

Technical Specification

Online Processing Version 7.4 Revision 4.1
Addendum in Support of Accel PINless Debit and
Star PINless Debit Refunds
Rev. 1
October 30, 2009



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Version 7.4 Revision 4.1
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Star PINless Debit Refunds*

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The following updates, additions, corrections have been incorporated in
Online Processing Version 7.4 Revision 4.1
Addendum In Support of
Accel PINless Debit and Star PINless Debit Refunds

Page No(s)	Action	Description of Change
Online Processing Detail Record		
1	Added	Accel PINLess MOP (AP) to MOP field list
Online Processing Return Record Format		
2	Added	Accel PINless MOP (AP) to MOP field list
APPENDIX A: RESPONSE REASON CODE DESCRIPTION/USAGE		
4	Updated	Response Reason Code 599 to remove references to Debit.
APPENDIX L: DEBIT PROCESSING		
5	Updated	Introduction to include information on the BIN file and recurring transactions
7	Updated	PINless Debit introduction to include references to Accel PINless Debit and Star PINless debit refunds
10	Updated	PINless Debit Transaction Types section to include references to Accel PINless Debit and Star PINless Debit Refunds

TECHNICAL SPECIFICATION FOR ONLINE PROCESSING

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RECORD LAYOUTS

Online Processing Detail Record

Position	Length	Data Type	Field Name	Comments
27,28	2	A	Method of Payment (MOP)	Defines the MOP associated with this transaction. Valid values: AP – ACCEL PINless Debit DP – Generic PINless Debit SP – Star PINless Debit

RECORD LAYOUTS (Continued)

Online Processing Return Format Record

Position	Length	Data Type	Field Name	Comments
68,69	2	A	Method of Payment (MOP)	Defines the MOP associated with this order. Valid Values: AP – ACCEL PINLess Debit DP – Generic PINless Debit SP – Star PINless Debit

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 are never 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 are 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 = UK Domestic Maestro (Switch/Solo)

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

Response Type	Code	Name	Action	Payment Method	Comments
D	599	Refund Not Allowed	N/A	PY, RC	Refund not allowed.

APPENDIX L: DEBIT PROCESSING

Introduction Accountholders can use their ATM/Debit cards to pay for goods or services rather than cash, check, or credit card.

Debit transactions are always authorized on a "real-time" basis with the actual authorization resulting in the debit (credit if a refund/reversal transaction) of the accountholder's bank account. Merchants must submit a deposit file to Chase Paymentech to support funding, reporting, and associated reconciliation. Chase Paymentech has connectivity to most of the major debit networks in the U.S.

Chase Paymentech offers two types of Debit processing: PIN-Based and PINless.

Merchants are encouraged to retrieve the appropriate Debit BIN file to determine eligibility for an account for every transaction, including prior to the submission of every recurring transaction.

Authorizations and Deposits The purpose of PIN-Based or PINless debit authorizations and deposits is to debit funds from the account of the accountholder.

Debit authorizations and deposits are reported in a separate section of the same reports as other debit transactions.

Debit authorizations and deposits have specific rules, edits, and Response Reason Codes, details of which are provided in the sections below.

Authorizations and Deposits: How It Works In order for a merchant to use the debit deposit functionality, the merchant must send a successful PA (Purchase Authorization) prior to sending in the deposit request.

Refunds The purpose of PIN-Based or PINless debit refunds is to return funds to the account of the accountholder, which had been debited by the original debit transaction.

Debit refunds are reported in a separate section of the same reports as other debit transactions. PIN-Based debit refunds must be sent "real-time". PINless debit refunds can be sent in "real-time" or in a batch submission.

Refunds: How It Works In order for a merchant to use the debit refund functionality, the merchant must send a successful RA (Refund Authorization) prior to sending in the refund request.

