

FAQ

International Payment Solutions

Integration & Implementation

What versions of the Chase Paymentech Technical Specifications include supported formats?

Chase Paymentech's 120-Byte Batch and 96-Byte Batch technical specifications can support Cross Currency and Multi Currency. An addendum is available with formats for previous versions of the specs. The Online Authorization technical specification also supports Cross Currency and Multi Currency.

Do I have to complete a contract addendum to add Cross Currency and Multi Currency?

A contract addendum is necessary for Cross Currency and Multi Currency processing.

What paperwork do I need to complete to add Cross Currency and Multi Currency to my merchant account?

In addition to a Cross Currency and Multi Currency Contract Addendum, you must also complete your set-up paperwork. If you are an existing merchant, you will need to fill out the New Division Set-up Form. If you are a new merchant, you must complete the New Merchant Set-up Form. You are allowed one currency pair per transaction division.

What is the set-up time frame to add Cross Currency and/or Multi Currency to my merchant account?

- Set-up time frames vary depending on how many transaction divisions you are adding and whether or not you are already processing international transactions with Chase Paymentech.
- The set-up time frame for U.S. settlement divisions is a minimum of 5 business days.
- The set-up time frame for Euro, Yen or Pounds Sterling divisions is a minimum of 10 business days.
- Set-up time frames are strictly based on the Merchant Administration Center function. They do not include reviews by Risk Management or technical certifications, if needed.

What software vendors are certified to support Cross Currency and Multi Currency?

Retail Decisions plans to support Cross Currency in its fall 2005 ICS Gateway release. It will not be included in their CPM software application. Other software partners are reviewing our technical specifications for possible addition to a future software release.

What submitters are certified to support Cross Currency and Multi Currency?

CyberSource plans to support Cross Currency in a pending release. Other submitters are evaluating their opportunities to support Cross Currency.

Can I submit Cross Currency and Multi Currency transactions via the Orbital Gateway?

Cross Currency and Multi Currency processing is not available via the Orbital Gateway at this time. It is a planned Orbital Gateway enhancement for late 2005.

Is training available to help us understand our Cross Currency and Multi Currency reports?

Chase Paymentech's Merchant Training Specialists can provide training to help you understand your financial reports.

What versions of the Chase Paymentech Technical Specifications include European direct debit formats?

Chase Paymentech supports European direct debit processing in our 120-byte batch processing, 96-byte batch processing and Online technical specifications.

Do I have to complete a contract addendum to add European direct debit?

A contract addendum is necessary for European direct debit processing.

What paperwork do I need to complete to add European direct debit processing to my merchant account?

You will need to complete a Chase Paymentech New Division Set-up Form.

What is the set-up time frame to add European direct debit to my merchant account?

After receipt of a signed contract addendum and completed New Division Set-up Form, you can be set up for processing in seven to ten business days. You will also need to complete a brief testing process in order to ensure your integration is correct.

What software vendors are certified to support European direct debit?

Retail Decisions, CyberSource and ClearCommerce have been provided with our new specifications, and plan to support European direct debit shortly.

What submitters are certified to support European direct debit?

Several submitters are evaluating their opportunity to support European direct debit. Please contact your submitters directly if you want them to add European direct debit functionality.

Will I have to submit additional data to Chase Paymentech to process European direct debit transactions?

Your company will need to supply additional information in the Addendum Record. The data elements required are:

- Bank Sort Code of the Consumer's Bank
- Consumer's Bank Account Number
- Account Holder's Name
- Country Code of Consumer's Bank
- RIB Code—Bank account checksum—used in France only

Can I submit European direct debit transactions via the Orbital Gateway?

The Orbital Gateway does not currently support European direct debit transaction processing. It is a planned enhancement for 2005.

Does Chase Paymentech help us obtain direct debit mandates?

Chase Paymentech does not actively participate in direct debit mandate management for our merchants. We do provide a complete user guide that outlines the processes your company must follow to obtain direct debit Mandates. We can refer you to a partner company that offers a full service for mandate management.

