

**Merchant  
User Guide**

# **European Direct Debit Processing**

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# European Direct Debit Processing

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## *A Merchant User Guide*



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## Revision History

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12/31/08	Added Negative File information	36-37
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# Introduction

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## Purpose of This Document

This guide is to assist merchants in understanding Chase Paymentech's processing of direct debit payments in Europe. It describes the direct debit processes in European countries supported by Chase Paymentech.

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## Product Overview

Direct debit is an efficient way to receive payments from businesses and consumers, and is particularly popular in certain European markets. A direct debit is a 'pull payment' whereby the merchant takes the funds from the customer's bank account, as opposed to the customer 'pushing' the funds to the merchant like they would with a credit card transaction.

While the majority of European markets primarily use credit / debit cards, direct debit is particularly popular in specific countries. These include:

- Germany (c. 40% of transactions)
- Austria (c. 37% of transactions)
- Netherlands (c. 28% of transactions)

The above countries enable a merchant to utilize an 'electronic mandate' and so are most suitable for eCommerce Merchants (please refer to the appropriate country sections for further detail on mandate rules). We can also support direct debit in the UK, France and Belgium. However, given the requirement for a paper mandate, and the low usage levels of direct debit in those markets (c. 0-2% of transactions), the deployment of direct debit in these markets may only be suitable for specific merchants.

Direct debit is particularly suited to the following merchant types:

- Merchants trading in Germany, Austria and The Netherlands
  - Merchants trading in electronic downloads. This is due to the potential 'Reversals' inherent in direct debit. This is covered in more detail on page 6 (Validation & Reversals).
  - Merchants who utilize recurring transactions
- 

## What is "Direct Debit"?

It **IS** – An authorized electronic debit of funds from a consumer bank account.  
It is **NOT** – A Giro Payment, EFT or Bank Transfer.

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## Introduction, Continued

**Key Features and Benefits** The following chart describes the key features of European Direct Debit payments and the benefits derived by a merchant processing with Chase Paymentech.

<b>Feature</b>	<b>Processing Directly With Banks</b>	<b>Benefit of Chase Paymentech Processing</b>
<b>Banking</b>	Merchants must have “in country” local accounts and relationships established	Chase Paymentech has established the accounts and relationships for its merchants. You can use existing EU funding accounts at the bank of your choice. No new “in country” accounts are needed.
<b>Interfaces</b>	Merchants must interface directly with each EU payment system	Chase Paymentech provides a single interface for all countries. By upgrading to the most current Chase Paymentech specifications, merchants can accept Direct debit payments in all six countries noted previously.
<b>Validations</b>	Validations must be performed by each “in country” bank	The Chase Paymentech service includes the functionality to validate the bank sort codes and account number structures for all countries. This can be done both in real time or batch mode.
<b>Negative File</b>	Not generally available	Chase Paymentech maintains and continually adds invalid and uncollectible accounts to a Negative File. Please refer to page 44 for detail of how this feature can benefit Merchants.
<b>Pricing</b>	EU banks price debit processing separately, based only on local volume	Chase Paymentech provides you with pricing based on the total volume and with a consistent pricing structure for all countries resulting in a cost savings.
<b>Funding</b>	Each EU country has different funding schedules that would normally result in multiple deposits, on different days to your bank account	Chase Paymentech includes all deposits per currency for all items on the same schedule as International credit card proceeds, thereby improving your reconciliation of funds and transactions. Additionally, Direct debit funding is included with credit card funding – a single deposit to your account for both card and Direct debit process. Funding occurs on Transaction Day, plus 3.
<b>Reporting</b>	Merchants must deal with multiple bank reports and reconciliation processes	Chase Paymentech provides a single consolidated statement by currency. Direct debit activity is included with your credit card activity resulting in a single reporting and reconciliation point.
<b>Returns</b>	EU banks return items with their own unique reason codes and provide no assistance with resubmitting returns	Chase Paymentech has normalized all bank return codes into a common set of codes for all countries and has automated the re-submit management process. Chase Paymentech “auto-decisions” returns and resubmits those that can be – e.g. Insufficient funds and generic bank returns. This can have a significant impact on increasing your successful transactions. All others are returned to the merchant for handling.

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## Introduction, Continued

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### Getting Started

Once you are an approved Chase Paymentech merchant, setting up European Direct Debit can be accomplished by completing an Addendum to your Merchant Agreement and a New Division Set Up Form. These documents are available from your Chase Paymentech Account Manager.

You must have a Transaction Division domiciled in the Europe.

It is also important to note that the presentment and settlement currencies must be the same for direct debit. This means that it will be Euro for Eurozone countries, and GBP for UK Direct Debit.

In order to submit direct debit transactions, your interface to Chase Paymentech must support one of the following Chase Paymentech specifications:

- **For Batch Validations and Settlement**
  - 120 byte batch version 3.0.0
  - 120 byte batch addendum
  - 96 byte addendum
  
- **For Online Validations**
  - Online 7.4
  - Online Addendum 6.0 – 6.1
  - Online Addendum 7.0 – 7.3

If you utilise a Payment Services Provider to access Chase Paymentech, then please contact them to ensure that they have coded to the appropriate version of our specifications.

Your Account Executive can provide copies of these specifications. Merchants are requested to submit data using ISO character coding and NOT UTF\*.

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## Introduction, Continued

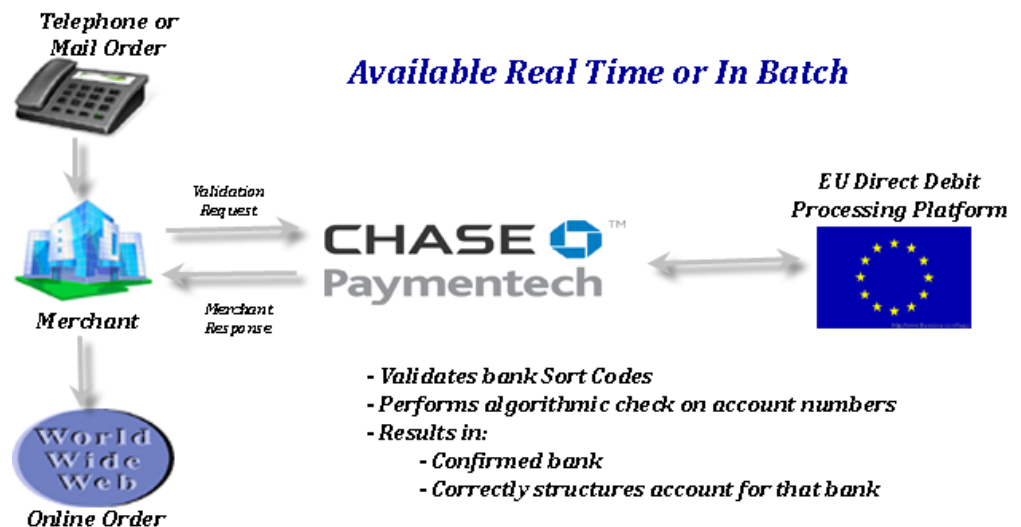
### Set-Up Requirement – Billing Descriptor

At the time of set up, merchants are required to provide a billing descriptor that appears on account holder statements. The descriptor can be an effective tool for merchants to reduce levels of returns. As such, the text used should be established to help the consumer recognize the transaction. Guidelines in creating a billing descriptor are:

- The field size available is 16 positions
- It can contain alpha characters only with no special characters
- The descriptor will be used on all countries and currencies processed under a single Transaction Division
- Should a merchant want different descriptors per country, separate Transaction Divisions will need to be established for each country
- The billing descriptor is established at the Transaction Division level and can be changed at anytime by contacting your Account Manager or Merchant Services
- It cannot be changed at the individual transaction level

### Validation Process Flow

The following illustrates the flow of the validation process:



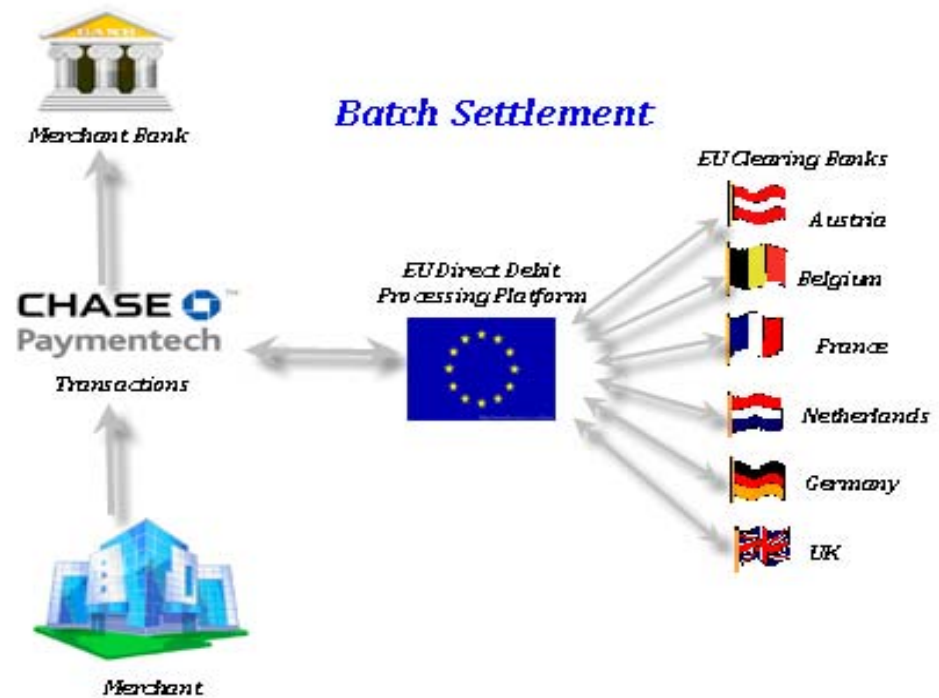
Step	Action
1	Orders are received via telephone, mail, or online by the merchant
2	Validation request is sent electronically to Chase Paymentech
3	Chase Paymentech forwards the request to appropriate EU Direct Debit Processing Platform
4	Response is sent via Chase Paymentech to the merchant electronically

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## Introduction, Continued

### Batch Settlement Process Flow

The following illustrates the batch settlement process:



Step	Action
1	Chase Paymentech validates the format of all transactions
2	Chase Paymentech forwards electronically the transaction data to the EU Direct Debit Processing platform
3	EU Direct debit Processing platform forwards transaction information to the clearing bank
4	Clearing bank funds the transaction by a debit to the consumer's account and returns it through the EU Direct Debit Processing Platform
5	EU Direct debit Processing Platform responds to Chase Paymentech
6	Chase Paymentech sends the funds transfer to the merchant's selected bank account via SWIFT in the currency of the transaction
7	Chase Paymentech validates the format of all transactions

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## Introduction, Continued

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### **Funding Schedule**

The EU Direct Debit Funding Schedule matches that of international credit card payments. The current schedule is Transaction Day + 3. Transactions received on a Monday are in the merchant's bank account on Thursday. All direct debit transactions received by Chase Paymentech by 10:00 PM GMT minus 5 hours (US Eastern time) will be funded per the current schedule.

All funds are paid in the same currency as that of the original sale transaction. Thus the merchant receives proceeds in local currency for payment of local expenses, and/or to repatriate to a regional treasury when desired.

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### **Validation & Reversals**

Direct debit significantly differs from credit cards when a transaction is being validated.

With direct debit, the customer's bank account number is not fully verified prior to the transaction. The algorithm of the number is verified, but it is not confirmed that it is a legitimate bank account or that funds are available for the transaction. This means that while an account is 'validated', merchants may subsequently discover that the transaction has been 'reversed' (e.g. the customer may not have sufficient funds to settle the transaction etc.). In such an event, the funds will be retrieved by Chase Paymentech from your next settlement batch as the transaction is not able to be settled by the customer's bank.

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## Country Overview

**Overview** The rules and practices of direct debit varies between countries. Although the principle of a direct debit transaction is the same, the way it is implemented varies by country.

**Direct Debit Country Matrix** Below is a matrix outlining some of the key difference in how direct debit is implemented within each country. Please refer to the subsequent sections for detailed country analysis.

	Germany	Netherlands	Austria	France	UK	Belgium
Electronic Mandate	Yes*	Yes*	Yes*	No	No	No
Paper Mandate	Yes*	Yes*	Yes*	Yes	Yes	Yes
One-Off Transactions	Yes	Yes	Yes	Not Recommended	No	Not Recommended
Recurring Transactions	Yes	Yes	Yes	Yes	Yes	Yes
Pre-Notification**	Not required, but good practice	Not required, but good practice	Not required, but good practice	No legal requirement except where the collection date and amount changes. Market practice is 7 days in advance of collection	Required – 10 working days	Required – 5 working days
Reversal Timeline	13 months	56 days	56 days	13 months	No Limit	56 days

\* Note: Only one form of mandate is required for these countries i.e. either an Electronic Mandate or a Paper Mandate. Please refer to the appropriate country reviews for detail.