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APPENDIX L: DEBIT PROCESSING (Continued)

Reversals

Merchant initiated PIN-Based and PINless debit reversals are also referred to as merchant voids, cancellations or corrections. The purpose of PIN-Based or PINless debit reversals is to reverse a previous action (i.e. Purchase Authorization or Refund Authorization).

Debit reversals are reported in a separate section of the same reports as other debit transactions. PIN-Based debit reversals must be sent real-time. PINless debit reversals can be sent in "real-time" or in a batch submission.

Reversals: How It Works

In order for a merchant to use the PINless Debit reversal functionality:

1. A merchant must always reverse the full amount of the original debit transaction.
2. The PINless debit reversal should be done in the same manner as the debit transaction, batch or online.
3. A merchant initiated PINless debit reversal must be submitted within 90 minutes of the original debit transaction. There is an exception for transactions submitted between 20:30 and 22:00 ET. These transactions must be reversed before 22:00 ET.
4. Any PINless debit reversal that fails and cannot be resubmitted within the time limit must be submitted as a debit adjustment.

In order for a merchant to use the PIN-Based Debit reversal functionality:

1. A merchant must always reverse the full amount of the original debit transaction.
 2. PIN-Based debit reversals require track data.
 3. A merchant initiated PIN-Based debit reversal must be submitted within 90 minutes of the original debit transaction. There is an exception for transactions submitted between 20:30 and 22:00 ET. These transactions must be reversed before 22:00 ET.
 4. Any PIN-Based debit reversal that fails and cannot be resubmitted within the time limit must be submitted as a debit adjustment.
-

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APPENDIX L: DEBIT PROCESSING (Continued)

PINless Debit

PINless Debit is more commonly known as Debit Bill Payment, a debit transaction where neither the magnetic stripe contents nor the PIN is part of the authorization message.

Chase Paymentech currently supports PINless Debit on the four largest debit networks: Star, NYCE, Pulse, and Accel.

Chase Paymentech currently supports PINless Debit Refunds on the Accel, NYCE, Pulse, and Star debit networks.

The debit network rules for PINless debit programs are strict and the networks that support these transactions must approve the merchant prior to their accepting PINless debit transactions. As a result, PINless debit processing is only available to merchants in select industries.

The debit network must approve and add all payment channels used by the merchant on their system before transactions can be submitted. If a new PINless debit payment channel needs to be added (Call Center, IVR, Web, and Recurring), please contact your Chase Paymentech Representative for information and registration requirements.

Refer to the *Debit Bill Payment User Manual* for card association and debit network regulations.

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APPENDIX L: DEBIT PROCESSING (Continued)

PINless Debit Soft Descriptors

Soft descriptors apply to Purchase Authorizations (PA) and Conditional Deposits (DC). The characters that can be sent as a PINless soft descriptor are letters (upper and lowercase), numbers, and spaces. Special characters are not allowed. If characters other than those listed are sent, they are replaced with spaces.

The order used to determine the descriptor for a PINless Debit transaction is as follows:

Online:

1. DBA field in the Soft Merchant Information Format Indicator (SM).
2. Merchant default Descriptor setup.

Batch:

1. DBA field in Product Record: Soft Merchant Information 1 (PSM001).
 2. Merchant Name and/or Item Description field in the Merchant Descriptor Record ("M" Record).
 3. Merchant default Descriptor setup.
-

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APPENDIX L: DEBIT PROCESSING (Continued)

PINless Debit Transaction Types

The following charts list the transaction types that can be sent in an online or batch transaction.