Multi Currency, Cross Currency and Direct Debit Capabilities

What authorization currencies are available?

Chase Paymentech offers global processing in more than 135 currencies. Please refer to the chart below.

Algerian dinar	Chilean peso
Argentinian peso	Chinese renminbi
Armenian dram	Colombian peso
Aruban guilder	Comoroan franc
Australian dollar*	Costa Rican colon
Azerbaijani manat	Cypriot Pound
Bahamian dollar	Czech koruna
Bangladeshi taka	Danish krone*
Barbadian dollar	Djiboutian franc
Belarussian ruble	Dominican Republican peso
Belizean dollar	Dutch Antilles guilder
Bermudian dollar	East Caribbean dollar
Bolivian boliviano	Egyptian pound
Botswanan pula	El Salvadoran colon
Brazilian real	Estonian kroon
Bruneian dollar	Ethiopian birr
British pound*	European Union euro*
Bulgarian lev	Falkland Island pound
Burundian franc	Fijian dollar
Cambodian riel	Gambian delasi
Canadian dollar	Georgian lari
Cape Verdean escudo	Ghanan cedi
Cayman Islands dollar	Gibraltarian pound
CFA Franc BCEAO	Guatemalan quetzal
CFA Franc BEAC	Guinea-Bissau peso
CFP franc	Guinean franc

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What authorization currencies are available?

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Guyanese dollar	Philippine peso
Haitian gourde	Polish zlotych
Honduran lempira	Qatari rial
Hong Kong dollar*	Romanian leu
Hungarian forint	Russian rouble
Icelandian krona	Rwandan franc
Indian rupee	Samoan tala
Indonesian rupiah	Sao Tome & Principe dobra
Israeli shekel	Saudi Arabian riyal
Jamaican dollar	Seychelle rupee
Japanese yen*	Sierra Leone leone
Kazakhstan tenge	Singaporean dollar
Kenyan shilling	Slovakian koruna
Kyrgyzsta som	Solomon Island dollar
Laosian kip	Somalian shilling
Latvian lats	South African rand*
Lebanese pound	South Korean won
Lithuanian litas	Sri Lankan rupee
Macauan pataca	St. Helenan pound
Malagasy franc	Swazilandia lilangeni
Malawian kwacha	Swedish krona*
Malaysian ringitt	Swiss franc*
Maldivian rufiyaa	Taiwanese dollar
Maltese lira	Tanzanian shilling
Mauritanian ouguiya	Thailand baht
Mauritian rupee	Tonga pa'anga
Mexico peso	Trinidad & Tobago dollar
Moldovia leu	Turkish lira
Mongolia tugrik	Turkmenistan manat
Moroccan dirham	U.S. dollar*
Mozambique metical	Ugandan shilling
Namibian dollar	Ukrainian hryvnia
Nepalese rupee	United Arab Emirates dirham
New Guinea kina	Uruguayan peso
New Zealand dollar*	Uzbekistan sum
Nicaraguan cordoba	Vanuatuan vatu
Nigerian naira	Venezuelan bolivar
Norwegian krone*	Vietnamese dong
Pakistani rupee	Yemeni rial
Panamanian balboa	Zambian kwacha
Paraguayan guarani	Zimbabwean dollar
Peruvian nuevos soles	

*Presentment and settlement currencies. All other are submissions currencies only.

What settlement currencies are available?

Cross Currency settlement is available in:

US Dollar	Danish Krona
British Pound Sterling	Swedish Krona
Canadian Dollar	Australian Dollar
Japanese Yen	New Zealand Dollar
Norwegian Krona	Hong Kong Dollar
Swiss Franc	Euro

What end-to-end currencies are available?

Chase Paymentech also supports end-to-end processing in 14 local (settlement) currencies. They are:

Australian Dollar	New Zealand Dollar
British Pounds Sterling	Norwegian Krone
Canadian Dollar	Singapore Dollar
Danish Krone	South African Rand
Euro Swedish	Krona
Hong Kong Dollar	Swiss Franc
Japanese Yen	U.S. Dollar

What is the difference between Cross Currency processing and end-to-end processing?

