Global SingleMID PFAC File Structure

Version v 3.1

February 2022

NOTICE: Version 3.1 will go live on April 1, 2022 All existing users of Version 2 or earlier will need to upgrade to Version 3.1 by April 1, 2022

Disclaimer

For future upgrades or general concerns, please contact your Account Manager.

Please check with your Fiserv PFAC Technical Implementation Representative before attempting to implement the features described in this document. The Fiserv representative will be responsible for answering your questions, establishing connectivity, coordinating testing, validating message formats and coordinating the move to production.

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Revision History

Version	Date	Author	Description of Changes
1.0	10-Dec-2020	Fiserv	Initial release
2.0	10-May-2021	Fiserv	Removed Monthly Screening Transaction File. Added Clarification to multiple comment fields. Fixed grammatical items and sample files.
2.1	16-July-2021	Fiserv	Changed the description of SourceSystemName in the body of the Screening File to 'To be provided by Fiserv during set up. Replaced the PDF of the sample files with the actual files. Changed the description of HeirarchyLevel1in the body of the Screening File to Valid Values Are: SYSS SYSP Omaha Omnipay Emax Bankworks
3.0	November 2021		Added new fields to indicate if a merchant needs to be added to Mastercard MATCH file for PFAC termination. Added an updated "Termination Reason Code List" Added additional fields to the input file for adding a merchant to Mastercard MATCH in the event of a PFAC termination **Added a new MC MATCH termination reason code appendix** Email fields have been made mandatory Bill To and Trading Address phone number has been made mandatory Principal % Ownership has been made required unless a special exception is granted by Fiserv Risk for all principals collected.

			Updated directions regarding multiple single mid merchant IDs where the subs are boarded under all the single mids. GrossAmtMisFees field has been added to the Funding File. Version 3.0 will go live on April 1, 2022
3.1	Feb 2022	Fiserv	We are rolling back two of the requirements previously stated with version 3.0 of the mapping document. We are no longer adding the two new fields, MC Match Insert and MC Match Reasoncode to the daily Demographic File. We are also reverting back to the previously defined list of decline codes, rather than the shortened list of decline codes. Duplicate decline reason code #10 removed. We are consolidating the two monthly batch files (Funding and Reserve Files) to one monthly batch file. This file will be called the Funding File, but we do have one field within this file were a client can note any reserve funds they may be holding on a merchant.

Contents

Background

The requirements listed in this document are for Single MID Payment Facilitators utilizing one or more Payment Facilitator level Fiserv Merchant IDs to process transactions on behalf of the multiple sub-merchants (Self Service model). There is a daily Screening File and one monthly Monitoring File that are required to be sent.

These specifications are not to be used where the Payment Facilitator is using distinct Fiserv Merchant IDs for each Sub Merchant.

Data Feeds from SingleMID PFAC

BATCH FILE METHOD:

There are two types of data feeds that are required from the SingleMID PFAC to Fiserv:

1. Sub-merchant Screening Feed
2. Sub-merchant Monitoring Feeds

Sub-merchant Screening Feed Overview

Sub-merchant Screening Files from SingleMID PFAC:

> **Frequency:**   **Daily**
>
> Filename:SMPF_**UPD**_<<SourceSystemName>>_YYYYMMDD.TXT

Sub-merchant Monitoring Feed Overview

Sub-merchant Funding Report from SingleMID PFAC:

> **Frequency:**   **Monthly**
>
> Filename:FUNDING_<<SourceSystemName>>_YYYYMMDD.TXT
>
> Where YYYY = 4 Digit Year, MM=2 Digit Month and DD = 2 Digit Day.

Note: SourceSystemName will be defined by the project group for each new PFAC. PFAC Tech IMP Team will assist with getting this name assigned. Each source system name will be a max length of 10 characters.

File names ARE case sensitive.

Daily file submission times will be defined during the rollout of the PFAC to production.

Transmission Method
The files must be transmitted via SFTP as .txt files. Specific Sterling File Gateway mailbox will be defined during the individual set up process.

Timings
Transmission timing will be defined during the individual set up process.

Delimiter
> The files should be |~| delimited using the layout below with a carriage return and line feed as the record delimiter for each row.

Trim
> All fields need to be left and right trimmed.

API SOLUTION:
Please see the Diligence – Webservice_SpecificationV4.6 for SMPFAC

Sub-Merchant Screening Feed File Structure

Overview

A Payment Facilitator must transmit demographical information regarding the sub-merchants and its principals daily. The following information must be submitted to Fiserv:

1. On the day the Payment Facilitator wishes to approve a new sub-merchant.
2. On the day the sub-merchant is closed or terminated.
3. On the day there is a change to a sub-merchant's business or principal demographic data.
4. Sub Merchant ID is a mandatory field in screening input and must be the same account number/identifier field available in transaction descriptor field. This field will be used to link all sub-merchant transactions to the Sub Merchant settlement accounts.

Daily File Or API on demand Feed

For PFACs using a batch file method for the demographic file, The Payment Facilitator must send a file to Fiserv daily with sub-merchant data containing new sub-merchants and any changes or updates to the sub-merchant and associated principal details. This includes new sub-merchants added, any changes in the sub-merchant and/or principal details. This file will use the layout described below (in Global SingleMID PFAC Demographic File Structure section). If there are no new, update or terminate records for a particular day, the Payment Facilitator must send an empty file, which will consist of a header and trailer record only, no detail records.

In case of any change in sub-merchant data or associated principals, Payment Facilitator should send full record including sub-merchant and all associated principal details.

For PFACs using the API on demand feed for the demographic file, The Payment Facilitator must send a record to Fiserv with sub merchant data for each new sub merchant boarded, as well as any changes or updates to any existing sub merchant records previously sent. This includes if and when a PFAC terminates any of their sub merchant.

In the case of any change in sub merchant data or associated principals, the Payment Facilitator should send a full record including the sub merchant and all associated principal details.

In certain circumstances, a PFAC may have the same sub merchant boarded to multiple single mid merchant ID's. For instance, a PFAC may have two Single MID's (123456789, 789456123) and that PFAC may set up sub merchant ID (456) under both single mids. In this special scenario, the PFAC will only send the demographic file for the sub merchant attached to ONE of the single MIDs. The single mid used will be universal for that PFAC. In other words, the PFAC should not send the demographic details for sub merchant 456 attached to single mid 123456789 and then also send a demographic file for sub merchant 321 under single mid 789456123. The project team will decide together which Single Mid ALL the sub merchant demographic details will be sent under. All the Single Mids will need to be defined during the rollout of the PFAC.

