

# Technical Specification

Online Processing Versions 7.0 - 7.4 Rev. 3  
Addendum in Support of Account Verification  
Rev. 1  
February 6, 2009



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# Technical Specification

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***Online Processing  
Versions 7.0 – 7.4 Rev. 3  
Addendum in Support of Account Verification***

***Rev. 1***

***Date 02/06/2009***



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The following updates, additions, corrections have been incorporated in  
**Online Processing Versions 7.0 – 7.4 Rev. 3**  
**Addendum In Support of Account Verification Rev.1**

<b>Page No(s)</b>	<b>Action</b>	<b>Description of Change</b>
<b>ONLINE PROCESSING DETAIL RECORD</b>		
2	Added	Added Action Code = VF Note to Amount field comments
6	Added	Added MasterCard reject note to Transaction Type
7, 11	Added	Added VF (Account Verification) to Action Codes
<b>APPENDIX A: REASON RESPONSE CODE DESCRIPTION/USAGE</b>		
13	Updated	Response Reason Code 104 (No Reason to Decline) with payment methods CC and RC
<b>APPENDIX AB: ACCOUNT VERIFICATION</b>		
28	Added	Added Account Verification Appendix

# TECHNICAL SPECIFICATIONS FOR ONLINE PROCESSING

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# RECORD LAYOUTS

## Online Processing Detail Record

Position	Length	Data Type	Field Name	Comments
62,73	12	N	Amount	<p>Amount of the authorization.</p> <p>2 decimal implied/right justified/zero filled</p> <p><b>Notes:</b> Minimum amount for all card types is \$0.01 U.S. dollars (or established international currency equivalent), but no greater than the established Transaction Division limit.</p> <p>If the transaction amount exceeds the default limit, the default limit must be increased in order for the transaction to process. Contact Chase Paymentech Merchant Services at 603-896-8333 prior to processing the transaction.</p> <p>Bill Me Later minimum and maximum transaction amount limits are agreed to between the merchant and BillMeLater.</p> <p>Carte Blanche will decline transactions for less than \$1.00.</p> <p>Discover includes the Cash Over amount if:</p> <ul style="list-style-type: none"> <li>• Action Code = DP, include the Cash Back Amount Approved from the authorization request or the Cash Over Amount from the Extension Record: Discover (EDI001).</li> <li>• Action Code = AU or DC, include the Cash Back Amount Requested.</li> </ul> <p>RevolutionCard accepts transactions that have an amount = \$0.00, but Address Verification information must be sent or the transaction will reject with Response Reason Code 227 (Missing Companion Data).</p>

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## RECORD LAYOUTS (Continued)

### Online Processing Detail Record, (Continued)

Position	Length	Data Type	Field Name	Comments																				
			Amount, (Continued)	<p>This field must be all zeroes when Action Code = VF or the transaction will reject with Response Reason Code 202 (Bad Amount Non-numeric Amount).</p> <p>Maximum U.S. dollar amount per individual transaction:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">MOP</th> <th style="text-align: center;">Authorization</th> </tr> </thead> <tbody> <tr> <td>American Express</td> <td style="text-align: right;">\$9,999,999.99</td> </tr> <tr> <td>Discover</td> <td style="text-align: right;">\$99,999.99</td> </tr> <tr> <td>MasterCard</td> <td style="text-align: right;">\$9,999,999.99</td> </tr> <tr> <td>MasterCard Diners</td> <td style="text-align: right;">\$9,999,999.99</td> </tr> <tr> <td>MoneyPak</td> <td style="text-align: right;">\$9,999.99</td> </tr> <tr> <td>PayPal</td> <td style="text-align: right;">\$10,000.00</td> </tr> <tr> <td>RevolutionCard</td> <td style="text-align: right;">\$999,999.99</td> </tr> <tr> <td>Other</td> <td style="text-align: right;">\$99,999.99</td> </tr> <tr> <td>Visa</td> <td style="text-align: right;">\$9,999,999.99</td> </tr> </tbody> </table> <p>Individual transactions that exceed the default limit must have the default limit increased in order for the transaction not to reject. Contact Chase Paymentech Merchant Services.</p>	MOP	Authorization	American Express	\$9,999,999.99	Discover	\$99,999.99	MasterCard	\$9,999,999.99	MasterCard Diners	\$9,999,999.99	MoneyPak	\$9,999.99	PayPal	\$10,000.00	RevolutionCard	\$999,999.99	Other	\$99,999.99	Visa	\$9,999,999.99
MOP	Authorization																							
American Express	\$9,999,999.99																							
Discover	\$99,999.99																							
MasterCard	\$9,999,999.99																							
MasterCard Diners	\$9,999,999.99																							
MoneyPak	\$9,999.99																							
PayPal	\$10,000.00																							
RevolutionCard	\$999,999.99																							
Other	\$99,999.99																							
Visa	\$9,999,999.99																							

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## RECORD LAYOUTS (Continued)