Transaction Types – Online

Action Code	Method of Payment	Valid Transaction Types Note: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
PA (Purchase Authorization)	DP (Generic PINless Debit MOP)	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR
PR (Purchase Authorization Reversal)	Any PINless Debit MOP	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR
RA (Refund Authorization)	DP (Generic PINless Debit MOP)	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR
DR (Refund Authorization Reversal)	Any PINless Debit MOP	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet I – IVR

Transaction Types – Batch

Action Code	Method of Payment	Valid Transaction Types Note: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
PA (Purchase Authorization)	DP (Generic PINless Debit MOP)	2 – Recurring
PR (Purchase Authorization Reversal)	Any PINless Debit MOP	2 – Recurring

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

**PINless Debit
Transaction
Types,
(Continued)**

Transaction Types – Batch, (Continued)

Action Code	Method of Payment	Valid Transaction Types
		Note: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
DP (Deposit)	Specific MOP of Debit Network used for the authorization Example: AP – Accel PINless NP – NYCE PINless PP – Pulse PINless SP – Star PINless	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet 1 – IVR
DC (Conditional Deposit)	DP (Generic PINless Debit MOP)	2 – Recurring
RA (Refund Authorization)	DP (Generic PINless Debit MOP)	2 – Recurring
DR (Refund Authorization Reversal)	Any PINless Debit MOP	2 – Recurring
RF (Refund)	Specific MOP of Debit Network used for the refund authorization Example: AP – Accel PINless NP – NYCE PINless PP – Pulse PINless SP – Star PINless	1 – MOTO (Telephone Order only) 2 – Recurring 7 – Internet 1 – IVR

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APPENDIX L: DEBIT PROCESSING (Continued)

PINless Debit Transaction Matching Criteria

The following charts identify the duplicate purchase and refund authorization detection process.

Matching for Purchase Authorization (PA) and Refund Authorization (RA) using Account Number, Amount, Division Number, and Order Number

Processing Mode	Matching Result	Action Taken
Online and Batch	No Match Found	Transaction is sent to Debit Network for authorization.
Online and Batch	Match Found	Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Debit Network. Method of Payment from the original transaction is returned. Trace Number and/or Biller Reference Number are echoed back.

Matching for Conditional Deposit (DC) uses Account Number, Amount, Division Number, and Order Number

Processing Mode	Matching Result	Action Taken
Batch	Match found as already deposited in Duplicate Database (Stratus Duplicate File).	Response Reason Code 264 (Duplicate Deposit Transaction) is returned. Transaction is not processed.
Batch	No Match Found or Match Found in Debit Awaiting Deposit (DAD) Database as already deposited.	Transaction is sent to Debit Network for authorization. If approved, transaction is deposited.
Batch	Match Found in Debit Awaiting Deposit (DAD) Database as not deposited.	Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Debit Network. Transaction is deposited.

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APPENDIX L: DEBIT PROCESSING (Continued)

PINless Debit Transaction Matching Criteria,
(Continued)

The following charts identify the matching and validation processes. Both matching and validation must be successful for a transaction to deposit or refund.

Matching for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, and Division Number.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 740 (Match Failed) is returned. Transaction is not deposited.
Batch	Match Found	Check for prior order validation.

Validation for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, Division Number, Amount, MOP returned from Authorization, and complimentary Action Code.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 741 (Validation Failed) is returned. Transaction is not deposited.
Batch	Match Found	Response Reason Code 100 (Approved) is returned. Transaction is deposited.

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

PIN-Based Debit

A PIN-Based Debit transaction is when the card is swiped at the point of sale (POS) and the accountholder keys the Personal Identification Number (PIN). The PIN pad encrypts the PIN before it is sent for processing.

Network and federal regulations require the accountholder be provided with a receipt of the debit transaction, if approved.

Merchants must have their POS terminal configured with a PIN pad that has payment encryption keys set up by a TG-3 compliant and Chase Paymentech approved Encryption Service Organization (ESO).

PIN-Based Debit Transaction Types

The following charts list the transaction types that can be sent in an online or batch transaction.

