

# Global Partner Management Bulletin

Fall 2010

Dear Valued Partner,

Enclosed you will find the latest Association mandates as well as reminders for required changes that are coming due. We'll be contacting you to document your plans as it relates to the card Association changes and schedule certification testing. Please use the most current version of our specification when making changes and be sure to include the "TPP/VAR ID" field when recertifying. Specifications may be found on the [www.fdns.com/specs](http://www.fdns.com/specs) website and the GPM team will assign a TPP ID for you. For a complete list of business and certification requirements, see the "Resources" section of this bulletin.

If your payment application must adhere to the PA-DSS validation requirements, please note that First Data removed non-PABP/PA-DSS validated applications from its boarding tools on January 31, 2010. Merchants are no longer able to board to non-PABP/PA-DSS applications. Please contact us to make sure your latest compliant version is available to merchants!

**Be sure to check out First Data's new encryption and tokenization technology in Section 3 of this bulletin. We're seeing a lot of merchant demand for this solution! Contact us for details on how to integrate TransArmor<sup>SM</sup> into your application.**

The Association mandates outlined in this bulletin may or may not have an impact to your current applications and is for informational purposes only. Please provide us with any feedback on how we can improve the information in this bulletin. We value your relationship and look forward to continuing our partnership into 2011!

Best Regards,  
Global Partner Management  
[gpm@firstdata.com](mailto:gpm@firstdata.com)

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## Section 1: Spring Release Compliance Mandates

### Visa

#### V-11.2.1 Changes to CPS/Small Ticket Program

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Potential Merchant Notification/Impact						

Visa will expand the CPS/Small Ticket interchange program to most MCCs.

CPS/Small Ticket point-of-sale transaction requirements:

- \$15.00 or less
- Properly authorized
- Swiped or contactless read
- U.S. issued card (Consumer Credit and Signature Debit, Rewards, Infinite and Signature)
- Contains an eligible merchant type

The following merchant types are excluded from the program:

<b>MCCs NOT Eligible for Visa CPS/Small Ticket</b>	
4829	Wire Transfer Money Orders
5411	Grocery Stores, Supermarkets
5499	Convenience Stores
5541	Service Stations (Signature Debit cards only)
5542	Automated Fuel Dispensers
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel Related Arrangement Services
5964	Direct Marketing – Catalog Merchants
5965	Direct Marketing – Combination Catalog and Retail Merchants
5966	Direct Marketing - Outbound Telemarketing Merchants
5967	Direct Marketing - Inbound Telemarketing Merchants
5968	Direct Marketing - Continuity Subscription Merchants
5969	Direct Marketing/Direct Marketers (Not elsewhere classified)
6010	Financial Institutions—Manual Cash Disbursements
6011	Financial Institutions—Automated Cash Disbursements
6012	Financial Institutions—Merchandise and Services

7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks
9405	Intra-Government Purchases-Government Only
9700	International Automated Referral Service (for Visa only)
9701	Visa Credential Server (for Visa use only)
9702	GCAS Emergency Services (Visa use only)
9751	UK Supermarkets—Electronic Hot File (region use only)
9752	UK Petrol Stations—Electronic Hot File (region use only)
9950	Intra-Company Purchases

**Note:** Consumer debit card transactions submitted with MCC 5541 (Service stations) will continue to be ineligible for the CPS/Small Ticket program. However, consumer credit card and commercial card transactions submitted with MCC 5541 will be eligible for the CPS/Small Ticket program.

CPS/Small Ticket eligible transactions will continue to qualify at the following MVV programs:

- CPS Retail Performance Threshold
- Utility Program
- Debt Repayment Program
- Visa Partner Program
- Debit Tax Program

*The expansion of the CPS/Small Ticket program provides an opportunity for vending machine merchants to reduce interchange expense for transactions \$15 or less. Newly eligible merchants many also see a reduction in interchange expense for Visa Rewards and Signature cards. First Data will update the CPS/Small Ticket qualification requirements to enable transactions to qualify appropriately.*

## MasterCard

### M-U318 Fleet Non-fuel Data Requirement Enhancement

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Potential Merchant Notification/Impact						

The MasterCard Corporate Fleet Card Product is designed to help businesses monitor and control fuel and maintenance costs associated with commercial vehicle fleets. The card can be assigned to an individual employee or to a vehicle.

MasterCard currently requires the presence of motor fuel service type within corporate fleet transactions but does not conduct any type of edit. With this release, MasterCard will require motor fuel service type within corporate fleet transactions, even if no fuel is being purchased, in order to provide more extensive product information for non-fuel transactions at fuel locations. MasterCard will also make changes to the sequencing of addendum received for these transactions. Corporate fleet transaction information addendum will now need to be received before the corporate line item detail. If the addendum messages

are not received in the correct order, the first presentment message and any associated addendum messages will be rejected.

An edit will now be in place for the motor fuel service type in the financial detail addendum for each of the following IRDs:

- IRD 16 - Warehouse
- IRD 62 - Large Ticket
- IRD 67 - Commercial Data Rate II
- IRD 68 - Commercial Data Rate I
- IRD 91 - Warehouse Base
- IRD 94 - Large Ticket 2
- IRD 99 - Large Ticket 3

In order to receive the incentive interchange rate on non-fuel transactions at fuel locations, the following must be provided in the line item detail addendum for MCCs 4468 - Marinas, 5541 – Service Stations, 5499 – Convenience Stores, 5983 – Fuel Dealers, 7511 – Truck Stops and 9752 – U.K. Petrol Stations:

- Product Code
- Item Description
- Item Quantity
- Item Unit of Measure
- Extended Item Amount
- Debit or Credit Indicator

If the transaction does not contain the applicable line item detail and is rejected, the transaction can be resubmitted with the appropriate line item detail or for the standard interchange program.

***Business owners must be aware of potential financial impact and notify merchants of the new edit and line item detail requirement for purchases at fuel locations.***

**MasterCard AFD Compliance**

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Potential Merchant Notification/Impact						

In an effort to stay ahead of potential legislative mandates, MasterCard will require Automated Fuel Dispenser (MCC 5542) merchants, acquirers and issuers to support a new transaction process to ensure that a cardholder’s open to buy is updated timely.

