

CHASE MERCHANT PROGRAM REQUIREMENTS

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Version 4.0.0.0

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What's New or Changed in Version 4.0.0.0

The following updates have been made to this version of the guide since Release 3.0.0.0:

- Updating formatting to comply with American with Disabilities Act (ADA) requirements, including:
 - Removed numbering from headings
 - Updated font sizes and styles
 - Updated tables and created tables when they were applicable
 - Converted text cross references to hyperlinks

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Introduction

These Chase Merchant Program Requirements are the “Chase Requirements”, as defined and referred to in a Merchant Agreement. The Chase Merchant Program Requirements or “Requirements” outline general procedures, responsibilities and other requirements that apply to the authorization, clearing, and settlement of all Transactions conducted in U.S. dollars with Chase Cards between a Customer and a Merchant. These Requirements are Merchant obligations in addition to best practices applicable to all Merchant Transactions.

The Merchant’s compliance with these Requirements will provide Customers with a consistent experience when using a Chase Card and assist the Merchant in avoiding a negative experience for its Customers related to fraudulent, or otherwise invalid, Transactions.

The Chase Merchant Program Requirements do not apply to transactions involving the use of Cards other than a Chase Card. Non-Chase Card transactions will be governed by the Card Network Rules applicable to such transactions in accordance with the Merchant Agreement. While Card Network Rules are not applicable to Transactions involving the use of a Chase Card, the substance of certain Visa Rules are incorporated into these Requirements. Nothing in these Requirements or a Merchant Agreement will limit, in any way, the Merchant’s responsibilities and other obligations it may have to Visa pertaining to the acceptance of Visa transactions generally (arising under the Visa Rules or other separate agreement with Visa or a Merchant’s other acquirer).

Capitalized terms included in these Requirements are defined in the [Definitions](#) section below.

Acceptance of Chase Cards

When accepting Chase Cards, the Merchant should establish practices generally designed to assist in determining whether the Customer is authorized to use the Chase Card, whether the Chase Card is valid and to assist the Merchant in complying with Applicable Law and these Requirements. To that end, the Merchant will comply with the following general Requirements regarding acceptance of Chase Cards.

- **Merchant Identity.** The Merchant will prominently and clearly inform Customers of its identity, at all points of interaction, so that each Customer may readily distinguish the Merchant from any third party. A Customer's credit Card or checking account statement is considered a point of interaction.
- **Customer Identity.** The Merchant may only request Customer identification as a condition of purchase in connection with Transactions where the Chase Card is physically present at the point of sale and the Merchant suspects fraud. If the identification is expired or does not match the name on the Chase Card, or if the Customer does not provide identification, the Merchant may decide whether to accept the Card. For Transactions conducted with a PIN, the Merchant must not ask the Customer to reveal the PIN.

For Transactions conducted where the Chase Card is not physically present at the point of sale, the Merchant will (i) have notified Chase Merchant Services on its Application, or otherwise obtained Chase Merchant Services' prior written approval, of the Merchant's intention to conduct such Transactions and (ii) have appropriate procedures in place to ensure that each such Transaction is made only by the actual Customer. The Merchant acknowledges that under certain circumstances the Merchant will be unable to rebut a Chargeback where a Customer disputes a Transaction as fraudulent and the Merchant does not have an electronic record (e.g. "dipping," "swiping" or "tapping" a Chase Card) or physical imprint of the Chase Card.

- **Crediting of Funds.** The Merchant will not accept payment from a Customer for the purpose of crediting funds to the Customer's Account, except as allowed for the loading of value to a Prepaid Payment Card.
- **Other Cards and Incentives.** By participating in the Chase Merchant Program, the Merchant is not precluded from requesting or encouraging a Customer to use a means of payment other than the Chase Card the Customer initially presents. Likewise, the Merchant may provide a Customer with a discount, promotional offer, or in-kind incentive, at the point-of-sale, that is not available for Cards other than Chase Cards.