Transaction Types – Online

Action Code	Method of Payment	Valid Transaction Types
		Note: All non-valid transaction types reject with Response Reason Code 253 (Invalid Transaction Type).
PA (Purchase Authorization)	DE (Generic PIN-Based Debit MOP)	R – Retail Indicator
PR (Purchase Authorization Reversal)	Any PIN-Based Debit MOP	R – Retail Indicator
RA (Refund Authorization)	DE (Generic PIN-Based Debit MOP)	R – Retail Indicator
DR (Refund Authorization Reversal)	Any PIN-Based Debit MOP	R – Retail Indicator

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APPENDIX L: DEBIT PROCESSING (Continued)

**PIN-Based
Debit
Transaction
Types,
(Continued)**

Transaction Types - Batch

Action Code	Method of Payment	Valid Transaction Types
DP (Deposit)	Specific MOP of Debit Network used for the authorization. Examples: NY – NYCE PIN-Based Debit PS – Pulse PIN-Based Debit SR – Star PIN-Based Debit	R – Retail Indicator
RF (Refund)	Specific MOP of Debit Network used for the authorization. Examples: NY – NYCE PIN-Based Debit PS – Pulse PIN-Based Debit SR – Star PIN-Based Debit	R – Retail Indicator

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

**PIN-Based
Debit
Transaction
Matching
Criteria**

The following chart identifies the duplicate purchase and refund authorization detection process.

Matching for Purchase Authorization (PA) and Refund Authorization (RA) uses Account Number, Amount, Division Number, and Order Number

Processing Mode	Matching Result	Action Taken
Online and Batch	No Match Found	Transaction is sent to Debit Network for authorization.
Online and Batch	Match Found	Response Reason Code 109 (Previously Processed Transaction) is returned. Transaction is not re-authorized with Debit Network. Method of Payment from the original transaction is returned. Trace Number and/or Biller Reference Number are echoed back.

The following charts identify the matching and validation processes. Both matching and validation must be successful for a transaction to deposit or refund.

Matching for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, and Division Number.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 740 (Match Failed) is returned. Transaction is not deposited.
Batch	Match Found	Check for prior order validation.

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

**PIN-Based
Debit
Transaction
Matching
Criteria,
(Continued)**

Validation for Purchase Authorization (PA) to Deposit (DP) and Refund Authorization (RA) to Refund (RF) uses Trace Number, Account Number, Division Number, Amount, MOP returned from Authorization, and complimentary Action Code.

Processing Mode	Matching Result	Action Taken
Batch	No Match Found	Response Reason Code 741 (Validation Failed) is returned. Transaction is not deposited.
Batch	Match Found	Response Reason Code 100 (Approved) is returned. Transaction is deposited.

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

Transaction Types and Requirements

Purchase Authorization verifies customer's open-to-buy and if the funds are available, debits the customer's account.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = PA
 - b. MOP = Any generic Debit MOP
2. Format Indicators
 - a. Order Information 2 (O2) (PINless Debit only)
 - b. Debit Information (DB) (PIN-Based Debit only)
 - c. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)
 - i. Track 2 data is required.

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. Debit Reply Format Indicator (DB)
 - i. Trace Number

Batch

Request:

1. Detail Record ("S" Record Input)
 - a. Action Code = PA
 - b. MOP = Any PINless Debit MOP
 - c. Authorization/Verification Code = blanks
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number = blanks
 - ii. Biller Reference Number

Response:

1. "S" Record Output
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

Transaction Types and Requirements, (Continued)

Purchase Authorization Reversal reverses the previously attempted or approved purchase authorization.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = PR
 - b. MOP = Any Debit MOP
 - c. Amount = Original, authorized amount.
1. Format Indicators
 - a. Order Information 2 (O2) (PINless Debit only)
 - b. Prior Authorization (PA) (PINless Debit only) (Optional)
 - i. Debit Trace Number
 - c. Debit Information (DB) (PIN-Based Debit only)
 - d. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)
 - i. Track 2 data is required.

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. Debit Reply Format Indicator (DB)
 - i. Trace Number

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

**Transaction
Types and
Requirements,**
(Continued)

Purchase Authorization Reversal, (Continued)

Batch

Request:

1. Detail Record ("S" Record Input)
 - a. Action Code = PR
 - b. MOP = Any PINless Debit MOP
 - c. Amount = Original, authorized amount.
 - d. Response Date = Original, authorized date or blank.
 - e. Authorization Code = Original, authorization code or blank.
2. Product Record
 - a. Debit (PDE001)
 - i. Biller Reference Number

Response:

1. "S" Record Output
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

**Transaction
Types and
Requirements,
(Continued)**

Deposit funds the merchant for the previously approved purchase authorization.

