International Maestro

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International Maestro

A Merchant User Guide

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Revision History

Date	Action	Page Number(s)
02/09/09	Manual Created	All
09/12/09	Added BIN number information to Card Data Elements section	3
17/2/12	Updated CVC2 requirements and Special Note	3
	Updated Special Note	6
	Added following sections: • Allowed Transaction Types • MOTO Transactions • Maestro Special Acceptance Program o MARP Maestro Advanced registration Program o MRPP (Maestro Recurring Payments Program)	10 10 11 11 12
01/6/12	Edits brought to merge relevant parts of UK Maestro processing to the International Maestro user guide	All

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Introduction

Background This payment solution provides your Maestro cardholders with an easy, secure way to make Internet purchases using their Maestro cards online. MasterCard is introducing this payment functionality across Europe to give consumers the same ease-of-access to deposit accounts for their Internet purchases that they currently experience with their Maestro cards for other purchases.

The success of the Maestro program is unparalleled in the payment world, with over 375 million cards enhanced with the Maestro brand to date and the most popular debit card in Europe with over 300 million cards.

Just as Maestro has become an essential mechanism for so many customers, the demand also has grown for the same kind of access to deposit accounts for Internet purchases.

Consumers want the same kind of payment flexibility using the Internet as they have for everyday purchase transactions. Adding Maestro to your digital product offering gives merchants the ability to offer the convenience and trust that cardholders demand. You also gain the potential of added profit from incremental secure Internet transactions.

Most e-merchants today handle transactions that use a primary account number (PAN) that is at most 16-digits long with a 4-digit extension. At the same time, the majority of Maestro cards do not have a 16-digit PAN. Also many Maestro issuer systems need to receive more data (for example: track-2 data) than only a 16-digit PAN with an expiration date to process the authorization request correctly.

Debit or "Pay Now" payment methods already are prevalent in many countries using "Cash on Delivery" and Direct Debit. However, merchants, acquirers, cardholders, and issuers are not pleased with the existing debit payment options because of the inability to authorize transactions and the lack of a merchant guarantee.

Introduction, Continued

Background, continued

As is the case for traditional retail transactions, Maestro provides Internet merchants with the comfort that every transaction will be authorized and cannot be charged back because of the "cardholder not authorized" reason.

Maestro is a 100% online authorized payment brand and remains so when used on the Internet.

Merchants that request cardholders to open an account can avail of the MasterCard Advanced Registration Program so that SecureCode is asked to cardholders only when they add a Maestro card to their account.

From June 2012 Maestro cards issued in the UK are processed as International Maestro cards too.

Special Note:

Use of these cards for e-commerce purposes is subject to the issuer enrollment. MasterCard is working to have more issuers in more countries enabling their Maestro cards for Card Not Present transactions.

Card Characteristics

Card data elements

All International Maestro cards have unique data elements that must be captured from the consumer. Below is a description of the data elements that may appear on a card that should be captured for e-commerce transactions.

The BIN numbers allocated to International Maestro start with 50x, 56x through 58xx or 6xxx.

Data	Description
Card Length	The card number can range from 13 to 19 digits. *Any card number submitted with less than 13 digits or more than 19 digits will be rejected with code 201 (Invalid card number)*
Expiry Date	All International Maestro card have an Expiry Data
CVC2	Not all cards have a CVC2 code. This field is not mandatory.

Special Note:

- **Merchants are mandated by MasterCard to be registered and offer SecureCode to accept Maestro e-commerce transactions.**
- **Chase Paymentech must always register merchants for 3D Secure, while the offering at checkout is determined directly and exclusively by the merchant.**
- **Not offering SecureCode at checkout might result in a higher authorisation decline rate for Maestro cards and possibly in fines if non-compliance to this rule is continued.**

Card Characteristics, Continued

Types of cards The various issuing banks have distributed two different types of International Maestro cards. The differences are dependent upon and at the discretion of the issuers.

Type	Example
Maestro branded cards with Maestro as unique Brand: these cards are cards that are Maestro cards only	All International Maestro cards that show only the Maestro logos (examples are present in the UK ad and many Eastern European countries.
Co-Branded Maestro cards: these are cards that present the Maestro badge next to a local domestic debit card scheme.	Laser cards in Ireland (part of which can be currently used for e-commerce transactions), MisterCash cards in Belgium, EC Cards in Germany, PagoBancomat cards in Italy and Euro6000 cards in Spain

Transaction Flow

How it works   A basic Maestro purchase on the Internet works as follows:

