

Technical Specification

Online Processing Versions 7.0 - 7.4 Revision 4.1
Addendum in Support of Authorization Soft Descriptors
Rev. 1
February 5, 2010



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*Online Processing
Versions 7.0 - 7.4 Revision 4.1
Addendum in Support of Authorization Soft Descriptors*

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4 Northeastern Boulevard
Salem, New Hampshire 03079-1952
603-896-6000
www.chasepaymentech.com

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The following updates, additions, corrections have been incorporated in
Online Processing Version 7.0 - 7.4 Revision 4.1
Addendum In Support of Authorization Soft Descriptors Rev. 1

Page No(s)	Action	Description of Change
Additional Request Processing Formats		
1	Updated	Additional Request Processing Formats table to include new MD Format Indicator
2-4	Added	Merchant Descriptor Format Indicator (MD)
Appendix T: Soft Merchant Information and Merchant Descriptor ("M") Record		
5-26	Updated	Combined Appendices T: Soft Merchant Information and X: Merchant Descriptor ("M") Record into a new Appendix T.
5-26	Updated	Appendix T to include sections on Discover, Discover Diners, and JCB
Appendix X: Merchant Descriptor ("M") Record		
	Removed	Appendix X has been retired and combined with Appendix T

TECHNICAL SPECIFICATION FOR ONLINE PROCESSING

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RECORD LAYOUTS

Additional Request Processing Formats

Additional formats required for a transaction can be sent sequentially, in any order. Below is the list of formats available. Please refer to the record layout section of each specified format for data lengths and elements.

Format Indicator	Description	Number of bytes in format	Comments	Record Layout Page Number
MD	Merchant Descriptor	41	Merchant Descriptor	2

RECORD LAYOUTS (Continued)

Merchant Descriptor Format Indicator (MD)

Length	Data Type	Field Name	Comments								
2	A	Format Indicator	"MD" Constant – Merchant Descriptor information. Specifies this record as an additional processing format of the Chase Paymentech standard format.								
22	A	Soft Merchant Name and/or Item Description	<p>Descriptor that appears on the accountholder's statement.</p> <p>Left justified/blank filled</p> <p>Notes: If this field is blank, the transaction division default is used.</p> <p>There are three possible formats:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Option</th> <th style="text-align: center;">Description</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>3-byte company identifier "*" 18-byte descriptor</td> </tr> <tr> <td style="text-align: center;">2</td> <td>7-byte company identifier "*" 14-byte descriptor</td> </tr> <tr> <td style="text-align: center;">3</td> <td>12-byte company identifier "*" 9-byte descriptor</td> </tr> </tbody> </table> <p>The description in the merchant name field should be what is most recognizable to the accountholder. It should consist of the company name and/or trade name combined with some type of description of the product or service that was purchased.</p> <p>For international transactions, DO NOT USE the following punctuation: caret (^), backslash (\), open bracket ([), closed bracket (]), tilde (~), or accent key (').</p>	Option	Description	1	3-byte company identifier "*" 18-byte descriptor	2	7-byte company identifier "*" 14-byte descriptor	3	12-byte company identifier "*" 9-byte descriptor
Option	Description										
1	3-byte company identifier "*" 18-byte descriptor										
2	7-byte company identifier "*" 14-byte descriptor										
3	12-byte company identifier "*" 9-byte descriptor										
4	A	Reserved	Blanks								

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RECORD LAYOUTS (Continued)

Merchant Descriptor Format Indicator (MD), (Continued)