Currently, when a cardholder makes a fuel purchase at an Automated Fuel Dispenser (AFD), a \$1 authorization is sent to verify that the funds are available in the cardholder’s account. Issuers can place a hold of \$100-\$150 on funds against the cardholder’s open-to-buy balance. The final sale amount is undetermined until after the fuel is dispensed and the transaction is settled. It may take several days for the excess authorization amount to be released and the cardholder’s open-to-buy balance to be updated.

**Effective, June 15, 2010**, acquirers became required required to deliver an Authorization Advice Message (0120) within 60 minutes of the \$1 authorization to MasterCard containing the final transaction amount (after fuel is dispensed). Within 60 minutes of the receipt of the 120 advice, Issuers must reverse the excess authorization amount and update the cardholder’s open-to-buy balance. **Effective July 1, 2010**, MasterCard implemented a Compliance Monitoring Program. The Interchange Compliance Program previously announced has been eliminated. MasterCard will identify those members that are not

compliant with the AFD standards and provide a letter of noncompliance to those members from July 1, 2010 through December 31, 2010. Effective January 1, 2011, MasterCard will begin to enact the applicable noncompliance assessments.

***First Data has submitted a number of questions to MasterCard relative to the details of this program. The Buypass platform will support this mandate fully as of July 1, 2010. The North / Nashville platform will support this mandate as of August 15, 2010. South and Omaha platforms will not be updated to support this mandate and cannot be used to board petroleum merchants. Business Owners should ensure that their merchants have certified to support this mandate, if certification was needed.***

### **MasterCard Revised Standards for Partial Approvals Update**

As announced in the article “Update—Acquirer and Merchant Support for Card Not Present Transactions Related to Partial Approval and Balance Response—Now Optional,” published in *Global Operations Bulletin* No. 3, March 1, 2010, MasterCard has exempted batch-authorized electronic commerce transactions, mail order and telephone order transactions, and recurring payment transactions—environments where cardholder is most likely **not** available—from the acquirer mandate with respect to partial approvals and account balance responses. MasterCard is now clarifying that the relaxation of the partial approval and balance response support requirements applies to all card-not-present (CNP) transactions and additionally to all unattended (vending) transactions, except that automated fuel dispensers are still required to support partial approvals for Debit MasterCard and Maestro account ranges. The acquirer mandate for support of reversals remains unchanged. CNP merchants and MCC 5542 merchants are still required to support real time reversals.

Under the revised mandate, merchants conducting non-face-to-face transactions, which includes all e-commerce, mail order, telephone order, recurring payment, and unattended (cardholder-activated) terminal transactions (except MCC 5542 as noted) will no longer be required to support the partial approval and account balance response authorization message types, but may do so at their option.

Effective immediately, MasterCard is revising its Standards to relax the requirements for U.S. region acquirers and their merchants in select merchant categories to support specified authorization messages:

- For Debit MasterCard® and Maestro® account ranges, acquirers of merchants in the specified MCCs must support partial approvals only for card-present transactions occurring at attended terminals and at MCC 5542 (Fuel Dispenser, Automated); and
- For Debit MasterCard and Maestro prepaid account ranges, acquirers of merchants in the specified MCCs must support only account balance responses only for card-present transactions occurring at attended terminals.

As a result of this change, the following direct marketing merchant categories are no longer required to support partial approvals or account balance responses under the acquirer authorization mandate.

<b>MCC</b>	<b>Description</b>
5964	Direct Marketing—Catalog Merchants
5965	Direct Marketing—Combination Catalog—Retail Merchants
5966	Direct Marketing—Outbound Telemarketing Merchants
5967	Direct Marketing—Inbound Telemarketing Merchants
5969	Direct Marketing—Other Direct Marketers—not elsewhere classified

**Amex** (Full Service Section Only)

**A-OPS.1 Program Changes for MCC 7375 Internet Information Retrieval Service – American Express U.S. Merchant Pricing Quick Reference Card Appendix B**

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
<input checked="" type="checkbox"/> Potential Merchant Notification/Impact						

The American Express OnePoint Regulations have been modified to reflect that MCC 7375 will be reassigned from Mail Order/Internet and will now qualify at Services, Wholesale and All Other interchange program. **Merchants may contact the customer service number located at the top of their statement for any questions regarding applicable fee changes.**

Event	Plan Codes	Current Fee Program Description
Remove MCC 7375	013 - Sales	Mail Order/Internet
Remove MCC 7375	023 – Credit>Returns	Mail Order/Internet CR
Add MCC 7375	020 - Sales	Services, Wholesale and All Other
Add MCC 7375	030 – Credit>Returns	Services, Wholesale and All Other CR
Add MCC 7375	037 - Sales	Services, Wholesale and All Other <i>Special</i>
Add MCC 7375	040 – Credit>Returns	Services, Wholesale and All Other <i>Special</i> CR

**Note:** Amex Special rates are applied to merchants whose transactions exceed \$500,000 annual charge card volume and qualify for Amex’s Discount Review Program rates.

**Acquirers participating in the American Express Full Service Program (Amex OnePoint) and have merchants within the above industry will need to make the necessary changes to accommodate these interchange modifications.**

**A-OPS.3 MCC 6513 Added to Appendix K – Prohibited target Merchant Industries and Categories**

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
<input checked="" type="checkbox"/> Potential Merchant Notification/Impact						

Effective October 15, 2010, the American Express OnePoint Regulations adds MCC 6513 Apartment Building Operators to Appendix J –Prohibited Target Merchant Industries and Categories list.

**Acquirers who participate in American Express OnePoint program should review their merchant portfolio for impacts. If merchants are currently signed up for Amex OnePoint program under this MCC, they must be converted to ESA/pass-thru.**

## Discover

The following sections impact Pass-thru and Full Acquiring activity unless otherwise identified.