### Online Processing Detail Record, (Continued)

Position	Length	Data Type	Field Name	Comments
77	1	A	Transaction Type	<p>Describes the circumstances under which the transaction takes place. (Optional)</p> <p>Valid Values:</p> <ul style="list-style-type: none"> <li>1 – MOTO Indicator – Single Transaction mail/telephone order: designates a transaction where the cardholder is not present at a merchant location and consummates the sale via the phone or through the mail. The transaction is not for recurring services or product and does not include sales that are processed via an installment plan.</li> <li>2 – MOTO Indicator – Recurring Transaction: designates a transaction that represents an arrangement between a cardholder and the merchant where transactions are going to occur on a periodic basis.</li> <li>3 – MOTO Indicator – Installment Payment: designates a group of transactions that originated from a single purchase where the merchant agrees to bill the cardholder in installments.</li> <li>4 – MOTO Indicator – Deferred Transaction: designates a transaction that represents an order with a delayed payment for a specified amount of time.</li> <li>5 – ECI Indicator – Secure Electronic Commerce Transaction: designates a transaction consummated via the Internet at a 3-D Secure capable merchant and the cardholder is fully authenticated. (e.g. 3-D Secure includes Verified by Visa and MasterCard SecureCode)</li> </ul>

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## RECORD LAYOUTS (Continued)

### Online Processing Detail Record, (Continued)

Position	Length	Data Type	Field Name	Comments
			Transaction Type, (Continued)	<p>6 – ECI Indicator – Non-Authenticated Electronic Commerce Transaction: designates a transaction consummated via the Internet at a 3-D Secure capable merchant that attempted to authenticate the cardholder using 3-D Secure. (e.g. 3-D Secure includes Verified by Visa and MasterCard SecureCode) Attempts occur with Verified by Visa and MasterCard SecureCode transactions in the event of:</p> <ul style="list-style-type: none"> <li>a. A non-participating Issuer</li> <li>b. A non-participating cardholder of a participating Issuer</li> <li>c. A participating Issuer, but the authentication server is not available</li> </ul> <p>7 – ECI Indicator – Channel Encrypted Transaction: designates a transaction between a cardholder and a merchant consummated via the Internet where the transaction includes the use of transaction encryption such as SSL, but authentication was not performed. The cardholder payment data was protected with a form of Internet security, such as SSL, but authentication was not performed.</p> <p>8 – ECI Indicator – Non-Secure Electronic Commerce Transaction: designates a transaction between a cardholder and a merchant consummated via the Internet where the transaction does not include the use of any transaction encryption such as SSL, no authentication performed, no management of a cardholder certificate.</p> <p>If “8” is sent and MOP = PY, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p>

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## RECORD LAYOUTS (Continued)

### Online Processing Detail Record, (Continued)

Position	Length	Data Type	Field Name	Comments
			Transaction Type, (Continued)	<p>I – IVR (PINless Debit only): designates a transaction where the cardholder consummates the sale via an interactive voice response (IVR) system.</p> <p>If an “I” is sent, but MOP not equal to PINless debit, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p> <p>R – Retail Indicator – designates a transaction where the cardholder was present at a merchant location.</p> <p>For European divisions, if an “R” is sent, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p> <p>If an “R” is sent for a transaction with a MOTO Merchant Category Code (MCC) the transaction will downgrade.</p> <p><b>Notes:</b> Transaction type may be defaulted at the division level. If the default is set, all transactions processed through the division will carry the default Transaction Type value unless this field is populated (population of this field overrides the division level default). Transaction Type must match for both authorization and subsequent deposit.</p> <p>For Verified by Visa and MasterCard SecureCode, the ECI returned at authentication time must be supplied at the transaction level.</p> <p>For MoneyPak, if the Transaction Type does not equal 1, 7 or 8 the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p> <p>For recurring transactions, the first transaction should be sent with a Transaction Type of 1, 7, I or R (whichever is applicable). All subsequent transactions should be sent with a Transaction Type of 2.</p>

*Continued on next page*

## RECORD LAYOUTS (Continued)

### Online Processing Detail Record, (Continued)

Position	Length	Data Type	Field Name	Comments
			Transaction Type, (Continued)	<p>For Discover recurring transactions, all transactions should be sent with a Transaction Type of 2.</p> <p>See <i>Appendix L: Debit Processing</i> for additional information on populating this field.</p> <p>See <i>Appendix AA: RevolutionCard</i> for additional information on populating this field.</p> <p>For Action Code = VF and MOP = MC or MD, if Transaction Type does not = 2, the transaction will reject with Response Reason Code 253 (Invalid Transaction Type).</p>
82,83	2	A	Action Code	<p>This action tells Chase Paymentech what service to perform on the transaction.</p> <p>Valid values:</p> <ul style="list-style-type: none"> <li>AR – Authorization Reversal (Discover, Gift Card, MasterCard, MasterCard Diners, PayPal, RevolutionCard – Card Not Present, Visa)</li> <li>AU – Authorize (BML, BML PL, Credit Card, Gift Card, PayPal, RevolutionCard – Card Not Present)</li> <li>AV – Re-activation Reversal (Gift Card)</li> <li>BA – Block Activation (Gift Card)</li> <li>BI – Current Balance Inquiry (Discover, Gift Card, MasterCard, MasterCard Diners, MoneyPak, Visa)</li> <li>BV – Block Activation Reversal (Gift Card)</li> <li>CV – Redemption Completion Reversal (Gift Card)</li> <li>DR – Refund Auth Reversal (Debit, RevolutionCard – Card Present)</li> <li>DV – De-activation Reversal (Gift Card)</li> <li>ED – Do Express Payment (PayPal)</li> <li>EG – Get Express Payment (PayPal)</li> <li>ES – Set Express Payment (PayPal)</li> <li>IR – Issuance Activation Reversal (Gift Card)</li> <li>LO – Validate Only (ECP and European Direct Debit)</li> </ul> <p><b>Note:</b> Transaction amount must be 0.00 for EUDD</p>