Length	Data Type	Field Name	Comments				
13	A	Soft Merchant City/Customer Service Phone Number	<p>City or customer service phone number that appears on the accountholder's statement.</p> <p>Left justified/blank filled</p> <p>Notes: If this field is blank, the transaction division default is used.</p> <p>Recommended formats by merchant channel:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; padding: 5px;">Card Present</td> <td style="padding: 5px;">City of store location formatted as AAAAAAAAAAAAA</td> </tr> <tr> <td style="padding: 5px;">Card Not Present</td> <td style="padding: 5px;"> <ul style="list-style-type: none"> Customer Service phone number formatted as NNN-NNN-NNNN NNN-AAAAAAA URL (Non-e-Commerce) transactions sent with URL do not qualify for the best interchange rate. Email address </td> </tr> </table> <p>For MasterCard MOTO (Transaction Type 1) and Recurring (Transaction Type 2), this field must be populated when the City/Phone field at the transaction division level is not a customer service phone number.</p> <p>For international transactions, DO NOT USE the following punctuation: caret (^), backslash (\), open bracket ([), closed bracket (]), tilde (~), or accent key (´).</p>	Card Present	City of store location formatted as AAAAAAAAAAAAA	Card Not Present	<ul style="list-style-type: none"> Customer Service phone number formatted as NNN-NNN-NNNN NNN-AAAAAAA URL (Non-e-Commerce) transactions sent with URL do not qualify for the best interchange rate. Email address
Card Present	City of store location formatted as AAAAAAAAAAAAA						
Card Not Present	<ul style="list-style-type: none"> Customer Service phone number formatted as NNN-NNN-NNNN NNN-AAAAAAA URL (Non-e-Commerce) transactions sent with URL do not qualify for the best interchange rate. Email address 						

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RECORD LAYOUTS (Continued)

Merchant Descriptor Format Indicator (MD), (Continued)

Notes: Prior Risk Department approval is required. Please contact your Chase Paymentech Representative.

Subject to Issuer discretion whether this descriptor is displayed on the accountholder's statement.

Telecommunication transactions ignore Soft Merchant Descriptors.

Please see *Appendix T: Soft Merchant Information and Merchant Descriptor* for additional information on populating this record.

Sample

8	9	0	1	2
567890123456789012345678901234567890123456789012345				
MDXYZ*PYMNT 1 of 3			603-896-2005	

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR

Introduction Soft Merchant Information is supported by Chase Paymentech for American Express, Discover, Discover Diners, Electronic Check Processing (ECP), JCB, MasterCard, MasterCard Diners, and Visa. Both authorizations and deposits support soft merchant information and Chase Paymentech recommends that the descriptor sent is the same for both the authorization and the deposit.

There are two ways to send soft merchant information:

- Soft Merchant Information (excluding ECP)
- Merchant Descriptor

Formatting Rules (All MOPs – Non-ECP)

If the Merchant Contact Information field, located on the batch Product Record: Soft Merchant Information 1 (SM001) or the Soft Merchant City/Customer Service Phone Number field, located on the Merchant Descriptor Format Indicator (MD) or the Batch Merchant Descriptor ("M" – Record) is populated, the value is sent to the appropriate association. If this field data begins with a numeric value, the field is considered a "phone number".

Valid phone number formats:

- NNN-NNN-NNNN
- NNN-AAAAAAA

Valid URL formats:

- Must contain a "."
- Transaction Type = 5, 6, or 7 with MCC = 4816
- Transaction Type = 2 when MCC = 4812, 4814, 4899, 4900, 5960, 5968, 6300, 7298, 7997, 8675, or 8699

Valid email address formats:

- Must contain a "@"
- Transaction Type = 5, 6, or 7 with MCC = 4816
- Transaction Type = 2 when MCC = 4812, 4814, 4899, 4900, 5960, 5968, 6300, 7298, 7997, 8675, or 8699

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APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Soft Merchant Information Certain merchants, such as Aggregator and Petroleum merchants, may have a need to include merchant identifying information with each transaction rather than using defaults that are stored in the Chase Paymentech Merchant Setup system. These merchants may take advantage of Chase Paymentech's Soft Merchant record specifications in order to submit such soft information as merchant name, street address, city, state and zip. The soft data that is submitted is passed to the card association along with the transaction and posted on the accountholder's statement, if applicable.

