

**Merchant
User Guide**

Merchant Acronyms

September 27, 2010 | Version 1

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Merchant Acronyms

A Merchant Reference Guide



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Acronyms

API - Application Programming Interface A set of functions that can be called from an application program to access features of another program.

AVS – Address Verification Service Address Verification Service is provided by the major card networks to combat fraud on Card-Not-Present transactions. During a transaction, the merchant enters the cardholder’s street address and/or ZIP code. These items are matched against card issuer information and an AVS response code is returned in addition to the normal authorization code. The merchant can use the AVS response as additional information in deciding to accept the transaction.

AAV – Automated Address Verification The codes returned by American Express indicating a match, partial match or no-match of a cardholder’s address as supplied to the merchant with the billing address on the issuer files.

BIN – Bank Identification Number A series or group of digits used to identify card-issuing banks, bankcard associations, or interchange groups.

CB - Chargeback A dispute process initiated by the card issuer (usually in response to the cardholder) after receipt of the initial charge or presentment from the merchant via the acquirer.

CBIS – Chargeback Imaging System The online management system for Chargebacks and Retrieval Requests available through Paymentech Online.

CID – Card Identification Discover and American Express use a card identification number (CID) 3-digit code for Discover located on the back signature panel, 4-digit code for American Express located on the front of the card.

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Acronyms, Continued

**CPS –
Custom
Payment
Service**

A Visa Program designed to reduce fraud, eliminate unnecessary chargebacks, lower back office costs, and improve cardholder open-to-buy. Merchants who meet the qualifying criteria of this program pay a lower interchange rate.

CVC/CVC2

Card Validation Code 2 (CVC2) is a 3-digit code on the back of a MasterCard card following the card number. This 3-digit value provides a cryptographic check of the information embossed on the card. The only place the CVC2 value is referenced is on the back of the card.

CVV/CVV2

Card Verification Value 2 (CVV2) is a 3-digit code on the back of a Visa card following the card number. This 3-digit value provides a cryptographic check of the information embossed on the card. The only place the CVV2 value is referenced is on the back of the card.

**ECP –
Electronic
Check
Processing**

An electronic payment process (ACH or Facsimile Draft transactions) designed to accommodate the requirements of various consumer and corporate payment applications. ECP directly debits or credits a customer checking or savings account for payment of goods and/or services.

**ECP –
Excessive
Chargeback
Program**

MasterCard's two-tiered program to fee structure and reporting requirements designed to help manage the risks and costs associated with high chargebacks.

**EIN –
Employer
Identification
Number**

An identifying number used for tax purposes in the United States. See TIN

**FT – Funds
Transfer**

Refers to the electronic movement of money from one bank account to another.

**IAVS –
International
Address
Verification
Service**

Visa's International Address Verification Service supports the United Kingdom, which includes England, Scotland, Wales, and Northern Ireland. Merchants are required to send both the country code and the correct UK postal code format in order for PTI to perform Visa IAVS. See AVS for more information

**ITIN –
Individual Tax
Identification
Number**

An identifying number used for tax purposes in the United States. See TIN.

**IVR –
Interactive
Voice
Response
System**

Chase Paymentech Solutions' Interactive Voice Response System allows merchants to access transaction history, bank telephone numbers, and bank account transfers 24 hours per day, 365 days per year, via a touch-tone phone.

**MA –
Merchant
Agreement**

The contract between Chase Paymentech Solutions, the merchant, and potential third parties defining the way business will be done.

**MCC –
Merchant
Category
Code**

The standard industry code assigned by an Acquirer to a merchant in accordance with the Merchant Data Manual to identify the merchant's principal trade, profession, or line of business.

**MID –
Merchant
Identification**

The 12 digit number that is assigned on the Chase Paymentech front-end and in the POS application for processing authorizations. This is the default value used by Chase Paymentech when creating the merchant and sales files.

**MOP –
Method of
Payment**

Any Method Of Payment that Chase Paymentech Solutions supports: MasterCard, Visa, American Express, Discover, Carte Blanche, Discover's Diners, JCB, Electronic Check, Private Label cards, and more.

**PID –
Presenter
Identification**

A unique number assigned by Chase Paymentech Solutions to the location that physically sends the data file (Presenter). Chase Paymentech Solutions will assign this number early in the testing phase.