- **Minimum and/or Maximum Transaction Amount.** Except for Transactions conducted with a PIN entered at the point of sale, the Merchant will not: (i) establish a minimum Transaction amount, as a condition for honoring a Chase Card, greater than U.S. \$10 and/or (ii) establish a maximum Transaction amount as a condition for honoring a Chase Card. For Transactions conducted with a PIN entered at the point of sale, the Merchant will not (i) establish a minimum Transaction amount, as a condition for honoring a Chase Card, and/or (ii) establish a maximum Transaction amount as a condition for honoring a Chase Card.
- **Chase Card Categories.** It is acknowledged that Chase Cards will be limited to consumer and small business credit and debit Cards, but will not include commercial credit or commercial prepaid debit Cards. The Merchant will accept all included categories of Chase Cards unless the Merchant has notified Chase Merchant Services, on its Application or otherwise in writing, of its election to accept one of the following “limited acceptance” options: (i) consumer and small business credit Chase Cards only, or (ii) consumer and small business debit Chase Cards only. If the Merchant elects one of the limited acceptance categories: (i) the Merchant must display appropriate signage to indicate the limited acceptance category and (ii) Chase Merchant Services, at its option, may process any Transactions submitted to Chase Merchant Services outside of the limited acceptance category, in which case such Transactions will be assessed such fees as determined by Chase Merchant Services.
- **Transaction Splitting.** The Merchant will not split a single Transaction into two (2) or more Transactions to avoid or circumvent authorization limits or monitoring programs.
- **Addition of Surcharge or Other Amounts.** The Merchant will not pass-through or require a Customer to pay any fees, charges, fines, assessments or other amounts payable by the Merchant under these Requirements or a Merchant Agreement. However, the Merchant may add a surcharge to a credit card Transaction solely to the extent permitted by Applicable Law. If any surcharge is imposed, it will be processed according to the Chase Merchant Program specifications provided during Merchant set-up. The Merchant must provide at least thirty (30) days’ prior notice to Chase Merchant Services of its intent to impose a surcharge. The Merchant must clearly disclose to its Customers, at all points of interaction and on the Transaction Receipt, the amount of the surcharge and the fact that it is a fee charged by the Merchant. Additionally, the amount of any such surcharge cannot exceed the lesser of (i) the actual amount of the discount rate paid by the Merchant for that Transaction or (ii) 4%.
- **No-show Charges.** Except as otherwise permitted by these Requirements, the Merchant will not charge a Customer for a No-Show Transaction.

- **Use of Chase Card Account Number.** The Merchant will not request or use a Chase Card Account Number for any purpose except as payment for its goods and/or services, unless otherwise expressly permitted by these Requirements or the applicable Merchant Agreement. The Merchant may request and use a Chase Card Account Number for other purposes in connection with its participation in the Visa Access Token Program or the Visa Prepaid Load Program, or for the purpose of tracking participation in a special promotion. The Merchant will not, and will not require a Customer to, take any action whereby the Customer's Chase Card Account Number, expiration date, signature or any other Chase Card Information will be in plain view when mailed.
- **Ability of a Customer to Dispute a Charge.** It is a Customer's right, under Applicable Law, to dispute a Transaction. Therefore, the Merchant will not require a Customer, as a condition for honoring a Chase Card, to limit in any way the Customer's right to dispute the Transaction with Chase. No such action by the Merchant will be honored (even if a Customer signs a statement limiting his/her/its rights in connection with a Transaction).
- **Disguise or Suppression of Chase Card Account Number and Expiration Date.** The Merchant may not set forth or otherwise reproduce a Chase Card Account Number, or the expiration date for a Chase Card, on the Customer copy of any Transaction Receipt or in any other circumstance except as necessary to process a Transaction or as called for by these Requirements or an applicable Merchant Agreement. With respect to the Customer copy of a Transaction Receipt, the Chase Card Account Number must be disguised or suppressed except for the final four (4) digits.

Nature of Transactions

The Merchant will comply with the following general Requirements regarding Transactions and Transaction Data. These Requirements will assist the Merchant in making sure the Transactions are properly accepted and submitted for processing, thereby not only decreasing problems the Merchant may encounter regarding the Transactions but also decreasing problems the Customer may experience.