A merchant must be approved by the Chase Paymentech Risk/Credit department prior to becoming certified for submitting soft merchant information.

A flag at the transaction division level must be set to enable a merchant to send Soft Merchant Information format indicators and/or records. If the flag is not set, the transaction rejects with Response Reason Code 258 (Not Authorized to Send Record).

If both Soft Merchant Information and the Merchant Descriptor are sent on the same transaction, an order of precedence is followed. Please refer to the sections that follow for Method Of Payment (MOP) specifics when populating these fields and how they interact with other "soft" fields.

If an MCC is blocked for a merchant, and the MCC is sent with the transaction, the transaction rejects with Response Reason Code 249 (Invalid Merchant Category Code).

If any field is populated with invalid characters, the transaction rejects with Response Reason Code 225 (Invalid Field Data).

Valid characters are comprised of the following:

a - z	A - Z	0 - 9	.	<	(
+	&	!	\$	*)
;	-	'	%	_	>
?	:	#	@	~	=
"	{	}	space	^	\
"	{	}	[]	'
`					

(|) Pipe character is blank or absent in Transaction History.

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APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR (Continued)

Merchant Descriptor

The Merchant Descriptor is used to define the merchant name/product description that appears on the accountholder's statement. The description in the Soft Merchant Name and/or Item Description field should be what is most recognizable to the accountholder. It allows the merchant greater flexibility in describing the consumer's purchase. In addition, the Merchant City/Customer Service Phone Number field allows the merchant to identify the business location or provide the accountholder with a customer service phone number or URL.

The Merchant Descriptor Format Indicator (MD) and the Merchant Descriptor Record ("M" – Record) do not require a transaction division level flag to be set. However, prior Risk Department approval is required before sending Merchant Descriptor.

It is subject to Issuer discretion whether this descriptor is displayed on the accountholder's statement.

If both Soft Merchant Information and the Merchant Descriptor are sent on the same transaction, an order of precedence is followed. Please refer to the sections that follow for Method Of Payment (MOP) specifics when populating these fields and how they interact with other "soft" fields.

Chase Paymentech does not generate or segregate reports by Merchant Descriptor Record. If a merchant wishes to see reports segregated by product, the merchant must set up specific reporting Transaction Divisions and use them for processing.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Soft Merchant and Merchant Descriptor - Rules

Rules and Guidelines: (Non-ECP Transactions)

If the Soft Merchant Name and/or Item Description field is sent as blank, the transaction division default value is used.

If the Soft Merchant City/Customer Service Phone Number field is sent as blank, the transaction division default is used.

In batch processing, the merchant descriptor records must be placed before the detail record(s) of both the authorization and deposit files. The merchant descriptor record cannot be sent in the middle of an order (i.e., between address records). A file may contain any number of merchant descriptor records, even one before every order.

Online only: Merchants must send the Merchant Descriptor Format Indicator (MD) for each transaction.

Batch Only: Sending a merchant descriptor record causes Chase Paymentech to use the merchant descriptor record provided for every subsequent transaction within the file or until another merchant descriptor record is found.

For transactions that precede the first merchant descriptor record, the Transaction Division default value is used.

For merchants who need to roll up several merchant names under one corporation, please contact your Chase Paymentech Representative for details on the use and regulations of the asterisk. If a merchant wishes to role up several names into one company for chargeback and deposit activity purposes, Visa requires that the company name must appear first and then be followed by an asterisk “*”. The asterisk may only appear in positions 5, 9 or 14 of the merchant descriptor record. An additional product description may then follow the asterisk using the remaining field positions. A sample worksheet can be found at the end of this Appendix.

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APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Soft Merchant and Merchant Descriptor – Rules, (Continued)

Rules and Guidelines: (ECP Transactions)

Merchant Descriptor is a batch-only function for ECP transactions.

