	Date that the chargeback was initiated by the issuing bank Format: MM/DD/YYYY
15	10	A	Activity Date	Chase Paymentech's activity date for this chargeback Format: MM/DD/YYYY
16	17	N	Presentment Currency Chargeback Amount	The value of the items included in a Report Data Record, expressed in the cardholder's presentment currency. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory.
17	1	N	Usage Code	Single digit code 1, 2, 3 identifying whether this is a first or second chargeback. May be null. 1 = First Time Chargeback 2 = Second Time Chargeback – Visa 3 = Second Time Chargeback – MC
18	3	A	Settlement Currency	Three character abbreviation for currency in which the merchant is being funded. *See Appendix A for values* ***This field is suppressed for all merchants except those that are cross-currency enabled.***

Continued on next page

PDE0020 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
19	16	N	Settlement Currency Amount	The value of the items included in a Report Data Record expressed in the merchant's settlement (funding) currency. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory ***This field is suppressed for all merchants except those that are cross-currency enabled.***
20	15	A	Ticket Number	An alpha-numeric ticket number submitted with the original sale. This field is only applicable to merchants with the Airline MCC codes. May be null

Sort order for PDE0020 Report Data Records

Report Data Records within the PDE0020 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity type – Co first, then BU, then TD
Entity # - Ascending
FTI - Ascending
Category – See Appendix C
Sequence # - Ascending

Exception Reports – ECP Returns Received (PDE0022)

PDE0022 Report description

Provides a detailed listing of new ECP return transactions received by Transaction Division. Identifies any new ECP returns received, returned to the merchant, or represented to the depository financial institution. This report is similar to the PDE0018 ECP Return Activity report, except that it includes detail **only** for new ECP Returns received. It does not include items returned to the merchant or represented to the issuing bank, nor does it include the summary section.

How this report is used

Merchants use this data to trigger their ECP return management process(es). This may include research, updates to their customer databases, pursuing alternate methods of payment, etc.

PDE0022 Report Header Record

The PDE0022 Report Header Record identifies the data to follow and its layout to the recipient system.

Exception Reports – ECP Returns Received (PDE0022),

Continued

Sample data row HPDE0022,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

PDE0022 Header Record field descriptions The following table defines the fields included in the PDE0022 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HPDE0022"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Exception Reports – ECP Returns Received (PDE0022),
Continued

PDE0022 Report Data Record

The PDE0022 Report Data Record contains the ECP return transaction detailed data arranged as follows. A PDE0022 Report will normally contain many Report Data Records.

Sample data row
RPDE0022,TD,234567,EC,,USD,RECD,,29750345,"3L8576",2342343033,R03,05/27/2005,07/12/2005,07/12/2005,9.95,1
Sample data row -European direct debit return
RPDE0022,TD,234567,FR,ED,EUR,RECD,,29759745,"368F76",24342343033,R03,05/27/2005,07/12/2005,07/12/2005,99.95,1

PDE0022 Report Data Record field descriptions

The following table defines the fields included in a PDE0022 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RPDE0022"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes assigned by Chase Paymentech
4	2	A	Consumer Bank Country Code	Used for European Direct Debit transactions only. Indicates the country in which the consumer's bank account is located. Will be null for any transactions that have a MOP other than "ED". *See Appendix E for values*

Continued on next page

Exception Reports – ECP Returns Received (PDE0022),
Continued

PDE0022 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
5	2	A	MOP	Identifies the MOP for the ECP Return activity. Valid values: **EC** US Electronic Check (ECP) **ED** European Direct Debit
6	3	A	Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
7	6	A	Category	Indicates the type of activity represented in this row. For this report section, will always be: **RECD** CB/Returns Received *See Appendix C for more information*
8	1	A	Status flag	Set to "R" if this CB activity is related to a Reversed item - may be null
9	10	N	Sequence #	Chase Paymentech assigned ECP return transaction identification number
10	22	A	Merchant Order #	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
11	19	N	Account #	Customer's account number at the depository financial institution
12	3	A	Reason Code	3-character code used to identify the reason for the ECP return. Reason codes are subject to change periodically. *Please refer to Chase Paymentech's Electronic Check Processing Manual for specific codes and their descriptions.*

Continued on next page

PDE0022 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
13	10	A	Transaction Date	Date of the original transaction Format: MM/DD/YYYY
14	10	A	ECP Return Date	Date that the ECP return was initiated by the issuing bank Format: MM/DD/YYYY
15	10	A	Activity date	Chase Paymentech's activity date for this Report Data Record Format: MM/DD/YYYY
16	17	N	ECP Return Amount	The value of the items included in a Report Data Record. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory.
17	1	N	Usage Code	Single digit code identifying whether this is a first or second ECP return. May be null. 1 = First Time ECP return 2 = Second Time ECP return
18	30	A	Consumer Name	The cardholder name associated with the account for this transaction.

Continued on next page

Exception Reports – ECP Returns Received (PDE0022),

Continued

Sort order for PDE0022 Report Data Records

Report Data Records within the PDE0022 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity # - Ascending
Category – See Appendix C
Sequence # - Ascending

Exception Reports – Retrieval Detail (PDE0029)

PDE0029 Report description

The Retrieval Detail report provides a detailed listing of retrieval requests received from issuers by division and due date. Retrieval requests must be responded to in a timely manner or the merchant runs the risk of experiencing a chargeback and may forfeit any representment rights. Card not present merchants have their retrieval requests fulfilled automatically by Chase Paymentech, with the exception of Discover retrievals. Card not present merchants processing Discover settled with Chase Paymentech will need this report to identify their Discover retrievals.

How this report is used

Merchants use this report to trigger their internal retrieval request fulfillment processes, such as obtaining copies of sales slips or other transaction validation documentation and providing it to Chase Paymentech to forward to the issuing bank.

PDE0029 Report Header Record

The PDE0029 Report Header Record identifies the data to follow and its layout to the recipient system.

Exception Reports – Retrieval Detail (PDE0029), Continued

Sample data row   HPDE0029,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

PDE0029 Header Record field descriptions   The following table defines the fields included in the PDE0029 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HPDE0029"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date to	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Exception Reports – Retrieval Detail (PDE0029), Continued

Detail Section - PDE0029 Report Data Record

The PDE0029 Report Data Record contains the chargeback transaction detailed data arranged as follows. A PDE0029 Report will normally contain many PDE0029 Report Data Records.