### D-A.1 Addition of New Card Products

Other sections referenced: D-S.1 and D-IAM.1

### D-IAM.1 New Discover Card Products, New Acquirer Interchange Programs and Updated Rates

Other sections referenced: D-ARI.2 and D-ARI.3

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
<input checked="" type="checkbox"/> Potential Merchant Notification/Impact						

Discover introduces two new Card Product Codes: Executive Business as a Commercial Credit product and Premium Plus Credit as a Consumer Credit product.

- The IIN Ranges assigned to these Card products are eligible for Account-Level Processing with new associated Card Product Codes
- Support is required for the transmission and receipt of Authorization Responses for Card Sales that contain each of the new Card Product Codes in the sixth position of Field 38 - Approval Code

Code	Description
E	Commercial Executive Business Credit
Q	Consumer Premium Plus Credit

Discover has introduced new Premium Plus Acquirer Interchange program and Interchange rates as outlined below:

- Executive Business and Corporate Card transactions will use the existing Commercial Interchange program codes
- Card Sales involving Premium Plus Cards for MCCs listed below are not eligible for Mid-Submission Level Interchange Programs. Ineligible MCCs: 3351-3441,3501-3999-7011,7012,7512,7513,7519,3000-3299,4112,4511,5962,5966,5967

New PSL Code	New Discover Interchange Program	New Plan Code
208	PSL - Recurring Payments (Premium Plus)	404
209	PSL - Utilities (Premium Plus)	424
210	PSL - Real Estate (Premium Plus)	425
211	PSL - Insurance (Premium Plus)	426
212	PSL - Supermarkets/Warehouse Clubs (Premium Plus)	405
213	PSL - Emerging Markets (Premium Plus)	406

214	PSL - Public Services (Premium Plus)	407
215	PSL - Express Services (Premium Plus)	408
216	PSL - Petroleum (Premium Plus)	409
217	PSL - Retail (Premium Plus)	410
218	PSL - Restaurants (Premium Plus)	411
219	PSL - Hotels/Car Rentals (Premium Plus)	412
220	PSL - Passenger Transport (Premium Plus)	413
221	PSL - Card Not Present/E-commerce (Premium Plus)	414
222	PSL - Key Entry (Premium Plus)	415
229	Mid Submission Level (Premium Plus)	416
230	Base Submission Level (Premium Plus)	419
231	Consumer Adjustment Voucher Program 1 (Premium Plus)	420
232	Consumer Adjustment Voucher Program 2 (Premium Plus)	421
233	Consumer Adjustment Voucher Program 3 (Premium Plus)	422

Merchants may contact the customer service number located at the top of their statement for any questions regarding applicable fee changes.

**Business Owners should be aware of the new Premium Plus program, rates, billback and reclass information. Business Owners may choose to communicate this information to impacted merchants**

#### D-CA.2 IIN Range Changes for New Card Products

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
<input checked="" type="checkbox"/> Potential Merchant Notification/Impact						

Discover Financial Services announced an agreement with BC Card, the leading Korean payment network, which will allow BC Card cardholders to utilize the Discover, Diners Club International and PULSE networks for international purchases and cash access outside of Korea.

The long-term arrangement will result in increased transaction volume on the Discover, Diners Club and PULSE networks outside of Korea, where Korean cardholders spent \$12.6 billion in 2008 on international expenditures, according to the Korea Tourism Organization.

Discover will begin to rollout the Korean BC card in September 2010 under the IIN ranges below. They have 140 total ranges: 80 are credit and 60 are debit

65559000 - 65566999 = Consumer Credit Premium  
 65730000 - 65735999 = Consumer Debit

*Business Owners should be aware of the updated IIN file as well as the introduction of the Korea's BC card product. All of FDMS host systems already support Discover as IIN range 60-69. Terminal development is already being addressed under a separate project.*

## **Discover Announces the Termination of the EASI Program**

External Agent Sales Incentive Program or EASI is a partnership with Discover in which a processor can request a Discover Service Entitlement via the EASI File Importer. Today, this process allows Channels to board Discover pass-thru accounts for merchants to process the Discover suite of card products. This boarding process discontinued May 1, 2010.

### What is driving this process change?

Discover<sup>®</sup> Network has been moving toward a third-party owned merchant Acquiring business. To that end, Discover is urging all of their Acquirers and prospective Acquirers to complete all required documentation to complete their Phase 3 purchase if they have not yet done so. In order to complete the transition before end of year and ensure no service disruptions occur for these merchants, it is critical that the following deadlines be met (these dates will have passed):

- By February 28<sup>th</sup>, 2010 – Acquirers must execute their Asset Purchase Agreement.
- By March 31<sup>st</sup>, 2010 – Acquirers must identify their Phase 3 merchants, defined as Merchants that accept Discover Network Cards (acquired directly by Discover) who have acceptance agreements for Visa<sup>®</sup> and MasterCard<sup>®</sup> cards through you. All Phase 3 merchants that you have not identified by this date will no longer be available for purchase and will be aggregated and packaged for sale to a single third party. Again, this is necessary to ensure continued acceptance for these merchants.
- August 1<sup>st</sup>, 2010 – Deadline for completing the asset purchase (closing).
- October 1<sup>st</sup>, 2010 – Deadline for ALL purchased merchants to be converted off of our system

### Does First Data have an alternative solution to the EASI Program?

Yes! See the “Discover Full Service Program” description in Section 3 of this bulletin.

## ***Debit Network Changes***

***No updates containing potential impact to integrators to report.***

## Dispute Changes

### MasterCard

#### **M-G307 Merchant Identification for the Card Validation Code 2 Validation Program (CVC2)**

MasterCard is enhancing the clearing system to reflect a new value of “C” in the private data sub element PDS 0044 Program Participation Indicator, subfield 1 (CVC2 Validation Program Indicator). Transactions with a central processing date of Oct. 15, 2010, MasterCard will create the PDS 0044 in the 1st and 2nd presentment messages based on the merchant’s registration/approval to the CVC2 Program. The new value will also be present in IPM MPE table IP0076T1 to identify participating merchants via their associated MasterCard assigned ID. Additionally, two new date fields will be present in the table; the start date and the end date.