The Automated Clearing House (ACH) uses two fields to describe the transaction to the accountholder. The Merchant Name, 15 bytes, always appears on the accountholder's statement, and the Entry Description, 10 bytes, appears on the accountholder's statement a majority of the time. Both are required fields.

When utilizing the merchant descriptor record, both the Soft Merchant Name and the Soft Entry Description are mandatory. If either field is sent as blank, both fields utilize the Transaction Division default values.

Chase Paymentech recommends that the Merchant Name be used for the Doing Business As (DBA) description and the Entry Description be used for the product description.

Not applicable to facsimile draft transactions.

In batch processing, the merchant descriptor records must be placed before the detail record(s) of both the authorization and deposit files. The merchant descriptor record cannot be sent in the middle of an order (i.e., between address records). A file may contain any number of merchant descriptor records, even one before every order.

Sending a merchant descriptor record causes Chase Paymentech to use the merchant descriptor record provided for every subsequent transaction within the file or until another merchant descriptor record is found.

For transactions that precede the first merchant descriptor record, the Transaction Division default value is used.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

American Express

Authorizations

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, it is ignored.

If the **MCC** field (located on the online Format Indicator SM or R2 or the batch Information Record IOI) is populated, the value is sent to American Express. If it is not populated, the transaction division default value is sent to American Express.

If the **MCC** field on both of the online format indicators is populated for the transaction, the precedence of the following fields, from highest to lowest, is:

- MCC from the R2 format indicator
- MCC from the SM format indicator

Soft Merchant fields are handled differently dependent upon how the merchant is identified in the Chase Paymentech system. There are three categories a merchant falls into:

- Oil Industry
- Aggregator
- Other

The sections that follow outline each category and define what fields are used by those categories.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

American Express,
(Continued)

Authorizations, (continued)

Oil Industry Merchants:

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **DBA** field is populated, it is ignored.

If any the following fields are populated, they are ignored.

- Merchant Contact Information
- Street
- City
- Region
- Country Code

If the **Postal Code** field is populated, the value is sent to American Express.

If the **Merchant ID** field is populated, and the transaction division is identified as **Oil Industry**, this field must contain a non-blank 11-byte value identifying the station location) or the transaction rejects with Response Reason Code 225 (Invalid Field Data). If the field contains an 11-byte value, this value is sent to American Express.

Note: Backslash (\) should not be sent in any of these fields. If sent, American Express may decline the transaction, as the character is not allowed.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

American Express,
(Continued)

Authorizations, (continued)

Aggregator Merchants:

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **DBA** field is populated, it is ignored.

If any of the following fields are populated, they are ignored:

- Merchant Contact Information
- Region
- Country Code

If any of the following fields are populated, the value is sent to American Express:

- Street
- City
- Postal Code

If the **Merchant ID** field is populated, and the transaction division is identified as **Aggregator**, this field must contain a non-blank value or the transaction rejects with Response Reason Code 225 (Invalid Field Data). This value can be up to 15 bytes and identifies the seller/vendor. If the field contains a value, this value is sent to American Express.

Note: Backslash (\) should not be sent in any of these fields. If sent, American Express may decline the transaction, as the character is not allowed.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

American Express,
(Continued)

Authorizations, (continued)

Other Merchants:

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **DBA** field is populated, it is ignored.

If any of the following fields are populated, they are ignored.

- Merchant Contact Information
- Street
- City
- Region
- Postal Code
- Country Code

If the **Merchant ID** field is populated, and the transaction division is **not** identified as **Oil Industry** or **Aggregator**, the value is ignored.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

American Express,
(Continued)

Deposits

If the **MCC** field, located the batch Information Record IOI, is populated, it is ignored. MCC is not sent to American Express at deposit time.

If the **DBA** field is populated, the value is sent to American Express.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- DBA (Product Record SM001)
- Soft Merchant Name and/or Item Description ("M" – Record)
- Transaction Division default value

American Express strongly recommends **Aggregators** user their aggregator business name in conjunction with the name of the actual seller.