Sample data row

RPDE0029,TD,234567,USD,RETREQ,29733229,"36592",4444444442881111,123456,21,06/01/2005,07/11/2005,08/02/2005,8.90,5,12,AUTO,12345678901234567890123,,

PDE0029 Report Data Record field descriptions

The following table defines the fields included in a PDE0029 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	9	A	Record Type	Constant "RPDE0029"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Assigned by Chase Paymentech
4	3	A	Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
5	6	A	Category	Indicates the type of activity represented in this row. For this report, value will always be: **RETREQ** Retrieval Request *See Appendix C for more information*
6	10	N	Sequence Number	Chase Paymentech assigned retrieval transaction identification number

Continued on next page

PDE0029 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
7	22	A	Merchant Order Number	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
8	19	N	Account Number	Customer's credit card account number
9	6	N	Authorization Code	The authorization code that was returned by the issuer. This field may be null
10	3	A	Retrieval Reason Code	Code used to identify the reason for the Retrieval Request. Reason codes are subject to change. *Please refer to Chase Paymentech's Chargeback Reporting Manual for specific codes and their descriptions* *Reason Codes 27 (Visa) & 43 (MasterCard) indicate Healthcare IIAA transactions* *-please refer to CBIS for the contact information or contact your chargeback analyst for these details*
11	10	A	Transaction Date	MM/DD/YYYY Date of the original transaction
12	10	A	Retrieval Received Date	MM/DD/YYYY Date that the retrieval request was initiated by the issuing bank
13	10	A	Response Due Date	MM/DD/YYYY The date by which the merchant must provide a response to this retrieval request

Continued on next page

PDE0029 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
14	17	N	Retrieval Amount	The amount for which the issuer is requesting a retrieval response. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates a **sale** transaction. A negative amount indicates a **refund** transaction
15	6	N	Terminal Number	The number assigned to the terminal from which the batch that contained the referenced transaction was submitted
16	6	N	Batch Number	The number assigned to the batch in which the referenced transaction was submitted
17	4	A	Fulfillment Attribute	This field indicates whether the retrieval request was auto-fulfilled by Chase Paymentech or whether a fulfillment response from the merchant is required Valid values: **AUTO** Auto-fulfilled by Chase Paymentech **RESP** Merchant response required by the due date indicated
18	10	A	Authorization Date	MM/DD/YYYY date of the authorization performed for this transaction. May be null
19	23	A	ARN	The acquirer's reference number assigned to the transaction at the time of the sale/refund. May be null

Continued on next page

Exception Reports – Retrieval Detail (PDE0029), Continued

Sort order for PDE0029 Report Data Records

Report Data Records within the PDE0029 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity Number - Ascending
Sequence Number - Ascending

Exception Reports – Debit Adjustments (PDE0036)

PDE0036 Report description	Provides a detailed listing of Debit Adjustment transactions by division at each stage of the Debit Adjustment life cycle.
	Debit adjustments are transactions that were originally presented to the debit networks for settlement and have been disputed by a cardholder or refused by the bank. This report identifies any new Debit Adjustments received, returned to the merchant, or represented to the depository financial institution.
	The report will provide transaction level details about each Debit Adjustment (Merchant Initiated) and Debit Chargeback (Issuer Initiated) transaction.
	Further detail about the record layouts is provided in the Report Data Record Field Descriptions.
How this report is used	Merchants use this data to trigger their Debit Adjustment management process(es). This may include research, updates to their customer databases, pursuing alternate methods of payment, etc.
PDE0036 Report Header Record	The PDE0036 Report Header Record identifies the data to follow and its layout to the recipient system.

Exception Reports – Debit Adjustments (PDE0036), Continued

Sample data row

HPDE0036,1234567899,03/20/2008,03/20/2008,03/21/2008,06:30:10

PDE0036 Header Record field descriptions

The following table defines the fields included in the PDE0036 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HPDE0036"
2	10	N	Company ID Number	Chase Paymentech assigned company identification number less any leading zeros
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Sample data row

RPDE0036,TD,1234567899,USD,RECD, ,987654321,2345623452,
03/20/2008,03/21/2008,063010,AO8,02/03/2008,03/20/2008,000000005
26,VI,P1,D,03/20/2008,00000008976543212345

PDE0036 Report Data Record field descriptions

The following table defines the fields included in a PDE0036 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RPDE0036"
2	2	A	Entity Type	Level at which reported event occurred: **Valid Value:** **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number less any leading zeros. ChasePaymentech assigned Left justified/blank filled
4	3	A	Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
5	6	A	Category	Indicates the type of activity represented in this row. Valid value: **RECD** CB/Returns Received *See Appendix C for more information*
6	1	A	Status Flag	Set to "R" if this Adjustment or Chargeback activity is related to a Reversed item otherwise this field will be blank Field may be null
7	10	N	Sequence Number	Chase Paymentech assigned Debit Adjustment transaction identification number

Continued on next page

Exception Reports – Debit Adjustments (PDE0036), Continued

PDE0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
8	22	A	Merchant Order Number	The order Number submitted by the merchant with the original sale **Note:** This field is double-quoted and may be null.
9	22	N	Account Number	Left justified/blank filled
10	3	A	Reason Code	Code used to identify the reason for the Debit Adjustment. Reason codes are subject to change periodically. *Please refer to Chase Paymentech's Debit Bill Payment Processing Manual or the HLP-0015 Debit Adjustment Reason Code report for specific codes and their descriptions*
11	10	A	Original Transaction Date	Date of the original transaction Format: MM/DD/YYYY
12	10	A	Debit Adjustment Date	Date the transaction was processed by Chase Paymentech MM/DD/YYYY Format
13	11	N	Debit Adjustment Amt	The value of the items included in a Report Data Record. The amount will always be preceded by either a dash (-) if the value is negative or by a space if the value is positive. *See "Numeric formatting" for more information* **Note:** On this report, a positive amount indicates an addition to inventory. A negative amount indicates a deletion from inventory

Continued on next page

Exception Reports – Debit Adjustments (PDE0036), Continued

PDE0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
14	2	A	MOP	Two character code used to identify payment method Field may be null
15	2	A	Action Code	Indicates the action associated with this debit transaction. Field may be null
16	1	A	Debit or Credit Cardholder	Valid Values: D- Debit Cardholder C- Credit Cardholder
17	10	A	Auth Date	Auth Date of the original transaction Format: MM/DD/YYYY
18	20	A	Adjustment Number	Debit network assigned reference number for an adjustment Field may be null

Sort order for PDE0036 Report Data Records

Report Data Records within the PDE0036 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity Number - Ascending
Sequence Number – Ascending

Exception Reports – Notification of Change (ACT0019)

ACT0019 Report description

Provides a detailed listing of updated bank account information for ECP transactions. The source of the updates may be the Receiving Depository Financial Institution (RDFI), which provides notifications via the Federal Reserve Bank, or Chase Paymentech may initiate the notification based on prior transactions.

How this report is used

Merchants use this data to update their internal systems with corrected bank account information to prevent errors and financial losses on subsequent ECP transactions. The source of the Notification of Change (NOC) helps the merchant determine whether or not they have been updating their systems with previous NOC information provided by Chase Paymentech.