- **Purpose of Transaction.** A Transaction will represent a Customer's payment of an amount due for a current and bona fide sale of goods and/or services, or a Refund of a prior Transaction, which is the reimbursement back to a Customer that is related to an original sale. Such Transaction must be made by the Merchant in the ordinary course of its business, as represented in its Application. The Merchant may only submit Transaction Data to Chase Merchant Services that directly results from a Transaction between the Merchant and Customer. The Merchant may not submit Transaction Data to Chase Merchant Services on behalf of a third party unless a Merchant has been approved to do so by Chase and Chase Merchant Services. A Transaction may not represent payment for a previous sale and/or lease or a prior Transaction that was disputed by a Customer and Charged Back, irrespective of a Customer's consent or approval (unless such dispute is resolved, in the Merchant's favor, pursuant to the [Signature Debit and Credit Chargebacks](#) Requirement below). Transaction Data, submitted by the Merchant to Chase Merchant Services in connection with a Transaction, will be free from any material alteration not authorized by the Customer.
- **Debt Repayment.** The Merchant may accept a Chase Card to repay a debt only if it complies with the following requirements.
 - The Merchant is classified as a Financial Institutions – Merchandise Services, and Debt Repayment or a Non-Financial Institutions – Foreign Currency, Money Orders [not Wire Transfer], Stored Value Card/Load, Travelers Cheques, and Debt Repayment.
 - Accepts only debit Chase Cards for debt repayment. The acceptance of credit Chase Cards for the repayment of debt is prohibited.
 - Debt that exceeds the statute of limitations and is no longer collectible in a lawsuit, unless the Merchant obtains written Customer agreement to the charge and the amount.
 - Is registered for the "limited acceptance" of consumer and small business debit Chase Cards category in those channels where payments for the repayment of debt are accepted. However, the Merchant may accept all Chase Cards for any of its other lines of business that do not collect payments on debt.
 - Includes the debt repayment indicator in the Authorization Request and Clearing Record of all debt repayment transactions.

- Authenticate using 3-D Secure.
- The Merchant does not accept payments for (i) debt representing payday lending, (ii) charged-off debt held by or sold to a non-financial institution, and (iii) time-barred debt.
- In addition to Requirements in the [Transaction Receipt Data Elements](#) section, the Transactions Receipt must contain the type of repayment (for example: “loan,” “mortgage,” “credit card,” “goods,” “services”).
- **Disbursement of Cash and Issuance of Credits.** The Merchant will not disburse any cash to a Customer or itself, or to any third party (including, without limitation, any of its representatives, agents or employees), through a Transaction (other than cash disbursed to an employee reflecting tips earned by such employee or cash disbursed pursuant to a debit Transaction conducted with a PIN). In addition, the Merchant will not accept payment for issuing credits to a Customer.
- **Validity of Transaction.** The Merchant will not submit Transaction Data to Chase Merchant Services, with respect to a Transaction, to the extent the Merchant (i) has any knowledge or notice of information that would lead the Merchant to believe that the enforceability or collectability of the Transaction is in any manner impaired or (ii) knows, or should have known, that the Transaction is either fraudulent, illegal, damaging to Chase, not authorized by the Customer or otherwise in violation of any provision of these Requirements, the applicable Merchant Agreement or Applicable Laws.

Authorization of Transactions

The processing of a Transaction between the Merchant and Chase generally consists of the authorization, clearing and settlement of the Transaction. The first step is to request an Authorization Code. Therefore, the Merchant will obtain an Authorization Code through Chase Merchant Services for each Transaction. In requesting an Authorization Code, a Transaction may be key-entered in the event (i) the Transaction occurs where the Chase Card is not physically present at the point of sale, such as an Electronic Commerce Transaction or a Mail/Phone Order Transaction, or (ii) the Chase Card cannot be electronically read.

- **Authorization Amount Requirements.** A request for an Authorization Code will be for the final amount of the Transaction. The Merchant will not use an arbitrary or estimated amount to obtain an Authorization Code, except as specifically permitted by the following Requirements or the applicable Merchant Agreement.