Example: AGGREGATOR NAME * ACTUAL SELLER NAME

If the **City** field located in the batch Product Record SM002 is populated, the value is sent to American Express.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- City (Product Record SM002)
- Soft Merchant City/Customer Service Phone Number ("M" – Record)
- Transaction Division default value

If any of the following fields, located on the batch Product Records SM001 and SM002, are populated, they are sent to American Express.

- Street
- Region
- Postal Code
- Country Code

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

**Discover,
Discover
Diners, JCB
(U.S.
Merchant
Processing
U.S.
Currency)**

Authorizations

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to Discover.

If the **MCC** field (located on the online Format Indicator R2 or the batch Information Record IOI) is populated, the value is sent to Discover. If it is not populated, the transaction division default value is sent to Discover.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Soft Merchant Name and/or Item Description (Format Indicator MD or "M" – Record)
- Transaction Division default value

If the **Merchant ID** field is populated, the value is sent to Discover.

If any the following fields are populated, they are ignored and the transaction division default is sent to Discover.

- Merchant Contact Information
- Street
- City
- Region
- Postal Code
- Country Code

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

**Discover,
Discover
Diners, JCB
(U.S.
Merchant
Processing
U.S.
Currency)
(Continued)**

Deposits

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to Discover.

If the **MCC** field, located the batch Information Record IOI, is populated and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or **MCC** is sent in the Discover Extension Record (EDI001) or the Discover Diners Extension Record (EDD001), the value used at authorization time is sent to Discover.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to Discover.

If the **MCC** field is not populated in the deposit transaction and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the Discover Extension Record (EDI001) or the Discover Diners Extension Record (EDD001), the transaction division default value is sent to Discover. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB, the EDI001 or the EDD001 records)
- **MCC** sent at deposit time
- **MCC** from the transaction division default

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

JCB

Authorizations

For U.S. merchants processing U.S. currency, JCB follows the Discover rules. Please refer to the Discover section of this appendix for further details.

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, that information is sent to JCB.

If the **MCC** field (located on the online Format Indicator R2 or the batch Information Record IOI) is populated, the value is sent to JCB. If it is not populated, the transaction division default value is sent to JCB.

Deposits

For U.S. merchants processing U.S. currency, JCB follows the Discover rules. Please refer to the Discover section of this appendix for further details.

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, it is ignored.

If the batch Merchant Descriptor Record ("M" – Record) is sent, that information is sent to JCB.

If the **MCC** field, located on the batch Information Record IOI, is populated and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or **MCC** is sent in the Japanese Credit Bureau (JCB) Extension Record (EJC001), the value used at authorization time is sent to JCB.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to JCB.

If the **MCC** field is not populated in the deposit transaction and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the JCB Extension Record (EJC001), the transaction division default value is sent to JCB. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB or EJC001 record)
 - **MCC** sent at deposit time
 - **MCC** from the transaction division default
-

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

MasterCard, MasterCard Diners

Authorizations

For U.S. merchants processing U.S. currency, MasterCard Diners follows the Discover rules. Please refer to the Discover section of this appendix for further details.

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to MasterCard.

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to MasterCard.

If the **MCC** field, located on the online Format Indicator SM or R2 or the batch Information Record IOI, is populated, the value is sent to MasterCard. If it is not populated, the transaction division default value is sent to MasterCard.

If the MCC field on both of the online format indicators are populated for the transaction, the precedence from highest to lowest is:

- MCC (Format Indicator R2)
- MCC (Format Indicator SM)

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **Merchant ID** field is populated, the value is sent to MasterCard.

If any the following fields are populated, they are ignored and the transaction division default is sent to MasterCard.