Step	Action
1	When a cardholder uses his or her Maestro card at an e-merchant's Web site, the e-merchant asks the customer to go to the payment choice section. All e-merchants that accept the Maestro card must implement SecureCode
2	The e-merchant sends the transaction to its acquirer according to the acquirer's normal procedures. This data can be a 16 to 19 -digit Maestro PAN Number. All international Maestro transactions must be flagged as IM when forwarded to Chase Paymentech. To understand how to differentiate an International Maestro card from a UK Maestro card, please refer to the last section of this guide.
3	The acquirer processes the transaction by forwarding the data to the appropriate network. The issuer must authorize all Maestro transactions.
4	The Maestro network uses the PAN to route the transaction to the appropriate issuer

Special Note:

Chase Paymentech can acquire both card types described above

Merchant Requirements

Functionality   Merchants must process utilizing one of the following methods:

- Online version 7.0 and above
- 120-byte batch 3.0 and above
- Spectrum SDK
- 96-byte batch spec
- Use a submitter that uses these methods of submitting

Special Notes:

Currently Chase Paymentech cannot accept Retail Transactions with International Maestro

Maestro transactions can be flagged as recurring only if the merchant is registered and participates to the MRPP program (see specific section.Acceptance of MOTO transactions is restricted by MasterCard (See specific section).

Actions   **Each merchant must:**

1. Clearly display a mailing address and a contact telephone number or e-mail address for customer queries resulting from electronic commerce transactions. This information may be displayed on any page within the Merchant's Web site, but must be readily accessible to a cardholder, and must remain displayed for at least 90 calendar days after the last day in which a Transaction was performed;

2. Offer SecureCode and name and format the UCAF hidden fields in accordance with the MSG and technical specifications;

3. Have the capability to accept PANs between 13–19 digits in length;

4. Populate a hidden form field (the UCAF Brand field) on its purchase page;

5. Ensure that the order confirmation section of the Merchant's web page contains UCAF hidden fields that are not visible to the customer

6. Provide a means for cardholders to confirm a purchase on the web site. This must be provided before the sale has been completed and any charges levied;

7. Display a printable receipt page after the cardholder confirms a purchase.

8. Ensure that information provided on any e-mail acknowledgement of the cardholder's order is in compliance with all other requirements for a transaction receipt.

9. Not request settlement until the goods or services are ready to be dispatched.

Merchant Requirements, Continued

Actions, continued	**Each merchant must: (continued)** 10. Ensure that the transaction amount used in the authorization message matches the value of the goods in an individual shipment, including any additional charges for posting and packing, etc.; 11. Ensure that the combined amount of all shipments does not exceed the total amount agreed upon with the cardholder during the authorization. If the order must be sent in more than one shipment, the merchant must send an email notification to the cardholder explaining this and that a payment will be requested for each shipment; 12. Ensure that the cardholder is advised if, as a result of multiple/partial deliveries, the original price is exceeded, or the total completion of the order has taken more than 30 calendar days from the time the cardholder placed the order. The cardholder will then be required to place a new purchase order for the additional amount and, if appropriate, the revised delivery date. This new transaction must be authorized and processed in accordance with the rules and technical specifications.

Processing

Acceptable domicile countries

Merchants can be domiciled in any European country where Chase Paymentech Europe Limited holds a valid acquiring license. Please consult with your Account Executive or Sales Representative to receive a full list.

Accepted Currencies

International Maestro can be authorized and settled in all currencies available on the Chase Paymentech platform. Please consult with your Account Executive or Sales Representative to receive a full list.

Validation

Chase Paymentech performs a number of front–end authorization and settlement validation routines on every International Maestro transaction:

- Modulous10 check digit routine
- Card Number Length

Voice authorizations

International Maestro does support voice authorizations. Please refer to the Voice Authorisation User guide.

Authorization and deposit processes

International Maestro card networks are owned and operated by MasterCard, International. Chase Paymentech has direct authorization and deposit interfaces to MasterCard.

All International Maestro cards are processed directly to MasterCard just like all other MasterCard items.

Your Account Executive or Sales Representative can provide more details on this should they be required.

Authorization responses

Chase Paymentech normalizes all International Maestro authorization response codes. A full list of response codes, their meanings and suggest actions for declines can be found in current technical specifications.

Processing, Continued

Refund rules   No particular rules are present.

File validations   All Chase Paymentech file edits are performed on International Maestro files. These include:

- Invalid Amounts
- Out of balance files
- Duplicates
- Authorization to deposit

Funding, reporting and chargebacks   Chase Paymentech is an Acquirer of International Maestro cards, in the same way they are an Acquirer for MasterCard items. As a result, Chase Paymentech directly funds merchants for the net proceeds due. This funding is included in the proceeds due to merchants for their Visa and MasterCard net proceeds.

All Chase Paymentech back-end reporting will contain a line item called, "International Maestro." This line item reflects all the sales, refunds and fees related to International Maestro.