\*\* For pre-notifications, an invoice which incorporates the required dates will suffice.

# Germany

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## Overview

In Germany, the primary form of direct debit is ELV (Einzugsermächtigungsverfahren). There is a second form of direct debit, Abbuchungsauftragsverfahren, but as this is generally used for high value transactions and is not supported by Chase Paymentech, then it is not examined in this document.

---

## Merchant Registration and Identification

Germany has no centralized identification/registration of merchants. The merchant's bank admits the merchant to the scheme, which is based on a contract between the bank and merchant. Chase Paymentech has established the needed contract with Commerzbank on behalf of our merchants.

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## Consumer Registration and Identification

Consumers are not required to register any information about a transaction with their bank. They are identified via name and bank account.

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## Direct Debit Mandate

In Germany, merchants may decide to utilise either an electronic or paper mandate when implementing direct debit.

The formal direct debit rules in Germany requires a paper mandate for one-off transactions that exceed €50.00. This would require a customer to print off a mandate from your website, sign and return the mandate to you, the merchant.

However, merchants tend to avoid this by using electronic 'mandates'. This involves:

- Stating that you are going to debit the customer's account for the specified amount.
  - Request the customer to enter the required information (listed in the following section)
  - The customer confirms their acceptance of the mandate. For example, this may be done via a 'I accept' button on the payment page
  - If it is a recurring transaction, then state when the transactions will occur and how to cease the debit. It is advised that the customer is required to tick an additional confirmation box to highlight this aspect to them and to record their acknowledgement
  - The merchant records the electronic mandate acceptance in their systems
- 

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## Germany, Continued

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### Direct Debit Mandate, continued

While this form of a mandate does not match the formal requirements, it is used as market practice. The impacts of using this approach instead of the formal paper mandates are listed below:

- The merchant is unable to defend reversals. However, the probability of successfully defending a reversal is very low as legal protection is weighted towards the customer, so this impact is viewed as minimal.
- If a direct debit audit is conducted on the Merchant by the local processing bank, then they may be requested to implement paper mandates. Failure to do so may result in the removal of the service. However, we view the probability of this occurring as very small as this has not happened to-date to any Chase Paymentech Merchants since we have begun processing direct debit in February 2006.

However, the usage of electronic mandates is expected to provide an improved customer experience and conversion rates.

In practice, it is a merchant decision if they wish to require a paper or electronic mandate from their customers.

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### Mandate Format

The exact wording of the paper/electronic mandate is at the discretion of the merchant, but it must contain the data listed below:

Data Element	Example
Amount	10015
Bank Sort Code / Bank Identifier	47853520 (Sort Codes / Bank Identifier must always be 8 numerics. They do not start with a '0')
Account Number	51954856 (Account Number may be 1 - 10 numerics)
Name associated with the account	Heinz Schmidt
Country Code of Consumer's Bank	DE

Merchants are requested to submit data using ISO character coding and NOT UTF\*.

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## Germany, Continued

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### Mandate Format, continued

If the merchant wishes to implement a paper mandate, then the merchant must create a mandate form to be used by the customer. The customer downloads the mandate form and provides the required data. After signing the completed form, the consumer sends it back to the merchant. Once the signed mandate is received, the merchant can initiate the direct debit process. The banking practice in Germany is that the signed mandate is not presented to the consumer's bank. But if there are complications (e.g. a return or dispute of a high amount), the local processing bank may request to see the signed mandate. Therefore, it is recommended to store the returned direct mandate copy.

The merchant is liable to the customer's bank for any problems caused by a direct debit that was not authorized by the customer.

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### Mandate Handling Process Flow

The table below details the steps required for handling an electronic mandate:

Step	Action
1	Customer selects 'pay by direct debit' on merchant's website
2	Customer enters the required information on the merchant's website (data is sent electronically)
3	Customer confirms acceptance of the mandate online. If it is a recurring payment, then it is best practice to require a separate customer acknowledgement of the recurring nature of the transaction
4	Merchant records the customer acceptance
5	Merchant debits the customer's account

The table below details the steps required for handling a paper mandate:

Step	Action
1	Customer selects 'pay by direct debit' on merchant's web site
2	Customer enters his name, bank sort code and account number (data is sent electronically)
3	Customer downloads a mandate form (see example on following page)
4	Customer fills out the mandate and signs it
5	Customer sends the signed form to the merchant
6	Merchant is allowed to debit the customer's account once the signed mandate is received

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## Germany, Continued

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### **Pre-Notification of Transaction**

There is no formal requirement to pre-notify customers of a direct debit transaction. However, pre-notification can aid in reducing reversals for recurring transactions as it reminds customers of when a transaction will take place. Such a notification can be provided in an email, or can take the form of an invoice.

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### **Mandate Form Template**

The mandates shown below are examples only and should not be used in practice. Merchants need to create their own mandate form (e.g. with their own company logo) with the required content as shown here. It is recommended that a draft of the mandate is submitted to Chase Paymentech for approval. Chase Paymentech can also supply additional sample mandates in the German language.

On the following page is a sample of a paper mandate. For ease of use by the consumer, it is suggested this form be in the Adobe Acrobat Reader format.

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## Germany, Continued

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Authority to collect receivables by way of direct debit

I (we) hereby authorize you revocably to collect the payments to be effected by me/us on the due date by direct debit to my/our account. This also authorises the Bank keeping my/our account to honour the direct debits; the bank is not obliged to honour such direct debits, in particular if my/our account does not show the required cover. Partial debits are not accepted using direct debit as payment method.

Name and detailed address of payer

Account no. of payer

at (name of bank)

bank code no.

Purpose of payment (amount limit if any - not valid for the banks executing the payment instructions)

To (beneficiary)

Place, date

*Sample*

Signature(s) of the person(s) authorised to be on the account

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## Germany, Continued

**mobile.de - Inseriervorgang - Eingabe der Bezahlenden - Microsoft Internet Explorer**

File Edit View Favorites Tools Help

Address <https://payment.mobile.de/SIDC0Aq252CnIDSee3-Xa9dmQ-t-vaNedCsCsk~8mSB11WinsertPublicVehicleViewJ1108478325A1D1100CCar/cgi-bin/entryPublicPaydata.pl?> Go Links »

**Hier bezahlen Sie Ihr Inserat.**  
Für ein Inserat mit max. fünf Bildern berechnet mobile.de EUR 10,00 inkl. MwSt. [Hinweis zu Ersatzteilen](#)

Um ein Höchstmaß an Sicherheit bei der Bezahlung zu gewährleisten, geben Sie bitte Ihre persönlichen Daten hier ein zweites Mal ein. Diese Angaben werden jedoch nicht im Inserat angezeigt, sondern ausschließlich zur Abwicklung des Bezahlvorgangs genutzt.

Alle Felder sind Pflichtfelder.

Vorname: John	PLZ/Crt: 33334
Nachname: Doe	Telefonnummer:
Strasse/Hausnummer:	eMail-Adresse: ischmit@hotmail.com

**Bitte wählen Sie eine Bezahlart (Bankeinzug oder Kreditkarte) und füllen Sie die entsprechenden Felder aus.**  
**Bitte beachten Sie:** Wir werden Sie an keiner anderen Stelle nach Ihren Kreditkarten- oder Bankdaten fragen!

<input checked="" type="radio"/> <b>Bankeinzug (deutsches Konto erforderlich)</b>	<input type="radio"/> <b>Kreditkarte</b>
Kontoinhaber:	Kreditkarte: MasterCard
Kontonummer:	Kreditkarteninh:
BLZ:	Kreditkartenr:
Bankinstitut: (Wird automatisch anhand der BLZ ermittelt.)	<input type="checkbox"/> Sicherheitsnr:
	Gültig bis: 01 2004

Abbrechen Weiter Continue

## Reversals

Reversals in Germany are heavily weighted in favor towards the end-customer. The end-customer has 13 months to reverse a transaction.

If a customer wishes to reverse a transaction after this period has lapsed, they can do so if they implement legal proceedings. In such a case, the funds will be automatically removed from your account and you will have 10 working days to mount a legal challenge. In such a situation, a paper mandate would be required as a defense, and even then the probability of success would be viewed as low.

# Austria

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## Overview

In Austria, as in Germany, the primary form of direct debit is ELV (Einzugsermächtigungsverfahren). There is a second form of direct debit, Abbuchungsauftragsverfahren, but as this is generally used for high value transactions and is not supported by Chase Paymentech, then it is not examined in this document.

---

## Merchant Registration and Identification

The merchant's bank has to provide admission to the direct debiting scheme. This contract will only be signed with credit-worthy and reliable merchants, because of the confidence in terms of casual mandate handling. Chase Paymentech has established the needed contract with a Austrian Bank on behalf of our merchants.

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## Consumer Registration and Identification

The consumers are not required to register any information about a transaction with their bank. They are identified via name and bank account.

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## Direct Debit Mandate

In Austria, merchants may decide to utilise either an electronic or paper mandate when implementing direct debit.

The formal direct debit rules in Austria requires a paper mandate for transactions. This would require a customer to print off a mandate from your website, sign and return the mandate to you, the merchant.

Merchants tend to avoid this by using electronic 'mandates'. This involves:

- Stating that you are going to debit the customer's account for the specified amount.
  - Request the customer to enter the required information (listed in the section below)
  - The customer confirms their acceptance of the mandate. For example, this may be done via a 'I accept' button on the payment page
  - If it is a recurring transaction, then state when the transactions will occur and how to cease the debit. It is advised that the customer is required to tick an additional confirmation box to highlight this aspect to them and to record their acknowledgement
  - The Merchant records the electronic mandate acceptance in their systems
- 

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## Austria, Continued

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### Direct Debit Mandate, continued

While this form of a mandate does not match the formal requirements, it is used as market practice. The impacts of using this approach instead of the formal paper mandates are listed below:

- The merchant is unable to defend reversals. However, the probability of successfully defending a reversal is very low as legal protection is weighted towards the customer, so this impact is minimal.
- If a Direct debit audit is conducted on the merchant by the Merchant's local bank, then they may be requested to implement paper mandates. Failure to do so may result in the removal of the service. However, we view the probability of this occurring as very small as this has not happened to-date to any Chase Paymentech Merchants since we began processing direct debit in February 2006.

However, the usage of electronic mandates is expected to provide an improved customer experience and conversion rates.

In practice, it is a merchant decision if they wish to require a paper or electronic mandate from their customers.

---

### Mandatory Data for Electronic Direct Debit

The exact wording of the paper/electronic mandate is at the discretion of the merchant, but it must contain the data listed below:

Data Element	Example
Amount	10015
Bank Sort Code	47853 ( <i>Sort Codes must always be 5 numerics</i> )
Account Number	51954856 ( <i>Account Number may be 4 – 11 numerics</i> )
Name associated with the account	Matthias Meier
Country Code of Consumer's Bank	AT

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## Austria, Continued

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### Mandate Handling Process Flow, continued

Merchants are requested to submit data using ISO character coding and NOT UTF\*.

If the merchant wishes to implement a paper mandate, then the merchant must create a mandate form to be used by the consumer. The customer downloads the mandate form and provides the required data. After signing the completed form, the consumer sends it back to the merchant. Once the signed mandate is received, the merchant can initiate the direct debit process. The banking practice in Austria is that the signed mandate is not presented to the consumer's bank. But if there are complications (e.g., a return or dispute of a high amount), the local processing bank may request to see the signed mandate. Therefore, it is recommended to store the returned direct mandate copy.

The merchant is liable to the customer's bank for any problems caused by a direct debit that was not authorized by the customer.

---

### Mandate Handling Process Flow

The table below details the steps required for handling an electronic mandate:

Step	Action
1	Customer selects 'pay by direct debit' on merchant's website
2	Customer enters the required information on the merchant's website (data is sent electronically)
3	Customer confirms acceptance of the mandate online. If it is a recurring payment, then it is best practice to require a separate customer acknowledgement of the recurring nature of the transaction
4	Merchant records the customer acceptance
5	Merchant debits the customer's account

The table below details the steps required for handling a paper mandate:

Step	Action
1	Customer selects 'pay by direct debit' on merchant's web site
2	Customer enters his name, bank sort code and account number (data is sent electronically)
3	Customer downloads a mandate form (see example on following page)
4	Customer fills out the mandate and signs it
5	Customer sends the signed form to the merchant
6	Merchant is allowed to debit the customer's account once the signed mandate is received

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## Austria, Continued

### Pre-Notification of Transaction

There is no formal requirement to pre-notify customers of a direct debit transaction. However, pre-notification can aid in reducing reversals for recurring transactions as it reminds customers of when a transaction will take place. Market practice in Austria is to pre-advise by 8 days before the transaction date. Such a notification can be in an email, or can take the form of an invoice.