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## RECORD LAYOUTS (Continued)

### On-Line Processing Detail Record, (Continued)

Position	Length	Data Type	Field Name	Comments
			Action Code, (Continued)	Valid values, (Continued): PA – Purchase Auth (Debit, MoneyPak, RevolutionCard – Card Present) <b>Note:</b> Format Indicator Order Information 2 (O2) must be sent with this Action Code for PINless Debit transactions PR – Purchase Auth Reversal (Debit, RevolutionCard – Card Present) PV – Redemption Reversal (Gift Card) RA – Refund Auth (MoneyPak, Debit, RevolutionCard – Card Present) RC – Redemption Completion (Gift Card) RF – Refund (Gift Card) RP – Rdemption (Gift Card) RV – Refund Reversal (Gift Card) SA – Add Value (Gift Card) SD – De-activation (Gift Card) SI – Issuance Activation (Gift Card) SV – Re-activation (Gift Card) VF – Account Verification (MasterCard, MasterCard Diners, RevolutionCard, Visa) <b>Note:</b> Amount must be \$0.00 VO – Verify Only (ECP U.S.) <b>Note:</b> Amount should be \$0.00 VR – Add Value Reversal (Gift Card)  See Table 1: Action Codes Definitions

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## RECORD LAYOUTS (Continued)

**Table 1: Action Code Definitions**

Action Code	Name	Definition
AR	Authorization Reversal	<p>Reverses a prior Action Code = AU (Authorize).</p> <p><b>Notes:</b> The Reversal is only valid if the authorization has not expired.</p> <p>See <i>Appendix F: Authorization Reversal</i> for specific credit card information.</p> <p>See <i>Appendix P: Gift Card</i> for additional information.</p> <p>See <i>Appendix S: PayPal</i> for additional information.</p>
AU	Authorize	<p>Authorize this transaction.</p> <p><b>Notes:</b> For Gift Card – Dollar amount is “reserved” on the card account until Action Code = RC (Redemption Completed) or Action Code = AR (Authorization Reversal) is sent.</p> <p>For Gift Card – If the transaction is sent for MCC 5542 and the amount is \$1.00, the entire balance of the card is “locked”. For any other MCC and/or amount, the card is “locked” for that amount. When the sale is complete, Action Code = RC (Redemption Completed) must be sent with the actual sale amount. For MCC 5542 the authorization expires after 3 hours, all other authorizations expire after 7 days.</p>
AV	Re-Activation Reversal	<p>Reverses a prior Action Code = SV (Re-Activation). Amount must be \$0.00.</p> <p>The Gift Card server will decline the transaction if the amount sent causes the card balance to go negative.</p>

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## RECORD LAYOUTS (Continued)

**Table 1: Action Code Definitions, (Continued)**

Action Code	Name	Definition
BA	Block Activation	<p>Activates up to 100 gift cards at one time.</p> <p><b>Notes:</b> The number of cards to be activated (not including the first card) is sent in Format Indicator FC (Gift Card). Each card will be activated with the value in the Amount field.</p> <p>If any card in the block of cards fails (for example: a card is already active or the card is not “owned” by the merchant) all cards up to the failed card will be set to active with a \$0.00 amount. The failed account number will be identified in Reply Format Indicator F1 (Gift Card Block Activation).</p>
BI	Balance Inquiry	Used to obtain the current balance on an account. Any amount can be sent.
BV	Block Activation Reversal	<p>Reverses a prior Action Code = BA (Block Activation).</p> <p><b>Notes:</b> The first card number in the series must be sent in Format Indicator FC (Gift Card), identifying the number of cards that were activated in the series. Amount must match the Amount of the original Block Activation.</p> <p>If any activity has been performed on a card in the block (e.g. a redemption on one of the active cards) before the Block Activation Reversal is sent, the entire reversal will fail.</p>
CV	Redemption Completion Reversal	Reverses a prior Action Code = RC (Redemption Completion).
DR	Refund Authorization Reversal	Reverses a prior Action Code = RA (Refund Authorization)
DV	De-activation Reversal	<p>Reverses a prior Action Code = SD (De-activation).</p> <p><b>Note:</b> Amount sent should be “Previous Balance” returned in the Reply Format Indicator FC (Gift Card) on the prior deactivation.</p>
ED	Do Express Payment	Used to obtain an authorization or identify an order that will subsequently be authorized.
EG	Get Express Payment	Returns information about the customer including name and address that is stored at PayPal.
ES	Set Express Payment	Establishes a session with PayPal. Receive a token to be used for browser re-direct to PayPal for customer check out.

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## RECORD LAYOUTS (Continued)

**Table 1: Action Code Definitions, (Continued)**

Action Code	Name	Definition
IR	Issuance Activation Reversal	Reverses a prior Action Code = SI (Issuance Activation).  The Gift Card server will decline the transaction if the amount sent causes the card balance to go negative.
LO	Validate Only	ECP – Validate this transaction against an ACH eligibility file, Notification of Change (NOC) file, and ECP Internal Negative File.  European Direct Debit – Validate this transaction against the European Direct Debit Internal Negative File.
PA	Purchase Authorization	Verifies customer’s open-to-buy and if the funds are available, debits the customer’s account.
PR	Purchase Authorization Reversal	Reverses a prior Action Code = PA (Purchase Authorization).
PV	Redemption Reversal	Reverses a prior Action Code = RP (Redemption).
RA	Refund Authorization	Issues a credit to this account number.  <b>Note:</b> To complete the refund, Action Code RF (Refund) must be sent in a settlement file for this transaction.
RC	Redemption Completion	Redemption amount to be processed.  Used to redeem the amount processed in conjunction with a prior Action Code = AU (Authorize) request.  This is similar to Action Code = DP (Deposit) used for batch transactions.  If the Partial Redemption flag is set to “yes” and the total redemption amount is higher than the amount available on the card, the entire amount on the card is redeemed and returned in Previous Balance of the Gift Card Reply Format Indicator (FC). The merchant should subtract this amount from the sale amount to create the balance due for the customer.  If the amount sent is \$0.00, the card is “unlocked”. This is similar to Action Code = AR (Authorization Reversal).