ACT0019 Report Header Record

The ACT0019 Report Header Record identifies the data to follow and its layout to the recipient system.

Exception Reports – Notification of Change (ACT0019),

Continued

Sample data row
HACT0019,543210,07/12/2005,07/12/2005,07/13/2005,14:15:01

ACT0019 Header Record field descriptions
The following table defines the fields included in the ACT0019 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0019"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day Format: MM/DD/YYYY
5	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
6	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Continued on next page

Exception Reports – Notification of Change (ACT0019),

Continued

ACT0019 Report Data Record	The ACT0019 Report Data Record contains the Notification of Change (NOC) detailed data arranged as follows. An ACT0019 Report will normally contain many Report Data Records.

Sample data row

RACT0019,TD,76936,USD,RECD,CP,054401487,"12349449481F",333316846201,"JAKE RYAN",03/01/2005,C02,033306041,,,,SUBM,,,

---

ACT0019 Report Data Record field descriptions	The following table defines the fields included in a ACT0019 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0019"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned
4	3	A	Presentment Currency	Three character abbreviation for currency being reported. *See Appendix A for values*
5	6	A	Category	Indicates the type of activity represented in this row. For this report, value will always be: **RECD** NOC Received *See Appendix C for more information*

ACT0019 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	2	A	Account Type	The type of consumer bank account that the ECP transaction was drawn against as provided by the merchant with the original deposit transaction. Valid values: **CK** Consumer Checking **SV** Consumer Savings **CP** Corporate Checking
7	10	N	RDFI Number	The Receiving Depository Financial Institution's ABA Routing Number as provided by the merchant with the original deposit transaction.
8	22	A	Merchant Order Number	The order number as provided by the merchant with the original deposit transaction. **Note:** This field is double-quoted
9	17	A	Account Number	Consumer's account number as provided by the merchant with the original deposit transaction.
10	30	A	Consumer Name	The consumer's name as provided by the merchant with the original deposit transaction. **Note:** This field is double-quoted
11	10	A	Deposit Date	Date of the original deposit transaction. Format: MM/DD/YYYY

ACT0019 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	3	A	NOC Code	3-character code used to identify the reason for the NOC. Reason codes are subject to change periodically. *Please refer to Chase Paymentech's ECP Processing Manual for specific codes and their descriptions.*
13	10	A	Corrected RDFI Routing Number	The RDFI Routing Number information that the receiving bank is requesting be changed, which will allow the transaction to be processed through their system successfully. This field will only be populated if the NOC reason includes "Incorrect RDFI Routing Number". May be null.
14	17	A	Corrected RDFI Account Number	The RDFI Account Number information that the receiving bank is requesting be changed, which will allow the transaction to be processed through their system successfully. This field will only be populated if the NOC reason includes "Incorrect RDFI Account Number". May be null.
15	30	A	Corrected Consumer Name	The Consumer Name information that the receiving bank is requesting be changed, which will allow the transaction to be processed through their system successfully. This field will only be populated if the NOC reason includes "Incorrect Consumer Name". May be null. **Note:** This field is double-quoted

Continued on next page

ACT0019 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
16	2	A	Corrected Account Type	The Consumer Account Type information that the receiving bank is requesting be changed, which will allow the transaction to be processed through their system successfully. This field will only be populated if the NOC reason includes "Incorrect Consumer Account Type". May be null. Valid values **CK** Consumer Checking **SV** Consumer Savings **CP** Corporate Checking
17	4	A	Source	The source of the NOC. Valid values: **RTRN** those returned from the receiving bank directly **SUBM** those that are being changed by Chase Paymentech based on NOCs previously received on the same RDFI and Account Number
18		A	Reserved	May be null.
19		A	Reserved	May be null.
20		A	Reserved	May be null.

Continued on next page

Exception Reports – Notification of Change (ACT0019),

Continued

Sort Order for ACT0019 Report Data Records

Report Data Records within the ACT0019 report are sorted based on the following order:

Currency – USD first, then all others by alpha
Entity # – Ascending
RDFI Number – Ascending
Deposit Date – Ascending
Consumer Account Number – Ascending

Exception Reports – MasterCard Excessive Chargeback (RSK0030)

RSK0030 Report description

This delimited report provides an account of the MasterCard Merchant Chargeback to Transaction Ratio (CTR) activity. It is used to monitor a merchant's status in the MC Excessive Chargeback Program.

How this report is used

This report allows a merchant to review their Chargeback to Sales activity and CTR (ratio). It is expected to assist the merchant in monitoring their activity and in preventing reporting fees and penalties assessed in the MC Excessive Chargeback Program.

7/09/2013

Exception Reports – MasterCard Excessive Chargeback (RSK0030)

RSK0030 Report Header Record

The RSK0030 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HRSK0030,654321,04/07/2008,04/07/2008,04/08/2008,14:15:01

RSK0030 Header Record field descriptions

The following table defines the fields included in the RSK0030 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HRSK0030"
2	10	A	Company ID Number	Chase Paymentech assigned Company ID number less any leading zeros (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day. Format: MM/DD/YYYY
5	10	A	Generation Date	Date report was created. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
6	8	A	Generation Time	Time the report was generated, based on Eastern time Format HH:MM:SS

Continued on next page

Exception Reports – MasterCard Excessive Chargeback (RSK0030), Continued

Detail Section - RSK0030 Report Data Record

The RSK0030 Report Data Record contains details for the chargeback transactions used in calculating the merchants CTR (ratio) Chargeback to Sales Ratio for the MC Excessive Chargeback Program

The RSK0030 Report will normally contain many RSK0030 Report Data Records.

Sample data row

RRSK0030,TD,654321,USD,,9876543211,MerchantOrderNumber511,123454321234,MCC,08,MC, 04/07/2008,05/05/2008,05/05/2008,120,Descriptor,Boston,MA,C

RSK0030 Report Data Record field descriptions

The following table defines the fields included in an RSK0030 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RRSK0030"
2	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
3	10	N	Entity Number	Associated TD identification number, less any leading zeroes. Chase Paymentech assigned
4	3	A	Currency	3 character abbreviation for the settlement currency being reported. *See Appendix A for values*
5	1	A	PTI Reversal Flag	Set to "R" if this chargeback activity is related to a Reversed item- Valid Value: R- Reversal May be null
6	10	N	Sequence Number	Chase Paymentech assigned chargeback transaction identification number

Continued on next page

Exception Reports – MasterCard Excessive Chargeback (RSK0030), Continued

RSK0030 Report Data Record field descriptions

Field Number	Maximum Length	Data Type	Field Name	Comments
7	22	A	Merchant Order Number	The order # submitted by the merchant with the original sale **Note:** This field is double-quoted
8	22	A	Account Number	Cardholder's account number
9	4	A	MCC	Four digit code used Merchant Category Code assigned to the original transaction
10	3	A	Reason Code	Two digit code used to identify the reason for the chargeback. **Note**: Reason Codes are subject to change. Please refer to Chase Paymentech's Chargeback Reporting Manual for specific codes and their descriptions
11	2	A	MOP	Two character code to identify payment method May be null
12	10	A	Original Transaction Date	Date of the original transaction Format: MM/DD/YYYY
13	10	A	Initiated Date	The date the chargeback was initiated by the issuing bank Format: MM/DD/YYYY May be null