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
Aggregated Transactions where the Chase Card is not physically present	An amount up to and including U.S. \$15	No	The total amount of the Initial Authorization Request must not exceed U.S. \$15

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
<p>Any of the following Merchants:</p> <ul style="list-style-type: none"> • Aircraft rental • Bicycle rental • Boat rental • Equipment rental • Motor home rental • Motorcycle rental • Trailer park or campground 	Estimated Authorization Request	Yes	<p>The Merchant must not include an amount to cover potential damage or an insurance deductible.</p> <p>When submitting the first Estimated Authorization Request, the Merchant must inform the Customer both:</p> <ul style="list-style-type: none"> • That the Authorization Request is not final and that there may be subsequent Authorization Requests • Of the amount of the Estimated Authorization Request
Automated Fuel Dispenser Chase Transaction	<p>One of the following:</p> <ul style="list-style-type: none"> • Status Check Authorization • Real-Time Clearing preauthorization request, not exceeding U.S. \$500, and the actual Transaction amount within 2 hours of the preauthorization request 	No	<p>A Status Check Authorization is equivalent to an approval for an amount up to and including U.S. \$100</p> <p>For other Transactions, either:</p> <ul style="list-style-type: none"> • For a Chip-initiated Transaction with a PIN, U.S. \$100 • For all other Transactions, U.S. \$75

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
Mail/Phone Order Merchant and Electronic Commerce Merchant (excluding Installment Transactions, Prepayment Transactions, and Recurring Transactions)	Price of merchandise or services, including shipping costs and applicable taxes	No	An additional Authorization is not required if the Transaction amount is within 15% of the authorized amount.

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
Cruise Line Merchant and Lodging Merchant	Estimated Authorization Request	Yes	<p>The Merchant must not include an amount to cover potential damage or an insurance deductible.</p> <p>When submitting the first Estimated Authorization Request, the Merchant must inform the Customer both:</p> <ul style="list-style-type: none">• That the Authorization Request is not final and that there may be subsequent Authorization Requests• Of the amount of the Estimated Authorization Request <p>The Merchant is not required to submit a final Incremental Authorization Request if the final Transaction amount is no more than 15% higher than the sum of the authorized amounts.</p>

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
<p>Any of the following Merchants:</p> <ul style="list-style-type: none"> • Taxicabs and Limousines • Fast Food Restaurants • Beauty and Barber Shops • Health and Beauty Spas 	An amount equal to the final Transaction amount (excluding an expected tip or service amount)	No	An additional Authorization is not required if the final Transaction amount (including tip or service amount) is within 20% of the authorized amount.
Taxicabs and Limousines Merchants where the Chase Card is not physically present	Estimated Authorization Request (Merchant must use the Estimated/Initial Authorization Request indicator)	Yes (Merchant must use Incremental Authorization request indicator and the same Transaction Identifier for all Authorization Requests)	<p>The Merchant must not include an amount to cover a tip if the Customer has not determined the amount of the tip.</p> <p>An additional Authorization is not required if the final Transaction amount (including tip or service amount) is within 20% of the authorized amount.</p>

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
Eating Places and Restaurant Merchant and Drinking Places Merchant	<p>Either:</p> <ul style="list-style-type: none"> An amount equal to the final Transaction amount (excluding an expected tip or service amount) Initial Authorization Request for an amount equal to what the Customer ordered (excluding expected tip or service amount) 	Yes, only for additional goods or services ordered	<p>An Incremental Authorization Request or additional Authorization Request is not required if the final Transaction amount (including tip or service amount) is within 20% of the authorized amount.</p> <p>If the Merchant submits a final Authorization Request for the final Transaction amount before a tip or service amount is added, an additional Authorization Request is not required if the final Transaction amount (including tip or service amount) is within 20% of the authorized amount.</p>
Amusement Parks, Circuses, Carnivals, and Fortune Tellers Merchant	Estimated Authorization Request	Yes	<p>When submitting the first Estimated Authorization Request, the Merchant must inform the Customer both:</p> <ul style="list-style-type: none"> That the Authorization Request is not final and that there may be subsequent Authorization Requests Of the amount of the Estimated Authorization Request

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
Unattended Transactions at Local and Suburban Commuter Passenger Transportation Merchant, Passenger Railways Merchant and Bus Lines Merchant	Initial Authorization Request equal to the price of the cheapest journey a Customer can take	Yes	The total amount of the Initial Authorization Request and any Incremental Authorization Requests must not exceed U.S. \$15.
Unattended Transactions at Laundries – Family and Commercial Merchant	An amount not exceeding U.S. \$15	No	The Merchant must notify the Customer of the Authorization Request amount and give the Customer the opportunity to cancel the Transaction.
Unattended Transactions at (Quick Copy, Reproduction, and Blueprinting Services Merchant, Car Washes Merchant and DVD/Video Tape Rental Stores Merchant	An amount not exceeding U.S. \$5	No	The Merchant must notify the Customer of the Authorization Request amount and give the Customer the opportunity to cancel the Transaction.
Unattended Transactions for the sale of food or beverages	An amount not exceeding U.S. \$5	No	The Merchant must notify the Customer of the Authorization Request amount and give the Customer the opportunity to cancel the Transaction.