Visa and MasterCard only support settlement in 14 different currencies. We support all those currencies with our end-to-end solution. Some of the reasons merchants might prefer the end-to-end solution include:

- Merchants price their goods and services in the cardholder's (familiar) indigenous currency.
- Cross Currency will improve the customer experience by removing consumer guesswork over the final price.
- Merchants are paid in the functional currency required to support their international divisions, affiliates and operations.
- Consumers and merchants avoid transaction-level foreign exchange risk.
- Multi-currency reporting simplifies merchant reconciliation by matching revenues and expenses in the same currency.
- Cross Currency offers the option to process authorizations in the cardholders' (presentment) currency, and receive settlement in one of four major currencies. Some of the reasons merchants might prefer the Cross Currency solution include:

- Merchants are marketing to countries and billing in currencies in which the Associations do not support local currency settlement.
- Merchants wish to avoid the high entry costs and over-head expense associated with establishing in-country processing relationships in every market they do business.
- The merchant may not have physical operations in multiple countries but desires to process globally.
- Settlement proceeds can be centralized into a single bank account.
- Merchants require a single functional currency to support their business operation(s).
- Cross Currency provides a quick-to-market solution for merchants interested in international expansion

Why do you offer four settlement currencies?

Most acquirers offer global processing with settlement in U.S. dollars only. Chase Paymentech understands that our merchants have global operations and offers the additional currencies to best support their international business needs.

In fact, we offer all the settlement currencies supported by Visa and MasterCard. They are:

US Dollar	Danish Krona
British Pound Sterling	Swedish Krona
Canadian Dollar	Australian Dollar
Japanese Yen	New Zealand Dollar
Norwegian Krona	Hong Kong Dollar
Swiss Franc	Euro

When will you offer additional settlement currencies?

Approximately 96 percent of all foreign currency transactions are settled in the four base currencies we provide. In the future, Chase Paymentech can add additional settlement currencies, based on a sufficient business case.

How do I manage foreign exchange?

Chase Paymentech's Cross Currency product supports Visa, MasterCard and American Express. We support more than 150 currencies offered by Visa and MasterCard, and all 65 currencies offered by American Express.

What payment methods does Cross Currency support?

Chase Paymentech manages the foreign exchange process for you. We also publish the daily foreign exchange (FX) rates in your reports so you can see your actual transaction processing costs and have the data readily available for your accounting entries and analysis.

Does Cross Currency support any in-country credit cards?

Chase Paymentech's Cross Currency product supports any card type with the Visa, MasterCard or American Express badge. They include, but are not limited to: Delta, Electron, Carte Si, Carte Bleu and Dankort.

Does Cross Currency support any debit payment methods?

The majority of cards issued globally are of a debit or delayed debit nature. If the debit or delayed debit card has a MasterCard, Visa or American Express badge on it, then it can be accepted and processed in a cross currency environment.

What merchant types are a good fit for Cross Currency?

U.S. based merchants that:

- Have a U.S. presence and want to accept payments from customers around the world, in their familiar local currency
- And/or have European or Japanese divisions, or affiliates
- Need to get to market quickly
- Do not have the capital, technical or human resources to establish processing relationships in every market (country) they do business
- Seek to consolidate funds transfers, international bank accounts and high cost credit facilities
- Want lower cost funds transfers to SWIFT (i.e. USD-ACH, domestic (U.S.) wire.)

Are there any restrictions or reasons why merchants would not be permitted to use Chase Paymentech's Cross Currency product?

Only North American-based legal entities can use our Cross Currency product. Chase Paymentech is licensed with MasterCard and Visa in the U.S. only. Cross-border acquiring rules prohibit Chase Paymentech from signing merchant services agreements with non-U.S. merchants.

Cross Currency does not provide the opportunity for merchants to become domestic merchants in each country market. International interchange and discount rates, not domestic rates, still apply to all transactions. Cardholders may be assessed a surcharge by their issuing banks.