Continued on next page

Exception Reports – MasterCard Excessive Chargeback (RSK0030)

RSK0030 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
14	10	A	Activity Date	Chase Paymentech's activity date for this report data record Format: MM/DD/YYYY
15	10	A	Amount	The value of the item included in a report data record. *See "Numeric Formatting for more information"* *Implied decimal* "-" Indicates a negative amount
16	50	A	Descriptor	Merchant Descriptor
17	50	A	City	Merchant City
18	2	A	State	Merchant State
19	1	A	CNP/Retail Indicator	Code indicating transaction type Valid Values: **C** Card Not Present **R** Retail

Sort order for RSK0030 Report Data Records

Report Data Records within the RSK0030 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
TD Entity Number - Ascending
PDE Number

Financial Reports – Discover Chargeback Summary (RSK0036)

RKS0036 Report description

This delimited summary report provides merchants with counts and amounts of Discover chargeback activity to net sales and calculates their chargeback ratio.

This data is used in determining whether a merchant's chargeback activity is qualified by Discover as excessive.

How this report is used

Merchants and internal users use this report to monitor and track Discover chargeback activity to ensure compliance and prevent penalties in relation to Discover's excessive chargeback guidelines.

The user should be able to run this report monthly to produce a snapshot of their status in relation to these guidelines.

Financial Reports – Discover Chargeback Summary (RSK0036), Continued

RKS0036 Report Header Record

The RKS0036 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HRKS0036,543210,04/07/2008,04/07/2008,04/07/2008,14:15:01

RKS0036 Header Record field descriptions

The following table defines the fields included in the RKS0030 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HRSK0036"
2	10	A	Company ID Number	Chase Paymentech assigned Company ID number less any leading zeros (formerly the MA#)
3	10	A	Report Date From	Date report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	Date report activity ends. Based on merchant end of day. Format: MM/DD/YYYY
5	10	A	Generation Date	Date report was created. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
6	8	A	Generation Time	Time the report was generated, based on Eastern time Format HH:MM:SS

Continued on next page

Financial Reports – Discover Chargeback Summary (RSK0036), Continued

RKS0036 Report Data Record

An RKS0036 Report will normally contain many RKS0036 Report Data Records.

Sample data row

RRSK0036TD   234567
USD,SP,4,012345,07/08/2004,D,28.95,5444481005851350,55order66,000123,

RKS0036 Report Data Record field descriptions

The following table defines the fields included in an RKS0036 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RSKS0036"
2	15	A	SE#	Discover reference number for Service Establishment
3	2	A	Entity Type	For this report, value will always be: **CO** Company
4	10	A	Entity Number	The Chase Paymentech assigned Company identification number for this entity, less any leading zeroes
5	2	A	Entity Type	For this report, value will always be: **BU** Business Unit This field may be null

RKS0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
6	10	A	Entity Number	The Chase Paymentech assigned Business Unit identification number for this entity
7	2	A	Entity Type	Level at which reported event occurred. For this report, value will always be: **TD** Transaction Division
8	10	A	Entity Number	The Chase Paymentech assigned Transaction Division identification number
9	20	A	Entity Name	The name associated with the Chase Paymentech assigned TD transaction identification number.
10	3	A	Currency	3 character abbreviation for the settlement currency being reported. *See Appendix A for values*
11	10	N	Sales Count	The number of Sales items included in the report data record. See "Numeric formatting" for more information

RKS0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
12	10	N	Sales Amount	The value of the Sales items included in the Report Data Record See "Numeric formatting" for more information
13	10	N	Refund Count	The count of the Refund items included in the Report Data Record
14	10	N	Refund Amount	The value of the Refund items included in the Report Data Record See "Numeric formatting" for more information
15	10	N	Net Transaction	Net Transaction Count = Sales Count minus Refund Count
16	10	N	Chargeback Count	The number of Chargeback items included in the report data record. See "Numeric formatting" for more information
17	10	N	Chargeback Amount	The value of the Chargeback items included in the Report Data Record See "Numeric formatting" for more information
18	10	N	Representment Count	The number of Representment items included in the report data record. See "Numeric formatting" for more information

Financial Reports – Discover Chargeback Summary (RSK0036), Continued

RKS0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
19	10	N	Representment Amount	The value of the Representment items included in the Report Data Record See "Numeric formatting" for more information
20	10	N	Dispute Arbitration Count	The number of Dispute Arbitration items included in the report data record. See "Numeric formatting" for more information
21	10	N	Dispute Arbitration Amount	The value of the Dispute Arbitraion items included in the Report Data Record See "Numeric formatting" for more information
22	10	N	Reversal Count	The number of Reversal items included in the report data record. See "Numeric formatting" for more information
23	10	N	Reversal Amount	The value of the Reversal items included in the report data record. See "Numeric formatting" for more information

Financial Reports – Discover Chargeback Summary (RSK0036), Continued

RKS0036 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
24	10	N	Net Sales Amount	Net Sales Amount = Sales Amount minus Refund Amount minus Chargeback Amount plus Representment Amount plus or minus Dispute Arbitration Amount plus or minus Reversal Amount See "Numeric formatting" for more information
25	10	N	Chargeback Ratio	Chargeback Ratio= Chargeback Amount divided by Net Sales Amount Expressed as a % 2 decimal point implied(0000001032= 10.32%

Financial Reports – Discover Chargeback Summary (RSK0036)

Sort order for RKS0036 Report Data Records

Report Data Records within the RKS0036 Report are sorted based on the following order:

Currency – USD first, then all others by alpha
Number of Days Outstanding - Ascending
Entity type – Co first, then BU, then TD
Entity # - Ascending

Exception Reports – E-File Image Upload Exception (ACT0062)

ACT0062 Report description

This delimited file report provides detail information on exceptions in the image upload process.

How this report is used

Merchants use this report to help identify any upload issues relating to E-File and determine what areas are involved in the exceptions.

Note: This report is only available for those merchants that have signed up for and are using the Chargeback Multiple Document Upload Process.

Exception Reports – E-File Image Upload Exception (ACT0062), Continued

ACT0062 Report Header Record

The ACT0062 Report Header Record identifies the data to follow and its layout to the recipient system.