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## RECORD LAYOUTS (Continued)

**Table 1: Action Code Definitions, (Continued)**

Action Code	Name	Definition
RF	Refund	Adds the transaction Amount to the balance of an active gift card.
RP	Redemption	One step process that authorizes and does a redemption completion on the gift card.  This is similar to Action Code = DC (Conditional Deposit) used for batch transactions.  Amount of the transaction must be greater than \$0.00.
RV	Refund Reversal	Reverses a prior Action Code = RF (Refund).  The Gift Card server will decline the transaction if the amount sent causes the card balance to go negative.
SA	Add Value	Adds the transaction Amount to the balance of an active gift card.
SD	De-activation	Inactivates a gift card account.  Action Code can only be sent for gift cards that currently have an active status.  The amount of the transaction must be \$0.00.
SI	Issuance Activation	Used to issue and activate individual gift cards. The dollar amount must be greater than \$0.00.
SV	Re-Activation	Re-activates a gift card account with a balance of the amount sent. Only allowed for a card that has been previously de-activated.
VF	Account Verification	Verify this account is valid before performing authorization.  The amount of the transaction must be \$0.00.
VO	Verify Only	Verify this transaction against a 3rd party negative file.
VR	Add Value Reversal	Reverses a prior Action Code = SA (Add Value).  The Gift Card server will decline the transaction if the amount sent causes the card balance to go negative.

## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE

### Chase Paymentech Response Reason Codes

The following list reflects all currently defined Chase Paymentech response reason codes. Many of these codes will never be returned in your output.

For the most common codes returned by Chase Paymentech, the list includes an action field that suggests the best probable course of action to take based on the code returned. If you are receiving codes not listed here, please contact your Account Manager. For ECP transactions, please refer to the Electronic Check Processing User Guide for additional information including return codes, dishonor codes and response actions.

The following KEY describes the Column Headings and the values appearing in the columns.

**Note:** Not all codes will be received on an authorization. Some codes are for deposit/conditionals only.

#### KEY

Column Heading	Description
Type	S = Successful Response Codes R = Reject Response Codes D = Decline Response Codes
Code	3-digit response code
Name	Description of the response code
Action	Resend = Send this transaction back at any time Wait = Wait 2-3 days before sending back, or try to resolve with your customer Cust. = Try to resolve with customer, or get an alternate method of payment Fix = There is an invalid field being sent Fix and resend N/A = Not applicable Voice = Perform a voice authorization per Chase Paymentech instructions Call = Call Chase Paymentech
Payment Method	BML = Bill Me Later Cards/Bill Me Later Private Label BML PL = Bill Me Later Private Label only CC = All Credit Cards DB = All Debit Cards ECP = Electronic Check Processing ED = European Direct Debit MP = MoneyPak PY = PayPal RC = RevolutionCard SV = Gift Card SW = Switch/Solo (UK Maestro)

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	000	No Answer	Resend	BML, CC, ED, MP, PY, SV	Chase Paymentech received no answer from auth network.
S	100	Approved	N/A	All	Successfully approved.
S	101	Validated	N/A	ECP, ED	Account passed Chase Paymentech negative file and data edit check.
S	102	Verified	N/A	ECP	Account passed external negative file.
S	103	Pre-noted	N/A	ECP	Passed pre-note.
S	104	No Reason to Decline	N/A	CC, ECP, RC	Successfully approved.
S	105	Received and Stored	N/A	CC	Successfully approved. <b>Note:</b> FPO only.
S	106	Provided Auth	N/A	CC	Successfully approved. <b>Note:</b> Indicates customized code was used in processing.
S	107	Request Received	N/A	CC	Successfully approved. <b>Note:</b> Indicates customized code was used in processing.
S	108	Approved for Activation	N/A	CC	Successfully activated. <b>Note:</b> Indicates customized code was used in processing.
S	109	Previously Processed Transaction	N/A	DB, RC	Transaction was not re-authorized with the Debit Network because it was previously processed.
S	110	BIN Alert	N/A	CC	Successfully approved. <b>Note:</b> Indicates customized code was used in processing.
S	111	Approved for Partial	N/A	CC	Successfully approved. <b>Note:</b> Indicates customized code was used in processing.
S	164	Conditional Approval	Wait	BML	Conditional Approval - Hold shipping for 24 hours.
R	201	Invalid Account Number	Cust.	All	Bad check digit, length, or other credit card problem.
R	202	Bad Amount Non-numeric Amount	Fix	All	Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
R	203	Zero Amount	Fix	CC, ECP	Amount sent was zero.
R	204	Other Error	Fix	All	Unidentifiable error.
R	205	Bad Total Auth Amount	Fix	CC	The sum of the authorization amount from extended data information does not equal detail record authorization amount.  Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount.
R	218	Invalid SKU Number	Fix	CC	Non-numeric value was sent.
R	219	Invalid Credit Plan	Fix	CC	Non-numeric value was sent.
R	220	Invalid Store Number	Fix	CC	Non-numeric value was sent.
R	225	Invalid Field Data	Fix	CC, DB, ED, MP, PY, RC	Data within transaction is incorrect.
R	227	Missing Companion Data	Fix	BML, CC, ED, PY, RC	Specific and relevant data within transaction is absent.
R	229	Percents Do Not Total 100	Fix	CC, ECP	FPO monthly payments do not total 100. <b>Note:</b> FPO only
R	230	Payments Do Not Total Order	Fix	CC, ECP	FPO monthly do not total order. <b>Note:</b> FPO only
R	231	Invalid Division Number	Fix	All	Division number incorrect.
R	233	Does Not Match MOP	Fix	CC	Credit card number does not match method of payment type or invalid BIN. <b>Note:</b> When MOP = IM, resubmit transaction with MOP = SW.
R	234	Duplicate Order Number	Fix	CC	Unique to authorization recycle transactions. Order number already exists in system <b>Note:</b> Auth Recycle only
R	235	FPO Locked	Resend	CC, ECP	FPO change not allowed <b>Note:</b> FPO only