Batch

Request:

1. Detail Record ("S" Record Input)
 - a. Action Code = DP
 - b. MOP = Debit MOP returned at time of purchase authorization
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number

Response:

1. "S" Record Output

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

Transaction Types and Requirements, (Continued)

Refund Authorization returns funds to the customer for a previously approved debit purchase authorization.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = RA
 - b. MOP = Any generic Debit MOP
2. Format Indicators
 - a. Order Information 2 (O2) (PINless Debit only)
 - b. Debit Information (DB) (PIN-Based Debit only)
 - c. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)
 - i. Track 2 data is required.

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. Debit Reply Format Indicator (DB)
 - i. Trace Number

Batch

Request:

1. Detail Record ("S" Record Input)
 - a. Action Code = RA
 - b. MOP = Any PINless Debit MOP
 - c. Authorization/Verification Code = blanks
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number = blanks
 - ii. Biller Reference Number

Response:

1. "S" Record Output
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

**Transaction
Types and
Requirements,
(Continued)**

Refund Authorization Reversal reverses the previously attempted or approved refund authorization.

Online

Request:

1. Online Processing Detail Record
 - a. Action Code = DR
 - b. MOP = Any Debit MOP
 - c. Amount = Original, refund authorization amount.
2. Format Indicators
 - a. Order Information 2 (O2) (PINless Debit only)
 - b. Prior Authorization (PA) (PINless Debit only) (Optional)
 - i. Debit Trace Number
 - c. Debit Information (DB) (PIN-Based Debit only)
 - d. Retail (RE) or Retail 3 (R3) (PIN-Based Debit only)
 - i. Track 2 data is required.

Response:

1. Online Processing Return Format Record
2. Reply Format Indicator
 - a. Debit Reply Format Indicator (DB)
 - i. Trace Number

Batch

Request:

1. Detail Record ("S" Record Input)
 - a. Action Code = DR
 - b. MOP = Any PINless Debit MOP
2. Product Record
 - a. Debit (PDE001)
 - i. Biller Reference Number

Response:

1. "S" Record Output
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

Transaction Types and Requirements, (Continued)

Refund removes the funds from the merchant for the previously approved refund authorization.

Batch

Request:

1. Detail Record ("S" Record Input)
 - a. Action Code = RF
 - b. MOP = Debit MOP returned at time of refund authorization
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number

Response:

1. "S" Record Output

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

Transaction Types and Requirements, (Continued)

Conditional Deposit verifies customer's open-to-buy and if the funds are available, debits the customer's account and funds the merchant.

Batch

Request:

1. Detail Record ("S" Record Input)
 - a. Action Code = DC
 - b. MOP = Generic PINless Debit MOP
 - c. Transaction Type = 2
 - d. Authorization/Verification Code = Blanks
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number = blanks
 - ii. Biller Reference Number

Response:

1. "S" Record Output
2. Product Record
 - a. Debit (PDE001)
 - i. Trace Number

Continued on next page

APPENDIX L: DEBIT PROCESSING (Continued)

**Additional
References**

Debit Bill Payment User Manual
Appendix T: Soft Merchant Information
Appendix X: Merchant Descriptor – ("M" Record)

**Card Types /
Supported
Currencies**

Debit / U.S. Dollar

**Response
Reason Codes**

Appendix A: Response Reason Code Description/Usage

To Get Started

Contact your Chase Paymentech Representative.

END OF THE TECHNICAL SPECIFICATION

Online Processing Version 7.4 Revision 4.1 Addendum In Support of Accel PINless Debit and Star PINless Debit Refunds Rev. 1

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