### Mandate Form Example

The paper mandate form shown below is an example only and should not be used in practice. Merchants need to create their own mandate form with the content as shown here. It is recommended that a draft of the mandate is submitted to Chase Paymentech for approval. Chase Paymentech can also supply additional sample mandates in the local language.

For ease of use by the consumer, it is suggested this form be in the Adobe Acrobat Reader format.

Authority to collect receivables by way of direct debit		
I (we) hereby authorize you revocably to collect the payments to be effected by me/us on the due date by direct debit to my/our account. This also authorises the Bank keeping my/our account to honour the direct debits; the Bank is not obliged to honour such direct debits, in particular if my/our account does not show the required cover. Partial debits are not accepted using direct debit as payment method.		
Name and detailed address of payer		
Account no. of payer	at (name of bank)	bank code no.
Purpose of payment (amount limit if any - not valid for the banks executing the payment instructions)		
To (beneficiary)	Place, date	
<i>Sample</i>		
Signature(s) of the person(s) authorised to be on the account		

For an electronic mandate, please include / request the above information through your website.

*Continued on next page*

## **Austria, Continued**

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### **Reversals**

Reversals in Austria are heavily weighted in favor towards the end-customer. The end-customer has 56 days to reverse a transaction.

In such a situation, a paper mandate would be required as a defense, and even then the probability of success would be viewed as low.

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# Netherlands

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## Overview

In the Netherlands, there are five different direct debit methods. Chase Paymentech participates in the “Standing Authorisation general”, which is for private clients and regular payments. There is also a direct debit product for one-off payments. For each product, an independent bank account must be created. Chase Paymentech has created an account for the Standing Authorisation general on behalf of our merchants – it is also possible to collect one-off payments to this account.

In the Netherlands, there are two separate payment systems called Equens and Postbank. For merchants, this means that you must be able to accept two formats of account numbers (as outlined in ‘Mandatory data for electronic direct debit’ section). Also, validation of Postbank accounts is not possible, but you are still able to perform direct debits on them.

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## Merchant Registration and Identification

Each direct debit contract is registered at Equens (previously Interpay BGC) or Postbank, and Chase Paymentech has done that already.

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## Consumer Registration and Identification

The consumer is not required to register any information with their bank.

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*Continued on next page*

## Netherlands, Continued

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### **Direct Debit Mandate**

In the Netherlands, merchants may decide to utilise either an electronic or paper mandate when implementing direct debit.

The formal direct debit rules in the Netherlands requires a paper mandate. This would require a customer to print off a mandate from your website, sign and return the mandate to you, the merchant.

However, merchants tend to avoid this by using electronic 'mandates'. This involves:

- Stating that you are going to debit the customer's account for the specified amount.
- Request the customer to enter the required information (listed in the section below)
- The customer confirms their acceptance of the mandate. For example, this may be done via a 'I accept' button on the payment page
- If it is a recurring transaction, then state when the transactions will occur and how to cease the debit. It is advised that the customer is required to tick an additional confirmation box to highlight this aspect to them and to record their acknowledgement
- The merchant records the electronic mandate acceptance in their systems

While this form of a mandate does not match the formal requirements, it is used as market practice. The impacts of using this approach instead of the formal paper mandates are listed below:

- The merchant is unable to defend reversals. However, the probability of successfully defending a reversal is very low as legal protection is weighted towards the customer, so this impact is minimal.
- If a direct debit audit is conducted on the merchant by the merchant's local bank, then they may be requested to implement paper mandates. Failure to do so may result in the removal of the service. However, we view the probability if this occurring as very small as this has not happened to-date to any Chase Paymentech Merchants since we began processing direct debit in February 2006.

However, the usage of electronic mandates is expected to provide an improved customer experience and conversion rates.

In practice, it is a merchant decision if they wish to require a paper or electronic mandate from their customers.

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*Continued on next page*

## Netherlands, Continued

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### Mandatory Data for Electronic Direct Debit

For an electronic direct debit to be processed, there are certain mandatory data elements:

Data Element	Example
Amount	3478
Account Number	637025171 (bank account numbers have 9/10 numerics. Post Bank accounts begin with a 'P' or have 6/7 numerics). Postbank accounts cannot be validated but can be debited. Please pre-fill Postbank accounts with 3 leading zeros when processing.
Name	D. Smits
Country Code of Consumer's Bank	NL

Merchants are requested to submit data using ISO character coding and NOT UTF\*.

---

### Mandate Handling Process Flow

The table below details the steps required for handling an electronic mandate:

Step	Action
1	Customer selects 'pay by direct debit' on merchant's website
2	Customer enters the required information on the merchant's website (data is sent electronically)
3	Customer confirms acceptance of the mandate online. If it is a recurring payment, then it is best practice to require a separate customer acknowledgement of the recurring nature of the transaction
4	Merchant records the customer acceptance
5	Merchant debits the customer's account

*Continued on next page*

## Netherlands, Continued

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### Mandate Handling Process Flow, continued

The table below details the steps required for handling a paper mandate:

Step	Action
1	Customer selects 'pay by direct debit' on merchant's web site
2	Customer enters his name, bank sort code and account number (data is sent electronically)
3	Customer downloads a mandate form (see example on following page)
4	Customer fills out the mandate and signs it
5	Customer sends the signed form to the merchant
6	Merchant is allowed to debit the customer's account once the signed mandate is received

---

### Per-Notification of Transaction

There is no formal requirement to pre-notify customers of a direct debit transaction. However, pre-notification can aid in reducing reversals for recurring transactions as it reminds customers of when a transaction will take place. Market practice in the Netherlands is to pre-advise by 4 days before the transaction date. Such a notification can be in an email, or can take the form of an invoice.

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*Continued on next page*

## Netherlands, Continued

### Mandate Form Example

The paper mandate form shown below is a sample only and should not be used in practice. Merchants need to create their own mandate form with the content as shown. For ease of use by the consumer, it is suggested this form be in Adobe Acrobat Reader format.

**Interpay**  
Interpay Nederland s.v.

**Doorlopende machtiging bedrijven**

**Ondergetekende**

Naam \_\_\_\_\_  
Adres \_\_\_\_\_  
Postcode en plaats \_\_\_\_\_

**Incassant**

Naam \_\_\_\_\_  
Adres \_\_\_\_\_  
Postcode en plaats \_\_\_\_\_

**Betalingsgegevens**

Betalingen inzake \_\_\_\_\_  
Maximaal bedrag EUR \_\_\_\_\_  
Incassering per  Jaar  Halfjaar  Kwartaal  Maand  Week  
 Anders nl. \_\_\_\_\_

**Bankgegevens ondergetekende**

Bankrekeningnummer \_\_\_\_\_ of giro-rekening \_\_\_\_\_  
Naam bank \_\_\_\_\_  
Adres \_\_\_\_\_  
Postcode en plaats \_\_\_\_\_

**Ondertekening**

Ondergetekende verleent hierbij tot wederopzegging machtiging aan de incassant om de betreffende bedragen af te schrijven van de bankrekening van ondergetekende en ontvangt hiervan tenminste 4 dagen voor afschrijving bericht. Als ondergetekende het niet eens is met de afschrijving, heeft hij 5 werkdagen de tijd om zijn bank- of girokantoor opdracht te geven het bedrag terug te boeken.

Datum \_\_\_\_\_  
Handtekening \_\_\_\_\_

Blad 1  
Incassant

K.v.K. 30125033

BICS 52088 06/01 01

For an electronic mandate, please include / request the above information through your website.

*Continued on next page*

## Netherlands, Continued

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### Reversals

Reversals in the Netherlands are heavily weighted in favor towards the end-customer. The end-customer has 56 days to reverse a transaction.

In such a situation, a paper mandate would be required as a defense, and even then the probability of success would be viewed as low.

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# Belgium

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## Overview

There is one direct debit method in Belgium, called DOM80. It is generally used for recurring payments as it requires a paper mandate. Once the mandate has been submitted to the customer's bank, merchants can process direct debit transactions electronically.

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## Merchant Registration and Identification

When merchants want to accept direct debits in Belgium, they must have an identification number from their sponsoring bank. This identification number will be provided by Chase Paymentech. The merchant also needs to have a bank account at a Belgian bank and sign a contract with the bank, which sets out the operational deadlines. Chase Paymentech has completed all the above on behalf of its merchants.

---

## Consumer Registration and Identification

The consumers are not required to register any information about a transaction with their bank. They are identified via a direct debit number (AKA Domiciliation Number), which will be assigned by the consumer's bank. This number is used in place of the customer's bank account number, and is unique to the direct debit being set-up (note: a single direct debit number will suffice for all recurring transactions resulting from a specific direct debit). This is described in detail in the direct debit mandate section that follows.

---

## Direct Debit Mandate

The collection of the direct debit is based on a direct debit number (not the account number of the consumer) and the identification number of the merchant. The direct debit number may also be referred to as the Domiciliation Number. There will be one direct debit number for each debit order. There are two different ways to retrieve the direct debit number. In both cases the merchant must present a mandate form containing their identification number to the consumer (see sample form to follow).

**Method 1:** The consumer signs the mandate and gives it to his/her bank. The bank creates a direct debit number and passes it to the consumer who gives it to the merchant.

**Method 2:** The consumer signs the mandate and sends the mandate back to the merchant who forwards it to the consumer's bank to retrieve the direct debit number.

The identification number and the direct debit number must be sent to the consumer's bank within the direct debit transaction. Chase Paymentech will send the identification number on behalf of the merchant. The merchant will need to send the direct debit number to Chase Paymentech in the account number field.

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*Continued on next page*

## Belgium, Continued

### Mandatory Data for Electronic Direct Debit

For an direct debit to be processed, there are certain mandatory data elements:

Data Element	Example
Amount	10000
Direct debit Number	178530200556 (Direct debit Number must be 12 numerics, if it is less than 12 digits then it must be pre-filled)
Name	Dan J. Vrij
Country Code of Consumer's Bank	BE

Merchants are requested to submit data using ISO character coding and NOT UTF\*.

### Mandate Handling Process Flow

The table below details the required steps for handling a mandate.

Step	Action
1	Customer selects 'pay by direct debit' on the merchant's web site
2	Customer enters their name and prints the mandate form already containing the identification number provided to the merchant by Chase Paymentech
3	Customer completes and signs the mandate

#### Then ... using Method 1

Step	Action
1	Customer delivers the signed mandate to their bank
2	Bank issues the required direct deposit number to the customer
3	Customer enters merchant's web site and associates the Direct debit number with their purchase

#### Or ... using Method 2

Step	Action
1	Customer sends the signed mandate to the merchant
2	Merchant sends the mandate form to the consumer's bank to retrieve the direct deposit number
3	Merchant is allowed to debit the customer's account. The merchant is required to send a notification to the customer 5 days before each collection. For recurring transactions, a 'global notification' may be sent to cover all transactions that will be debited using the same direct debit number

*Continued on next page*



## Belgium, Continued

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**Pre-Notification of Transaction**

It is required to pre-notify customers of a transaction at least 5 working days prior to the transaction date (this includes the first transaction). Such a notification is to be in a paper format, or can take the form of an invoice. For recurring transactions, a 'global notification' may be sent to cover all transactions that will be debited using the same direct debit number

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*Continued on next page*

## Belgium, Continued

**Mandate Form Example** The mandate form below is a sample only and should not be used in practice. Merchants need to create their own mandate form with the content as shown below – it is recommended to provide a draft of the mandate to Chase Paymentech for approval from the local processing bank. For ease of use by the consumer, it is suggested this form be in the Adobe Acrobat Reader format.

<b>Notice of Direct debit</b>	
<b>The Undersigned</b>	Name: ..... Street, Nr .....box ..... Postcode, Town + country: .....
<b>Requests the company</b> (who established the invoice)	Name: ..... Street, Nr .....box ..... Postcode, Town + country: .....
As from today and until revocation, all the invoices with reference or subscriber number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
to collect with the Financial Institution	Name: ..... Street, Nr .....box ..... Postcode, Town + country: .....
By the debit of the account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
In the name of - the undersigned - of (*)	Name: ..... Street, Nr .....box ..... Postcode, Town + country: .....
Location: ..... Sign as correct, the account holder (*)	Date:..... Signature,
(*) only to fill in if the account holder is not the addressee of the invoice	
Reserved of the Direct debit institution	
The above mentioned Direct debit was accepted under the following number	Date: Stamp and signature
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Identification number of the creditor	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

**Reversals** Reversals in Belgium are heavily weighted towards the end-customer. The end-customer has 56 days to reverse a transaction.