Merchant / Transaction Type	Allowed Type and Amount	Incremental Authorization Request Allowed?	Additional Requirements
Vehicle Rental Merchants	Estimated Authorization Request	Yes	<p>The Merchant must not include an amount to cover potential damage or an insurance deductible.</p> <p>When submitting the first Estimated Authorization Request, the Merchant must inform the Customer both:</p> <ul style="list-style-type: none"> • That the Authorization Request is not final and that there may be subsequent Authorization Requests • Of the amount of the Estimated Authorization Request <p>The Merchant is not required to submit a final Incremental Authorization Request if the final Transaction amount is no more than the greater of either:</p> <ul style="list-style-type: none"> • The sum of the authorized amounts plus 15% • The sum of the authorized amounts plus U.S. \$75

- **Transaction Date Requirement.** A Merchant must obtain an Authorization Code on the actual Transaction Date unless the type of Merchant/type of Transaction is one of the following:
 - Lodging Merchant, Cruise Lines Merchant or Vehicle Rental Merchant,
 - Mail/Phone Order Transaction or Electronic Commerce Transaction,
 - In-transit Transaction,
 - Automated Fuel Dispenser Transaction, or
 - Aggregated Transaction.
- **Authorization Reversal or Adjustment Submission.** The Merchant will submit an Authorization Reversal or Adjustment (i) if the Customer elects not to complete a Transaction, (ii) if an Authorization Request was submitted in error or (iii) for the difference, if the final amount of a Transaction is less than the applicable Authorization amount. In the event of any such reversal or adjustment, the Merchant will not thereafter submit additional Transaction Data to Chase Merchant Services reflecting the Transaction to which such Authorization Reversal or Adjustment relates. Particular Authorization Reversal or Adjustment requirements are as follows:

Transaction Type	Reversal Amount	Time Limit
For a completed Transaction initiated with an estimated Authorization amount at a Cruise Line Merchant, Lodging Merchant, or Vehicle Rental Merchant, and the final Transaction amount is more than 15% below the sum of the authorized amounts	Difference between the final Transaction amount and sum of the authorized amounts	Within twenty-four (24) hours of Transaction completion
For all other completed Transactions, if the final Transaction amount is less than the sum of the authorized amounts	Difference between the final Transaction amount and sum of the authorized amounts	Within twenty-four (24) hours of Transaction completion
For all other approved Authorization Requests, if a Transaction is not completed	Authorized amount or amounts	Within twenty-four (24) hours of when the Transaction was cancelled or the Customer decided to pay by other means

Completion of Transactions

Generally, Customers expect to receive or to be offered a Transaction Receipt in connection with each Transaction for the purchase of goods and/or services, or a Refund with respect to a prior Transaction. Each Transaction should be evidenced by its own Transaction Receipt completed and provided to the Customer. Through a Transaction Receipt, the Merchant should provide a Customer with the information a Customer needs to understand (i) what the Customer is purchasing and from whom the Customer is purchasing, (ii) the amount that will be charged to the Customer's Account and (iii) the Merchant's Refund policy. Transaction Receipts may be provided to a Customer in a paper or electronic format as outlined in the [Refunds for Transactions](#) Requirement.

- **Providing Transaction Receipts**

- **Timing.** Except as otherwise specified in the [Refunds for Transactions](#) or [Signature Debit and Credit Chargebacks](#) Requirement, the Merchant will provide a completed copy of a Transaction Receipt to the applicable Customer at the time that applicable goods are delivered or services are performed and at the time of billing for a Deferred Payment Plan Transaction.