Merchants with report hierarchies set up at the Funds Transfer Instruction (FTI) level cannot process cross-currency transactions. A planned 2006 enhancement will address this issue.

Pricing

How do you determine your pricing structure?

Pricing is based on the settlement currency (USD, GBP, EUR, JPY), transaction volumes, chargeback rates and overall credit exposure. If you currently have a fee schedule denominated in USD, EUR, GBP or JPY, no new pricing schedule is required. For USD settlement, your USD fee schedule (Schedule A) will apply. U.S. Interchange pass-through, dues and assessment rates will also apply.

If EUR, GBP and/or JPY pricing is required, Chase Paymentech will use your U.S. fee schedule to convert the transaction processing fees into local currency equivalents. EUR, GBP and JPY bank discount rates will also apply.

Does Chase Paymentech realize foreign exchange gains on cross currency transactions?

Chase Paymentech receives many foreign exchange rates from the various deposit endpoints, and quotes the merchant a blended (daily) rate for each currency pair (example BP/USD). In addition, Chase Paymentech does not know the actual rate that will be used by the endpoints until after the endpoints receive, process and clear the cross currency transactions. Hence, Chase Paymentech has foreign exchange exposure on cross currency transactions.

If any gains or losses are realized from Chase Paymentech's management of cross currency processing, Chase Paymentech absorbs the gains and/or losses as outlined in the Cross Currency addendum.

There is no additional fee or service charge for cross currency processing. Our success is contingent upon helping merchants expand and grow their transaction processing volumes.

What happens when there is fluctuation within a currency?

Chase Paymentech's Cross Currency product is most beneficial to our merchants in a volatile currency market. We reduce your foreign exchange exposure down to a single 24-hour window. This is as risk free as possible in the foreign exchange markets. And with daily settlement of funds, you capture your proceeds quickly and efficiently, without having to hedge your exposure.

Settlement, Reporting and Chargebacks

Can you settle funds to bank accounts in other countries?

For USD settlement, Chase Paymentech can settle funds (via ACH/Wire) to a U.S. domiciled bank account. For GBP, EUR and JPY settlement, Chase Paymentech can settle (via SWIFT) to any GBP, EUR or JPY denominated account anywhere in the world.

What are the settlement time frames?

Cross Currency Settlement Schedule

Settlement	Currency	Date
U.S. Dollars	Submission date	+2 business days
Euro or British Pounds Sterling	Submission date	+3 business days
Japanese Yen	Submission date	+4 business days

Holidays in any of these countries will defer settlement by one business day.

What are funds transfer methods?

The funds transfer methods available are Wire (USD), ACH (USD), and SWIFT (all non-USD currencies).

Where will I find Cross Currency information, including Foreign Exchange rates, on my financial reports?

Your Deposit Activity Summary Report (FIN-0010), Deposit Activity Summary Report by Hierarchy (FIN-0114) and Service Charge Detail Report will show the Foreign Exchange (FX) rate and the currency pair (presentment and settlement currencies). The FX rate will also appear in the Chase Paymentech Online Transaction History application. In addition, you will see Cross Currency data on the Financial Activity Summary Report (FIN-0025). In the event of chargebacks, this data will also appear on your Chargeback Activity Report (PDE-0017).

Reporting for Cross Currency activity at the Company, Business Unit and Transaction Division levels will indicate the Currency Pair: Presentment Currency and Settlement Currency in the report header and in appropriate column headings. Reports run at the Funds Transfer Instruction level will show only Settlement Currency. The Cross Currency Pair field will be displayed in the report header of all Hierarchy level reporting, regardless of any cross currency activity.

You will also receive a new report – the Deposit Activity Cross Currency Report (FIN-0114). That report shows Net Sales broken out by Card Type (MOP), Currency Type, Currency Code and Amount for Visa, MasterCard, American Express, Other Settled MOPs and Other Conveyed MOPs. It also includes the FX rate.

If a customer initiates a chargeback and the FX rate has changed, will I be charged or debited the difference?