# France

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## Overview

In France, there is one direct debit method: Avis de Prélèvement. It is normally used for recurring payments.

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## Merchant Registration and Identification

To participate in the French Direct Debit scheme, the merchant must have an identification number (Numéro National d'Emetteur, abbreviation: NNE). The NNE will be assigned by the French National Bank (Banque de France) on request of the merchant's bank. The merchant's bank vouches for the credit-worthiness of the merchant. Chase Paymentech has established the needed contract with Raiffeisenverband Salzburg (RVS) and obtained an NNE identification number on behalf of our merchants. This NNE will be provided to merchants by Chase Paymentech and it will need to be included on your mandates for France.

---

## Consumer Registration and Identification

The consumers are not required to register any information about a transaction with their bank. They are identified via name and RIB, which is composed of:

**Bank number:** digits 1 – 5 (5 digits)

**Bank branch code (AKA Code Guichet):** digits 6 – 10 (5 digits)

**Account number:** alphanumeric 11 – 21 (11 characters)

**Clé RIB – code (checksum):** digits 22 – 23 (2 digits)

The Bank Number, Branch Code and RIB code identify the customer's bank and specific branch.

---

## Direct Debit Mandate

The mandate process consists of two different documents (see samples to follow).

1. Demande de Prélèvement: This mandate has to be signed by the consumer and sent back to the merchant.
2. Authorisation de Prélèvement: This mandate has to be signed by the consumer and sent back to the consumer's bank. This mandate has to contain the merchant's NNE. The consumer has to be informed in specific terms to send the Authorisation to his/her bank – otherwise he/she might send it to the merchant who is then responsible to pass it over to the consumer's bank.

Both documents have to be issued by the merchant.

The merchant should provide a minimum of 10 days after the Authorisation de Prélèvement has been sent to the customer's bank before processing the first debit.

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*Continued on next page*

## France, Continued

### Mandatory Data for Electronic Direct Debit

For an electronic direct debit to be processed, there are certain mandatory data elements:

Data Element	Example
Amount	4556
Bank number (1 - 5) Bank branch code (6 - 10)	1762900010 (Bank Code has 5 numerics, Branch Code has 5 numerics, therefore this field has a total of 10 numerics. If there are less than 5 digits in either code, then please pre-fill with leading zeros.)
Account number	01167790000 (Account Number must be 11 alpha/numerics. If there are less than 11 digits, then please pre-fill with leading zeros.)
RIB code	13 (RIB Code must be 2 numerics)
Name	Alain Delón
Country Code of Consumer's Bank	FR

Merchants are requested to submit data using ISO character coding and NOT UTF\*.

### Mandate Handling Process Flow

The table below details the steps required for handling a mandate.

Step	Action
1	Customer selects 'pay by direct debit' on merchant's web site
2	Customer downloads Demande de Prélèvement and Authorisation de Prélèvement
3	Customer completes and signs the Demande de Prélèvement and then sends it to the merchant who has to store it
4	Customer completes and signs the Authorisation de Prélèvement and then sends it to his/her bank
5	Merchant is allowed to debit the customers account when he has received the Demande de Prélèvement. It is advisable to allow 4 working days before processing the first transaction.

*Continued on next page*

## France, Continued

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**Pre-Notification of Transaction**

There is no formal requirement to pre-notify customers of a direct debit transaction, unless the collection date or amount changes. However, pre-notification can aid in reducing reversals for recurring transactions as it reminds customers of when a transaction will take place. Market practice in the Netherlands is to pre-advise by 7 days before the transaction date. Such a notification can be in an email, or can take the form of an invoice.

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**Mandate Form Example**

The mandate form on the next page is a sample only and should not be used in practice. Merchants need to create their own mandate forms with the content as shown on the following page. For ease of use by the consumer, it is suggested this forms be in Adobe Acrobat Reader format.

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*Continued on next page*

**FR**

**PREAUTHORISED DEBIT PAYMENT - AUTHORISATION AGREEMENT**

This form is drafted in compliance with the French Market Standards for Direct Debits

Please return this form completed to : [NAME AND ADDRESS OF THE CREDITOR]

Sample

We, hereinafter called Customer, authorise [NAME OF THE CREDITOR], to originate and transmit electronic debit and credit entries in [Currency] to our account indicated in this agreement.

This authority is to remain in effect until ten days after [NAME OF THE CREDITOR], at address shown above has received written cancellation from Customer and all service charges prior to the cancellation have been paid.

Customer understands that a debit entry will only be accepted if sufficient funds are available in Customer's Bank account. In the event an entry is not accepted for any reason, the Customer (or its Bank) is to notify [NAME OF THE CREDITOR] by telephone before the close of the banking day on which the entry is presented.

**DEMANDE DE PRELEVEMENT (Request for Direct Debit)**

Nom du Débiteur : \_\_\_\_\_ Nom de la Banque du Débiteur : \_\_\_\_\_  
 Code S.W.I.F.T. : \_\_\_\_\_ Code S.W.I.F.T. : \_\_\_\_\_  
 Adresse : \_\_\_\_\_ Adresse : \_\_\_\_\_

**Compte à Débiter (Account to be debited):** Nom du Créancier : \_\_\_\_\_  
 Codes Adresse : \_\_\_\_\_  
 Etablisst Guichet N. du Compte clé RIB

\_\_\_\_\_  
 \_\_\_\_\_

Date : \_\_\_\_\_ Signature : \_\_\_\_\_

**AUTORISATION DE PRELEVEMENT (Authorisation for Direct Debit)**

J'autorise l' établissement teneur de mon compte à prélever sur ce dernier, si sa situation le permet, tous les prélèvements ordonnés par le créancier désigné ci-dessous. En cas de litige sur un prélèvement je pourrai en faire suspendre l'exécution par simple demande à établissement teneur de mon compte. Je réglerai le différend directement avec le créancier.

<b>Numéro National d'Emetteur</b>

NOM, PRENOMS ET ADRESSE DU DEBITEUR	NOM ET ADRESSE DU CREANCIER

**Compte à Débiter:**

Codes	Clé	
Etablisst Guichet N. du Compte	RIB	
_____ _____ _____	_____ _____ _____	
Date : _____	Signature : _____	

NOM ET ADRESSE POSTALE DE L'ETABLISSEMENT TENEUR DU COMPTE A DEBITER

Prière de renvoyer les deux parties de cet imprimé au créancier, sans les séparer en y joignant obligatoirement un relevé d'identité bancaire (R.I.B.), postal (R.I.P.) ou de caisse d'épargne (R.I.C.E.).

Continued on next page

## France, Continued

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### **Reversals**

Reversals in France are heavily weighted towards the end-customer. The end-customer has 13 months to reverse a transaction.

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# United Kingdom

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## **Overview**

Chase Paymentech makes use of the direct debit method related to a paper-based mandate handling called ADDACS.

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## **Merchant Registration and Identification**

For each merchant an “Originators Identification Number” must be referred to. This number must be stated on the direct debit authorization advice (direct debit Instruction) and on every collection. This OIN, also called a BACS User Number, is assigned by the British data processing center and can only be applied for by the merchant’s bank. Chase Paymentech has completed all the above on behalf of its merchants, and will provide each merchant an OIN number at time of set up. There is a one-time fee for obtaining and setting up an OIN (please allow 2 weeks to receive an OIN).

---

## **Consumer Registration and Identification**

The consumers are not required to register any information about a transaction with their bank. They are identified via name and bank account

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## **Direct Debit Mandate**

The British DDI (Direct Debit Instruction) is a standardized form without a carbon copy. The “Direct Debit Guarantee”, which protects customers paying via direct debit, guarantees the customer that he/she can object to an unjustified debit at any time and that all connected damages will be refunded.

The DDI must contain a unique, max. 16-digit, alphanumeric Direct Debit Reference Number (e.g. customer no., subscription no.), which must be stated at every collection and on the Advance Notice. The DDI form can be made downloadable, upon review of the sponsoring bank to insure correctness. The merchant must provide a minimum of 10 days advance notice to the consumer prior to the first debit being processed. The Advance Notice from the merchant to the consumer can be done via email.

The merchant sends the “Direct Debit Instruction” to the consumer, who is required to sign it and return it to the merchant. If all relevant details have been completed by the consumer e.g. bank account details and bank address the merchant must then lodge the mandate. The merchant must lodge the mandate immediately of it being signed by the consumer. In certain cases the merchant must send the mandate to the consumer’s bank central processing location rather than their home branch. (Please refer to following section regarding central processing).

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*Continued on next page*



## United Kingdom, Continued

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### **Direct Debit Mandate, continued**

It is possible that a DDI may be rejected. For example if the bank account is a savings account direct debits cannot be processed on it and any DDIs for such accounts will be returned. If a DDI is rejected it will be returned to the originator immediately and not later than 3 working days after receipt by the bank.

The bank will usually indicate the reason for refusal e.g. 'unable to accept direct debit against account' but they reserve the right not to indicate the reason and in this case it will be returned to the originator marked 'lodgement refused'. In such cases the merchant should contact the consumer for alternative form of payment.

The merchant must allow a minimum of 10 working days from date of dispatch for the consumer's bank to action the DDI before the first collection is presented. The first collection date cannot be prior to and must be within three working days of the first collection date on the advance notice.

---

### **Mandatory Data for Electronic Direct Debit**

For an electronic direct debit to be processed, there are certain mandatory data elements:

Data Element	Example
Amount	6789
Bank sort code	200000 (Sort Codes must always be 6 numerics)
Account number	80815951 (Account Number may be 7 – 8 numerics)
Name	Anthony Hopkins
Country Code of Consumer's Bank	GB
Reference Number	See Notes on following pages

Merchants are requested to submit data using ISO character coding and NOT UTF\*.

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*Continued on next page*

## United Kingdom, Continued

### Mandate Handling Process Flow

The steps below are required for mandate handling.

Step	Action
1	Customer selects 'pay by direct debit' on merchant's web site
2	Customer enters his name and account data
3	Customer downloads the mandate form (example on next page)
4	Customer will complete and sign the DDI and return it to the merchant
5	The merchant sends the completed DDI to the consumer's bank or banks central processing centre – see below.
6	Merchant is allowed to debit the customers account when there has been no rejection of the DDI and provided proper advance notice for the first debit has been given (Allow 10 working days from dispatch to the consumers bank before first presentment). <b>See example on following pages.</b>

### Central Processing

In the UK some of the major banks employ central processing centers which process all DDIs for their branches. When a merchant receives a completed DDI from the consumer they must refer to this list to determine whether the DDI should be sent to the consumer's branch or to the central processing center.

Bank Name	Central Processing Address
Halifax PLC	Payment Clearing Services, PO Box 548, Leeds, LS1 1WU
Nationwide Building Society	PO Box 8888, Nationwide House, Swindon SN38 1NW
Abbey National PLC	PO Box 1109, Bradford BD1 4YR
Barclays Bank PLC	Personal Customer Service Centre, Leicester LE87 2BB
Bank of Scotland	PO Box 17235, Edinburgh EH11 1YH
The Co-Operative Bank	Delf House, South Way, Skelmersdale, Lancashire WN8 6NY
Alliance & Leicester	2 <sup>nd</sup> Floor North Admin, Bridle Road, Bootle, Merseyside G1R 0AA
Lloyds TSB	PO Box 1, BX1 1LT

Should a consumer's bank NOT be on the above list, merchants should then lodge the mandate directly with the consumer's bank using the name and address provided on the DDI from the consumer.

*Continued on next page*

## United Kingdom, Continued

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### **Central Processing, continued**

Advice of cancellation or amendments of DDIs may be received as returned items. These reasons may include

- Consumer has closed his bank account
  - Consumer is deceased
  - Consumer has cancelled the instruction with his branch
  - Consumer has moved his account
- 

### **Pre-Notification of Transaction**

It is required to pre-notify customers of a debit in the UK 10 days before the transaction date. Such a notification can be in an email, or can take the form of an invoice. This is detailed further in the document.

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### **Mandate Form**

The content and wording of the mandate form that follows is required and must be used in practice. Merchants need to create their own printed mandate form with the content as shown on the sample. It is recommended that a draft of the mandate is submitted to Chase Paymentech for approval.


For ease of use by the consumer, it is suggested the form be saved in Adobe Acrobat Reader format. The form can then be delivered electronically to the consumer. The consumer then prints the form, completes the information and returns it to you.

