

Technical Specification

Online Processing Version 7.4 Revision 5.0
Addendum in Support of MasterCard Account Verification
Rev. 1
May 07, 2010



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*Online Processing
Version 7.4 Revision 5.0
Addendum in Support of MasterCard Account
Verification*

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The following updates, additions, corrections have been incorporated in
Online Processing Version 7.4 Revision 5.0
Addendum In Support of MasterCard Account Verification Rev. 1

Page No(s)	Action	Description of Change
Detail Record		
1	Updated	Transaction Type field to remove note about account verification and recurring transactions.
Appendix AB: Account Verification		
2	Updated	Appendix to remove the second paragraph in the How It Works section.

TECHNICAL SPECIFICATION FOR ONLINE PROCESSING

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RECORD LAYOUTS

Online Processing Detail Record

Position	Length	Data Type	Field Name	Comments
77	1	A	Transaction Type	Notes: <i>The following paragraph has been removed:</i> For Action Code = VF and MOP = MC or MD, if the Transaction Type does not = 2, the transaction rejects with Response Reason Code 253 (Invalid Transaction Type).

APPENDIX AB: ACCOUNT VERIFICATION

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 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.

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 return Response Reason Code 104 (No Reason to Decline).

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APPENDIX AB: ACCOUNT VERIFICATION (Continued)

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 zeros
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 ("S" Record Input)
 - a. Action Code = VF
 - b. MOP = MC, MD, or VI
 - c. Amount = all zeros
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)

**Card Types /
Supported
Currencies** MasterCard and Visa / All currencies
 MasterCard Diners / Non – U.S. currencies

**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 5.0 Addendum In Support of MasterCard Account Verification Rev. 1

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05/07/2010