Sub Merchant Screening File for BATCH File

Header

Field Name	Field Type	Max Size	Required	Description
RecType	Char	1	Mandatory	Fixed Value of 'H'.
SourceSystemName	Char	10	Mandatory	To be provided by Fiserv during set up.
DateCreated	DateTime	14	Mandatory	YYYYMMDDHHMISS format.

Body

Field Name	Field Type	Max Size	Required	Description	Comments
PortfolioID	Char	10	Mandatory	9001002	Constant value
ReceiveDate	Date		Mandatory	The date the file is sent to Fiserv. ReceiveDate should be the same as DateCreated in the header	Use YYYYMMDD Format.
ContractType	Char	1	Mandatory	1 = New Merchant 2 = Additional Outlet 3 = Update 4 = Terminate	For new merchant onboarding use 1. For additional sub-merchant outlets use 2 For any merchant or principal demographic data update use 3. For Termination use 4.
SourceSystemName	Char	10	Mandatory	To be provided by Fiserv during set up.	The values would be same for every single sub-merchant submitted under a specific SingleMID PFAC.
HierarchyLevel1	Char	10	Mandatory	Valid Values Are: SYSS SYSP Omaha Omnipay Emax Bankworks	The values would be same for every single sub-merchant submitted under a specific SingleMID PFAC.
HierarchyLevel2	Char	20	Mandatory	Valid Values are based on source System. Please see Appendix 1 for correct values.	The values would be same for every single sub-merchant submitted under a specific SingleMID PFAC.
HierarchyLevel3	Char	20	Optional	Valid Values are based on source System. Please see Appendix 1 for correct values.	The values would be same for every single sub-merchant submitted

Field Name	Field Type	Max Size	Required	Description	Comments
					under a specific SingleMID PFAC.
HierarchyLevel4	Char	20	Optional	Valid Values are based on source System. Please see Appendix 1 for correct values.	The values would be same for every single sub-merchant submitted under a specific SingleMID PFAC.
HierarchyLevel5	Char	20	Optional	Valid Values are based on source System. Please see Appendix 1 for correct values.	The values would be same for every single sub-merchant submitted under a specific SingleMID PFAC.
HierarchyLevel6	Char	20	Mandatory	single Fiserv merchant ID to process transactions	Payment Facilitator to send the Fiserv processing MID.
MCICA	Char	5	Mandatory	Clearing ICA for the merchant	Fiserv to provide the Mastercard ICA for the Alliance. SingleMID PFAC to include it in every record.
VisaBin	Char	8	Conditional	Clearing BIN for the merchant Provide the VISA BID number	Fiserv to provide Visa Bin for the Alliance. SingleMID PFAC to include it in every record. Required for countries where VMSS is required - EMEA/APAC.
SubMerchantID	Char	20	Mandatory	Sub Merchant ID	SingleMID PFAC Internal Sub Merchant ID . This is a unique value for each Sub Merchant for the PFAC.
DBAName	Char	100	Mandatory	Sub Merchant DBA Name	
LegalName	Char	100	Mandatory	Sub Merchant Legal Name	
BusinessLegalForm	Numeric	2	Optional	1=Sole proprietorship 2=Partnership 3=LLC 4=Private Corp 5=Public Corp 6=Government 7=Not for profit	Send appropriate value from the list
BusinessStartDate	Date	8	Optional	The date the Sub Merchant opened its doors.	Use YYYYMMDD Format.
AccountOpened	Date	8	Optional	The date the Sub Merchant signed the application.	Use YYYYMMDD Format
MerchantURL	Char	200	Conditional	Sub Merchant Website URL	Mandatory if PercentInternet > 0
TaxID	Char	20	Conditional .	Sub Merchant's TIN (Tax Identification Number)	Required unless PFAC receives a special exception from Fiserv Risk and Compliance
TradingAddressLine1	Char	250	Mandatory	Sub Merchant's DBA Address 1	Cannot be PO Box address.
TradingAddressLine2	Char	250	Optional	Sub Merchant's DBA Address 2	Cannot be PO Box address.

Field Name	Field Type	Max Size	Required	Description	Comments
TradingAddressLine3	Char	250	Optional	Sub Merchant's DBA Address 3	Cannot be PO Box address.
TradingCity	Char	50	Mandatory	Sub Merchant's Country	
TradingState	Char	20	Conditional	Sub Merchant's DBA State	Required if available.
TradingCountryCode	Char	3	Mandatory	Sub Merchant's Country	3-character ISO alpha country code e.g. USA, GBR
TradingPostalCode	Char	10	Conditional	Sub Merchant's DBA zip code	Required if available
TradingPhone	Char	15	Conditional	Sub Merchant's Phone	No Dashes, spaces, parenthesis or country codes included. Required unless PFAC receives a special exception from Fiserv Risk
TradingFax	Char	15	Optional	Sub Merchant's Fax	No Dashes, spaces, parenthesis or country codes included.
TradingEmail	Char	50	Conditional	Sub Merchant's Email	Required unless PFAC receives a special exception from Fiserv Risk
TradingProvince	Char	20	Conditional	Sub Merchant's Province	Mandatory if country is Italy or Canada.
TradingCounty	Char	20	Conditional	Sub Merchant's County	Mandatory if country is UK.
BillToAddressLine1	Char	250	Mandatory	Sub Merchant's Bill To Address line 1	For international populate with same value as Trading address equivalent.
BillToAddressLine2	Char	250	Optional	Sub Merchant's Bill To Address line 2	
BillToAddressLine3	Char	250	Optional	Sub Merchant's Bill To Address line 3	
BillToCity	Char	50	Mandatory	Sub Merchant's Bill To City	
BillToState	Char	20	Conditional	Sub Merchant's Bill To State	Mandatory for USA and Canada. Required if available. For international populate with same value as Trading address equivalent.
BillToCountry	Char	3	Mandatory	Sub Merchant's Bill To Country	3-character ISO alpha country code e.g. USA, GBR For international populate with same value as Trading address equivalent.
BillToZip	Char	10	Conditional	Sub Merchant's Bill To Zip	Required if available. For international populate with same value as Trading address equivalent.
BillToPhone	Char	15	Mandatory	Sub Merchant's Bill To Phone	For international populate with same value as Trading address equivalent.
BillToProvince	Char	20	Conditional	Sub Merchant's Bill To Province	Mandatory for Italy and Canada. For international populate with same value