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*Continued on next page*

# United Kingdom, Continued

Sample



**Instruction to your  
Bank or Building Society  
to pay by Direct debit**

Please fill in the whole form using a ballpoint pen and send it to:

{Merchant Name}  
 {Merchant Street Address}  
 {Merchant City, State, Postal Code & Country}

Name of Account Holder(s)

Originator's identification Number

4	2	0	8	7	8
---	---	---	---	---	---

Bank/Building Society account number

--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Reference Number

1	2	3	4	5	6	A	B	C	D	E	F	G	H	I	J
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Instruct to your Bank or Building Society:  
Please pay BFS Finance Ltd Direct Debits from the account debited on his  
instruction subject to the safeguards assured by the Direct Debit Guarantee. I  
understand that his instruction may remain with BFS Finance Ltd and that details  
will be passed electronically to my Bank/Building Society.

**These numbers are for  
illustration purposes only**

Name and full postal address of your Bank or Building Society:

<small>To: The Manager</small>	<small>Bank/Building Society</small>
<small>Address</small>	
<small>Post code</small>	

Signature(s)


Date

Banks and Building Societies may not accept Direct Debit instructions from some types of account

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This guarantee should be detached and retained by the Payer.

The  
Direct Debit  
Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amount to be paid or the payment dates change BFS Finance Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by BFS Finance Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

A further explanation of the form and detailed instructions for completing it are found on the following pages.

*Continued on next page*

## United Kingdom, Continued

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### Details of the UK Direct Debit Instruction

**1. Originators Identification Number (OIN)** – The number shown on the example on the preceding page is for illustration only – **DO NOT use that number**. Chase Paymentech will obtain this number for the merchant at the time of set up. There is a one-time fee to set up the OIN and it will be used on all transactions. Merchants must display this on the Direct debit Instruction, but need not submit it with each transaction. Chase Paymentech will include this data element in all items submitted for clearing.

**2. Reference Number** – Note that the number shown on the example on the preceding page is for illustration only – **DO NOT use that number**. The creation and use of this Reference Number by the merchant is mandatory and it is used as follows:

- a. At the time of set up, merchants must establish a 6-digit reference number, which can be alpha or numeric. It is highly recommended that these six digits be some form of the merchant's name.
- b. This 6-digit reference information will be stored on a master file. As items are submitted for clearing, Chase Paymentech will append to the 6-digit reference number with up to 10 additional characters. These 10 added characters represent a transaction number used to insure each item is uniquely identified.
- c. When the merchant files the Direct debit with the banks, the Reference Number is posted in the bank's system. The Reference Number must be within the parameters defined by Chase Paymentech.
- d. As transactions are received at the bank, the Reference Number on file is compared to the first six digits of the Reference Number on the transaction.
- e. Should the first six digits of the Reference Number not match, the item could be returned.

**3. Creations & Delivery of Direct debit Instructions** – Merchants can provide the Direct debit Instruction to customers in electronic form. Adobe Acrobat PDF is a very good format to use. When the form is provided it must include the merchant name and address, the OIN number that merchants will receive from Chase Paymentech at time of set up, and the 6-digit Reference number provided to Chase Paymentech at time of set up.

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## United Kingdom, Continued

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### Details of the UK Direct Debit Instruction, continued

**4. Advance Notice of First Debit** – As noted in The Direct Debit Guarantee on the preceding page, merchants are required to provide the account holder a ten-day advance notice of the first debit to their account.

**Introduction** – Advance Notice is the method by which merchants give notice to the Payer before the first direct debit is collected and following any changes to the direct debit collection in respect of amount, direct debit due date and / or frequency. The Advance Notice must be a clear and unambiguous personalized advice and must be identified as such at first glance by the Payer. Where the Payer is paying on behalf of another person or party, the Advance Notice must be issued to the Direct Debit Payer, i.e. the person who signed the DDI. The Originator may also, at its own discretion, and subject to proper consent having been received from the payer as required by the Data Protection Act 1998, advise the third party.

**Contents of Advance Notice** – The Advance Notice must be clear and provide the Payer with the following details:

- Total amount of direct debit to be applied to the Payer's account. If this is an amalgamation of more than one collection (where permitted) the amount of each collection forming part of the direct debit must also be shown
- Direct debit due date (include date, month and year)
- Frequency of direct debit collection, where an Advance Notice is not issued for each collection or where an advance schedule of specific dates is not issued
- Direct debit reference
- Advance Notice period
- Merchant name and contact telephone number.
- If the collection details are altered in any way a new Advance Notice must be sent to the Payer.

**Time scales** – The merchant may agree on the period of Advance Notice with the Payer. The default period in the absence of any other agreement (the time allowed for receipt of the Advance Notice by the Payer) is a minimum of 10 working days plus postal time. When sending Advance Notice, sufficient postage time should be allowed to ensure the Payer receives the period of Advance Notice as agreed. Merchants must collect the direct debit on or within 3 working days after the specified due date as advised to the Payer on the Advance Notice. Should the Originator fail to collect the direct debit as specified, further notification must be given to the Payer of the new collection date, or advice of collection amalgamation.

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*Continued on next page*

## United Kingdom, Continued

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### Details of the UK Direct Debit Instruction, continued

**Valid Advance Notice** – Advance Notice can be given in written form, electronic form, or orally. Proof to the Paying Bank that Advance Notice has been issued does not provide proof of receipt by the Payer.

**Payment Aggregation** – Merchants must clarify multiple collections/ amalgamations. This information will assist the Paying Bank and the merchant to investigate any subsequent query, which may be raised by the Payer in respect of the Advance Notice or the direct debit collection. The **preferred practice** is to avoid multiple collections / amalgamations and to use the one OIN, one contract procedure.

**Electronic notification** – Electronic notification may be given by the Merchant on any form of electronic hardware. Use of electronic notification is at the Merchant's risk as the duly authorised person may dispute receiving such advice.

#### **Notification of outstanding funds – contract cancelled**

If a Payer cancels his contract and/or service with the Merchant, then any outstanding sum may continue to be collected by direct debit, by arrangement with the Payer and provided that the existing DDI has not been cancelled. It is essential that proper and adequate Advance Notice be given to the Payer of the dates, amount and frequency of such collections.

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*Continued on next page*

## United Kingdom, Continued

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### Details of the UK Direct Debit Instruction, continued

### Example of prohibited practices

- Oral notification of a future schedule of direct debit collections, where the amount and/or collection date is subject to change, is not sufficient. Such information must be given to the Payer in written or electronic form.
- Announcement of any change in a professional journal or other publication is not adequate, without a separate letter addressed to the Payer. Clubs or professional institutions must issue each member with a separate notice of any change in the rate of subscription or the date of collection in accordance with Advance Notice requirements prior to that change taking place.
- Advance Notices must not be sent with material, which might have the appearance of 'junk mail' and thus risk being discarded before being read. If other (non-related) information is sent, to qualify as 'Advance Notice' the statement of collection changes must:
  - - Be given precedence over other material
    - Appear under the following prominent heading: 'Advance Notice of Direct Debit'
    -
- Direct debits cannot be collected before the date specifically detailed on the Advance Notice. This applies whether or not the specified date is a working day.
- Merchants must not use 'Advance Notice' as a mechanism for selling additional products or services in such a way that the Payer has to dispute the Advance Notice issued, i.e. Opt out, to avoid provision of the additional product or service and the associated increase in charge or premium.

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*Continued on next page*



## United Kingdom, Continued

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### Advance Notice Sample

#### Advance Notice of Direct Debit

BFS Finance Ltd. On behalf of

{Merchant Name} – OIN {420878}

Payers Account Name: (Insert Payer's Name)

Payers Reference: (Insert Agreed Reference)

#### Notification of first Direct Debit Payment Amount, Due Date and Frequency.

The first direct debit payment will be due on the 28<sup>th</sup> February 2006. The amount due will be £250.00 GBP and will be collected on or immediately after this date.

After this date the direct debit will be processed on the 28<sup>th</sup> of the month.

Should you have any queries in respect of this notification please contact (Insert Contact Details), otherwise the direct debit collection will be processed as detailed above.

Yours sincerely,

(Insert Name)

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### Reversals

Reversals in the UK are heavily weighted towards the end-customer. The end-customer has no time-limit in which they can reverse a transaction.

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# Fraud Prevention

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## Overview

Like all payment methods, direct debit is targeted by fraudsters. However, unlike card transactions, direct debits present merchants with additional considerations when deploying it as a payment method. Through the use of best practice, and systems developed by Chase Paymentech, merchants can ensure that the threat of potential fraud is minimized.

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## Why is Direct Debit Not as Secure as Card Transactions?

Direct debits does not have the same protection against fraud as card transactions due to the following reasons:

1. The bank account number is not fully verified prior to the transaction. The algorithm of the number is verified, but not that it is a legitimate bank account or that funds are available for the transaction. This means that while an account is 'validated', merchants may subsequently find out that the customer does not have sufficient funds to settle the transaction.
2. The account owners name is not verified.
3. There is no equivalent to CVV / 3D Secure for direct debit
4. At authorisation, the funds are not reserved for the transaction
5. Several days can pass before payment for the transaction is processed by the customer's bank. Although you will receive the funds in advance from Chase Paymentech on your agreed settlement day, we may not receive the funds from the customer's bank for several additional days.
6. The regulations governing direct debits provide the end-customer with the ability to reverse a payment without consulting the merchant in advance.

Although the above factors present additional challenges for fraud prevention for merchants using direct debit, through the use of Chase Paymentech's Negative File, and the guidance noted below, the potential for fraud can be minimized.

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## Fraud Prevention, Continued

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### Chase Paymentech's Negative File

Chase Paymentech provides an enhanced direct debit negative file to all Clients that accept Direct debit transactions. The functionality is based on two different negative file responses for merchants accepting European Direct debit.

**A Hard Decline Negative File:** All merchants accepting European Direct Debit Transactions with Chase Paymentech contribute to this list. Should you receive a reversal due to a fraudulent transaction, closed account or other reason, Chase Paymentech will then add this bank account to the Hard Negative File. Each time a European Direct Debit Transaction is performed, Chase Paymentech will proactively check this Hard Negative File before attempting to authorize\* the transaction. If a bank account matches the Hard Negative File, the transaction is rejected with a specific authorization response code.

*The following response codes are classified as Hard Declines:*

- 754** Account Closed
- 756** Account Holder Deceased
- 763** Account Invalid
- 758** Account Locked/Frozen

**A Soft Decline Negative File:** This merchant specific Negative File contains bank account numbers of customers that have received a successful authorization, but later received a reversal due to issues with funding, mandates or reversal requests (R01 – R09). These reversals are added to the Soft Negative File after relevant merchants receive a return from the same bank account number, for the same transaction, *twice*. Returns originating from problems with mandates or chargebacks are added upon initial receipt.

*Chase Paymentech will reject transactions funded with bank accounts present on the Soft Negative File using the following authorization response code:*

- 719** Problem with funding/declined transaction/insufficient funds
- 764** No mandate/mandate revoked
- 759** Debtor refuses/chargebacks item

Chase Paymentech also provides an automated system to re-attempt settling funds for the direct debit transactions that resulted in reversals for non-sufficient funds. This functionality might increase the amount of accounts being added to your Soft Negative File. We suggest that this functionality is set up in the best possible way to increase collections and decrease number of accounts added to the negative file.

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## Fraud Prevention, Continued

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### **Chase Paymentech's Negative File, continued**

Merchants do have the option to remove specific accounts from their soft negative file by contacting Merchant Services and, providing the data listed below, using PGP encryption. Chase Paymentech then will remove the requested accounts.

- Company member entity
  - Bank account number
  - Bank SORT number
  - Country Code (reference the incoming country code supplied with original transaction)
  - Authorization Response Reason Code
  - Merchant contact email address to provide confirmation of removal
- 

### **Guidance on How to Prevent Fraud on Direct Debit**

Depending upon your business, the below methods will assist you in reducing potential fraud through Direct debit:

1. If you are dealing with a new customer, it may be best to process their first transaction via a card. This will enable you to benefit from the security of cards to build a history of the customer before offering Direct debit for subsequent transactions. However, given the relatively low usage of cards in Germany (approximately 18%), then the impact of this decision on checkout conversion will also need to be considered.
  2. If specific products are over a certain value, or are prone to fraud, then potentially limit payment to cards.
  3. If appropriate, delay the shipment of your product until at least 8 days has passed since the transaction was processed. This will enable you to remove the threat of the customer having insufficient funds in their bank account to pay for the transaction. However, the customer may still request a reversal after that period has elapsed.
  4. Consider restricting your delivery options to prevent deliveries to Post Office boxes as these may be used by fraudsters to protect their identity.
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## Fraud Prevention, Continued

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### **Guidance on How to Prevent Fraud on Direct Debit, continued**

There are additional tools available to Merchants via third party vendors, and we can accommodate introductions to such companies. These tools are generally focused on utilizing generic 'blacklists' and on matching addresses to bank account numbers (similar to the Address Verification Service on card transactions). While considering such solutions, it would be prudent to take into account:

1. The price: Due to the price of such services, it may not be financially viable for products with a relatively low average transaction value.
2. The protection afforded: Fraudsters often gain access to account numbers by stealing mail from residences etc. Due to this, the address of the bank account would also be compromised thereby negating the value of services which focus on address verification.