#### **Dispute Impacts:**

- MasterCard will no longer require the MasterCard certification email as part of the documentation requirements for applicable representations. A copy of the signed sales drafts, as well as, proof of a valid CVC response will continue to be required for participating merchants

#### **Other Impacts:**

MasterCard introduced the US region program with the Spring 2009 Release in support of CVC2 prompting at the point of sale on magnetic stripe fails as an applicable replacement for a manual imprint for registered/qualified merchants in the US Region.

- Properly matched CVC2 response with a signed sales draft and with MasterCard certification will support representation of reason code 37 “No Cardholder Authorization” chargebacks
- Program registration is required and interested merchants must meet eligibility requirements
- Business Owners should review prior communications to determine support and/or the CVV2/CVC2 Program Guide for additional processing information and requirements

**Note:** Visa supports a similar program using CVV2 response code which also requires registration/qualification for eligible merchants in the US Region.

#### **Card Acceptor Business Codes Added to Quick Payment Service – Global Operations Bulletin #3, March 1, 2010 & Global Operations Bulletin #4, April 1, 2010**

MasterCard will expand QPS eligibility for additional Merchant Category Codes (MCCs). Effective for new transactions processed on/after July 1, 2010 the newly eligible MCCs will be permitted to participate in the program which includes both waivers for sales draft and signature requirements as well as retrieval and chargeback benefits.

Only those MCCs outlined below are excluded from the program. All others may be eligible for participation as long as all program requirements are met.

<b>MCC’s Excluded</b>	
4813	Key-entry Telecom Merchant
4829	Wire Transfer Money Orders
5542	Automated Fuel Dispensers
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel Related Arrangement Services
5964	Direct Marketing – Catalog Merchants
5965	Direct Marketing – Combination Catalog and Retail Merchants

5966	Direct Marketing - Outbound Telemarketing Merchants
5967	Direct Marketing - Inbound Telemarketing Merchants
5968	Direct Marketing - Continuity Subscription Merchants
5969	Direct Marketing/Direct Marketers (Not elsewhere classified)
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6050	Quasi Cash – Member Financial Institution
6051	Quasi Cash Merchant
6529	Remote Stored Value Load-Member Financial Institution
6530	Remote Stored Value Load-Merchant
6532	Payment Transaction -Member Financial Institution
6533	Payment Transaction -Merchant
6534	Money Transfer-Member Financial Institution
6536	MasterCard MoneySend Intracountry
6537	MasterCard MoneySend Intercountry
7511	Truck Stop Transactions
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks
9405	Intra-Government Purchases (government only)
9751	UK Supermarkets—Electronic Hot File (region use only)
9752	UK Petrol Stations—Electronic Hot File (region use only)
9950	Intra-Company Purchases

**Dispute Impacts:**

- DS Retrieval and Chargeback requirements to support the change will be addressed in a separate project. Implementation date is TBD
- Disputes back office training and reason code guides for retrievals and chargebacks will be updated

**Other Impacts:**

- A separate project has been opened to address changes to support the July 1<sup>st</sup> enhancement including changes to Merchant Manager and BOSS in order to support the additional MCCs entitlement for the program.
- Business Owners will still need to add the “QPS” entitlement to eligible merchant accounts in order to ensure proper identification at the transaction level.
- Merchants who are entitled for the program in July may still need to respond to retrieval
- Business Owners are reminded that participating merchants should ensure point of sale systems and clerk procedures are updated to address the sales slip/signature waiver and to educate on full program details. Not all chargebacks are eligible for protection.
- Refer to Compliance Alert #1003715 Update 04-23-10

### **M-G308 New IPM MPE Table for Quick Payment Service and MasterCard PayPass Chargeback Protection Amounts Updated with MasterCard 10.2 May 14, 2010, Release Announcement**

MasterCard will enhance the IPM MPE table to reflect a new value of “1” in the private data sub element PDS 0044 Program Participation Indicator, subfield 2 (QPS/PayPass Chargeback eligibility indicator).

Transactions with a central processing date of Oct. 15, 2010, MasterCard will create the PDS 0044 in the 1st and 2<sup>nd</sup> presentment messages based on the merchants’ eligibility for QPS or Paypass programs. This indicator will be used to help identify and return invalid chargebacks.

- 01 “Requested Transaction Data Was Not Received”
- 02 “Requested Information Illegible or Missing”
- 37 “Fraudulent Transaction, No Cardholder Authorization”

#### **Dispute Impacts:**

- No Impact – IDS Retrieval and Chargeback rules are already in place and will continue to accommodate for the program protection

#### **Other Impacts:**

- First Data is actively working with MasterCard to streamline the process and the Q-Code entitlement requirements to accommodate for both the July and October changes. Separate communications may be sent out if changes to the existing MasterCard requirements are made

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### **M-Appendix-C Revised Chargeback Processing Standards - Announced in Global Operations Bulletin #5-May 3, 2010**

MasterCard will revise chargeback handling for several reason codes and specific scenarios as outlined below:

- Effective for chargebacks central processing date on or after July 1, 2010:
  - MasterCard is removing the requirement for the cardholder or issuer to document cardholder’s contact or attempt to contact the merchant prior to initiating the chargeback dispute for reason codes:
    - 55 “Non-receipt of Merchandise”
    - 59 “Services Not Rendered”
      - RS1 Card Acceptor unwilling or unable to render services
      - RS4 Airline Flight not provided
  - “Attempt to Resolve” contact must continue to be made by the cardholder and/or issuer for chargeback reason codes 53 “Cardholder Dispute-Defective Merchandise/Not as Described” and 54 “Cardholder Dispute-Not Elsewhere Classified”.
  - Payment transactions will be invalid for chargeback reason code 59 “Services Not Rendered”.
- Effective for chargebacks central processing date on or after Oct. 15, 2010:
  - MasterCard is extending the first chargeback time frame for reason code 08 “Requested/Required Authorization Not Obtained” from 45 days to 90 days.
  - MasterCard is revising reason code 55 “Non-receipt of Merchandise” to require the issuer to provide a reasonable specific description of the non-delivered goods or services purchased when the transaction took place with a MasterCard SecureCode enabled merchant.
  - Disputes currently processed under reason code 59 “Services Not Rendered”; RS1 and RS4 will begin to be processed under reason code 55 “Non-receipt of Merchandise”.