Field Name	Field Type	Max Size	Required	Description	Comments
					as Trading address equivalent.
BillToCounty	Char	20	Conditional	Sub Merchant's Bill To County	Mandatory if country is UK. For international populate with same value as Trading address equivalent.
Principal1Title	Char	10	Optional	Title of the Principal Owner	
Principal1Role	Char	20	Optional	Role of the Principal Owner	
Principal1FirstName	Char	50	Mandatory	First Name of the Principal Owner	
Principal1MiddleName	Char	50	Optional	Middle Initial of the Principal Owner	
Principal1LastName	Char	50	Mandatory	Last Name of the Principal Owner	
Principal1DOB	Date	8	Mandatory	Principal's Date of birth	Use YYYYMMDD Format
Principal1Nationality	Char	3	Optional	Nationality	3-character ISO alpha country code e.g. USA, GBR
Principal1AddressLine1	Char	250	Mandatory	Address Line 1	Cannot be PO Box address.
Principal1AddressLine2	Char	250	Optional	Address Line 2	
Principal1AddressLine3	Char	250	Optional	Address Line 3	
Principal1City	Char	50	Mandatory	City	
Principal1State	Char	20	Conditional	State	Mandatory for USA and CANADA.
Principal1Country	Char	3	Mandatory	Country Code	3-character ISO alpha country code e.g. USA, GBR
Principal1Postal_Code	Char	10	Conditional	Postal Code or Zip Code	Required if address contains a Postal Code.
Principal1Phone	Char	15	Conditional	Phone Number	No Dashes, spaces, parenthesis or country codes included. Cannot begin with 1 or 0 (zero) Required unless PFAC receives a special exception from Fiserv Risk
Principal1MobPhoneNo	Char	15	Optional	Mobile Phone No	No Dashes, spaces, parenthesis or country codes included.
Principal1FaxNo	Char	15	Optional	Fax No	No Dashes, spaces, parenthesis or country codes included.
Principal1Email	Char	50	Conditional	Email	Required unless PFAC receives a special exception from Fiserv Risk
Principal1Province	Char	20	Conditional	Province	Mandatory if country code is Italy or Canada.
Principal1County	Char	20	Mandatory	County	Mandatory if country code is GBR (UK).
Principal1Guarantee	Char	1	Optional	Principal Guarantee Flag	Y or N
Principal1Ownership	Numeric	3	Conditional	Principal Ownership	% ownership - Required unless PFAC receives a special exception from Fiserv Risk

Field Name	Field Type	Max Size	Required	Description	Comments
Principal1PullCBReport	Char	1	Optional	Rights to Pull Credit Bureau Report	Y or N
Principal1PassportNumber	Char	25	Optional	Passport Number	
Principal1PassportCountryCode	Char	15	Optional	Country of Issue of Passport	
Principal1LicenseNumber	Char	15	Optional	License Number	
Principal1StateCode	Char	15	Optional	State of Issue of License	
Principal1NationalIdType	Char	12	Optional	National ID Type	Valid Values are "SSN", etc.
Principal1NationalIdValue	Char	20	Conditional	National ID Value	Mandatory if US Send the Actual SSN Value here. No Dashes, slashes, space, must be full 9 digits for SSN value
Principal2Title	Char	10	Optional	Title of the Principal Owner	
Principal2Role	Char	20	Optional	Role of the Principal Owner	
Principal2FirstName	Char	50	Conditional	First Name of the Principal Owner	Mandatory if additional Principal exists
Principal2MiddleName	Char	50	Optional	Middle Initial of the Principal Owner	
Principal2LastName	Char	50	Conditional	Last Name of the Principal Owner	Mandatory if additional Principal exists
Principal2DOB	Date	8	Conditional	Principal's Date of birth	Use YYYYMMDD Format Mandatory if additional Principal exists
Principal2Nationality	Char	3	Optional	Nationality	3-character ISO alpha country code e.g. USA, GBR
Principal2AddressLine1	Char	250	Conditional	Address Line 1	Mandatory if additional Principal exists
Principal2AddressLine2	Char	250	Optional	Address Line 2	
Principal2AddressLine3	Char	250	Optional	Address Line 3	
Principal2City	Char	50	Conditional	City	Mandatory if additional Principal exists
Principal2State	Char	20	Conditional	State	Mandatory for USA and Canada if additional Principal exists.
Principal2Country	Char	3	Conditional	Country Code	Mandatory if additional Principal exists
Principal2PostalCode	Char	10	Conditional	Postal Code or Zip Code	Required if available
Principal2Phone	Char	15	Conditional	Phone Number	No Dashes, spaces, parenthesis or country codes included. Mandatory if additional Principal exists
Principal2MobPhoneNo	Char	15	Optional	Mobile Phone No	No Dashes, spaces, parenthesis or country codes included.
Principal2FaxNo	Char	15	Optional	Fax No	No Dashes, spaces, parenthesis or country codes included.
Principal2Email	Char	50	Conditional	Email	If second Principal is provided, Required unless PFAC receives a special exception from Fiserv Risk

