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

CHASE

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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.

Action	Description of Change				
Online Processing Detail Record					
Updated	MOP field record notes to include clarification about processing				
	USD and non-USD currency.				
Online Processing Return Format Record					
Updated	MOP field record notes to include clarification about processing				
	USD and non-USD currency.				
Appendix C: Error Screening					
Updated	Notes to include clarification about processing USD and non-USD				
-	currency.				
	ssing Detail Updated ssing Return Updated Error Screen				

TECHNICAL SPECIFICATION FOR ONLINE PROCESSING

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Online Processing Detail Record

Position	Length	Data Type	Field Name	Comments
27,28	2	A	Method of Payment (MOP)	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.
				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.
				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.
				For U.S. merchants processing non - USD currency, Chase Paymentech rejects the transaction with Response Reason Code 239 (Invalid MOP for Transaction Division).

RECORD LAYOUTS (Continued)

Position	Length	Data Type	Field Name	Comments
68,69	68,69 2 A Method of Payment (MOP)	A	Payment	Notes: For an encrypted transaction, the return record includes the actual method of payment.
				If decryption of Account Number fails, this field is blank.
		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.		
	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.			
				For U.S. merchants processing non - USD currency, Chase Paymentech rejects the transaction with Response Reason Code 239 (Invalid MOP for Transaction Division).

Online Processing Return Format Record

Account The prefix check is the comparison of the first few bytes of each account number to a list of known prefixes.

The list of prefixes below is based on knowledge Chase Paymentech currently has and is subject to change.

Card Type	Prefix
American Express	37, 34
Bill Me Later	504990, 621993
Bill Me Later Private Label	621993
Bill Me Later Small Business Instant	504990, 621993
Credit	
Debit	Unknown
Discover	30, 36, 38, 39, 60, 62, 64, 65
Discover Diners	30, 36, 38, 39
Encryption	Unknown
European Direct Debit	Unknown
Gift Card	603571
International Maestro	50, 56 – 58, 6
JCB	3528 – 3589
MasterCard	36, 51 – 55
MasterCard Diners	36
MoneyPak	Unknown
RevolutionCard	Unknown
UK Domestic Maestro (Switch/Solo)	6759, 6767
Visa	4

Notes: 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.

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.

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END OF THE TECHNICAL SPECIFICATION

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