- Reason code 55 “Non-receipt of Merchandise” will be renamed “Goods or Services Not Provided”
  - Clarification that this reason code can be used if cardholder receives empty or worthless item in the package.
- Disputes currently processed under message reason code 59 “Services Not Rendered”; RS2 “Payment by Other Means” will now be supported under reason code 31 “Transaction Amount Differs”.
  - Reclassifies dispute category from Cardholder Dispute to Processing Error.
- Eliminate NS codes currently used under message reason code 59; RS5 “Guarantee Reservation Service”.
  - NS1- Cancellation Number provided
  - NS2- Cancellation Number not provided
  - NS3- Cardholder used the accommodations
  - NS4- Cardholder provided alternate accommodations
  - NS5- No Show charge difference in amount
  - NS6- No Show fee not advised
- Reason code 59 “Services Not Rendered” will be renamed “No-Show, Addendum, or ATM Dispute”
  - Message reason code 59 cannot be used by the issuer for delivery disputes under the new processing standards

**Dispute Impacts:**

- Products, report tools, and/or reporting utilizing chargeback reason code descriptors currently will be updated with the various changes.
- Disputes back office training and reason code guides for retrievals and chargebacks will include the revisions to chargeback handling.
- IDS Chargeback messages will be updated to accommodate the reason code changes.

**Other Impacts:**

- Business Owners should review the chargeback handling changes and communicate to the merchants.

**Visa**

**Changes to the No Signature Required Program- Visa U.S. Domestic – Announced in Visa Business News February 10, 2010.**

Similar to the MasterCard QPS changes, Visa will also expand their list of eligible Merchant Category Codes (MCCs) as part of the U.S. No Signature Required Program. Effective for new transactions processed on/after July 1, 2010 the newly eligible MCCs will be permitted to participate in the program which includes both waivers for sales draft and signature requirements as well as retrieval and chargeback benefits.

Only those MCCs outlined below are excluded from the program. All others may be eligible for participation as long as all program requirements are met.

<b>MCC</b>	<b>MCC Description</b>
4829	Wire Transfer Money Orders
5542	Automated Fuel Dispensers
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel Related Arrangement Services

5964	Direct Marketing – Catalog Merchants
5965	Direct Marketing – Combination Catalog and Retail Merchants
5966	Direct Marketing - Outbound Telemarketing Merchants
5967	Direct Marketing - Inbound Telemarketing Merchants
5968	Direct Marketing - Continuity Subscription Merchants
5969	Direct Marketing/Direct Marketers (Not elsewhere classified)
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions—Merchandise and Services
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting Tracks
9405	Intra-Government Purchases (government only)
9700	International Automated Referral Service (Visa use only)
9701	Visa Credential Server (Visa use only)
9702	GCAS Emergency Services (Visa use only)
9751	UK Supermarkets—Electronic Hot File (region use only)
9752	UK Petrol Stations—Electronic Hot File (region use only)
9950	Intra-Company Purchases

**Dispute Impacts:**

- IDS Retrieval and Chargeback requirements to support the change will be addressed in a separate project. Implementation date is TBD
- Disputes back office training and reason code guides for retrievals and chargebacks will be updated

**Other Impacts:**

- Business Owners should review their portfolios for merchant eligibility for the NSR Program and communication to existing eligible merchants the program changes to ensure proper point of sale adherence
- Unlike MC, Visa does not require program identification; therefore Business Owners do not need to make entitlement changes for participation
- Although program changes became effective for eligible transactions processed on or after July 1, 2010, Visa will not begin blocking invalid chargebacks for the newly eligible merchant types until October 16, 2010
- Merchants who are participating in July may still need to respond to retrieval and/or chargeback notifications on eligible items in order to preserve their protection rights

### **Visa Easy Payment Service – Announced in Visa Business News May 19, 2010**

As part of a broader effort to increase operational efficiency and support the global needs of their members, Visa will be replacing the “No Signature Required” and “Small Ticket” Programs with **Visa Easy Payment Service**. This change will be aligned globally across Visa jurisdictions where individual Regional programs previously existed.

As a result of this change, transactions that meet the following characteristics will qualify for chargeback protection under reason codes 60 “Illegible Fulfillment”, 75 “Transaction Not Recognized” and 81 “Fraud-Card Present Environment”.

- Visa Transaction
- Card Present
- Full authorization was obtained
- Eligible Merchant Category Code (See chart above for exclusion list)
- Visa U.S. Domestic Transaction
  - Mag-Swiped/Contactless-Transaction amount \$25.00 or less
- Visa Canada Domestic
  - Mag-Swiped Transaction amount \$25.00 or less
  - Contactless Transaction amount \$50.00 or less
- Visa International
  - Mag-Swiped/Contactless-Transaction amount \$25.00 or less

#### **Dispute Impacts:**

- IDS Retrieval and Chargeback business rules will be updated to accommodate the Visa Easy Payment Service changes. The requirements to support will be included in a separate project addressing all of the QPS/NSR and Easy Payment Service changes
- Disputes back office training and reason code guides for retrievals and chargebacks will be updated

#### **Other Impacts:**

- Business Owners should review their portfolios for merchant eligibility for the new Program and communication to existing eligible merchants the program changes to ensure proper point of sale adherence
- Merchant who are participating may still need to respond to retrieval and/or chargeback notifications on eligible items in order to preserve their protection rights

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### **Approvals after a Decline – Announced in Visa Business News March 31, 2010**

Visa will modify existing chargeback rights for reason codes 71 “Declined Authorization” and 72 “No Authorization” to recognize approvals that are received after a decline for the same transaction/amount. The second authorization attempt must have been submitted within 12 hours of the original authorization request and the original authorization response must not have been “Pick-up”. This procedural change is effective for new transactions processed on/after **August 1, 2010**.