Overall, Merchants need to consider Direct debit in relation to their product and the impact which actions may have on checkout conversion.

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# Financial Reports

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## Overview

Samples of the primary Chase Paymentech financial reports showing European Direct Debit Transactions are found on the following pages. Report descriptions appear below:

Report Name	Report ID	Description
Deposit Activity Summary	FIN-0010	Summarizes deposit activity, financial activity, and fees and adjustments for submissions received during the specified reporting period. An optional Transfer Summary section detailing information on Pending, Effective and Total Effective Funds Transfers is available (Not shown on sample report)
Service Charge Detail	FIN-0011	Details Interchange & Assessment and Fees assessed during the specified reporting period
ECP Returns Activity	PDE-0018	<p><b>Financial Activity Section:</b> Provides financial (daily report) and return code summary (monthly report) information for EU Direct Debit Returns</p> <p><b>Activity Detail Section:</b> Provides transaction detail of all EU Direct Debit Returns received, represented, returned to merchant and ending inventory for the specified reporting period</p> <p><b>Note:</b> The sample report includes representative pages from a multi-page report. Please note each section of the report is totaled</p>
ECP Returns Received	PDE-0022	<p>Provides transaction-level detail for EU Direct Debit Returns received during the specified reporting period</p> <p><b>Note:</b> The information on the PDE-0022 is identical to that in the <b>Received Section</b> of the PDE-0018, hence there is no sample report included in this section</p>

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# Deposit Activity Summary (FIN-0010)

		4 Northeastern Boulevard, Salem, NH 03079-1952 Tel (603) 896-8333. Email: Merchant_Services@Chas		<b>Settled Deposits</b> VISA MasterCard European Direct Debit		
<b>Deposit Activity Summary (FIN-0010)</b> ABC Company - FTI# 123456 CO # 123456 Sec 8 U # 123456789 Currency Pair: Presentation: EUR - Euro/ Settlement: EUR - Euro Reporting Period: From 03/17/XXXX through 03/17/XXXX						
<b>Financial Summary</b>						
<b>Successful Deposits</b>	<b>Sales Count</b>	<b>Sales Amount</b>			<b>Total posit</b>	<b>Total Net Deposit</b>
<b>Total Successful Deposits</b>	4,176	162,864.00	72	(2,742.00)	4,248	160,122.00
<b>Settled Deposits</b>						
VISA	143	5,577.00	3	(117.00)	146	5,460.00
MasterCard	158	6,162.00	1	(39.00)	159	6,123.00
European Direct Debit	3,867	150,813.00	68	(2,586.00)	3,935	148,227.00
<b>Settled Deposits</b>	<b>4,168</b>	<b>162,552.00</b>	<b>72</b>	<b>(2,742.00)</b>	<b>4,240</b>	<b>159,810.00</b>
<b>Conveyed Deposits</b>						
American Express	8	312.00	0	0	8	312.00
<b>Conveyed Deposits</b>	<b>8</b>	<b>312.00</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>312.00</b>
<b>Fees &amp; Adjustments Summary</b>						
Total Settled Deposits Net Amount						159,810.00
Interchange & Assessment Fees						(208.49)
Paymentech Fees						(1,112.79)
ECP return Adjustments						(1,638.00)
Total Fees & Adjustments						(2,959.28)
Net Financial Activity						156,850.72
<b>Transfer Summary</b>						
	<b>FTI #</b>	<b>FT #</b>	<b>Net Activity Date Range</b>	<b>Effective Date</b>		<b>Transfer Amount</b>
Pending Transfers	#####	#####	03/13/XXXX thru 03/15/XXXX	3/19/2010		380,316.87
	#####	#####	03/14/XXXX thru 03/14/XXXX	3/18/2010		1,123.49

Will show as "European Direct Debit" on your Deposit Activity Summary (FIN-0010) Report

Continued on next page

## Deposit Activity Summary (FIN-0010), Continued



4 Northeastern Boulevard, Salem, NH 03079-1952  
Tel (603) 896-8333. Email: Merchant\_Services@Chasepaymentech.com

**Deposit Activity Summary (FIN-0010)**  
**ABC Company - FTI# 123456**  
 CO # 1234/BU 123456 Sec're BU # 123456789

**Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro**  
**Reporting Period: From 03/17/xxxx through 03/17/xxxx**

Transfer Summary					
	FTI #	FT #	Net Activity Date Range	Effective Date	Transfer Amount
	#####	#####	03/16/XXXX thru 03/16/XXXX	3/19/XXXX	20,641.61
	#####	#####	03/17/XXXX thru 03/17/XXXX	3/22/XXXX	156,850.72
Effective Transfers	#####	#####	03/12/XXXX thru 03/12/XXXX	3/17/XXXX	134,087.07
<b>Total Effective Transfer</b>					<b>134,087.07</b>



# Service Charge Detail (FIN-0011)


Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit	Quantity	Unit Fee	Amount	Rate	Total Charge
<b>Interchange &amp; Assessment Fees</b>										
Bank Discount	Sale	VISA	VINT	22828527	143	0.000000000	5,577.00	0.018000000		(100.38)
Bank Discount	Refund	VISA	VINT	22828527	3	0.000000000	(117.00)	(0.018000000)		2.11
Bank Discount	Sale	MasterCard	MINT	22828527	158	0.000000000	6,162.00	0.018000000		(110.92)
Bank Discount	Refund	MasterCard	MINT	22828527	1	0.000000000	(39.00)	(0.018000000)		0.70
<b>Total Interchange &amp; Assessment Fees</b>										<b>(208.49)</b>
<b>Paymentech Fees</b>										
<b>Authorization Fees</b>										
Online Authorization	Sale	VISA		22828527	161	0.013700000	5,747.00	0.000000000		(2.15)
eCheck Validation	Sale	European Direct Debit		22828527	110	0.000000000	4,290.00	0.000000000		0
Online Authorization	Sale	MasterCard		22828527	188	0.013700000	6,496.00	0.000000000		(2.49)
Online Authorization	Sale	American Express		22828527	10	0.013700000	352.00	0.000000000		(0.12)
Rejected Transact	Sale				9		351.00			(0.12)
<b>Sub Total</b>										<b>(4.88)</b>
<b>Chargeback/ECP Return/Debit Adjustment Fees</b>										
Returns ACH Fee	Sale	European Direct Debit		22828527	63	6.000000000	(2,457.00)	0.000000000		(378.00)
Returns ACH Fee	Refund	European Direct Debit		22828527	21	6.000000000	(819.00)	0.000000000		(126.00)
<b>Sub Total</b>										<b>(504.00)</b>
<b>Deposit Fees</b>										
Settled Dep. Fee	Sale	VISA		22828527	143	0.013700000	5,577.00	0.000000000		(1.95)
Settled Dep. Fee	Refund	VISA		22828527	3	0.013700000	(117.00)	0.000000000		(0.04)
eCheck Deposit (ACH)	Sale	European Direct Debit		22828527				0.000000000		(580.05)
eCheck Deposit (ACH)	Refund	European Direct Debit		22828527				0.000000000		(10.20)
Settled Dep. Fee	Sale	MasterCard		22828527				0.000000000		(2.16)
Settled Dep. Fee	Refund	MasterCard		22828527				0.000000000		(0.01)
Conveyed Dep. Fee	Sale	American Express		22828527				0.000000000		(0.11)
<b>Sub Total</b>										<b>(594.52)</b>
<b>Funds Transfer Fees</b>										
SWIFT Transfer Fee										(9.39)
<b>Sub Total</b>										<b>(9.39)</b>
<b>Total Paymentech Fees</b>										<b>(1,112.79)</b>
<b>Total All Fees</b>										<b>(1,321.28)</b>

Will appear as "European Direct Debit" under the MOP column on your Service Charge Detail (FIN-0011) Report.

VISA  
European Direct Debit  
MasterCard  
American Express


VISA  
European Direct Debit  
MasterCard  
American Express

# ECP Return Activity (PDE-0018)

CHASE  Paymenttech		4 Northeastern Boulevard, Salem, NH 03079-1952 Tel (603) 896-8333. Email: Merchant_Services@Paymenttech.com	
<b>ECP Return Activity (PDE-0018)</b>			
ABC Company - CO# 123456			
Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro			
Reporting Period: From 03/18/xxxx through 03/18/xxxx			
<b>FINANCIAL SUMMARY</b>			
		Return Count	Return Amount
BEGINNING WORK IN PROCESS		18	(605.85)
FINANCIAL ADJUSTMENTS		Return Count	Return Amount
Received	+	265	7,204.85
Re-Presented	-	0	0.00
Paymenttech Adjustments	-	0	0.00
Subtotal		265	7,204.85
NON-FINANCIAL ADJUSTMENTS			
Returned to Merchant	-	(282)	(6,560.00)
Recourse	+	0	0.00
Subtotal		(282)	(6,560.00)
TOTAL WORK IN PROCESS ADJUSTMENT:		(17)	644.85
ENDING WORK IN PROCESS		1	39.00

Continued on next page

# ECP Return Activity (PDE-0018), Continued

**CHASE**  **Paymenttech**  
 4 Northeastern Boulevard, Salem, NH 03079-1952  
 Tel (603) 896-6333. Email: Merchant\_Services@Paymenttech.com

**ECP Return Activity (PDE-0018)**  
**ABC Company - CO# 123456**

Currency Pair: Presentation: EUR - Euro/ Settlement: EUR - Euro  
 Reporting Period: From 03/18/XXXX through 03/18/XXXX

DETAIL RECEIVED

Sequence #	TD #	MOP Code	Consumer Bank Country Code	Merchant Order #	RDFI	Account #	Consumer Name	Reason Code	Original Transaction Date	Return Received Date	Activity Date	Amount	Return Cycle
188614821	####	ED	DE	#####	#####	#####	Any * Name	R90	03/02/XX	03/18/XX	03/18/XX	(39.00)	1
188614822	####	ED	DE	#####	#####	#####	Any * Name	R90	03/09/XX	03/18/XX	03/18/XX	(39.00)	1
188614824	####	ED	DE	#####	#####	#####	Any * Name	R90	03/11/XX	03/18/XX	03/18/XX	(39.00)	1
188614826	####	ED	DE	#####	#####	#####	Any * Name	R90	03/12/XX	03/18/XX	03/18/XX	(39.00)	1
188614828	####	ED	DE	#####	#####	#####	Any * Name	R90	03/01/XX	03/18/XX	03/18/XX	(39.00)	1
188614829	####	ED	DE	#####	#####	#####	Any * Name	R90	02/03/XX	03/18/XX	03/18/XX	(39.00)	1
188614830	####	ED	DE	#####	#####	#####	Any * Name	R90	03/01/XX	03/18/XX	03/18/XX	(39.00)	1
188614831	####	ED	DE	#####	#####	#####	Any * Name	R90	03/06/XX				
188614832	####	ED	DE	#####	#####	#####	Any * Name	R90	03/02/XX				
188614892	####	ED	DE	#####	#####	#####	Any * Name	R01	03/14/XX				
188614893	####	ED	DE	#####	#####	#####	Any * Name	R01	03/15/XX				
188614906	####	ED	DE	#####	#####	#####	Any * Name	R01	03/13/XX				
188614924	####	ED	DE	#####	#####	#####	Any * Name	R02	03/13/XX				
188614925	####	ED	DE	#####	#####	#####	Any * Name	R01	03/14/XX				
188614926	####	ED	DE	#####	#####	#####	Any * Name	R01	03/14/XX				
188614928	####	ED	DE	#####	#####	#####	Any * Name	R01	03/12/XX				
188614929	####	ED	DE	#####	#####	#####	Any * Name	R01	03/15/XX				
188614930	####	ED	DE	#####	#####	#####	Any * Name	R01	03/14/XX				
188614937	####	ED	DE	#####	#####	#####	Any * Name	R01	03/15/XX				
188614939	####	ED	DE	#####	#####	#####	Any * Name	R01	03/13/XX	03/18/XX	03/18/XX	14.95	1
188614941	####	ED	DE	#####	#####	#####	Any * Name	R01	03/12/XX	03/18/XX	03/18/XX	14.95	1
188614942	####	ED	DE	#####	#####	#####	Any * Name	R08	02/16/XX	03/18/XX	03/18/XX	14.95	1
188614943	####	ED	DE	#####	#####	#####	Any * Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188614944	####	ED	DE	#####	#####	#####	Any * Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188614945	####	ED	DE	#####	#####	#####	Any * Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188614946	####	ED	DE	#####	#####	#####	Any * Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188614947	####	ED	DE	#####	#####	#####	Any * Name	R01	03/13/XX	03/18/XX	03/18/XX	14.95	1
188614948	####	ED	DE	#####	#####	#####	Any * Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188614949	####	ED	DE	#####	#####	#####	Any * Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188614950	####	ED	DE	#####	#####	#####	Any * Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188614951	####	ED	DE	#####	#####	#####	Any * Name	R01	03/13/XX	03/18/XX	03/18/XX	14.95	1

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Will appear as "ED" under the MOP Code column on your ECP Return Activity (PDE-0018) Report.