Sample data row

HACT0062,543210,04/14/2010,04/14/2010,04/15/2010,14:15:01

ACT0062 Header Record field descriptions

The following table defines the fields included in the ACT0062 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "HACT0062"
2	10	N	Company ID Number	Assigned by Chase Paymentech (formerly the MA#) Company ID less any leading zeros
3	10	A	Report Date From	The date the report activity begins. Based on merchant end of day Format: MM/DD/YYYY
4	10	A	Report Date To	The date the report activity ends. Based on merchant end of day. Format: MM/DD/YYYY
5	10	A	Generation Date	Date report was created. This is the calendar date in the Eastern time zone Format: MM/DD/YYYY
6	8	A	Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Exception Reports – E-File Image Upload Exception (ACT0062), Continued

Detail Section – ACT0062 Report Data Record

An ACT0062 Report Data Record contains detail for exceptions as part of the E-File image upload process.

Sample data row

RACT0062,TD,234567, 10414.0001y.554433.cbztiff.zip,VI,4444333355558888, CB,000299199099.0000000000234567.20100413.02,"Image too large"

ACT0062 Report Data Record field descriptions

The following table defines the fields included in an ACT0062 Report Data Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	A	Record Type	Constant "RACT0062"
2	2	A	Entity Type	Level at which reported event occurred. **TD** Transaction Division
3	20	A	Entity Number	Associated TD identification number, less any leading zeros. Chase Paymentech assigned
4	30	A	Submission Number	Chase Paymentech assigned unique identification number for the submission.
5	2	A	Method of Payment (MOP)	Code that identifies the (MOP) method of payment for the transaction *See Appendix B for values*
6	22	N	Account #	Customer's credit card account number.
7	2	A	CB/RR Type	Designates either Chargeback or Retrieval Request Representment **CB** – Chargeback **RR** – Retrieval Request Representment
8	44	A	Image Name	Name of the image supplied to Chase Paymentech.

Continued on next page

Exception Reports – E-File Image Upload Exception (ACT0062), Continued

ACT0062 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
9	255	A	Exception Description	Description of specific image exception: **Image too large** **Max number pages exceeded** **Invalid file ext** **Image not readable** **File could not be opened** **Note:** Field is double quoted

Continued on next page

Exception Reports – E-File Image Upload Exception (ACT0062), Continued

Sort order for ACT0062 Report Data Records

Report Data Records within the ACT0062 Report are sorted based on the following order:

Entity Type – CO first, then BU, then TD
MOP
Account Number

Informational Reports – Merchant FX Rate File (INF0042)

INF0042 Report description

This report is used by merchants who participate in Chase Paymentech Cross Currency settlement program. The INF0042 report provides a list of each currency pair, presentment currency and settlement currency, exchange rate (FX) for the following business day.

If a merchant is not setup for Cross Currency settlement funding, this report will not contain any data.

As part of the Cross Currency program, a merchant may receive a daily DFR file with the set foreign exchange rate for each currency pair (presentment currency and settlement currency). *Please refer to Chase Paymentech Solutions' Technical Specification for more information on Cross Currency processing.*

How this report is used

Merchants use this data as advance notice of the exchange rate to be applied for the next activity date.

How this report is generated

Delivery: DFR only (pipe, comma or tab delimiters).
Not available in web delivery.
Report will be in a new "E" file type

Frequency: Daily Only
This report is generated after the 8:00 pm EST FX rate job is processed.
Hierarchy Level: Company Only

INF0042 Report Header Record

The INF0042 Report Header Record identifies the data to follow and its layout.

Sample data row

HINF0042,543210,03/27/2012,03/27/2012,03/26/2012,20:15:01

INF0042 Header Record field descriptions

The following table defines the fields included in the INF0042 Header Record.

Field Number	Maximum Length	Data Type	Field Name	Comments
13	8	A	Record Type	Constant "HINF0042"
14	10	N	Company ID Number	Assigned by Chase Paymentech Solutions
15	10	A	Beginning Chase Paymentech Activity date	The beginning Chase Paymentech activity date that the rate will apply to. Format: MM/DD/YYYY
16	10	A	Ending Chase Paymentech Activity date	The ending Chase Paymentech activity date that the rate will apply to. Format: MM/DD/YYYY
17	10	A	Report Generation Date	Date report was created. This is the calendar date in the Eastern time zone. Format: MM/DD/YYYY
18	8	A	Report Generation Time	Time the report was generated, based on Eastern time Format: HH:MM:SS

Informational Reports – Merchant FX Rate File (INF0042),

Continued

INF0042 Report Data Record

The INF0042 Report Data Record contains the FX rates established daily to be used for merchant activity of the next Chase Paymentech activity day (beginning at 10:00 pm ET for the next activity date).

Sample data row

RINF0042,XYZ,999,USD,840,0.857000001

INF0042 Report Data Record field descriptions

The following table defines the fields included in an INF0042 Report Data Record.

The primary sort for the data in these rows is Settlement Currency Alpha, secondary Presentment Currency Alpha.

Field Number	Maximum Length	Data Type	Field Name	Comments
16	9	A	Record Type	Constant "RINF0042"
17	3	A	Presentment Currency – Alpha code	Three character alpha code to identify the presentment currency.
18	3	N	Presentment Currency – ISO numeric code	Three character ISO numeric code to identify the presentment currency.
19	3	A	Settlement Currency – Alpha code	Three character alpha code to identify the settlement currency.
20	3	N	Settlement Currency – ISO numeric code	Three character ISO numeric code to identify the settlement currency.
21	Variable	N	Daily FX rate	The foreign exchange rate for the currency pair to be applied to transactions for merchant funding. Numeric value up to 9 decimal places.

Continued on next page

Informational Reports – Merchant FX Rate File (INF0042),

Continued

INF0042 Report Data Record field descriptions (continued)

Field Number	Maximum Length	Data Type	Field Name	Comments
22	n/a	Null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech Solutions use
23	n/a	Null	Reserved	This field is not populated within this report. Field is reserved for future Chase Paymentech Solutions use

Sort order for INF0042 Report Data Records   Report Data Records within the INF0042 Report are sorted based on the following order:

       Settlement Currency – Alpha
       Presentment Currency – Alpha

File Trailer

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

File Trailer field descriptions The following table defines the fields included in the File Trailer preceded by an example data row.

Sample data row *DFREND, PID=123456,FREQ=DAILY,CO=111111

Field Number	Maximum Length	Data Type	Field Name	Comments
1	7	A	Constant	*DFREND
2	14	A	Presenter's ID (PID)	Assigned by Chase Paymentech; preceded by PID= **Note:** Field length includes preceding characters
3	14	A	Frequency	Frequency at which this file is generated and delivered. Preceded by FREQ= Valid values: **CALENMON** Calendar Month **DAILY** Daily **FISCALMON** Fiscal Month **OTHER** Other Frequency **WEEKLY** Weekly **Note:** Field length includes preceding characters

Continued on next page

File Trailer, Continued

Field Number	Maximum Length	Data Type	Field Name	Comments
1	13	A	Company ID/Entity ID	Assigned by Chase Paymentech (formerly the MA#). The first two characters of the Company ID/Entity ID field identifies the entity level. Valid values: **CO** Company **BU** Business Unit **TD** Transaction Division **FT** Funds Transfer Instruction **RC** Reporting Group - Company **RB** Reporting Group - Business Unit **RT** Reporting Group – Transaction Division **RF** Reporting Group - Funds Transfer Instruction Entity level value is followed by an equal sign (=) and then the entity number.