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
R	236	Auth Recycle Host System Down	Resend	CC	Authorization recycle host system temporarily unavailable. <b>Note:</b> Auth Recycle only
R	237	FPO Not Allowed	Call	CC, ECP	Division does not participate in FPO. Contact your Chase Paymentech Representative for information on getting set up for FPO. <b>Note:</b> FPO only
R	238	Invalid Currency	Fix	All	Currency does not match Chase Paymentech merchant setup for division.
R	239	Invalid MOP for Division	Fix	All	Method of payment is invalid for the division.
R	240	Auth Amount Wrong	Fix	CC, ECP	Used by FPO.
R	241	Illegal Action	Fix	All	Invalid action attempted.
R	243	Invalid Purchase Level III	Fix	CC	Data is inaccurate or missing, or the BIN is ineligible for P-card.
R	244	Invalid Encryption Format	Fix	CC, ECP	Invalid encryption flag. Data is inaccurate.
R	245	Missing or Invalid Secure Payment Data	Fix	CC	Visa, MasterCard, UK Domestic Maestro or International Maestro authentication data not in appropriate Base 64 encoding format or data provided on a non-e-Commerce transaction.
R	246	Merchant Not SecureCode Enabled	Call	CC	Division does not participate in MasterCard SecureCode, UK Domestic Maestro SecureCode, or International Maestro SecureCode.
R	247	Check Conversion Data Error	Fix	ECP	Proper data elements were not sent for POP/ARC transactions.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
R	248	Blanks Not Passed in Reserved Field	Fix	All	Blanks not passed in Reserved Field.
R	249	Invalid MCC	Fix	All	Invalid Merchant Category Code (MCC) sent.
R	251	Invalid Start Date	Fix	SW	Incorrect start date or card may require an issue number, but a start date was submitted. <b>Note:</b> Switch/Solo only
R	252	Invalid Issue Number	Fix	SW	Issue number invalid for this BIN. <b>Note:</b> Switch/Solo only
R	253	Invalid Transaction Type	Fix	All	Invalid transaction type for this order.
R	257	Missing Customer Service Phone	Fix	CC	Customer Service Phone Number required on Transaction Types 1 (MOTO) and 2 (Recurring). <b>Note:</b> MasterCard/MasterCard Diners US and Canada Only
R	258	Not Authorized to Send Record	Fix	All	Division is not authorized to send record.
D	260	Soft AVS	Cust.	CC	Card was authorized, but AVS did not match. The 100 was overwritten with a 260 per the merchant's request. <b>Note:</b> Conditional deposits only.
R	261	Account Not Eligible for Division's Setup	N/A	CC	Account number not eligible for division's Account Updater Program setup.
R	262	Authorization Code/ Response Date Invalid	Fix	CC	Authorization code and/or response date are invalid. <b>Note:</b> MOP = MC, MD, VI only
R	263	Partial Authorization Not Allowed or Partial Authorization Request Not Valid	Fix	CC	Action code or division does not allow partial authorizations or partial authorization request is not valid.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
R	264	Duplicate Deposit Transaction	N/A	DB, RC	Transaction is a duplicate of a previously deposited transaction. Transaction will not be processed.
R	265	Missing QHP Amount	Fix	CC	Missing QHP amount.
R	266	Invalid QHP Amount	Fix	CC	QHP amount greater than transaction amount.
R	267	Merchant Not IIAS Enabled	Call	CC	Division does not participate in Healthcare IIAS. Contact your Chase Paymentech. Representative for information on getting setup for Healthcare IIAS.
R	268	Invalid Cash Back Amount	Fix	CC	Cash back amount is not between \$20 and \$100 and is not an increment of \$20.
R	269	Bin Blocked	Cust.	CC	Bin number is in a blocked bin listing. <b>Note:</b> MOP = MC, VI, AX, and Switch/Solo only
R	270	Card Number Is Stopped	Cust.	CC	Card number is in a stop card number listing.
R	271	Country Is Blocked	Cust.	CC	Issuing country of the card is in a blocked country listing. <b>Note:</b> MOP = MC, VI, DI only
R	273	Cash Over Not Allowed on MCC	Fix	CC	Cash Over cannot be processed under this MCC. <b>Note:</b> MOP = DI only
D	301	Issuer Unavailable	Resend	CC, DB, ED, RC, SV, SW	Authorization network could not reach the bank which issued the card.
D	302	Credit Floor	Wait	BML, CC, SV	Insufficient funds.
D	303	Processor Decline	Cust.	CC, MP, DB, ED, PY, RC, SV	Generic decline – No other information is being provided by the Issuer.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	304	Not On File	Cust.	BML, CC, DB, PY, RC, SV	No card record, or invalid/non-existent to account specified.  PayPal – Billing agreement ID or transaction ID not valid
D	305	Already Reversed	N/A	CC, DB, RC	Transaction previously reversed.  <b>Note:</b> MOP = any Debit MOP, IM, MC, MD, RC, VI only
D	306	Amount Mis-match	Fix	CC	Requested reversal amount does not match original approved authorization amount.  <b>Note:</b> MOP = IM, MC, MD, VI only
D	307	Authorization Not Found	Fix	CC	Transaction cannot be matched to an authorization that was stored in the database.  <b>Note:</b> MOP = IM, MC, MD, VI only
D	401	Call	Voice	CC, DB, RC, SW	Issuer wants voice contact with cardholder.
D	401	Decline	Cust.	BML	Decline
D	402	Default Call	Voice	CC	Decline
D	452	Account Already Redeemed	Cust.	MP	Account has no available funds.
D	456	Invalid Refund Amount	Cust.	MP	Refund amount does not match deposit amount.
D	457	Verification Denied	Cust.	MP	Generic Decline - No other information is being provided by the issuer.
D	458	Verification Error	Cust.	MP	Generic Decline - No other information is being provided by the issuer.
D	461	Account Is Not Redeemed	Cust.	MP	Account has not been activated.
D	465	Account Already Refunded	Cust.	MP	Amount already refunded.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	468	Number of Agreements Exceeded	Cust	PY	Maximum number of agreements was exceeded.