- Street
- City
- Region
- Postal Code
- Country Code

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

**MasterCard,
MasterCard
Diners,
(Continued)**

Authorizations, (Continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Format Indicator SM or Product Record SM001)
- Soft Merchant Name and/or Item Description (Format Indicator MD or "M" – Record)
- Transaction Division default value

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone number, URL, or email address
- Soft Merchant City/Customer Service Phone Number (Format Indicator MD or "M" – Record) if sent as a valid phone number, URL, or email address
- City (Format Indicator SM or Product Record SM002)
- Merchant City/Customer Service Phone Number (Format Indicator MD or "M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to MasterCard.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

**MasterCard,
MasterCard
Diners,
(Continued)**

Deposits

For U.S. merchants processing U.S. currency, MasterCard Diners follows the Discover rules. Please refer to the Discover section of this appendix for further details.

If the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to MasterCard.

If the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to MasterCard.

If the **MCC** field, located the batch Information Record IOI, is populated and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or **MCC** is sent in the MasterCard Extension Record (EMC001), the value used at authorization time is sent to MasterCard.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to MasterCard.

If the **MCC** field is not populated in the deposit transaction and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the Extension Record (EMC001), the transaction division default value is sent to MasterCard. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB or EMC001 record)
- **MCC** sent at deposit time
- **MCC** from the transaction division default

Fields referenced in this section are located on the batch Product Record SM001.

If the **DBA** field is populated, the value is sent to MasterCard.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Product Record SM001)
- Soft Merchant Name and/or Item Description ("M" – Record)
- Transaction Division default value

For the field that is used, the first 22 bytes of data is sent to MasterCard.

If the **Merchant ID** field is populated, it is ignored and the Transaction Division default value is sent to MasterCard.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

**MasterCard,
MasterCard
Diners,
(Continued)**

Deposits, (continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone, number, URL, or email address
- Soft Merchant City/Customer Service Phone Number ("M" – Record) if sent as a valid phone number, URL, or email address
- City (Product Record SM002)
- Merchant City/Customer Service Phone Number ("M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to MasterCard.

Fields referenced in this section are located on the batch Product Record SM002.

If any of the following fields are populated, the value is sent to MasterCard. If any of the following fields are not populated, the transaction division default value is sent to MasterCard.

- Street
- Region
- Postal Code

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Visa

Authorizations

If the online Soft Merchant Information Format Indicator (SM) or the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to Visa.

If the online Merchant Descriptor Format Indicator (MD) or the batch Merchant Descriptor Record ("M" – Record) is sent, that information is sent to Visa.

If the **MCC** field, located on the online Format Indicator SM or R2 or the batch Information Record IOI record is populated, the value is sent to Visa. If it is not populated, the transaction division default value is sent to Visa.

If the MCC field on both of the online format indicators is populated for the transaction, the precedence from highest to lowest is:

- MCC (Format Indicator R2)
- MCC (Format Indicator SM)

Fields referenced in this section are located on the online Format Indicator SM or batch Product Records SM001 and SM002.

If the **Merchant ID** field is populated, the value is sent to Visa.

If any the following fields are populated, they are ignored and the transaction division default is sent to Visa.

- Street
- City
- Region
- Postal Code
- Country Code

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Format Indicator SM or Product Record SM001)
- Soft Merchant Name and/or Item Description (Format Indicator MD or "M" – Record)
- Transaction Division default value

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Visa,
(Continued)

Authorizations, (Continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone number, URL, or email address
- Soft Merchant City/Customer Service Phone Number ("M" – Record or Format Indicator MD) if sent as a valid phone number, URL, or email address
- City (Format Indicator SM or Product Record SM002)
- Merchant City/Customer Service Phone Number (Format Indicator MD or "M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to Visa.

Continued on next page

APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Visa,
(Continued)

Deposits

If the batch Product Record: Soft Merchant Information 1 or 2 (PSM001, PSM002) is sent, the information is sent to Visa.