Appendix A – Currency Abbreviations

Currency Abbreviation definitions

The following table defines the fourteen settlement currencies supported by Chase Paymentech that are indicated by the three-character currency codes used in delimited file reports. For the full list of 155 presentment currencies that are available to merchants using Chase Paymentech's Cross-Currency product, please refer to the latest revision of the batch processing technical specifications.

CURRENCY ABBREVIATION	DESCRIPTION
AUD	Australian Dollars
CAD	Canadian Dollars
CHF	Swiss Franc
DKK	Danish Krone
EUR	Euro
GBP	British Pounds
HKD	Hong Kong Dollars
JPY	Japanese Yen
NOK	Norwegian Krone
NZD	New Zealand Dollars
SEK	Swedish Krona
SGD	Singapore Dollar
USD	US Dollars
ZAR	South African Rand

Sort order for Currency Abbreviations

The table above indicates the order in which the Currency Abbreviations will be sorted within each applicable report.

Appendix B – MOP Codes

MOP Code definitions
The following table lists the two-character Method Of Payment (MOP) codes used in delimited file reports.

MOP	Description
AE	ACCEL PIN-Based Debit
AF	AFFN PIN-Based Debit
AK	Alaska PIN-Based Debit
AP	ACCEL PINless Debit
AX	American Express
BL	Bill Me Later
BP	Bill Me Later Private Label
CR	Chase Signature Debit
CU	CU24 PIN-Based Debit
CZ	Chase Credit
DD	Discover Diners
DI	Discover
DP	Generic PINless Debit
EC	Electronic Check (non encrypted and encrypted accounts)
ED	European Direct Debit
EN	Encryption
ID	Interac
IL	Interlink PIN-Based Debit
IM	International Maestro
JC	JCB
JN	Jeanie PIN-Based Debit
MC	MasterCard
MP	MoneyPak
MT	Maestro PIN-Based Debit
NP	NYCE PINless Debit
NY	NYCE PIN-Based Debit
PP	Pulse PINless Debit
PS	Pulse PIN-Based Debit
PY	PayPal
SP	Star PINless Debit
SR	Star PIN-Based Debit
SV	Gift Card
SW	UK Domestic Maestro
SZ	Shazam PIN-Based Debit
VI	Visa
VR	Visa Debit

For the most currently listing of MOP codes please refer to our Technical Processing Format Specifications.

Appendix C – Category Values

Category Code definitions   The following table defines the categories indicated by the Category Codes used in delimited file reports.

Category Code	Category Name	Category Description
ADJPAR	Adjustment for Partial Items	This line item is provided as an inventory balance control item for 'split chargebacks'. A 'split chargeback enters inventory as one item but is deducted from inventory two times: once as a Representment and once as a Return To Merchant item. This balancing entry adjusts the inventory counts only (not amounts) to remove the redundancy.
ADJPDE	Chase Paymentech Adjustments	Any manual adjustments performed by Chase Paymentech to adjust inventories during the reporting period
AUTH	Auth Only	Transactions submitted with an Action Code A. Auth Only excludes authorizations performed as a result of a B or D action code. Auth Only includes authorizations received via batch or online
BEGINV	Beginning Inventory	Count and value of items in chargeback/return inventory at the beginning of the reporting period
BUW	Back Up Withholding	This value represents the amount withheld for the timeframe reported. Data records with this category will only appear on the FIN0010 report if the BUW amount is greater than zero. Back Up Withholding reflects a percentage of gross sales withheld by the IRS if the Tax Identification Number (TIN) on file with Chase Paymentech is either null or invalid according to the IRS.
CB	Net Chargeback Activity	The sum of adjustments affecting the merchant's current balance related to chargeback activity
CNREF	Cancelled Refunds	Action-code based. This is any refund type action code txn that was included in a cancelled submission
CNSALE	Cancelled Sales	Action-code based. This is any sale type action code txn that was included in a cancelled submission

Category Code definitions (continued)

Category Code	Category Name	Category Description
DBADJ	Net Debit Adjustment Activity	The sum of adjustments affecting the merchant's running balance related to Debit Adjustment activity
DBREF	Auth Only – Debit Refund	Debit Refund authorization action codes
DBSALE	Auth Only – Debit Sale	Debit Sale authorization action codes
DEC	Declined Deposits	Deposit-type action code transactions that were not depositable due to a hard decline
EFEFT	Effective Funds Transfer	Funds transfer that is anticipated to credited to the merchant's bank account by the merchant's financial institution. These are funds transfers that have reached their effective date
ENDINV	Ending Inventory	Items included in chargeback/return inventory at the end of the reporting period
ERET	Net ECP Return Activity	The sum of adjustments affecting the merchant's running balance related to ECP Return activity
FEEREC	Fee Received	The amount of the fee assessed by the issuing bank for certain MasterCard chargeback reason codes. The monetary impact of the fee itself is included in the FIN0011 report under the category PDE. This Category is used on the PDE0017 report to provide detail about the chargeback transaction that resulted in this fee
FEEREP	Fee Represent	The amount being returned to the merchant as the result of representment of the fee assessed by the issuing bank for certain MasterCard chargeback reason codes. The monetary impact of representment of the fee itself is included in the FIN0011 report under the category PDE. This Category is used on the PDE0017 report to provide detail about the chargeback transaction that resulted in this fee
HOLDFT	On Hold Funds Transfer	Funds transfer that was created but put on hold and not yet transferred to the merchant's financial institution

© Chase Paymentech Solutions, LLC – All rights reserved   **Page 204**
Technical Specifications Delimited File Reporting Rev. 2.2   **7/09/2013**
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.