D	469	More Than One Agreement	Cust	PY	More than one agreement specified for reference transaction.
D	470	Agreement Types Cannot be Mixed	Cust	PY	Agreement types cannot be mixed in the same project.
D	471	Invalid Agreement Type	Cust	PY	Invalid agreement type.
D	472	Buyer Did Not Accept Agreement	Cust	PY	Buyer did not accept agreement.
D	473	Agreement for Transaction Already Created	Cust	PY	An agreement for the transaction has already been created.  Token has already been used to create a billing agreement.
D	474	Billing Address Does Not Exist	Cust	PY	Billing address request does not exist for the merchant.
D	501	Pickup	Cust.	BML, CC DB, RC, SW	Card Issuer wants card returned.
D	502	Lost/Stolen	Cust.	CC, DB, RC, SV	Card reported as lost/stolen. <b>Note:</b> Does not apply to American Express
D	503	Fraud/ Security Violation	Cust.	CC	CID did not match. <b>Note:</b> Discover only
D	505	Negative File	Cust.	BML	On negative file.
D	508	Excessive PIN Try	Cust.	CC	Allowable number of PIN tries exceeded.
D	509	Over Limit	Cust.	BML, CC PY, SV	Exceeds withdrawal or activity amount limit.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	510	Over Frequency Limit	Cust.	CC, SV	Exceeds withdrawal or activity count limit.
D	519	On Negative File	Cust.	ECP	Account number appears on negative file.
D	521	Insufficient Funds	Cust.	BML PL, PY, CC, SV	Insufficient funds/over credit limit.
D	522	Card is Expired	Cust.	CC, DB, RC, SV, SW	Card has expired.
D	523	Encryption Data Bad	Fix	DB, RC	Encryption data is bad.
D	524	Altered Data	Fix	BML, DB, RC	Altered Data\Magnetic stripe incorrect.
D	530	Do Not Honor	Cust.	BML, CC, DB, ED, PY, RC, SW	Generic decline – No other information is being provided by the Issuer. <b>Note:</b> This is a hard decline for Bill Me Later (will never pass with recycle attempts).
D	531	CVV2/VAK Failure	Cust.	BML, CC	Issuer has declined auth request because CVV2 or VAK failed.
D	534	Do Not Honor – High Fraud	Cust.	PY	The transaction failed PayPal's risk models.
D	540	Under 18 Years Old	Cust.	BML	The date of birth indicates customer is less than 18 years of age.
D	541	Possible Compromise	Cust.	BML	Customer reported possible compromise and blocked account.
D	542	Bill To Not Equal Ship To	Cust.	BML	Bill to address does not match ship to address.
D	543	Invalid Pre-approval Number	Cust.	BML	Pre-approval number not recognized.
D	544	Invalid Email Address	Cust.	BML	Email address failed standard validation rules.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	545	PA ITA Number Inactive	Cust.	BML	Pre-approval number no longer valid.
D	546	Blocked Account	Cust.	BML	Billing system account status.
D	547	Address Verification Failed	Fix	BML	Billing address could not be verified.
D	548	Not on Credit Bureau	Cust.	BML	Need more information. Request full social security number.
D	549	Previously Declined	Cust.	BML	Customer previously declined.
D	550	Closed Account, New Account Issued	Cust.	BML	Closed Account. New Account Issued.
D	551	Duplicate Transaction	Fix	BML, ED, PY	Trans ID in combination with merchant ID is not unique (order number not unique).  PayPal – the transaction was previously processed.
D	560	Re-authorization	Fix	BML	Re-authorization request is declined. Original authorization could not be found.
D	561	Re-authorization No Match	Fix	BML	Re-authorization request is declined. The customer account number, merchant id, or amount did not match the original authorization.
D	562	Re-authorization Amount Exceeded	Fix	BML	Re-authorization request is declined. The amount significantly exceeds the original request amount.
D	563	Re-authorization-Timeframes Exceeded	Fix	BML	Re-authorization request is declined. The timeframes for re-authorization have been exceeded.
D	564	Counter Offer	Cust.	BML	Counter Offer to Supply Personal Guaranty.
D	567	Pending review	Wait	BML	Pending review by BillMeLater wait 24 hours.
D	570	Stop Payment Order One Time Recurring / Installment	Cust.	CC	Cardholder has requested this one recurring/installment payment be stopped.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	571	Revocation of Authorization for All Recurring / Installments	Cust.	CC	Cardholder has requested all recurring/installment payments be stopped.
D	572	Revocation of All Authorizations – Closed Account	Cust.	CC	Cardholder has requested that all authorizations be stopped for this account due to closed account. <b>Note:</b> Visa only
D	580	Account Previously Activated	N/A	SV	Account previously activated.
D	581	Unable to Void	N/A	SV	Unable to void.
D	582	Block Activation Failed	Fix	SV	Block activation failed – card range not setup for MOD 10.
D	583	Block Activation Failed	Fix	SV	Block activation failed – email or fulfillment flags were set to ‘Y’.
D	584	Issuance Does Not Meet Minimum Amount	Fix	SV	Issuance does not meet minimum amount.
D	585	No Original Authorization Found	N/A	SV	No original authorization found.
D	586	Outstanding Authorization, Funds on Hold	N/A	SV	Outstanding authorization, funds on hold.
D	587	Activation Amount Incorrect	Fix	SV	Activation amount incorrect.
D	588	Block Activation Failed	Fix	SV	Block activation failed – account not correct or block size not correct.
D	589	CVD Value Failure	Cust.	SV	Magnetic stripe CVD value failure.
D	590	Maximum Redemption Limit Met	Cust.	SV	Maximum redemption limit met.
D	591	Invalid CC Number	Cust.	CC, DB, RC, MP	Bad check digit, length or other credit card problem. Issuer generated.
D	592	Bad Amount	Fix	BML, CC	Amount sent was zero or unreadable. Issuer generated.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	594	Other Error	Fix	BML, CC, DB, ED, PY, RC, SV	Unidentifiable error. Issuer generated.  For Bill Me Later – bill to country must be equal to U.S.  For PayPal – the invoice number is not unique, a contract ID is required, or amount, tax, shipping and handling amounts are formatted incorrectly.