If the batch Merchant Descriptor Record ("M" – Record) is sent, the information is sent to Visa.

If the **MCC** field, located on the batch Information Record IOI, is populated, and if a valid authorization is found in the Chase Paymentech Prior Order Database (PODB), or MCC is sent in the Extension Record (EVI001), the value used at authorization time is sent to Visa.

If an authorization is not found in the Chase Paymentech PODB, the **MCC** value sent with the transaction at deposit time is sent to Visa.

If the **MCC** field is not populated in the deposit transaction, and if an authorization is not found in the Chase Paymentech PODB, and if **MCC** is not sent in the Extension Record (EVI001), the transaction division default value is sent to Visa. The precedence from highest to lowest is:

- **MCC** used at auth time (from PODB or Extension Record EVI001)
- **MCC** sent at deposit time
- **MCC** from the transaction division default value

Fields referenced in this section are located on the batch Product Record SM001.

If the **DBA** field is populated, the value is sent to Visa.

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- **DBA** (Product Record SM001)
- Soft Merchant Name and/or Item Description ("M" – Record)
- Transaction Division default value

For the field that is used, the first 25 bytes of data is sent to Visa.

If the **Merchant ID** field is populated, it is ignored and the transaction division default value is sent to Visa.

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APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Visa,
(Continued)

Deposits, (continued)

If multiple soft merchant information fields are populated for the transaction, the precedence from highest to lowest is:

- Merchant Contact Information (Product Record SM001) if sent as a valid phone number, URL, or email address
- Soft Merchant City/Customer Service Phone Number ("M" – Record) if sent as a valid phone number, URL, or email address
- City (Product Record SM002)
- Merchant City/Customer Service Phone Number ("M" – Record) if sent as a city
- Transaction Division default value

For the field that is used, the first 13 bytes of data is sent to Visa.

Fields referenced in this section are located on the batch Product Record SM002.

If any of the following fields are populated, the value is sent to Visa. If any of the following fields are not populated, the transaction division default value is sent to Visa.

- Region
- Postal Code

If the **Street** field is populated, it is ignored. No value is sent to Visa.

If the **Country Code** field is populated, the transaction rejects with Response Reason Code 225 (Invalid Field Data). **Country Code** must be left blank for Visa transactions. The transaction division default is sent to Visa.

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APPENDIX T: SOFT MERCHANT INFORMATION AND MERCHANT DESCRIPTOR, (Continued)

Additional References	<p><i>Appendix L: Debit Processing</i></p> <p><i>Appendix S: PayPal</i></p>
Soft Merchant Information Card Types / Supported Currencies	<p>American Express / All currencies for Authorization</p> <p>American Express / U.S. Dollars for Settlement</p> <p>MasterCard / U.S. and Canadian Dollars</p> <p>MasterCard Diners / Non - U.S. Dollars</p> <p>Visa / U.S. and Canadian Dollars</p>
Merchant Descriptor Card Types / Supported Currencies	<p>American Express / All currencies for Authorization</p> <p>American Express / U.S. Dollars for Settlement</p> <p>Discover / All currencies</p> <p>Discover Diners / All currencies</p> <p>Electronic Check Processing (does not include EUDD) / All Currencies.</p> <p>JCB / All currencies</p> <p>MasterCard / U.S. and Canadian Dollars</p> <p>MasterCard Diners / Non - U.S. Dollars</p> <p>Pinless Debit / U.S. Dollars</p> <p>PayPal / U.S. Dollars</p> <p>Visa / U.S. and Canadian Dollars</p>
Response Reason Codes	<p><i>Appendix A: Response Reason Code Description/Usage</i></p>
To Get Started	<p>Contact your Chase Paymentech Representative.</p>

END OF THE TECHNICAL SPECIFICATION

Online Processing Versions 7.0 - 7.4 Revision 4.1 Addendum In Support of Authorization Soft Descriptors Rev. 1

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