

# NetConnect

## GENERAL INFORMATION

### What is NetConnect?

NetConnect is a communication protocol/method used for obtaining real-time authorizations via the Internet.

### What is NetConnect Batch?

NetConnect Batch is a communication protocol/method used for sending and retrieving batch files via the Internet.

### What is the difference between NetConnect and NetConnect Batch?

#### NetConnect:

- Used for online authorizations via the Internet
- Works in conjunction with Chase Paymentech's proprietary online technical specification
- Does not offer settlement of transactions
- Based on an HTTPS protocol

#### NetConnect Batch:

- Used for batch authorization and settlement file processing
- Works in conjunction with Chase Paymentech's proprietary online batch technical specification
- Can be used to pick up unsolicited data files
- Does not offer real-time authorization processing
- Based on an SFTP protocol

### Why would I use NetConnect and/or NetConnect Batch?

The NetConnect solution set offers a low-cost, high speed communication method using your existing Internet connectivity. With NetConnect you can:

- Obtain authorizations faster than with a dial-up connection
- Eliminate costly frame relay connections

- Reduce or eliminate the need for dial-up modems and hardware
- Automate the retrieval of electronic reports
- Move large batch files quickly

### What products and services can I use with NetConnect?

NetConnect solutions are communications protocols that securely deliver information via the Internet. Your product and service set is determined by your payment processing application or technical specification certification – not by NetConnect.

### What versions of the Chase Paymentech technical specifications are required?

- Chase Paymentech Online Processing technical specifications Rev. 3.0 and higher can be used with NetConnect.
- All versions of the Chase Paymentech 80-, 96- and 120-byte batch technical specification can be used with NetConnect Batch as the communication protocol.
- Merchants may use a third-party submitter or software vendor partner that has certified for NetConnect and/or NetConnect Batch.

### What are the minimum requirements to use NetConnect solutions?

- A high speed (cable, DSL or other) Internet connection with a static IP address
- Chase Paymentech certification
- Secure FTP client application (Batch)
- PKZip client application (Batch)

### Is certification required to connect to Chase Paymentech via NetConnect or NetConnect Batch?

Yes. Our Merchant Certification Team will certify your connection to ensure seamless processing.

### Please explain the set-up process and timeframes.

Your Account Executive can facilitate adding NetConnect as your connectivity solution. Since you need to create an interface and complete certification, set-up timeframes may vary.

### What materials are available to explain the technical requirements?

The NetConnect Batch Interface Specification document is available for distribution to the merchants to guide them in their preparation for NetConnect Batch processing. The interface specification document can be accessed at <http://ncdownload.chasepaymentech.com>. The document includes the following topics:

- Overview
- URL addresses
- Sample file process flow
- Naming conventions
- User ID and password rules
- Error conditions

### What type of security is built into NetConnect solutions?

NetConnect Batch uses multiple layers of security for every file.

- Chase Paymentech authenticates all connections, using your company's Source IP address.
- Transmissions are made using Secure File Transfer Protocol (SFTP). Chase Paymentech authenticates the user by username and password, or SSH Key. All transmissions are encrypted.
- All files are zipped and password protected or PGP encrypted prior to submission for processing.

### How reliable are the NetConnect solutions?

NetConnect is managed on multiple servers and connections, and both the application and database are fully backed. All elements of NetConnect are fully replicated in both of our data center facilities.

### How fast are NetConnect processing speeds?

NetConnect processing speeds are partially dependent on your Internet connection. In comparison to other connectivity options, the transmission speed in order of fastest to slowest is likely to be:

- Frame
- Virtual Private Network (VPN)
- NetConnect Batch
- Dial-up

### What files can be sent and received with NetConnect Batch?

- Batch transaction processing files using any version of the Salem technical specifications
- Commercial Card BIN Range files
- Debit BIN Range files (signed license agreements are required)
- PIN-Based Debit BIN Range files
- MasterCard Account Update files
- Visa Account Updater files
- Delimited File Reports (DFR)
- Request for Response Redirect

To learn more, please contact your Chase Paymentech representative, visit us at [www.chasepaymentech.com](http://www.chasepaymentech.com) or call 1.800.788.6010.