Chase Paymentech also receives and processes Chargebacks for these cards in the identical manner that is done for Visa and MasterCard items.

Fees   International Maestro transactions are settled items. Chase Paymentech assesses an authorization and deposit fee per item processed, and chargeback and representment fees.

As Chase Paymentech Acquires these cards, we incur an Interchange fee from the Card Schemes. Interchange for these cards can be both a per item fee for domestic transactions in specific countries and/or a percent discount.

Your Account Executive or Sales Representative will advise you on applicable fees.

Implementation   To obtain more information about International Maestro, or to commence the implementation of this card type, please contact your Account Executive or Sales Representative. Generally, this card type can be added with a simple addition to the merchant's fee schedule.

Processing, Continued

Allowed Transaction Types

Transaction types: Maestro transaction type is always as:
- Transaction type 5 (Secure Electronic Commerce), 6 (Non Authenticated Electronic Commerce), 7 (Channel Encrypted Transactions), 8 (Non-Secure Electronic Commerce)
- Transaction types 1 (Moto) or 2 (Recurring), 3 (Installment), 4 (Deferred Transactions), are allowed in very specific cases (see MOTO transactions and MRPP sections)

Note:	Merchants can be set up for International Maestro on Transaction Divisions flagged for transaction types 1 & 2. The merchant will then need to manually override the transaction type stored on our systems by sending the appropriate one as part of the transaction message.

Moto Transactions

- MOTO transactions (transaction type 1) are not permitted excluding two specific cases listed below:
  1. Domestic Irish transactions
  2. Domestic French transactions
  3. Domestic UK Transactions
- If a merchant sends in a MOTO transaction for a Maestro outside of these three cases, the transaction will be front-end rejected

Note:	Merchants can be set up for International Maestro on Transaction Divisions flagged for transaction type 1 even if the TD is not domiciled in France or Ireland or UK. The merchant will then need to manually override the transaction type stored on our systems by sending the appropriate one as part of the transaction message.

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Maestro Special Acceptance Program

Overview

MasterCard has set up for Maestro two different special programs for merchants accepting Maestro. These programs aim to improve the experience of consumer using their debit card to pay in a card not present environment. As previously described merchants accepting Maestro should also have their consumers to complete the SecureCode authentication: these two programs require merchants to have SecureCode completed only the first time a consumer is completing the transaction with the merchant. The following times consumers will not be required any longer to authenticate themselves if the merchant keeps the details of the customer recorded. Below is a description of the two different programs.

In case of enrollment to these two programs and when used the merchant will no longer benefit of the fraud liability program available for SecureCode authenticated transactions.

Talk to your Account Executive if you would like to be enrolled in one of these programs.

At the end of the registration in any of these programs the merchant will receive a registration code (Static AAV) to submit as part of the authorisation request by the merchant in place of the dynamic AAV received by the issuer after a SecureCode authentication.

MARP – Maestro Advanced Registration Program

MARP is the MasterCard Advanced Registration Program. It is a program that allows merchants requiring customers to open an account with the merchant (i.e. like Amazon, Apple etc) and storing card details on the account itself to complete a 3D Secure authentication only for the first transaction completed on the stored card. The subsequent transactions completed on the same card will not require the completion of a 3D Secure Authentication if the merchant is enrolled in MARP. Transactions will qualify at the fully secure interchange rate, while the liability for fraudulent chargebacks is shifted to the merchant.

Transaction type to be used by the merchant for MARP transactions is always type 6 (Non-Authenticated Electronic Commerce transaction).

This program is also available and can be leveraged for MasterCard transactions.

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Maestro Special Acceptance Program, Continued

**MRPP
(Maestro
Recurring
Payments
Program)**

MRPP is a program created by MasterCard that adopting the same principle of MARP (and leveraging the same static authentication code) and allows merchants to accept Maestro for recurring transactions

Transaction type to be used by the merchant for MRPP transactions is transaction type 2

Merchants can be set up for International Maestro on Transaction Divisions flagged for transaction type different than 2. The merchant will then need to manually override the transaction type stored on our systems by sending the appropriate one as part of the transaction message.

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Reporting

MOP International Maestro cards will display as a Method of Payment, or MOP, of "IM". This MOP will let you know the card used for transactions when reviewing your reporting.

International Maestro vs. UK Maestro Until June 2012 Chase Paymentech, following previous processing standards set by MasterCard, processed UK issued Maestro cards differently than Maestro cards issued in the rest of Europe.

From June 2012 all Maestro cards issued in Europe follow the same processing standards and are treated and acquired in the same way.

This means that also UK Maestro cards also previously known as Switch cards are today treated as normal Maestro cards.

Another domestic debit card brand in the UK called Solo was terminated by the domestic banks in March 2010.