

Technical Specification

Online Processing Version 7.4 Revision 4.1
Addendum in Support of October 2009 Bank Card Regulations
Rev. 1
October 16, 2009



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*Online Processing
Version 7.4 Revision 4.1
Addendum in Support of October 2009 Bank Card
Regulations*

Rev. 1

October 16, 2009



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The following updates, additions, corrections have been incorporated in
On-Line Processing Version 7.4 Revision 4.1
Addendum In Support of October 2009 Bank Card Regulations

Note: These updates are in addition to the changes already made to Version 7.4 Version 4.1 for Bank Card Regulations.

Page No(s)	Action	Description of Change
Online Processing Detail Record		
1	Updated	MOP field record notes to include clarification about processing USD and non-USD currency.
Online Processing Return Format Record		
2	Updated	MOP field record notes to include clarification about processing USD and non-USD currency.
Appendix C: Error Screening		
3	Updated	Notes to include clarification about processing USD and non-USD currency.

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)	<p>Notes: The encryption MOP (EN) must be used in conjunction with the encryption flag for credit card transactions only. Electronic Check MOP (EC) must be used for all ECP transactions, whether encrypted or not.</p> <p>For U.S. merchants processing USD currency, if card prefix 30, 36, 38, or 39 are sent as Discover, MasterCard, or MasterCard Diners, Chase Paymentech processes and reports the transaction as Discover Diners. MOP = DD is returned in the reply records.</p> <p>For Canadian merchants processing non - USD currency, if card prefix 36 is sent as MasterCard, Chase Paymentech processes and reports the transaction as MasterCard Diners. MOP = MD is returned in the reply records.</p> <p>For U.S. merchants processing non - USD currency, Chase Paymentech rejects the transaction with Response Reason Code 239 (Invalid MOP for Transaction Division).</p>

RECORD LAYOUTS (Continued)

Online Processing Return Format Record

Position	Length	Data Type	Field Name	Comments
68,69	2	A	Method of Payment (MOP)	<p>Notes: For an encrypted transaction, the return record includes the actual method of payment.</p> <p>If decryption of Account Number fails, this field is blank.</p> <p>For U.S. merchants processing USD currency, if card prefix 30, 36, 38, or 39 are sent as Discover, MasterCard, or MasterCard Diners, Chase Paymentech processes and reports the transaction as Discover Diners. MOP = DD is returned in the reply records.</p> <p>For Canadian merchants processing non - USD currency, if card prefix 36 is sent as MasterCard, Chase Paymentech processes and reports the transaction as MasterCard Diners. MOP = MD is returned in the reply records.</p> <p>For U.S. merchants processing non - USD currency, Chase Paymentech rejects the transaction with Response Reason Code 239 (Invalid MOP for Transaction Division).</p>

END OF THE TECHNICAL SPECIFICATION

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