Field Name	Field Type	Max Size	Required	Description	Comments
Principal2Province	Char	20	Conditional	Province	Mandatory if country is Italy or Canada and additional Prinicpal exists.
Principal2County	Char	20	Conditional	County	Mandatory if country is GBR (UK) and additional Principal exists.
Principal2Guarantee	Char	1	Optional	Principal Guarantee Flag	Y or N
Principal2Ownership	Numeric	3	Conditional	Principal Ownership	% ownership If second principal is provided, Required unless PFAC receives a special exception from Fiserv Risk
Principal2PullCBReport	Char	1	Optional	Rights to Pull Credit Bureau Report	Y or N
Principal2PassportNumber	Char	25	Optional	Passport Number	
Principal2PassportCountryCode	Char	15	Optional	Country of Issue of Passport	
Principal2LicenseNumber	Char	15	Optional	License Number	
Principal2StateCode	Char	15	Optional	State of Issue of License	
Principal2NationalIdType	Char	12	Optional	National ID Type	
Principal2NationalIdValue	Char	20	Conditional	National ID Value	Mandatory if US and additional Principal exists. Send the Actual SSN Value here. No Dashes, slashes, space, must be full 9 digits for SSN value
Principal3Title	Char	10	Optional	Title of the Principal Owner	
Principal3Role	Char	20	Optional	Role of the Principal Owner	
Principal3FirstName	Char	50	Conditional	First Name of the Principal Owner	Mandatory if additional Principal exists
Principal3MiddleName	Char	50	Optional	Middle Initial of the Principal Owner	
Principal3LastName	Char	50	Conditional	Last Name of the Principal Owner	Mandatory if additional Principal exists
Principal3DOB	Date	8	Conditional	Principal's Date of birth	Use YYYYMMDD Format Mandatory if additional Principal exists
Principal3Nationality	Char	3	Optional	Nationality	3-character ISO alpha country code e.g. USA, GBR
Principal3AddressLine1	Char	250	Conditional	Address Line 1	Mandatory if additional Principal exists
Principal3AddressLine2	Char	250	Optional	Address Line 2	
Principal3AddressLine3	Char	250	Optional	Address Line 3	
Principal3City	Char	50	Conditional	City	Mandatory if additional Principal exists
Principal3State	Char	20	Conditional	State	Mandatory for USA and CANADA and if additional Principal exists
Principal3Country	Char	3	Conditional	Country Code	ISO 3 digit Alpha code Mandatory if additional Principal exists
Principal3PostalCode	Char	10	Conditional	Postal Code or Zip Code	Required if available
Principal3Phone	Char	15	Conditional	Phone Number	No Dashes, spaces, parenthesis or country

Field Name	Field Type	Max Size	Required	Description	Comments
					codes included. Mandatory if additional Principal exists
Principal3MobPhoneNo	Char	15	Optional	Mobile Phone No	No Dashes, spaces, parenthesis or country codes included.
Principal3FaxNo	Char	15	Optional	Fax No	No Dashes, spaces, parenthesis or country codes included.
Principal3Email	Char	50	Conditional	Email	If third Principal is provided, Required unless PFAC receives a special exception from Fiserv Risk
Principal3Province	Char	20	Conditional	Province	Mandatory if country is Italy or Canada and if additional Principal exists
Principal3County	Char	20	Conditional	County	Mandatory if country is GBR (UK) and additional Principal exists
Principal3Guarantee	Char	1	Optional	Principal Guarantee Flag	Y or N
Principal3Ownership	Numeric	3	Conditional	Principal Ownership	% ownership – If third Principal is provided, Required unless PFAC receives a special exception from Fiserv Risk
Principal3PullCBReport	Char	1	Optional	Rights to Pull Credit Bureau Report	Y or N
Principal3PassportNumber	Char	25	Optional	Passport Number	
Principal3PassportCountryCode	Char	15	Optional	Country of Issue of Passport	
Principal3LicenseNumber	Char	15	Optional	License Number	
Principal3StateCode	Char	15	Optional	State of Issue of License	
Principal3NationalIdType	Char	12	Optional	National ID Type	
Principal3NationalId_Value	Char	20	Optional	National ID Value	Mandatory if US Send the Actual SSN Value here. No Dashes, slashes, space, must be full 9 digits for SSN value
Principal4Title	Char	10	Optional	Title of the Principal Owner	
Principal4Role	Char	20	Optional	Role of the Principal Owner	
Principal4FirstName	Char	50	Conditional	First Name of the Principal Owner	Mandatory if additional Principal exists
Principal4MiddleName	Char	50	Optional	Middle Initial of the Principal Owner	
Principal4LastName	Char	50	Conditional	Last Name of the Principal Owner	Mandatory if additional Principal exists
Principal4DOB	Date	8	Conditional	Principal's Date of birth	Use YYYYMMDD Format Mandatory if additional Principal exists
Principal4Nationality	Char	3	Optional	Nationality	3-character ISO alpha country code e.g. USA, GBR
Principal4AddressLine1	Char	250	Conditional	Address Line 1	Mandatory if additional Principal exists
Principal4AddressLine2	Char	250	Optional	Address Line 2	

Field Name	Field Type	Max Size	Required	Description	Comments
Principal4AddressLine3	Char	250	Optional	Address Line 3	
Principal4City	Char	50	Conditional	City	Mandatory if additional Principal exists
Principal4State	Char	20	Conditional	State	Mandatory for USA and Canada. Required if available
Principal4Country	Char	3	Conditional	Country Code	3-character ISO alpha country code e.g. USA, GBR Mandatory if additional Principal exists
Principal4PostalCode	Char	10	Conditional	Postal Code or Zip Code	Required if available
Principal4Phone	Char	15	Conditional	Phone Number	No Dashes, spaces, parenthesis or country codes included. Mandatory if additional Principal exists
Principal4MobPhoneNo	Char	15	Optional	Mobile Phone No	No Dashes, spaces, parenthesis or country codes included.
Principal4FaxNo	Char	15	Optional	Fax No	No Dashes, spaces, parenthesis or country codes included.
Principal4Email	Char	50	Conditional	Email	If forth Principal is provided, Required unless PFAC receives a special exception from Fiserv Risk
Principal4Province	Char	20	Conditional	Province	Mandatory if country is Italy or Canada and additional Principal exists.
Principal4County	Char	20	Conditional	County	Mandatory if country is GBR (UK and additional Principal exists).
Principal4Guarantee	Char	1	Optional	Principal Guarantee Flag	Y or N
Principal4Ownership	Numeric	3	Conditional	Principal Ownership	% ownership If forth principal is provided, Required unless PFAC receives a special exception from Fiserv Risk
Principal4PullCBReport	Char	1	Optional	Rights to Pull Credit Bureau Report	Y or N
Principal4PassportNumber	Char	25	Optional	Passport Number	
Principal4PassportCountryCode	Char	15	Optional	Country of Issue of Passport	
Principal4LicenseNumber	Char	15	Optional	License Number	
Principal4StateCode	Char	15	Optional	State of Issue of License	
Principal4NationalIdType	Char	12	Optional	National ID Type	
Principal4NationalIdValue	Char	20	Optional	National ID Value	Mandatory if US Send the Actual SSN Value here. No Dashes, slashes, space, must be full 9 digits for SSN value
Principal5Title	Char	10	Optional	Title of the Principal Owner	
Principal5Role	Char	20	Optional	Role of the Principal Owner	