#### **Dispute Impacts:**

- Disputes back office training and reason code guides for chargebacks will be updated

#### **Other Impacts:**

- Although chargeback conditions have been modified; merchants are strongly encouraged to continue to follow proper card acceptance procedures to reduce the risk of a chargeback and/or associated fees
- Authorization abuse; including “fishing” is still prohibited. Special authorization regulations for applicable merchant types are still in effect and will continue to be upheld
- Business Owners may want to review the impact of this change to determine merchant communication

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## **Dispute Resolution Time Frame Reduction Revisions Made to Visa International Operating Regulations - Announced in *Visa Business News* May 12, 2010**

Visa will modify several Operating Regulations effective for new transactions processed on/after October 16, 2010.

**Credit Processing Timeframe:** The timeframe for merchants to process credits will be reduced from 14 calendar days “International” and 9 calendar days “U.S. Domestic” to 5 calendar days for all. This timeframe begins from the date of credit receipt/voucher until the transaction is processed at VisaNet.

**Note:** Issuers will also be required to post the credit to the cardholders account within 5 calendar days of receiving the credit for “International” and 3 calendar days for “U.S. Domestic”.

### **Dispute Impacts:**

- Disputes back office training and reason code guides for chargebacks will be updated

### **Other Impacts:**

- Business Owners should communicate the new credit refund timeframe to all merchants to ensure refunds are processed timely.

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## **Credit Transaction Waiting Period Timeframe Reduction**

Visa will reduce the timeframe in which the issuer must wait prior to chargeback when a credit refund is involved. The timeframe will reduction of 30 to 15 calendar days will apply to the following reason codes:

- 30 “Services or Merchandise Not Received”
- 53 “Not as Described or Defective Merchandise”
- 85 “Credit Not Processed”

\*\*The Issuers overall timeframe to chargeback a transaction has not been modified.

### **Dispute Impacts:**

- Disputes back office training and reason code guides for chargebacks will be updated

### **Other Impacts:**

- Business Owners should communicate the timeframe change for the chargeback reason codes that are impacted to all merchants and ensure that they are processing credits in a timely manner

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## **Chargeback Reason Code 76 “Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation” Changes - Announced in the *Visa Business News* May 12, 2010**

Visa has announced that effective with the April 2011 Spring Release they will incorporate existing credit/reversal compliance violations into chargeback reason code 76 “Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation”:

- 5.3.D.3.a “A Merchant must process a Reversal or an Adjustment within 30 calendar days if it processed a Transaction Receipt in error”
- 5.3.D.3.b “The debit must be reversed using a Reversal Transaction code or an Adjustment message”

### **Dispute Impacts:**

- Disputes back office training and reason code guides for chargebacks will be updated.

**Other Impacts:**

- Issuers will no longer have to prove financial loss in order to initiate the chargeback as the Compliance violation does today, which could potentially increase merchant risk for reason code 76 chargebacks
- These violations are currently supported for Visa International transactions where currency fluctuations impact the amount of the transactions submitted and if not properly processed can cause unnecessary fees and/or reduced credit amount applied to the consumers account
- Business Owners should ensure merchants are aware of proper point of sale adherence, which includes the required timeframes associated with processing reversals and that any errors should be processed as transaction reversals

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**M-Appendix-B International Release and various Visa/MasterCard sections addressing Chip and Chip/Pin Liability Shift Programs for non US regions**

Visa and MasterCard will expand chargeback protections for several intra and interregional regions participating in EMV Chip processing.

- Effective for transaction central processing dates on or after Oct. 1, 2010:
  - Visa chip liability shift expands to intra regional Canada transactions and inter regional participation between EU/AP/CEMEA and Canada
- Visa Canada Domestic dispute jurisdiction will not require a retrieval fulfillment for EMV chip transactions
- Effective for transaction central processing dates on or after Oct. 15, 2010:
  - MasterCard chip liability shift expands to intra regional Canada transactions

**Dispute Impacts:**

- Authorization/Transaction/Retrieval and Chargeback message formats will support Visa Tag 55/MasterCard DE55 and the data will be enriched to ensure proper EMV chip identification can be used for dispute handling
- Retrieval and chargeback dispute business rules will be updated to accommodate the EMV chip changes
- Disputes back office training and reason code guides for retrievals and chargebacks will include the revisions for EMV Chip
  - Chip Liability Shift
  - Technical Fallback
  - Offline Authorization
  - Invalid chargebacks

**Other Impacts:**

- Business Owners should review all EMV Chip mandates and requirements as well as the chargeback handling changes and communicate to the applicable merchants

**Discover**

There are no retrieval or chargeback impacts currently for 10.2 Discover release.

**American Express**

There are no retrieval or chargeback impacts currently for 10.2 American Express release.

## Section 2: PCI DSS Compliance Requirements

**\*\* As of January 31, 2010, First Data removed all non-PABP/PA-DSS applications from the Certified Vendor List (see “Delisted” tabs) and boarding systems.**

**By July 1, 2010**, acquirers must ensure their merchants, VNPs and agents use only PA-DSS compliant payment applications. To mitigate the risk of compromise, acquirers must take prompt action to ensure that merchants and agents discontinue use of vulnerable payment applications and begin moving merchants and agents toward using only PA-DSS compliant payment applications. First Data has been enforcing the PABP/PA-DSS requirements since 2007.

**Call to Action:** Please review the “Delisted” (non-Compliant) and “Removed” (expired certifications) tabs in the Vendor List (url below) and contact us if the application is undergoing PCIDSS validation. Proof of compliance and a current certification are required to be added back to the Certified Vendor List and boarding tools.

[http://www.firstdata.com/downloads/marketing-merchant/certified\\_vendor\\_list.xls](http://www.firstdata.com/downloads/marketing-merchant/certified_vendor_list.xls)

### **Background**

On November 7, 2007, the Payment Card Industry (PCI) Security Standards Council (SSC) adopted Visa’s Payment Application Best Practices (PABP), and in April 2008 it released it as the Payment Application Data Security Standard (PA-DSS).