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# ECP Return Activity (PDE-0018), Continued


DETAIL - RECEIVED (Continued)													
Sequence #	TD #	MOP Code	Consumer Bank Country Code	Merchant Order #	RDFI	Account #	Consumer Name	Reason Code	Original Transaction Date	Return Received Date	Activity Date	Return Amount	Return Cycle
188615541	####	ED	NL	#####	#####	#####	Any *Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188615543	####	ED	NL	#####	#####	#####	Any *Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188615544	####	ED	NL	#####	#####	#####	Any *Name	R01	03/14/XX	03/18/XX	03/18/XX	59.95	1
188615545	####	ED	NL	#####	#####	#####	Any *Name	R01	03/13/XX	03/18/XX	03/18/XX	14.95	1
188615546	####	ED	NL	#####	#####	#####	Any *Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188615547	####	ED	NL	#####	#####	#####	Any *Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188615548	####	ED	NL	#####	#####	#####	Any *Name	R01	03/13/XX	03/18/XX	03/18/XX	14.95	1
188615549	####	ED	NL	#####	#####	#####	Any *Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188615551	####	ED	NL	#####	#####	#####	Any *Name	R01	03/15/XX	03/18/XX	03/18/XX	24.95	1
188615552	####	ED	NL	#####	#####	#####	Any *Name	R01	03/13/XX	03/18/XX	03/18/XX	12.95	1
188615553	####	ED	NL	#####	#####	#####	Any *Name	R01	03/13/XX	03/18/XX	03/18/XX	14.95	1
188615554	####	ED	NL	#####	#####	#####	Any *Name	R01	03/13/XX	03/18/XX	03/18/XX	14.95	1
188615555	####	ED	NL	#####	#####	#####	Any *Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188615556	####	ED	NL	#####	#####	#####	Any *Name	R01	03/14/XX	03/18/XX	03/18/XX	14.95	1
188615557	####	ED	NL	#####	#####	#####	Any *Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188615558	####	ED	NL	#####	#####	#####	Any *Name	R01	03/15/XX	03/18/XX	03/18/XX	14.95	1
188615559	####	ED	NL	#####	#####	#####	Any *Name	R01	03/13/XX	03/18/XX	03/18/XX	49.95	1
RECEIVED TOTALS:											265	7,204.85	
DETAIL - RETURNED TO MERCHANT													
Sequence #	TD #	MOP Code	Consumer Bank Country Code	Merchant Order #	RDFI	Account #	Consumer Name	Reason Code	Original Transaction Date	Return Received Date	Activity Date	Return Amount	Return Cycle
188548260	####	ED	DE	#####	####	#####	Any *Name	R90	02/21/XX	03/17/XX	03/18/XX	(39.00)	1
188548262	####	ED	DE	#####	####	#####	Any *Name	R90	02/18/XX	03/17/XX	03/18/XX	(39.00)	1
188548264	####	ED	DE	#####	####	#####	Any *Name	R90	03/09/XX	03/17/XX	03/18/XX	(39.00)	1
188548266	####	ED	DE	#####	####	#####	Any *Name	R90	02/20/XX	03/17/XX	03/18/XX	(39.00)	1
188548267	####	ED	DE	#####	####	#####	Any *Name	R90	03/08/XX	03/17/XX	03/18/XX	(39.00)	1
188548268	####	ED	DE	#####	####	#####	Any *Name	R90	03/09/XX	03/17/XX	03/18/XX	(39.00)	1

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## ECP Return Activity (PDE-0018), Continued

DETAIL - ENDING INVENTORY													
Sequence #	TD #	MOP Code	<u>Consumer Bank Country Code</u>	Merchant Order #	RDFI	Account #	Consumer Name	<u>Reason Code</u>	Original Transaction Date	Return Received Date	Activity Date	Amount	Return Cycle
188548390	####	ED	DE	#####	####	#####	Any*Name	R01	03/11/XX	03/17/XX	03/17/XX	39.00	1
ENDING INVENTORY TOTALS:											1	39.00	

# ECP Returns Received (PDE-0022)



4 Northeastern Boulevard, Salem, NH 03079-1952  
Tel (603) 896-8333. Email: Merchant\_Services@Paymentech.com

**ECP Returns Received (PDE-0022)**  
ABC Company - CO# 123456

Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro  
Reporting Period: From 03/18/xxxx through 03/18/xxxx

ED  
ED  
ED

Sequence #	TD #	MOP Code	Consumer Bank Country	Merchant Order #	RDFI	Account #	Consumer Name	Reason Code	Original Transaction Date	Return Date	Activity Date	Return Amount	Return Cycle
188614821	####	ED	DE	#####	####	#####	Any *Name	R90	03/02/XX	03/18/XX	03/18/XX	(39.00)	1
188614822	####	ED	DE	#####	####	#####	Any *Name	R90	03/09/XX	03/18/XX	03/18/XX	(39.00)	1
188614824	####	ED	DE	#####	####	#####	Any *Name	R90	03/11/XX	03/18/XX	03/18/XX	(39.00)	1
188614826	####	ED	DE	#####	####	#####	Any *Name	R90	03/12/XX	03/18/XX	03/18/XX	(39.00)	1
188614828	####	ED	DE	#####	####	#####	Any *Name	R90	03/01/XX	03/18/XX	03/18/XX	(39.00)	1
188614829	####	ED	DE	#####	####	#####	Any *Name	R90	02/03/XX	03/18/XX	03/18/XX	(39.00)	1
188614830	####	ED	DE	#####	####	#####	Any *Name	R90	03/01/XX	03/18/XX	03/18/XX	(39.00)	1
188614831	####	ED	DE	#####	####	#####	Any *Name	R90	03/06/XX	03/18/XX	03/18/XX	(39.00)	1
188615053	####	ED	DE	#####	####	#####	Any *Name	R02	03/13/XX	03/18/XX	03/18/XX	39.00	1
188615055	####	ED	DE	#####	####	#####	Any *Name	R02	03/13/XX	03/18/XX	03/18/XX	39.00	1
188615056	####	ED	DE	#####	####	#####	Any *Name	R02	03/13/XX	03/18/XX	03/18/XX	39.00	1
188615057	####	ED	DE	#####	####	#####	Any *Name	R02	03/13/XX	03/18/XX	03/18/XX	39.00	1
188615083	####	ED	DE	#####	####	#####	Any *Name	R02	03/13/XX	03/18/XX	03/18/XX	39.00	1
188615084	####	ED	DE	#####	####	#####	Any *Name	R02	03/13/XX	03/18/XX	03/18/XX	39.00	1
188615085	####	ED	DE	#####	####	#####	Any *Name	R02	03/13/XX	03/18/XX	03/18/XX	39.00	1

Will appear as "ED" under the MOP Code column on your ECP Returns Received (PDE-0022) Report.

## Appendix 1 – Authorisation Response Codes

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### Introduction

Chase Paymentech has normalized the reason codes from each country into a single set of codes to assist merchants in determining the cause and possible corrective action for returns. The chart that follows lists the Chase Paymentech Return Codes that will be indicated on reporting, the description of the code and one of the two possible actions taken by Chase Paymentech.

**Action A – Retry** – the item will be automatically retry once according to the time frame parameter established during account setup. If a merchant chooses not to redeposit these items, action B will be followed.

**Action B – Return to Merchant** – the item will be returned to the merchant for follow-up with the consumer to seek an alternate payment method.

Below is a list of the response codes you may receive when attempting a Direct debit transaction.

Authorisation Response Code	Description	Description Overview	Action
000	No answer from the Authorisation Network	<ul style="list-style-type: none"> <li>There was no response received from the network</li> <li>Please resend your submission</li> </ul>	A
100	Approved	<ul style="list-style-type: none"> <li>The transaction was successfully approved</li> </ul>	N/A
101	Validated	<ul style="list-style-type: none"> <li>Account passed Chase Paymentech negative file and data edit check.</li> </ul>	N/A
201	Invalid account number	<ul style="list-style-type: none"> <li>The account number is invalid</li> <li>Please contact your customer for a correct account number, or for an alternative method of payment</li> </ul>	B
202	Bad Amount	<ul style="list-style-type: none"> <li>The amount entered was non-numeric</li> <li>Amount was set at zero, or contained non-numeric characters</li> <li>Please contact customer to progress transaction. It may also be advisable to implement front-end edit checks to ensure that such data cannot be entered in the future</li> </ul>	B

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## Appendix 1 – Authorisation Response Codes, Continued

204	Unidentifiable Error	<ul style="list-style-type: none"> <li>• There was an unidentifiable error on the transaction</li> <li>• Please contact your customer for an alternative method of payments</li> </ul>	B
225	Invalid Field Data	<ul style="list-style-type: none"> <li>• Data contained within the transaction is incorrect</li> <li>• Please contact your customer to reattempt the transaction with the correct data, or for an alternative method of payments</li> <li>• Also, to prevent a reoccurrence of this response code, it is recommended to implement front-end edit checks to ensure that such data cannot be entered in the future.</li> </ul>	B
227	Missing Companion Data	<ul style="list-style-type: none"> <li>• Specific, and required, data is missing from the transaction</li> <li>• Please contact your customer to reattempt the transaction with the correct data, or for an alternative method of payments</li> </ul>	B
231	Invalid Division Number	<ul style="list-style-type: none"> <li>• The division number is incorrect</li> <li>• Please contact Chase Paymentech</li> </ul>	B
248	Blanks Not Passed in Reserved Field	<ul style="list-style-type: none"> <li>• Blanks are not being passed in Reserved Field</li> <li>• Please refer to the Technical Specifications</li> </ul>	B
249	Invalid MCC	<ul style="list-style-type: none"> <li>• The Merchant Category Code (MCC) is incorrect</li> <li>• Please contact Chase Paymentech</li> </ul>	B
253	Invalid Transaction Type	<ul style="list-style-type: none"> <li>• The transaction type is invalid for this order</li> <li>• Please contact your customer for an alternative method of payment</li> </ul>	B
258	Not Authorised To Send Record	<ul style="list-style-type: none"> <li>• Division is not authorised to send record</li> <li>• Please contact Chase Paymentech to enable Direct debit on the specific division, or route the transaction via an established division</li> </ul>	B

*Continued on next page*



## Appendix 1 – Authorisation Response Codes, Continued

301	Issuer Unavailable	<ul style="list-style-type: none"> <li>• Authorisation network could not reach the customer's bank</li> <li>• Please contact your customer for an alternative method of payment</li> </ul>	B
303	Processor Decline	<ul style="list-style-type: none"> <li>• The customer's bank has declined the transaction.</li> <li>• This is a generic decline and no detailed explanation is provided.</li> <li>• If possible, contact you customer for an alternative method of payment</li> </ul>	N/A
530	Do Not Honor	<ul style="list-style-type: none"> <li>• The customer's bank has issued this decline. No other information is available.</li> <li>• If possible, contact the customer to ascertain if the transaction is fraudulent or to for an alternative method of payment</li> </ul>	B
551	Duplicate Transaction	<ul style="list-style-type: none"> <li>• The transaction is a duplicate.</li> <li>• The transaction ID, in combination with the Merchant ID, is not unique</li> <li>• If it is a duplicate, do not retry the transaction</li> <li>• If it is not a duplicate, then amend details and resubmit</li> </ul>	B
594	Other Error	<ul style="list-style-type: none"> <li>• This is an unidentifiable error that is generated by the customer's bank.</li> <li>• If possible, contact you customer for an alternative method of payment</li> </ul>	B
607	Invalid Amount	<ul style="list-style-type: none"> <li>• The transaction amount has not been accepted by the customer's bank</li> <li>• If possible, contact the customer for an alternative method of payment</li> </ul>	B
719	On Negative File	<ul style="list-style-type: none"> <li>• The customer's account number is on European Direct debit Internal Negative File</li> </ul>	B