Field Name	Field Type	Max Size	Required	Description	Comments
Principal5FirstName	Char	50	Conditional	First Name of the Principal Owner	Mandatory if additional Principal exists
Principal5MiddleName	Char	50	Optional	Middle Initial of the Principal Owner	
Principal5LastName	Char	50	Conditional	Last Name of the Principal Owner	Mandatory if additional Principal exists
Principal5DOB	Date	8	Conditional	Principal's Date of birth	Use YYYYMMDD Format Mandatory if additional Principal exists
Principal5Nationality	Char	3	Optional	Nationality	3-character ISO alpha country code e.g. USA, GBR
Principal5AddressLine1	Char	250	Conditional	Address Line 1	Mandatory if additional Principal exists
Principal5AddressLine2	Char	250	Optional	Address Line 2	
Principal5AddressLine3	Char	250	Optional	Address Line 3	
Principal5City	Char	50	Conditional	City	Mandatory if additional Principal exists
Principal5State	Char	20	Conditional	State	Mandatory for USA and CANADA if additional Principal exists.
Principal5Country	Char	3	Conditional	Country Code	Mandatory if additional Principal exists
Principal5PostalCode	Char	10	Conditional	Postal Code or Zip Code	Required if available and additional Principal exists
Principal5Phone	Char	15	Conditional	Phone Number	No Dashes, spaces, parenthesis or country codes included. Mandatory if additional Principal exists
Principal5MobPhoneNo	Char	15	Optional	Mobile Phone No	No Dashes, spaces, parenthesis or country codes included.
Principal5FaxNo	Char	15	Optional	Fax No	No Dashes, spaces, parenthesis or country codes included.
Principal5Email	Char	50	Conditional	Email	If fifth Principal is provided, Required unless PFAC receives a special exception from Fiserv Risk
Principal5Province	Char	20	Conditional	Province	Mandatory if country is Italy or Canada and additional Principal exists
Principal5County	Char	20	Conditional	County	Mandatory if country code is GBR (UK) and additional Principal exists
Principal5Guarantee	Char	1	Optional	Principal Guarantee Flag	Y or N
Principal5Ownership	Numeric	3	Conditional	Principal Ownership	% ownership, If fifth principal is provided - Required unless PFAC receives a special exception from Fiserv Risk
Principal5PullCBReport	Char	1	Optional	Rights to Pull Credit Bureau Report	Y or N
Principal5PassportNumber	Char	25	Optional	Passport Number	

Field Name	Field Type	Max Size	Required	Description	Comments
Principal5PassportCountryCode	Char	15	Optional	Country of Issue of Passport	
Principal5LicenseNumber	Char	15	Optional	License Number	
Principal5StateCode	Char	15	Optional	State of Issue of License	
Principal5NationalIdType	Char	12	Optional	National ID Type	
Principal5NationalIdValue	Char	20	Optional	National ID Value	Mandatory if US Send the Actual SSN Value here. No Dashes, slashes, space, must be full 9 digits for SSN value
MerchantProductsServicesSold	Char	250	Required	Description of Goods and Services sold for Sub-merchant	
PFACLegalName	Char	100	Mandatory	SingleMID PFAC Legal Name	
MerchantABA	Char	20	Optional	SingleMID PFAC Bank Sort Code or ABA (Primary Bank Account)	
MerchantDDA	Char	20	Optional	SingleMID PFAC Bank Account Number or DDA (Primary Bank Account)	
IBAN	Char	15	Optional	SingleMID PFAC IBAN (Primary Bank Account)	
MerchantMCC	Char	4	Mandatory	Sub Merchant MCC Code	
PercentMailOrderTelephoneOrder	Numeric	3	Mandatory	Percentage of Order placed over Telephone value of 0 to 100	Sum = 100
PercentInStore	Numeric	3	Mandatory	Percentage of Order placed in Store	
PercentInternet	Numeric	3	Mandatory	Percentage of Order placed on Internet value of 0 to 100	
PercentDelivered0Days	Numeric	3	Mandatory	Percentage of order delivered in 0 days	Sum = 100
PercentDelivered7Days	Numeric	3	Mandatory	Percentage of Order delivered in 1-7 days	
PercentDelivered14Days	Numeric	3	Mandatory	Percentage of Order delivered in 8-14 days	
PercentDelivered30Days	Numeric	3	Mandatory	Percentage of Order delivered in 15-30 days	
PercentDeliveredMore30Days	Numeric	5	Mandatory	Percentage of Order delivered in more than 30 days	
TotalCreditCardSales	Numeric	100	Mandatory	Rolled up Total Card(Debit and Credit) Sales of all the outlets	Round to nearest whole number (Annual)
ApplicationCurrency	Char	3	Mandatory	Currency in which the application was submitted. It should be Institution Currency for Omnipay.	3 character ISO currency code
TerminationReasonCode	Char	2	Conditional	One of the predetermined reasons listed below only.	Mandatory if ContractType =4
NoticePeriod	Char	1	Conditional	Y/N Y= Notice Given N=Notice Not Given.	Mandatory if ContractType =4
TerminationDate	Char	8	Conditional	YYYYMMDD – Date can be in the future.	Mandatory if ContractType =4

Trailer

Field Name	Field Type	Max Size	Required	Description
RecType	Char	1	Mandatory	Fixed Value of 'T'.
RecordCount	Numeric		Mandatory	Number of sub-merchant records (i.e. excluding header and trailer) If the file is empty record count should be zero.