- The PA-DSS supports the PCI Data Security Standard (DSS) and reinforces that payment applications must not store sensitive cardholder data. The PCI SSC is an open standards body that similarly manages the PCI DSS and PCI PIN Entry Device (PED) Security Requirements.
- With the release of the PA-DSS, the PCI SSC now provides a global set of security requirements supported by all five global payment card brands.

Using validated payment applications does not alone guarantee or ensure compliance with PCI DSS. Acquirers have an obligation to perform their own evaluation and due diligence to ensure the overall PCI DSS compliance of their merchants and agents.

Merchants and agents must implement payment applications in a manner that will meet their requirements for performance and functionality, free from errors or malicious code, and that will be compatible with any other systems or applications. It is critical that merchants and agents work with their payment application vendors to ensure secure deployment, implementation, configuration, troubleshooting and maintenance in compliance with the PCI DSS.

For more information on the PA-DSS requirements please refer to the Frequently Asked Questions section of the PCI SSC’s Web site at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org). For a list of qualified security assessors (QSA), please visit: [https://www.pcisecuritystandards.org/pdfs/pci\\_qsa\\_list.pdf](https://www.pcisecuritystandards.org/pdfs/pci_qsa_list.pdf)

## Section 3: New First Data Products

### Industry Leading Security and Compliance Solutions

Cardholder security is our first priority at First Data. We continually invest in tools and technologies to protect our clients' data and their customers throughout the payment transaction cycle like the latest in encryption and tokenization. Whether it is the initial card swipe at a terminal, an eCommerce transaction, payment authorization and settlement, you can count on First Data to provide you a range of security measures to protect you from the damage of a security breach while helping you meet PCI compliance standards.

#### First Data® TransArmor<sup>SM</sup> Solution



For information on how to integrate TransArmor<sup>SM</sup> into your payment application, contact us at [gpm@firstdata.com](mailto:gpm@firstdata.com)

The First Data® TransArmor<sup>SM</sup> solution is a combination of encryption and tokenization technology that protects and removes payment card data completely from the merchant environment, so your systems never hold the actual card numbers from the transactions you process. The solution removes the need for merchants to store card data by replacing it with a randomly assigned number, called a 'token'. In doing so, TransArmor minimizes risk by reducing the scope of PCI compliance, shifts the burden of protecting cardholder data from you to First Data, and allows the 'token' to be used for other business and sales functions such as returns, sales reports, and analysis.

This advanced security technology addresses merchant concerns over customer card data protection, card data storage and the rising cost and complexity of PCI compliance.

#### *First Data Advantages*

The TransArmor solution delivers superior levels of security and cost-effectiveness. By combining encryption and tokenization, it provides a "one-two punch" to protect payment card data at every processing stage—in transit, in use and at rest. You retain access to the token number for business and marketing purposes. And because the TransArmor solution maintains the primary account number (PAN) data in a First Data "vault," it reduces the scope and cost of PCI compliance.

#### *Key Components*

Key Components of the TransArmor Solution include:

- Asymmetric public/private key encryption—provides security at the point of sale (prior to transmission) and during data transmission to the processor
- Tokenization—completely removes sensitive card information from the merchant by replacing the PAN with a randomly assigned token value
- Access to data—First Data retains access to the secure data and translates card numbers to randomly assigned token values when needed for customer interactions such as adjustments, retrievals, recurring payments and chargebacks
- Preserves a unique customer ID for valuable business processes without the risk of storing cardholder data. Support business analytics and reports, marketing programs, anti-fraud activities, etc. using the token number, without the risk of storing cardholder data.
- Warranty - an extra layer of security for merchants. First Data offers a limited warranty that if the token number returned to the merchant is stolen, it cannot be used fraudulently by an unauthorized party.
- Hardware-agnostic—can be used with most existing POS systems and integrates with VARs and third-party solutions
- Simple implementation – deployed through terminal software update

- Simplified PCI compliance—significantly reduces the scope and cost of PCI compliance
  - Can reduce the scope of annual PCI audits by as much as 80%
  - Can reduce the time PCI compliance requires by as much as 50%

## **American Express® OnePoint Program – Full Service through First Data**

Merchants can authorize and settle American Express® transactions through the First Data network when they sign up for the OnePoint program!

First Data is now able to offer merchants the OnePoint (Full Service) program which includes **end-to-end** servicing for all card types including American Express®. Merchants can now authorize and settle American Express transactions through the First Data network when they have signed up for the OnePoint program.

It's important for us to work together to ensure merchants are set up correctly and that all transactions flow through First Data. If a merchant is set up on the OnePoint program, authorization and settlement information for all card types needs to be sent to First Data. No transaction information is sent to American Express (no split dial).

### **Why is this important for merchants?**

By allowing merchants to authorize and settle American Express transactions directly with First Data, merchants can take advantage of the following benefits:

- One source for all card types
- Merchant receives one ACH for all bankcards
- Faster speed of pay for American Express
- Single statement and consolidated online reporting tool
- One customer service number
- Authorization and settlement is done through First Data
- More payment choices to offer consumers

### **What do you need to do?**

Merchants must be able to authorize and settle American Express transactions through First Data in order to take advantage of the OnePoint Program. Split dialing to American Express is not an option with this program. First Data has enabled the functionality within our network, but we need to make sure you do your part. All applications that have previously certified for Amex CAPN have the ability to process **OnePoint** transactions. For more information, contact [gpm@firstdata.com](mailto:gpm@firstdata.com).