**POS – Point
of Sale**

The location that a transaction occurs. Can be a terminal (such as a cash register) or software (such as an electronic checkout) used for checkouts that has a salesperson accessible interface. The same system allows the creation and printing of a receipt.

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Acronyms, Continued

**PTI – Pre-Tax
Income**

Net revenue less operating expenses prior to state and federal income taxes.

**RR – Retrieval
Request**

Occurs when a cardholder's bank asks a merchant for documentation of a sale. Retrieval requests are generated for a variety of reasons, including cardholder disputes, point-of-sale errors or fraud inquiries.

**SDK –
Software
Development
Kit**

The vendor-provided software API (Application Programming Interface - see API) and tools that allow easy integration of software into an existing infrastructure.

**SSN – Social
Security
Number**

An identifying number used for tax purposes in the United States. See TIN.

**T&E – Travel
&
Entertainment**

The card types representing the T & E industry - American Express, Discover/Novus & Diners/Carte Blanche.

**TID –
Transaction
Identifier or
Terminal
Identification
Number**

The Terminal Identification number identifies a merchant to the authorization network (typically in a retail environment). Data needed to qualify for CPS (PS2000) interchange rate.

**TIN – Tax
Identification
Number**

An identifying number used for tax purposes in the United States. This number could be a SSN (Social Security Number), EIN (Employer Identification Number) or ITIN (Individual Tax Identification Number).

Report Prefixes

Introduction All Chase Paymentech report IDs begin with a 3-character alpha prefix identifying the report type. Below is a list of the report ID prefixes, the report type and examples of information covered by each.

Prefix	Report Type	includes ...
ACT	Activity	Transaction activity summary reports for submission, deposit, ECP, etc.
ANS	Analysis	Analysis of interchange rates, chargebacks and ECP returns, authorizations, etc.
FIN	Financial	Summary-level data on submitted transactions
FMT	Fraud Management	Fraud Filter Stop lists (Fraud Management Reports are available only with the Fraud Filter Solution)
HLP	Help	Hyperlinked guides that further define information found on the reports such as CB reason codes, authorization response codes, reject codes, etc.
INF	Information	Report recipient detail or the make-up of reporting groups
PDE	Post Deposit Event	Any activity against an order after it has been deposited such as a retrieval request, a chargeback, or an ECP return.
RES	Reserve	Information on Chargeback and ECP reserves held by Chase Paymentech
RSK	Risk	Risk reports

Merchant Hierarchy Levels

Introduction Merchant hierarchy mirrors your setup in the Chase Paymentech system. The main hierarchical reporting entity levels are indicated below. Each reporting entity level is assigned a unique number that appears after the alphabetic abbreviation on all reporting, for example: CO# 123456 or TD# 987654.

The table below lists the entity reporting levels you will most often see on your reports with their abbreviations.

Abbreviation	Report Entity Level
NPCO	Parent Company This is a non-processing company used to relate merchant relationships in reporting structures.
CO	Merchant Company Highest level in the hierarchy structure identifying a specific legal form of an organization, persons, and material resources chartered by the state for the purpose of conducting business and is engaged to do business with Chase Paymentech Solutions.
MA	Merchant Agreement The unique number that Chase Paymentech Solutions assigns to each merchant. This is the same as the CO#
RG	Reporting Group A group of companies, business units, transaction divisions, or funds transfer instructions specified by the merchant for any reporting purposes. Entities in a reporting group must be under the same company and at the same entity level.
PBU	Parent Business Unit This is a non-processing business unit used to relate merchant relationships in reporting structures. There can also be Grandparent Business Units when needed.
BU	Business Unit Middle level in a merchant hierarchy structure that reflects a grouping of the company's business, typically to represent marketing channel, product lines, or geography (regions). BU's support funding, reporting and pricing requirements for a merchant doing business with Chase Paymentech Solutions.
FTI	Funds Transfer Instruction A group of rules for when, where, and how to move money between a Chase Paymentech bank account and a merchant's bank account. Typically, merchant customers will associate FTIs with business units.
TD	Transaction Division The lowest level of the merchant hierarchy structure that further refines the definition of the business entity that is the originator of the transaction. Transaction Divisions contain processing information like: Currency, Cardholder descriptor, Merchant Category Code, Transaction Type Identifier, and Method of Payment Attributes (e.g. American Express SE#)