Terminated sub-merchant reason codes – ~~UPDATED 8/15/21~~

~~The reason code list for terminated merchants has been updated to create uniform and generic termination codes. All historical reason codes should be sunset by existing users of this process.~~ **Fiserv is no longer updating the list of decline reason codes and users of this file should continue to use the list previously provided and listed below:**

Reason Code	Description
1	Fraud Activity
2	Sub Merchant Victim Of Fraud
3	Suspect Merchant
4	Unauthorized Mo/To
5	Collusive Refund Fraud
6	Identity Theft/Fraud App
7	C/H & Merchant Collusion
8	Laundering/3rd Party Processing
9	Fraud Conviction
11	Account Takeover
12	Scheme Audit Violations
13	Bram / Gbpp
14	Questionable Sub Merchant Audit Periodic Review
15	Going Out Of Business
16	Migrated/Inactive
17	Ownership Change
18	Poor Financials
19	Nature Of Business
20	Business Decision
21	Kiting / X-Fire
22	PTS Rejects
23	NOT PCI Compliant Usage
24	Excessive Chargebacks
25	Poor Credit Review / Bankrupt

Examples of Common Scenarios

Scenario	Process
A new sub-merchant is signed. The sub-merchant has only one principal.	Transmit a record containing ALL the above Sub Merchant's business and principal data elements. The ContractType field should be "1". The same process applied up to 5 principals. In case of more than 5 principals, please pick top 5 based on percentage ownership.
An existing sub-merchant's business information needs to be changed/updated. Principal data elements did not change.	Transmit a record containing ALL the above Sub Merchant's business and principal data elements. The ContractType field should be "3".
There is only one principal associated with the sub-merchant. There is no change to an existing sub-merchant's business information but there is a change to a principal's data elements.	Transmit a record containing ALL the above Sub Merchant's business and principal data elements. The ContractType field should be "3".
There are three principals associated with the sub-merchant. There is no change to an existing sub-merchant's business information but the there is a change to principal 2's data elements.	Transmit a record containing ALL the above Sub Merchant's business and principal data elements. The ContractType field should be "3".
An existing sub-merchant needs to add a second principal. The first principal's data and the sub-merchant's business data elements did not change.	Transmit a record containing ALL the above Sub Merchant's business and principal data elements. The ContractType field should be "3".
An existing sub-merchant needs to remove a principal. No other change.	Transmit a record containing ALL the above Sub Merchant's business and principal data elements. The ContractType field should be "3".
An existing sub-merchant is terminated or closed.	Transmit a record containing ALL the above Sub Merchant's business and principal data elements. The ContractType field should be "4".

Sample Screening Input File

H|~|PFAC|~|20210319154000|~|

9001002|~|20210319|~|1|~|PFAC|~|SYSS|~|060|~|350123456880|~|844980049887|~|844970120888|~|844229053880|~|6809|~|4055
23|~|70034681|~|ABC Enterprises|~|ABC Enterprises|~||~||~||~||~||~|565812532|~|518 Lakeview Way|~||~||~|Emerald
Hills|~|CA|~|USA|~|94062|~||~||~||~||~||~||~|518 Lakeview Way|~||~||~|Emerald
Hills|~|CA|~|USA|~|94062|~||~||~||~||~||~|Marc|~||~|Arnold|~|19690929|~||~|518 Lakeview Way|~||~||~|Emerald
Hills|~|CA|~|USA|~|94062|~|6502937424|~||~||~||~||~||~||~||~||~||~||~||~||~|SSN|~|565812532|~||~||~||~||~||~||~||~||~||~|
||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|
|~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|
~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|Sample
Inc.|~||~||~||~||~|5499|~|0|~|100|~|0|~|100|~|0|~|0|~|0|~|0|~|1000|~|USD|~||~||~||~||~|

9001002|~|20210319|~|1|~|PFAC|~|SYSS|~|060|~|350123456880|~|844980049887|~|844970120888|~|844229053880|~|6809|~|4055
23|~|70072594|~|XYZ Farms|~|XYZ Farms|~||~||~||~||~||~|572991086|~|360 Bundy Ave|~||~||~|San
Jose|~|CA|~|USA|~|95117|~||~||~||~||~||~||~|360 Bundy Ave|~||~||~|San
Jose|~|CA|~|USA|~|95117|~||~||~||~||~||~|Phuong|~||~|Phan|~|19730620|~||~|360 Bundy Ave|~||~||~|San
Jose|~|CA|~|USA|~|95117|~|4082502218|~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|SSN|~|572991086|~||~||~||~||~||~||~||~||~||~||~|
||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|
|~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|
~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|SampleInc.|~||~||~||~||~|0763|~|0|~|100|~|
|0|~|100|~|0|~|0|~|0|~|0|~|1000|~|USD|~||~||~||~||~|

9001002|~|20210319|~|1|~|PFAC|~|SYSS|~|060|~|350123456880|~|844980049887|~|844970120888|~|844229053880|~|6809|~|4055
23|~|70071505|~|Test Palace|~|Test Palace|~||~||~||~||~||~|506195579|~|7700 Eastport
Pkwy|~||~||~|LaVista|~|NE|~|USA|~|68128|~||~||~||~||~||~||~|7700 Eastport
Pkwy|~||~||~|LaVista|~|NE|~|USA|~|68128|~||~||~||~||~||~|Cory|~||~|Test|~|19820120|~||~|7700 Eastport
Pkwy|~||~||~|LaVista|~|NE|~|USA|~|68128|~|4022067653|~||~||~||~||~||~||~||~||~||~||~||~||~||~|SSN|~|506195579|~||~||~||~||~|
|~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|
~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|
||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~||~|Sample
Inc.|~||~||~||~||~|5812|~|0|~|100|~|0|~|100|~|0|~|0|~|0|~|0|~|1000|~|USD|~||~||~||~||~|

T|~|3|~|

Testing Requirements

- Testing should occur three weeks prior to the go live date to ensure any issues are rectified
- It is highly recommended that at all scenarios noted in the section called "Examples of Common Scenarios" be tested
- Files should include realistic information to ensure the test best simulates production data and not random information. For example, include the name of a possible city and not "ghghghgh"
- Testing files should include various data input, for example; address fields and principal details should all be unique.
- The files should contain at least 20 records

Output/Response File Layout for BATCH file submission

The Response feed file will include status responses of

- Sub Merchants that are submitted via Input feed for the given day
- Sub Merchants that were previously submitted but sent to Manual Review or Post Underwriting but got decisioned on the given day

File Naming convention

SMPF_RSP_<<SourceSystemName>>_YYYYMMDD.TXT
***SourceSystemName – SingleMID PFAC Code (to be provided by Fiserv)

Transmission Method

The files must be transmitted via SFTP *as .txt files*. Specific Sterling File Gateway mailbox will be defined during the individual set up process.

Timings

Transmission timing will be defined during the individual set up process.