## **Discover® Full Service Programs – Powered by First Data**

In response to merchant demand, Discover has been working with First Data to accelerate Full Discover Acceptance (First Data authorizes and settles Discover transactions). First Data has communicated to merchants utilizing internet-based, hosted systems that Discover's full set of IIN\*(BIN) ranges are now available. In order for merchants to take advantage of this offer, you must update your payment application. \*IIN=BIN (Issuer Identification Number = Bank Identification Number)

### **What are the risks of not updating your application?**

If your application is not updated, and merchants attempt to process a Discover Full Service transaction, there will be transmission failures and merchants will be unable to complete Discover Network transactions. For example, if a card is swiped/keyed and the IIN/BIN range cannot be identified or

recognized, the transaction would stop and would not be sent to Discover to determine if the card is approved or declined. This may lead to one of the following scenarios:

- Loss of sales
- More customer calls/complaints
- Greater help desk expenses
- Customer dissatisfaction
- Merchant attrition

**What do you need to do?**

Update your application to reflect the following IIN (BIN) ranges (*con't on page 20*):

Discover Network required IIN Ranges for transaction routing:

601100 – 601109	622126 – 622925 <i>China Unionpay</i>	644000 - 649999	650000 – 659999
601120 – 601149			
601174 – 601174			
601177 – 601179			
601186 – 601199			

**Where can you go for the latest Discover Network news?**

The VAR Connection has been set up by Discover Network to keep you informed about the latest news and updates from Discover Network. E-mails and bulletins from the VAR Connection will help ensure that your POS applications remain current and that your merchant transactions continue to grow as Discover® Network Cards become more prevalent in the marketplace. To register for free, go to [www.DiscoverNetworkVAR.com](http://www.DiscoverNetworkVAR.com).

**Loyalty Solutions**

Functioning in real-time, First Data’s Loyalty Solutions platform captures customers’ purchasing behavior from the POS. This data helps merchants create customized loyalty campaigns that identify customer purchase patterns enabling merchants to offer appropriate, effective promotions and rewards. These targeted campaigns and promotions help build brand loyalty and promote customer retention as well as increase customer frequency and spend. Customer specific communications and promotions can result in more valuable customer relationships.

First Data Loyalty Solutions helps merchants create, expand and manage loyalty programs so marketing campaigns are better-tailored to the most valuable customers, more effective in influencing customer behavior and make a merchant’s marketing dollars work harder. First Data’s Loyalty Solutions offering is currently available on the BUYPASS, North and Nashville platforms as well as a direct interface to our Merchant Loyalty platform. The specification for a direct integration with our Merchant Loyalty platform is available on [www.fdms.com/specs](http://www.fdms.com/specs).

**Benefits of Certification**

Integrating and certifying to First Data’s Loyalty Solutions platform has many benefits:

- Increase and Diversify Revenue – First Data offers revenue sharing opportunities as well as custom development revenue from clients and partners.
- Improve Your Value Proposition – Adding First Data’s Loyalty Solutions capabilities to your POS increases the value you bring to your merchants, whether you’re augmenting existing loyalty capabilities or offering loyalty for the first time.
- Customer Satisfaction – Merchants are demanding flexible, real-time loyalty solutions. The more options and flexibility you provide, the more compelling your POS solution.

For more information visit: [https://www.firstdata.com/en\\_us/products/merchants/merchant-loyalty-solutions](https://www.firstdata.com/en_us/products/merchants/merchant-loyalty-solutions)

## **Mobile Commerce Solution**

When it comes to differentiating your business, mobile technology can give you the edge over your competitors. First Data's Mobile Commerce solutions help your business meet market demand for choice, convenience, security and rewards. Offering mobile commerce options can help you attract new customers, strengthen existing relationships, build sales and revenue, and reduce customer service costs.

For more information, please visit: [https://www.firstdata.com/en\\_us/products/merchants/mobile-commerce](https://www.firstdata.com/en_us/products/merchants/mobile-commerce)

## **Resources**

The following resources are available to support First Data's valued third party integrator community.

### **Global Partner Management Team**

The Global Partner Management (GPM) team provides end-to-end business support to all third party POS payment application providers and third party processors/payment gateways. Please contact us at [gpm@firstdata.com](mailto:gpm@firstdata.com) for assistance!

The Certified Vendor and TPP lists may be accessed by going to [https://www.firstdata.com/en\\_us/first-data-partners/pos-payment-application-partners](https://www.firstdata.com/en_us/first-data-partners/pos-payment-application-partners).

### **First Data Business Requirements**

- **POS Payment Application Providers**
  - Provide proof of PABP/PA-DSS validation prior to certification completion
  - Pass TPP/VAR ID field to First Data in authorization message (unique identifier)
  - A unique VAR ID will be assigned by the GPM team for each application version
  - Certify to the **most current specification version**
  - Certification requests will be submitted by GPM to certification teams
  - GPM will provide release letters to POS Payment Application Providers
  
- **Third Party Processors/Gateways**
  - Must complete business "due diligence" requirements prior to beginning certification
    - TPP Agreement
    - Credit/Risk Approval
    - Association/Bank Registrations
    - **Proof of PCI-DSS Compliance (Service Provider status)**
  - Pass **TPP ID field** to First Data in authorization message (unique identifier)
  - A unique TPP ID will be assigned by the GPM team for each TPP solution
  - Certify to the **most current specification version**
  - Certification requests will be submitted by GPM to certification teams
  - GPM will provide release letters to Third Party Processors

### **First Data Specification Website**

For access to the most current First Data specifications, please visit [www.fdms.com/specs](http://www.fdms.com/specs). Please note that certifications to outdated specifications or certifications that do not include the TPP ID field will not be permitted.

## **Production/Platform Support**

For production support, please contact the appropriate help desk below and open an incident report (IR).

<b>PLATFORM</b>	<b>HELP DESK NUMBER</b>
<b>Bypass</b>	<b>800-827-4396</b>
<b>EFSnet</b>	<b>877-399-4545</b>
<b>Nashville</b>	<b>800-555-9966</b>
<b>North (Cardnet)</b>	<b>800-555-9966</b>
<b>South</b>	<b>800-555-9966</b>
<b>Omaha</b>	<b>800-337-1222</b>
<b>Compass</b>	<b>877-616-5286</b>

## **Qualified Security Assessors (QSAs)**

For a list of qualified security assessors (QSA), please visit:

[https://www.pcisecuritystandards.org/pdfs/pci\\_qsa\\_list.pdf](https://www.pcisecuritystandards.org/pdfs/pci_qsa_list.pdf)

Preferred pricing is available for all First Data integrators through IGX Global. Please contact Geoff Nicholas (201-618-9882) for more information, or visit [www.igxglobal.com](http://www.igxglobal.com).

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