*Continued on next page*

## Appendix 1 – Authorisation Response Codes, Continued

750	Invalid Transit Routing Number	<ul style="list-style-type: none"> <li>The customer's bank details (SORT Code, RIB etc) is invalid</li> <li>Transit Routing Number is used as an umbrella term for numbers identifying a specific bank</li> <li>If possible, contact you customer for the correct details</li> </ul>	B
751	Transit Routing Number Unknown	<ul style="list-style-type: none"> <li>The bank details (SORT Code, RIB etc) is not recognised as an acceptable bank for a Direct debit transaction</li> <li>Transit Routing Number is used as an umbrella term for numbers identifying a specific bank</li> <li>If possible, contact your customer for an account at an alternative bank, or for an alternative method of payment</li> </ul>	B
752	Missing Name	<ul style="list-style-type: none"> <li>The transaction has been rejected as the name is missing</li> <li>If possible, contact the customer their correct details or for an alternative method of payment</li> </ul>	B
754	Account Closed	<ul style="list-style-type: none"> <li>The customer's bank account is closed.</li> <li>Do not retry the transaction via Direct debit</li> <li>If possible, contact the customer for an alternative method of payment</li> </ul>	B
756	Account Holder Deceased	<ul style="list-style-type: none"> <li>The customer is deceased and their account is closed</li> <li>As the customer is deceased, it would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>Do not resubmit such transactions as it is in breach of bank policy and may be viewed as a fraudulent debit going forward</li> </ul>	B

*Continued on next page*

## Appendix 1 – Authorisation Response Codes, Continued

758	Account Frozen	<ul style="list-style-type: none"> <li>• The account which the customer entered is frozen</li> <li>• It would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>• If possible, contact the customer for an alternative method of payment</li> </ul>	B
759	Customer Opt-Out	<ul style="list-style-type: none"> <li>• Customer has refused participation</li> <li>• As the customer no longer wishes to pay the transaction, it would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>• Do not resubmit such transactions as it is in breach of bank policy and may be viewed as a fraudulent debit going forward.</li> </ul>	B
760	ACH non-participant	<ul style="list-style-type: none"> <li>• The customer's bank or bank account does not allow Direct debit.</li> <li>• Only current accounts with a domestic currency support Direct debit.</li> <li>• If possible, contact you customer for an alternative method of payment</li> </ul>	B
763	Invalid Account Number	<ul style="list-style-type: none"> <li>• The customer's bank account number is invalid</li> <li>• This may be due to an attempted fraudulent transaction, or the customer may have inadvertently entered an incorrect digit</li> <li>• If possible, contact the customer for an alternative method of payment</li> </ul>	B

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## Appendix 1 – Authorisation Response Codes, Continued

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764	Authorisation Revoked by Customer	<ul style="list-style-type: none"> <li>• Customer has notified their bank not to accept these transactions</li> <li>• As the customer no longer wishes to pay the transaction, it would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>• Do not resubmit such transactions as it is in breach of bank policy and may be viewed as a fraudulent debit going forward.</li> </ul>	B
767	Invalid account number format	<ul style="list-style-type: none"> <li>• The formatting of the customer's bank account is incorrect.</li> <li>• It may have illegal characters or an incorrect number of digits.</li> <li>• If possible, contact you customer for the correct details</li> </ul>	B
768	Bad account number data	<ul style="list-style-type: none"> <li>• The data within the customer's bank account details are incorrect.</li> <li>• It may have incorrect digits entered.</li> <li>• If possible, contact you customer for the correct details.</li> </ul>	B
902	Process unavailable	<ul style="list-style-type: none"> <li>• There is an issue with your connection.</li> <li>• Please contact Chase Paymentech.</li> </ul>	B

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## Appendix 2 – Reversal Response Codes

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### Introduction

The chart that follows lists the Chase Paymentech Reversal Return Codes that will be indicated on reporting, the description of the code and one of the two possible actions taken by Chase Paymentech.

**Action A – Redeposit** – the item will be automatically redeposited once according to the time frame parameter established during account setup. If a merchant chooses not to redeposit these items, action B will be followed.

**Action B – Return to Merchant** – the item will be returned to the merchant for follow-up with the consumer to seek an alternate payment method.

Below is a list of the response codes you may receive if a Direct debit transaction is reversed.

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Reversal Return Code	Description	Description Overview	Action
R01	Insufficient funds	<ul style="list-style-type: none"> <li>The customer does not have sufficient funds in his/her account to progress with the transaction.</li> <li>It is recommended to resubmit such transactions when sufficient funds are likely to be in the account. On average, it is best to resubmit a transaction 7-8 days after the initial return, or if possible contact the customer to ascertain when funds will be available. Additionally, it is common for paychecks to be issued on the first or last week of a month.</li> </ul>	A
R02	Account closed	<ul style="list-style-type: none"> <li>The customer's bank account is closed.</li> <li>Do not retry the transaction via Direct debit</li> <li>If possible, contact the customer for an alternative method of payment</li> </ul>	B

*Continued on next page*

## Appendix 2 – Reversal Response Codes, Continued

R04	Invalid account number	<ul style="list-style-type: none"> <li>The customer's bank account number is invalid</li> <li>This may be due to an attempted fraudulent transaction, or the customer may have inadvertently entered an incorrect digit</li> <li>If possible, contact the customer for an alternative method of payment</li> </ul>	B
R06	Returned by ODFI	<ul style="list-style-type: none"> <li>The Merchant has cancelled the transaction</li> </ul>	B
R07	Authorization revoked by consumer	<ul style="list-style-type: none"> <li>The customer does not wish to progress with the transaction, and has revoked the Direct debit authorization</li> <li>As the customer no longer wishes to pay the transaction, it would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>Do not resubmit such transactions as it is in breach of bank policy and may be viewed as a fraudulent debit going forward.</li> </ul>	B
R08	Payment stopped	<ul style="list-style-type: none"> <li>The customer does not wish to progress with the transaction, and has stopped the transaction from progressing</li> <li>As the customer no longer wishes to pay the transaction, it would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>Do not resubmit such transactions as it is in breach of bank policy and may be viewed as a fraudulent debit going forward.</li> </ul>	B

*Continued on next page*

## Appendix 2 – Reversal Response Codes, Continued

R09	Uncollected funds	<ul style="list-style-type: none"> <li>The customer does not have sufficient funds in his/her account to progress with the transaction.</li> <li>It is recommended to resubmit such transactions when sufficient funds are likely to be in the account. On average, it is best to resubmit a transaction 7-8 days after the initial return, or if possible contact the customer to ascertain when funds will be available. Additionally, it is common for paychecks to be issued on the first or last week of a month.</li> </ul>	A
R13	RDFI not qualified to participate	<ul style="list-style-type: none"> <li>The bank account provided by the customer for the transaction is held by a bank that does not support Direct debit transactions, and the transaction is unable to progress.</li> <li>These are likely to only be received for transactions in the Netherlands</li> <li>If possible, contact the customer for an alternative method of payment</li> </ul>	B
R14	Account holder deceased	<ul style="list-style-type: none"> <li>The customer is deceased and their account is closed</li> <li>As the customer is deceased, it would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>Do not resubmit such transactions as it is in breach of bank policy and may be viewed as a fraudulent debit going forward</li> </ul>	B

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## Appendix 2 – Reversal Response Codes, Continued

R16	Account frozen	<ul style="list-style-type: none"> <li>• The account which the customer entered is frozen</li> <li>• It would be advisable to cease the provision of your service to them or seek to recover your goods.</li> <li>• If possible, contact the customer for an alternative method of payment</li> </ul>	B
R17	Refer to payer	<ul style="list-style-type: none"> <li>• The customer's bank has not specified a reason for why the transaction could not proceed.</li> <li>• It is advised that you contact the customer to identify the reason the transaction was not successful and progress accordingly.</li> </ul>	B
R24	Duplicate entry	<ul style="list-style-type: none"> <li>• The transaction is a duplicate.</li> <li>• The transaction ID, in combination with the Merchant ID, is not unique</li> <li>• If it is a duplicate, do not retry the transaction</li> <li>• If it is not a duplicate, then amend details and resubmit</li> </ul>	B
R28	Transit/routing check digit error	<ul style="list-style-type: none"> <li>• The customer's bank details (SORT Code, RIB etc) is invalid</li> <li>• Transit Routing Number is used as an umbrella term for numbers identifying a specific bank</li> <li>• If possible, contact you customer for the correct details</li> </ul>	B
R35	Edit reject	<ul style="list-style-type: none"> <li>• The transaction has been rejected by an edit check. This may be due to an incorrect format being used, or the account may be on the Negative List.</li> <li>• It is advised to check the format of the transaction, or amend your Negative List if you so wish.</li> </ul>	B

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## Appendix 2 – Reversal Response Codes, Continued

R39	Incorrect payer/payee	<ul style="list-style-type: none"> <li>The name noted for the transaction is incorrect, and is unable to proceed.</li> <li>If possible, contact the customer for the correct details, or for an alternative method of payment</li> </ul>	B
R75	Amount different from mandate	<ul style="list-style-type: none"> <li>The amount noted for the transaction differs from the mandate, and is unable to proceed.</li> <li>If possible, amend the amount to the one specified in the mandate, or contact the customer for an alternative method of payment if a price change has occurred</li> </ul>	B
R76	Invalid Bank	<ul style="list-style-type: none"> <li>The bank account provided by the customer for the transaction is held by a bank that does not support Direct debit transactions, and the transaction is unable to proceed.</li> <li>If possible, contact the customer for an alternative method of payment</li> </ul>	B
R90	Customer initiated credit	<ul style="list-style-type: none"> <li>The customer has manually initiated a credit to the Merchant in lieu of the Direct debit transaction</li> <li>This may occur when a transaction was challenged but was then accepted by the customer or their bank, or when a customer utilizes a credit to the Merchant if a transaction was previously .rejected due to Insufficient Funds.</li> </ul>	B
R99	Misc. Unknown	<ul style="list-style-type: none"> <li>The reason for such a return was not provided by the customer's bank.</li> <li>If possible, contact the customer to query the reason or to seek an alternative method of payment</li> </ul>	B

## Appendix 3 - Glossary

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**Introduction** Please use the below words and definitions in conjunction with this manual.

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<b>Authorisation de Prélèvement</b>	Mandate used in France containing the NNE identification number, signed by the consumer and sent to the consumer's bank
<b>Avis de Prélèvement</b>	The Direct debit method used in France primarily for recurring payments
<b>Billing Descriptor</b>	Text that appears on a consumer's bank statement to help identify the purchase
<b>Country Code</b>	A two-character code indicating the country of the consumer's bank
<b>Demande de Prélèvement</b>	Mandate used in France, signed by the consumer and sent to the merchant
<b>Direct debit</b>	An authorized electronic debit of funds from a consumer's bank account
<b>Direct debit Instruction (DDI)</b>	The standardized mandate used in the United Kingdom
<b>Direct debit Guarantee</b>	A required portion of the DDI used in the United Kingdom that guarantees the consumer's right to object to unjustified debits at any time and to have all connected damages refunded
<b>Direct debit Number</b>	The identification number assigned by the consumer's bank for a Direct debit transaction in Belgium
<b>Einzugsermächtigungsverfahren (ELV)</b>	One of two types of pre-authorized debits in Germany and Austria. ELV is supported by Chase Paymentech processing
<b>EU Clearing Banks</b>	Banks in individual countries used by consumers
<b>EU Direct debit Processing Platform</b>	A group of European banks that participate in the Direct debit processing of transactions

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## Appendix 3 - Glossary, Continued

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<b>Mandate</b>	A written authorization by the consumer to debit their account. Mandate requirements vary by country. Creation of mandate forms is the merchant's responsibility
<b>Numéro National d'Emetteur (NNE)</b>	An identification number assigned by the French National Bank at the request of the merchant's bank
<b>Returns</b>	Transactions sent back to Chase Paymentech by the consumer banks due to a specific reason, i.e., insufficient funds, incorrect account number, account closed, etc.
<b>Return Codes</b>	Set of common codes for all countries used by Chase Paymentech in the returns process
<b>RIB</b>	Consumer identification scheme composed of the bank number, bank branch code, account number and the RIB code (checksum)
<b>Standing Authorisation general</b>	The debit method used in the Netherlands for private clients and regular payments
<b>SWIFT</b>	A method of transferring funds electronically around the world
<b>Validation</b>	Processing step that validates Bank Sort Codes and account numbers in real time and batch modes

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