File Format

The file is formatted using |~| delimited and using the layout below with a carriage return and line feed as the record delimiter for each row

File Limitations

Can Include up to 20K records per file
Can include empty file. However Header and Trailer will be included and record count will be zero.

Header

Field Name	Field Type	Max Size	Required	Description
RecType	Char	1	Mandatory	Fixed Value of 'H'.
SourceSystemName	Char	10	Mandatory	To be provided by Fiserv during set up.
DateCreated	DateTime	14	Mandatory	YYYYMMDDHHMISS format.

Body

Field Name	Field Type	Max Size	Description	Sample Values
SubMerchantID	Char	20	Merchant ID submitted by the Boarding system	9450016244
ApplicationStatus	Numeric	1	Application Status	1= In Process 2=Approved 3=Declined decline reason code will be added

Field Name	Field Type	Max Size	Description	Sample Values
				4=Terminated 5=Updated Blank – if DataValidationStatus is Reject
PostUnderwritingStatus	Numeric	1	Post Underwriting Status only if Application is Auto Approved	1= In Process 2=Approved 3=Declined Blank – If account is not in Post Underwriting.
DataValidationStatus	Numeric	1	Diligence Data Validation Result	1=PASSED 2=REJECTED
ValidationFailureReason	Char	250	Data validation error message in any	Example: "Date Field Principal Owner 1 Date of Birth is invalid format;"
GNFStatus	Numeric	1	GNF(Group Negative File) Service Result	1=MATCH 2=NO MATCH
RNFStatus	Numeric	1	RNF(Restricted Name File) Service Result	1=MATCH 2=NO MATCH
MCMatchStatus	Numeric	1	MC MATCH Service Result (MC negative check)	1=MATCH 2=NO MATCH
VMASStatus	Numeric	1	VMSS Service Result (Visa negative check where applicable)	1=MATCH 2=NO MATCH
DeclineCode	Numeric	2	Decline Reason code	Decline Reason codes and descriptions listed in Appendix 3

Data Validation Status – Each data element will be validated against the mapping document for format and requirement status (all mandatory fields are required). If either the format is incorrect, or any required fields are incorrect, **the record will be rejected. ValidationFailureReason** will provide insight as to what data element was missing or formatted incorrectly.

Application Status – Diligence will provide one of 5 different status's of an application post submission:

1. **In Process – This means that the application has not been credit approved and the PFAC should not set the merchant up for processing until a subsequent status is received by Diligence**
2. **Approved – This means that the application has been credit approved and the merchant can begin processing transactions.**
3. **Declined – This means that the application has been declined by Credit and the merchant is not permitted to process transactions.**
4. **Terminated – This means that the Diligence received a terminate record from the PFAC and Fiserv has marked the account terminated in their files. Any subsequent transactions processed by this merchant will be flagged by the Fiserv Risk organization.**
5. **Updated – This means that Diligence received an update request from the PFAC and the update has been received.**

Post Underwriting Status – Diligence will provide one of 3 status's or a blank:

1. **Blank – This means that the merchant is not in post underwriting.**
2. **In Process – A PFAC will get this reason code in conjunction with an "Application Status" of Approved. The post underwriting in process status means the account is credit approved, but credit will look at the account, post approval, to check on some possible negative hits, IE a possible MasterCard match hit.**
3. **Approved – This status will come AFTER a post underwriting status of "In Process". This means that the merchant application was sent to post underwriting due to a possible negative hit, but after investigating that hit, it was a false positive. There are no further underwriting restrictions on the merchant.**
4. **Declined – This status will come AFTER a post underwriting status of "In Process". This status means that the merchant application was sent to post underwriting due to a possible negative hit. After investigating that hit, it was determined that the merchant needs to be closed and can no longer process with Fiserv.**

a. Trailer

Field Name	Field Type	Max Size	Required	Description
RecType	Char	1	Mandatory	Fixed Value of 'T'.
RecordCount	Numeric		Mandatory	Number of sub-merchant records (i.e. excluding header and trailer). If File is empty, record count will equal zero.

Sample Screening Response File

H|~|PFACName|~|20210319052347|~|

38398297|~|3|~|3|~|1|~|Application submitted successfully for processing.|~|2|~|2|~|1|~|2|~||~|

38397299|~|2|~|2|~|1|~|Application submitted successfully for processing.|~|2|~|2|~|1|~|2|~||~|

T|~|2|~|

Sub-merchant Monitoring Feed File Structure (Only BATCH files are accepted)

Overview

A Payment Facilitator must transmit one data monthly file:

1. Monthly summary information regarding Funding and Reserve by Payment Facilitator to its sub-merchants (Sub Merchant Funding Report). **Active merchants on the base must be included in the monthly file, regardless of their transaction history, for example, if a Sub Merchant has no funding or reserve for the month, that Sub Merchant will be included in the file with 0.0 as the amount for any volume fields. Any merchant with an "Open" status defines active merchants.**

Transmission Method

The file must be transmitted via SFTP as .txt files. Specific Sterling File Gateway mailbox will be defined during the individual set up process.

Timings

Transmission timing will be defined during the individual set up process.

Allowed Card Types

Card Brand	Card Type
VISA	V
MasterCard	M
American Express	A
Diners	N
Discover	D
Unionpay	U
Ideal	I
Bancontact	B
Giropay	G
Paypal	P
Alipay	L
JCB	J
Rupay	R
Klarna	K
Bancnet	T
mVisa	S

Note: If a Card Type you accept is not listed above, please notify your Fiserv Representative

Sub-merchant Monthly Funding/Reserve File

File Naming Convention

The files are to be named in line with the convention below:

FUNDING_<<SourceSystemName>>_YYYYMMDD.TXT

Where YYYY = 4 Digit Year, MM=2 Digit Month and DD = 2 Digit Day.

File Structure

The files must be transmitted via SFTP *as .txt files*. Specific Sterling File Gateway mailbox will be defined during the individual set up process.

a. **Delimiter**

The files should be **|~|** delimited using the layout below with a carriage return and line feed as the record delimiter for each row.

b. **Trim**

All fields need to be left and right trimmed.

Header

Field Name	Field Type	Max Size	Required	Description
RecType	Char	1	Mandatory	Fixed Value of 'H'.
SourceSystemName	Char	10	Mandatory	To be provided by Fiserv during set up.
DateCreated	DateTime	14	Mandatory	YYYYMMDDHHMISS format.