D	595	New Card Issued	Cust.	CC	New Card Issued.
D	596	Suspected Fraud	Cust.	CC	Issuer has flagged account as suspected fraud.
D	597	Account Lookup Not Allowed for Merchant	Cust	CC	Account Lookup not allowed for merchant.
D	599	Refund Not Allowed	N/A	DB, PY, RC	For Debit – Refund Authorization not allowed on a Star only BIN card or BIN not found.  For PayPal - Refund not allowed.
D	602	Invalid Institution Code	Fix	CC	Card is bad, but passes MOD 10 check digit routine, wrong BIN.
D	603	Invalid Institution	Cust.	CC, DB, RC	Institution not valid. (i.e. possible merger)
D	605	Invalid Expiration Date	Cust.	BML, CC, SW	Card has expired or bad date sent. Confirm proper date.
D	606	Invalid Transaction Type	Cust.	CC, DB, MP, RC, SV, SW	Issuer does not allow this type of transaction.
D	607	Invalid Amount	Fix	CC, DB, ED, MP, RC, SV	Amount not accepted by network.
D	610	BIN Block	Cust.	CC	Merchant has requested Chase Paymentech not process credit cards with this BIN.
S	704	FPO Accepted	N/A	CC, ECP	Stored in FPO database.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	719	On Negative File	Cust.	ED	Account number appears on European Direct Debit Internal Negative File .
R	740	Match Failed	Fix	DB, MP, RC	DB – Unable to find a match for Debit authorization record – based on trace number, account number, and division number. MP – Unable to find a match for MoneyPak authorization record – based on division number, amount, confirmation ID and account number. RC – Unable to find a match for RevolutionCard Authorization Record – based on trace number, account number, and division number.
R	741	Validation Failed	Fix	DB, RC	Debit – Unable to validate the Debit Authorization Record – based on amount, action code, and MOP. RC – Unable to validate the RevolutionCard Authorization Record – based on amount, action code, and MOP.
R/D	750	Invalid Transit Routing Number	Fix	ECP, ED	ECP – ABA transit routing number is invalid, fails check digit. ED – Bank Sort Code is invalid.
R/D	751	Transit Routing Number Unknown	Fix	ECP, ED	Transit routing number not on list of current acceptable numbers.
R	752	Missing Name	Fix	ECP, ED	Pertains to deposit transactions only.
R	753	Invalid Account Type	Fix	ECP	Pertains to deposit transactions only.
R/D	754	Account Closed	Cust.	CC, ECP, ED, SV, PY	Bank account has been closed. For PayPal – the customer's PayPal account was closed/restricted.
R	755	No Account/ Unable to Locate	Cust.	ECP	Does not match any account for the customer at the bank.
R	756	Account-Holder Deceased	Cust.	ECP, ED	Customer or accountholder has died.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
R	757	Beneficiary Deceased	Cust.	ECP	Beneficiary on account has died.
R	758	Account Frozen	Cust.	ECP, ED, SV	Transaction posting to account prohibited.
R/D	759	Customer Opt-out	Cust.	ECP, ED, PY	Customer has refused to allow transaction. For PayPal – the customer’s billing agreement was cancelled.
R/D	760	ACH Non-Participant	Cust.	ECP, ED	ECP – Banking institution does not accept ACH transactions. ED – Bank does not allow direct debit.
R	762	No Address	Cust.	ECP	Pertains to deposit transactions only.
R	763	Invalid Account Number	Cust.	ECP, ED, MP, SV	Account number is incorrect.
R	764	Authorization Revoked by Consumer	Cust.	ECP, ED	Customer has notified their bank not to accept these transactions.
R	765	Customer Advises Not Authorized	Cust.	ECP	Customer has not authorized bank to accept these transactions.
R	766	Invalid CECP Action Code	Fix	ECP	Canadian ECP only. <b>Note:</b> Invalid Action Code Valid Action Codes are: FPO start Refund Validate only Validate and Deposit
R/D	767	Invalid Account Number Format	Fix	ECP, ED	Formatting of account number is incorrect.
R/D	768	Bad Account Number Data	Fix	ECP, ED	Invalid characters in account number.
D	769	Non-Convertible Account	Cust	ECP	Account is ineligible for check conversion. <b>Note:</b> POP/ARC only
D	802	Positive ID	Voice	BML, CC	Issuer requires further information
D	806	Restraint	Cust.	CC, SV	Card has been restricted.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	811	Invalid Security Code	Fix	CC	American Express CID is incorrect.
D	813	Invalid PIN/User ID	Cust.	BML, CC, DB, RC	Invalid PIN or User ID. Debit – Invalid PIN BML, CC – Invalid User ID RC – Invalid PIN
D	825	No Account	Cust.	CC, SV	Account does not exist.
D	833	Invalid Merchant	Fix	BML, CC, DB, ED, RC	Service Establishment (SE) number is incorrect or Issuer does not allow this type of transaction. ED – merchant not set up at vendor
R/D	834	Invalid MOP / Unauthorized user	Cust.	All	R - Method of payment is invalid for the division. D – BML unauthorized user
D	835	No Permission	Cust.	PY	Customer does not have permission to refund the transaction.
D	902	Process Unavailable	Resend/ Call/ Cust.	BML, CC, DB, ED, MP, RC, SV	System error/malfunction with Issuer. <b>Notes:</b> For Bill Me Later – Decline from the processor. For Debit – The link is down or setup issue contact your Chase Paymentech Representative.
D	903	Invalid Expiration	Cust.	CC	Invalid or expired expiration date.
D	904	Invalid Effective	Cust./ Resend	BML, CC, PY	Card not active. <b>Notes:</b> For Bill Me Later – Account may not yet be fully active. For PayPal – action is required by the customer
D	905	Stand In Rules	Resend	BML	Declined authorization using stand-in rules. <b>Note:</b> Authorization may be obtained when systems are available
D	910	PayPal Agreement has expired	Cust	PY	Customer's billing agreement has expired.