Appendix C – Category Values, Continued

Category Code definitions (continued)

Category Report Field Code	Category Name	Category Description
IA	Interchange & Assessment Fees	The sum of fees for all service codes that represent pass through costs from certain endpoints (interchange and assessments). **Note**: ChaseNet Fees will be reported with this category code.
NET	Net Settled Deposit Amount	Settled Sales deposited less Settled Refunds deposited
NON	Non-Financial	Non-financial transactions include FPO Modification requests, Stored Value or any other transactions that have no financial impact
OTH	Other Adjustments	The sum of adjustments affecting the merchant's running balance related to anything other than fees, chargebacks, ECP Returns, or Reserves
PARREP	Partial Representment	Indicates the represented portion of a 'split chargeback', where a part of the value of the original CB was able to represented and the balance is Returned To Merchant
PARRTM	Partial Return To Merchant	Indicates the returned-to-merchant portion of a 'split chargeback', where a part of the value of the original CB was able to represented and the balance is Returned To Merchant
PENDFT	Pending Funds Transfer	Funds transfer that was created to be transferred to the merchant's financial institution but has not yet reached its effective date (the date on which it is anticipated that the financial institution will credit the merchant's bank account)
PFEE	Chase Paymentech Fees	The sum of fees assessed by Chase Paymentech for all service codes that include Chase Paymentech costs
PRE	ECP Ver/Val/Prenote	Transactions that were verified, validated or pre-noted as part of Electronic Check processing
PREDB	Pre-Auth - Debit	Debit pre-authorization action codes
RECD	New Chargebacks/ECP Returns Received	New chargeback/return items received during the reporting period
RECRS	Accepted items received for	Items received from the merchant and accepted for recourse during the reporting period

		recourse	

© **Chase Paymentech Solutions, LLC – All rights reserved** **Page 206**
Technical Specifications Delimited File Reporting Rev. 2.2 **7/09/2013**
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.

Category Code definitions (continued)

Category Code	Category Name	Category Description
REF	Refunds	All refund type items successfully submitted for deposit. Rejects and Declined Deposits are not included
REJ	Rejected Items	Transactions of any action code that did not pass Chase Paymentech front-end edit checks
REJFT	Rejected Funds Transfer	Funds transfer that was created and sent to and subsequently rejected by the merchant's financial institution
REPR	Items represented	Items submitted for representment during the reporting period
RES	Reserve Adjustments	The sum of adjustments that affected the merchant's current balance for reserve entries during the reporting period
RETREQ	Retrieval Request Received	New retrieval request items received during the reporting period
RTM	Items Returned to Merchant	Items returned to the merchant for handling during the reporting period
SALE	Sales	All sale type items successfully submitted for deposit. Rejects and Declined Deposits are not included

Sort order for Category values

The table above indicates the order in which the Category values will be sorted within each applicable report. Please note that not all values are valid for every report. See individual report field definitions for valid value sets for that report.

Appendix D – Sub-Category Values

Sub-Category Code definitions

The following table defines the categories indicated by the Sub-Category codes used in delimited file reports (FIN0011 Service Charge Detail only).

Sub-Category Code	Sub-Category Name	Sub-Category Description
AS	Assessment	One Report Data Record for each Visa and MasterCard Assessment Fee (aggregated for all Interchange Qualification levels)
AUTH	Authorization Fees	Includes all Authorization Fees. There will be separate Report Data Records for each unique item description
DEP	Deposit Fees	Fees related to transaction Deposit processing. There will be separate Report Data Records for each unique item description
EQUIP	Equipment Fees	Includes all Equipment Fees. There will be separate Report Data Records for each unique item description
FT	Funds Transfer Fees	Includes all Funds Transfer Fees. There will be separate Report Data Records for each unique item description
IC	Interchange	Includes all pass-through interchange (this does not include bundled priced fees). There will be separate Report Data Records for each qualification category and pricing level. This subcategory also includes any non-qualification downgrades (even for transactions which are priced as bundled) **Note**: ChaseNet Fees will be reported with this sub-category code.
MONTH	Monthly Fees	Includes all monthly Fees. There will be separate Report Data Records for each unique item description

© Chase Paymentech Solutions, LLC – All rights reserved　　　　　　　　　　　　　　　　　**Page 208**
Technical Specifications Delimited File Reporting Rev. 2.2　　　　　　　　　　　　　　　　　　**7/09/2013**
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.

Sub-Category Code definitions (continued)

Sub-Category Code	Sub-Category Name	Sub-Category Description
NON	Non-Transaction Fees	Includes all non-transaction type Fees. There will be separate Report Data Records for each unique item description
OTH	Other Fees	Includes all other fees not otherwise categorized above. There will be separate Report Data Records for each unique item description
PDE	Chargeback/ECP Return Fees	Fees related to Chargeback and ECP return processing. There will be separate Report Data Records for each unique item description

Sort order for Sub-Category values The table above indicates the order in which the Sub-Category values will be sorted within the applicable report. Please note that these values are only used for the FIN0011 Service Charge Detail report.

Appendix E – Country Codes

Country code definitions

The following table defines the countries indicated by the Consumer Bank Country codes used in certain delimited file reports.

Consumer Bank Country Code	Description
AT	Austria
BE	Belgium
DE	Germany
FR	France
GB	United Kingdom
NL	Netherlands

Sort order for Sub-Category values

The table above indicates the order in which the Sub-Category values will be sorted within the applicable report.

Appendix F – NOC Reason Codes

Reason code definitions

The following table defines the possible reasons for an NOC (Notification of Change) and the associated Chase Paymentech-assigned reason code.   An NOC may be sent for one or more attributes of a transaction for which Chase Paymentech has updated information on file. The table below indicates for which attributes new data is being provided for each reason code. These codes are used by the ACT-0019 Notification of Change report.

Reason Code	Description	RDFI	Account Number	Name	Account Type
001	Incorrect DFI (Depository Financial Institution) Account Number		X		
002	Incorrect Routing Number (RDFI)	X			
003	Incorrect Routing Number (RDFI) and Incorrect DFI Account Number	X	X		
004	Incorrect Individual Name			X	
005	Incorrect Account Type				X
006	Incorrect DFI Account Number and Incorrect Account Type		X		X
007	Incorrect Routing Number (RDFI), Incorrect DFI Account Number, and Incorrect Account Type	X	X		X
008	Incorrect Routing Number (RDFI) and Incorrect Account Type	X			X
009	Incorrect Routing Number (RDFI) and Incorrect Individual Name	X		X	
010	Incorrect Routing Number (RDFI), Incorrect Individual Name and Incorrect Account Type	X		X	X
011	Incorrect Individual Name and Incorrect Account Type			X	X

Continued on next page

Reason code definitions (continued)

Reason Code	Description	RDFI	Account Number	Name	Account Type
012	Incorrect Routing Number (RDFI), Incorrect DFI Account Number, and Incorrect Individual Name	X	X	X	
013	Incorrect DFI Account Number and Incorrect Individual Name		X	X	
014	Incorrect DFI Account Number, Incorrect Individual Name and Incorrect Account Type		X	X	X
015	Incorrect Routing Number (RDFI), Incorrect DFI Account Number, Incorrect Individual Name and Incorrect Account Type	X	X	X	X
099	Miscellaneous				
C99	Contact Account Holder				

Sort order for NOC reason codes

The NOC reason code does not impact the sort of any report file.