You will be debited the same amount you were paid on the date of the original transaction. Chase Paymentech will guarantee cross currency chargebacks.

What happens if a customer charges back part of a sale?

If the chargeback amount is 5% more/less than the original sale, Chase Paymentech will use the foreign exchange rate in effect on the day of the original sale (deposit).

Are there any differences in the chargeback processing rules for Cross Currency chargebacks?

There are no differences in international chargeback rules when the transaction is a cross currency transaction instead of an end-to-end currency transaction. All the Visa and MasterCard chargeback rules, time frames and documentation requirements are based on the cardholder's currency.

European Direct Debit

What is European direct debit?

European direct debits are pre-authorized electronic funds debits from consumer bank accounts. They are similar in concept to the U.S. electronic check.

I already accept credit card payments in Europe. Why would I want to accept European direct debit?

In some European countries, credit cards are a relatively small portion of the payment system. By offering your European consumers their preferred payment method, your company will increase sales and customer satisfaction levels. For example, in Germany only 17% of cashless payments are made by a card-based payment, while 37% are made by direct debit. Additionally, the cost of acceptance can be less than that of credit card.

What payment methods does European direct debit support?

Chase Paymentech's European direct debit product supports in-country direct debit processing in six major European countries. This includes:

- German and Austrian ELV (Elektronisches Lastschriftverfahren)
- Netherlands Standard Authorisation general
- Belgian Direct debit
- French Avis de Prélèvement
- British BACS (British Automated Clearing System)

What countries and currencies does Chase Paymentech's European direct debit product support?

Chase Paymentech supports European direct debit processing in Euro and British Pounds Sterling in six countries: Austria, Belgium, France, Germany, Netherlands and the United Kingdom.

What market opportunity does your European direct debit product represent?

The six countries featured in our European direct debit product represents 236 million consumers, 64% of the overall European market.

What must I do to obtain the consumer's approval to debit their account?

In most cases, merchants must obtain direct debit "mandates", which are the consumer's authorizations that allow their bank accounts to be debited. Mandate requirements vary by country. A complete Users Guide is available that explains mandate requirements for each country. In Germany, transactions under †50 do not need a mandate.

What merchant types are a good fit for European direct debit?

European direct debit transactions are frequently used in a recurring payment environment, making them a good fit for all types of service providers. They are also attractive in an eCommerce or catalog environment.

Do you perform validations of the European direct debit transactions?

Paymentech validates the bank sort codes and account number structures for all countries. Chase This can be done in real time or batch mode. It does not determine if the account contains sufficient funds.

Pricing

How do you determine your pricing structure?

Many processors have complicated pricing models that include fees for processing, matched items, unmatched items, bank account set-ups, country specific fees and more. Chase Paymentech provides consolidated pricing based on all your direct debit volume. Our simple fee structure makes it easy to understand your processing costs. Fees are assessed for online validation, deposits, returns and resubmits. There are no special or hidden fees. Our prices are very competitive for European direct debit processing.

Do I need to have a bank account in each country where I process European direct debit?

Chase Paymentech has established bank accounts in each European country—so you don't have to. Your company can use any European funding account at the bank of your choice.

Can proceeds from European direct debit be converted and settled to my U.S. bank account?

Chase Paymentech settles European direct debit transactions in the transaction currency.

What are the settlement time frames?

Chase Paymentech has simplified the settlement process for European direct debit. Instead of receiving six separate funds transfers at six different times from six different countries, you will receive a single deposit per currency, funded on the same schedule as your international credit card transactions. The settlement date is three business days after the date of the transaction. Bank holidays in any of the countries will extend the funding time frames.

Will Chase Paymentech assist us with the process of returns?

Chase Paymentech has an automated process to resubmit qualifying items and report non-qualifying items to you to pursue alternative collection.

Where will I find European direct debit information on my financial reports?

European direct debit processing results are included as an additional method of payment in your standard Chase Paymentech reports. There are no additional or special reports. You can reconcile all European payments from a single report.