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## APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE (Continued)

Response Type	Code	Name	Action	Payment Method	Comments
D	911	Funding Source to expire	Cust	PY	7-21 day notice that customer's funding source will expire.
D	912	Account/ Agreement Updated	Cust	PY	Customer's agreement description was updated.
D	913	Previous Agreement in Effect	Cust	PY	Customer cancelled upgrade to account; previous agreement in effect
D	914	Buyer Removed Final Funding Source	Cust	PY	Customer removed final funding source from their account

### Auth Code Responses

The following Auth Code responses may be generated by Chase Paymentech to indicate the status of an authorized transaction based on your processing parameters.

Code	Description
notdep	Not deposited
rcycle	Not deposited – transaction sent to Chase Paymentech recycle program
sofdep	Deposited transaction with a soft decline
tntCxx	Test only (do not send in production)
tstxxx	Test only (do not send in production)

## APPENDIX AB: ACCOUNT VERIFICATION

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### Introduction

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

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

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### How It Works

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

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## APPENDIX AB: ACCOUNT VERIFICATION (Continued)

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### Transaction Types and Requirements

**Verifies** the account request.

#### Online

Request:

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

Response:

1. Online Processing Return Format Record

#### Batch

Request:

1. Detail Record
  - a. Action Code = VF
  - b. MOP = MC, MD or VI
  - c. Amount = all zeroes
2. Product Record
  - a. Fraud (PFR001) (Optional)
3. Formatted Address Record (Optional)
  - a. Bill to Address (LA)
4. Address Record (Optional)
  - a. Bill to Address (AB)

Response:

1. "S" Record Output
- 

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## APPENDIX AB: ACCOUNT VERIFICATION (Continued)

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**Card Types /  
Supported  
Currencies**      Visa, MasterCard, MasterCard Diners/ All currencies

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

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

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## **END OF THE TECHNICAL SPECIFICATIONS**

### **Online Processing Versions 7.0 – 7.4 Rev. 3 Addendum In Support of Account Verification Rev. 1**

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**02//06/2009**