Appendix G – Cross Currency Processing

Cross Currency processing impacts DFR data record formats

Merchants who participate in Chase Paymentech's Cross-Currency product will receive files that are structurally different from other merchants' files. Cross Currency processing creates the need for additional currency and amount fields to qualify data at a more granular level than is otherwise necessary. A merchant who is processing cross-currency transactions will see multiple transaction currencies and/or amounts on many reports.

Reporting for Cross-Currency processing has significant impact on DFR. In order to maintain the structural integrity of the DFR files, these additional fields will impact ALL data rows for a merchant processing Cross-Currency transactions, even data rows for like-to-like currency transactions or divisions.

A merchant selecting to display Cross Currency field at company level (CO) will always see those fields which would otherwise be suppressed regardless of participation in cross currency.

Similarly, a merchant selecting to display Cross Currency field at the entity level (BU, TD, RG, or FTI) will always see those fields which would otherwise be suppressed regardless of participation in cross currency.

For merchants who do not process Cross-Currency transactions, the data record format is unaltered and the additional fields are suppressed.

If a merchant is using DFR reports and later adds the cross currency product, the following reports will have additional fields in subsequent files:

Deposit Activity Summary (FIN0010)
Deposit Activity Transfer Summary (FIN0010T)
Transaction Summary (LNK010A)
Reject Summary (ACT0033)
Submission Summary (ACT0012)
Service Charge Detail (FIN0011)
Deposit Detail (ACT0010)
Chargeback Activity (PDE0017)
Chargebacks Received (PDE0020)

Please refer to individual report specification for more information.

Continued on next page

Appendix G – Cross Currency Processing, Continued

Uniformity in report structure

In order to maintain the structural integrity of the DFR files, these additional fields will impact ALL data rows for a merchant processing Cross Currency transactions, even data rows for like-to-like currency transactions or divisions. For merchants who do not process Cross Currency transactions, the data record format is unaltered and the additional data fields are suppressed, including the delimiter character.

Terms and definitions

These report specifications contain an indication for every amount and currency field as to whether it represents the "presentment currency" or the "settlement currency". The definitions for these terms are:

Term	Description
Presentment Currency	The currency in which a cardholder's transaction is assessed by the merchant and presented to Chase Paymentech. Presentment currencies only apply to sale, refund and chargeback transaction face values.
Settlement Currency	The currency in which a merchant is paid. For non-Cross Currency processing, the presentment and settlement currencies are the same. All fees are assessed in settlement currency and do not have an associated presentment currency value.
Foreign Exchange Rate	The rate of conversion that was used by Chase Paymentech to convert the presentment currency value into the settlement currency value.

Appendix H – Action Codes

Action Code definitions

The following charts provide the Action Codes for 96-byte transactions and for 120-byte and Online transactions

96-Byte Action Codes
A – Authorize (Credit Card, Gift Card, Bill Me Later)
B – Conditional Deposit (Credit Card, Bill Me Later)
D – Deposit (Credit Card, Gift Card, Bill Me Later)
E – Authorization Reversal (Gift Card)
F – Account Verification (MasterCard,Visa)   **Note:** Dollar amount must be $0.00
G – Verify Only (ECP U.S.) (dollar amount should be $0.00)
H – Validate and Deposit (ECP U.S. and CAN)
I – Validate, Verify and Deposit (ECP U.S.)   **Note:** If validation fails, transaction will not verify or deposit
J – Pre-note Only - Credit (ECP U.S.)
K – Issuance (Gift Card)
L – Add Value (Gift Card)
N – Refund (ECP U.S. and CAN)
O – Forced Validate (ECP CAN only)
P – Pre-note Only - Debit (ECP U.S. only) (dollar amount should be $0.00)
Q – Current Balance Inquiry (Gift Card)
R – Refund (Credit Card, Gift Card, Bill Me Later)
U – Account Updater (MOPs = VI, MC, EN only)
V – Validate Only (ECP U.S. and CAN) (dollar amount should be $0.00)
Y – Verify and Pre-note (ECP) (dollar amount should be $0.00)

Appendix H – Action Codes, Continued

120-Byte and Online Action Codes
AR – Authorization Reversal (Discover, Gift Card, MasterCard, PayPal, Visa)
AU – Authorize (Bill Me Later, Bill Me Later Private Label, Credit Card, Gift Card, PayPal)
BI – Current Balance Inquiry (Discover, Gift Card, MasterCard, MoneyPak, Visa) **Note:** Amount should be $0.00.
DC – Conditional Deposit (Bill Me Later, Bill Me Later Private Label, Credit Card, PINless Debit)
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)
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)
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)
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, 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.)

For the most currently listing of Action Codes please refer to our Technical Processing Format Specifications.

Page 216
Technical Specifications Delimited File Reporting Rev. 2.2 **7/09/2013**

Appendix I – Encryption and Compression

Introduction   The use of Open PGP provides support for all available protocols for compression and encryption of data. It is a widely accepted flexible tool that will allow for any combination of functionality required: i.e. compression only, encryption only, or compression and encryption.

This encryption and compression selection is not applicable to NetConnect Batch as compression and encryption are handled within the NetConnect Batch Product.

Encryption and/or compression of any file is performed at the file level, not at the record level.

Merchants must provide a key to Chase Paymentech to be used in the creation of the DFR files.

Merchant Public Keys:

- Key must be generated and sent to their Chase Paymentech technical representative as an attachment via email. The key should be named with suffix ".asc" for ASCII Armor.
- Company Name and PID number must be in the comments field of the generated key.
- There must be one key per PID.
- The same key must be used for production DFR files retrieved from both test and production environments.
- There is no mandate from Chase Paymentech for the keys to expire. However, if the merchant chooses to have the key expire, they must give their Chase Paymentech business representative 30 days advance notice.

Chase Paymentech Generated Files:

Chase Paymentech will use ASCII Armor to encrypt files. Please see the chart below for the file extensions that will be used for each delivery option.

Delivery Option	File Extension
Compression Only	.gpg
Encryption Only	.gpg
Both	.gpg

Appendix J – Availability

Introduction   DFRs are generated in batch mode exclusively and cannot be run on demand. Once generated, flat-files are hosted on Chase Paymentech servers and available on NetConnect servers for 72 hours or NetConnect Batch servers for 30 days.

Daily Reports (generated 365 days per year): Report generation begins after the merchant's Chase Paymentech processing day ends. Typically reports are generated and transferred to Chase Paymentech servers prior to 9 AM ET of the next processing day.

Weekly Reports (generated 52 weeks per year): Report generation begins on Friday after the merchant's Chase Paymentech processing day ends, Typically reports are available on Chase Paymentech servers within 24 hours.

Monthly Reports (generated 12 months per year): Report generation begins on the last day of the month (calendar or fiscal) after the merchant's Chase Paymentech processing day ends. Typically reports are loaded on Chase Paymentech servers within 48 hours.

End of Delimited File Reports
Version 2.2

7/09/13