Body

Field Name	Field Type	Max Size	Description	Comments
ProcessingMID	Char	20	Payment Facilitator First Data merchant ID	Same as Hierarchy Level 6 as in Sub Merchant Screening file
SubMerchantID	Char	20	Payment Facilitator's internal Sub Merchant ID	
CurrencyISOCode	Char	3	Currency ISO code (i.e., US DOLLARS =USD)	
Gross Eligible Funding Amount	Numeric (15,2)	18		Total amount eligible for funding based on net debits and sales as defined by Fiserv settlement Do not use commas to separate currency units (hundreds, thousands, millions etc.) Use a period to separate cents.
Fees / Service Charges	Numeric (15,2)	18		This is the total amount of fees or service charges withheld from settlement OR debited from the deposit account outside of net settlement. This is effectively any funds diverted from the merchant / sub-merchant to pay the service provider or third parties Do not use commas to separate currency units (hundreds, thousands, millions etc.) Use a period to separate cents.
Actual (NET) Funding Amount	Numeric (15,2)	18		Total amount funded by the provider to the merchant / sub-merchant. This should be Gross Eligible Funding – Fees / Service Charges [to include debits Do not use commas to separate currency units (hundreds, thousands, millions etc.) Use a period to separate cents.

Field Name	Field Type	Max Size	Description	Comments
Current Collateral	Numeric (15,2)	18		The actual collateral at the time of reporting if any is maintained for the merchant. Do not use commas to separate currency units (hundreds, thousands, millions etc.) Use a period to separate cents.
Month	Char	2	Reporting Month	MM
Year	Char	4	Reporting Year	YYYY

Trailer

Field Name	Field Type	Max Size	Required	Description
RecType	Char	1	Mandatory	Fixed Value of 'T'.
RecordCount	Numeric		Mandatory	Number of sub-merchant records (i.e., excluding header and trailer)

Sample File layout:
(Need to add a sample file layout here.)

Appendix 1:

Hierarchy Mapping:

For the profiler columns, the PFAC is to include the actual value of the profiler defined. For example, for processing platform SYSS:

H2 = 305 (This is the value of the marker bank)

H3 = 978123456889 (This is the value of the Business chain)

H4 = 978091254889 (This is the value of the Bank Chain)

H5 = 9780712354887 (This is the value of the Agent Chain)

Processing Platform – H1	Profiler
SYSS	H2 – MARKER BANK H3 – BUSINESS CHAIN H4 – BANK CHAIN H5 – AGENT CHAIN
SYSP	H2 – MARKER BANK H3 – BUSINESS CHAIN H4 – BANK CHAIN H5 – AGENT CHAIN
Omaha	H2 – SYSTEM H3 – SYSTEM/PRIN H4 – AGENT ID
Emax	H2 – TOP ACQUIRER H3 – SUB ACQUIRER
Omnipay	H2 – INSTITUTION H3 – CLIENT REF 265 H4 – GROUP NUMBER H5 – LEAD SUBGROUP
Bankworks	H2-Institution H3- H4 - H5 -

Appendix 2 – Mastercard MATCH Reason codes for adding to the Mastercard MATCH file

MC Code	Code Description	Code Use Case	Fiserv Decline Code
01	Account Data Compromise	The merchant unknowingly or unintentionally facilitated, by any means, the unauthorized disclosure or use of account information.	
02	Common Point of Purchase (CPP)	The merchant knowingly caused or facilitated, by any means, the unauthorized disclosure or use of account information.	
03	Laundering	The merchant was engaged in laundering activity. Laundering means that a merchant presented to its acquirer transaction records that were not valid transactions for sales of goods or services between that merchant and a bona fide cardholder.	08 – Laundering/3rd Party Processing 13 – Bram / GBPP 21 – Kiting / X-FIRE
04	Excessive Chargebacks	The merchant's chargebacks, in any single month exceeded 1% of its MasterCard branded sales transactions in that month, and those chargebacks, totaled USD 5,000 or more.	24 – Excessive Chargebacks
05	Excessive Fraud	The merchant effected fraudulent transactions of any type (counterfeit or otherwise) meeting or exceeding the following minimum reporting standard the merchant's fraud to sales dollar volume ratio was 8% or greater in a calendar month, and the merchant effected 10 or more fraudulent transactions totaling USD $5,000 or more of fraudulent transactions in that calendar month.	2 – Merchant is a victim of Fraud 3 – Suspect Merchant
07	Fraud Conviction	There was a criminal fraud conviction of a principal owner or partner of the merchant.	9 – Fraud Conviction
09	Bankruptcy/Liquidation/Insolvency	The merchant was unable or is likely to become unable to discharge its financial obligations.	25 – Poor Credit Review / Bankrupt

		The merchant was in violation of one or more MasterCard Standards (see chapter 9 of the rules section of the Bylaws and Rules manual). As used herein, MasterCard Standards mean those MasterCard bylaws, rules, operating regulations, and policies that set forth procedures to be employed by the merchant in transactions in which MasterCard cards are used, including, by way of example and not limitation, honor all cards, displaying the MasterCard mark, charges to cardholders, minimum/maximum transaction amount restrictions, and prohibited transactions.	1 – Fraud Activity 5 – Collusive Refund Fraud 7 – C/H & Merchant Collusion 11 – Account Takeover 12 – Scheme Violations 14 – Questionable Merchant Audit
10	Violation of MasterCard Standards		
11	Merchant Collusion	The merchant participated in fraudulent collusive activity	
12	PCI Data Security Standard Noncompliance	The merchant failed to comply with MC SDP program requirements.	
13	Illegal Transactions	The merchant was engaged in illegal transactions.	
14	Identity Theft	The acquirer has determined that the identity of the listed merchant or its principal owner(s) was unlawfully assumed for the purposes of unlawfully entering into a merchant agreement.	6 – Identity Theft/Fraudulent Application

Appendix 3 – Decline Reason codes:

CODE	DESCRIPTION	ACTION
50	50 - UNQUALIFIED BUSINESS TYPE	Account declined due to the nature of the business is unqualified
53	53 - External Negative History	Declined due to the merchant being on the MasterCard MATCH Database
82	82 - Internal Negative History Manual Decline	Account declined for previous negative activity.
99	99 - TEST ACCOUNT	Account declined. Apparent test account without arrangements for approval.