The Merchant is not required to provide a copy of a Transaction Receipt to a Customer where the applicable Transaction is completed at a Proximity Payment-only Terminal. However, the Merchant will communicate to the Customer how to obtain details regarding the Transaction and will provide such details to the Customer at the Customer's request.

- **Receipt Format.** The Merchant may provide a copy of a Transaction Receipt to a Customer in paper format. However, the Merchant may instead provide a Transaction Receipt to a Customer via Electronic Format if (i) the Transaction is an Electronic Commerce Transaction, or (ii) the Merchant has first offered to the Customer a Transaction Receipt in paper format and the Customer has indicated a preference to receive the Transaction Receipt via Electronic Format. If a Merchant provides a Transaction Receipt to a Customer via Electronic Format, the Merchant will also:
 - ◆ inform the Customer of the specific Electronic Format method that will be used,
 - ◆ send the Transaction Receipt to the Customer, via the specified Electronic Format method, immediately upon completion of the applicable Transaction. If a link to a Website is provided, the Merchant will provide clear instructions to the Customer for accessing the Transaction Receipt via such Website,
 - ◆ at the time of the applicable Transaction, provide the Customer instructions to enable the Customer to obtain the Transaction Receipt if the Customer does not receive the Transaction Receipt via Electronic Format,

- ◆ make the Transaction Receipt available to the Customer for at least twenty-four (24) hours,
 - ◆ provide the Transaction Receipt in a static format that cannot be easily manipulated after it has been created, and
 - ◆ not store or use Personal Information, provided by the Customer to enable the Merchant to provide the Transaction Receipt via Electronic Format, for any other purpose without the express consent of the Customer.
- **Transaction Receipt Data Elements.** Transaction Receipts will contain the following data elements:
 - Merchant name, Marketplace, or Staged Digital Wallet Operator most recognizable to the Customer, such as Merchant “doing business as” name (DBA),
 - ◆ For a Transaction involving a Payment Facilitator or High-Risk Internet Payment Facilitator, the Payment Facilitator and Sponsored Merchant name (or an abbreviation)
 - ◆ For a back-to-back Transaction involving a retailer signed by a Staged Digital Wallet Operator (SDWO), the name of the SDWO and the name of the retailer

For a Transaction involving a Marketplace, the name of the Marketplace and the name of the retailer

- Merchant or Marketplace or Staged Digital Wallet Operator city and state, if applicable,
- brief description of the goods and/or services provided or to which a Refund is applicable (optional),
- Transaction Amount (whether a payment or a Refund),
- currency symbol (such as US \$), or words denoting U.S. Dollars, as part of the Transaction amount,
- Transaction Date (if for a Refund, this should be the date of the Refund and also identify the Transaction Date for the prior Transaction to which the Refund relates),
- Chase Card Account Number or Token, disguised or suppressed except for the final four (4) digits in accordance with the [Disguise or Suppression of Chase Card Account Number and Expiration Date](#) Requirement,
- Customer signature, if a signature is required,
- Authorization Code, if applicable,
- Transaction type (sale, refund, cash-back with no purchase, manual cash disbursement, prepaid load),

- Transaction payment type, identified as “Visa” or preferably “Chase Visa” on the Customer’s copy of the Transaction Receipt, and
- For Transaction on which a fee is assessed, shown separately and clearly: surcharge, Convenience fee, Service fee, or any other fees
- **Additional Receipt Requirements for Particular Transactions.** In addition to Requirements in the [Transaction Receipt Data Elements](#) section, these Transactions must contain the following
 - **Airline Merchants.** If the Merchant is an Airline Merchant, the Transaction Receipt will contain the itinerary data
 - **Rental Merchants.** If the Merchant is a Vehicle Rental Merchant, Transaction Receipt will contain the following additional data elements:
 - ◆ daily rental rate,
 - ◆ taxes,
 - ◆ dates of pick-up and return, and
 - ◆ description of any additional costs.
 - **Cruise Line Merchants.** If the Merchant is a Cruise Lines Merchant, the Transaction Receipt will contain the following additional data elements:
 - ◆ cabin rate and
 - ◆ dates of embarkation and disembarkation.
 - **Lodging Merchants.** If the Merchant is a Lodging Merchant, the Transaction Receipt will contain the following additional data elements:
 - ◆ dates of check-in and check-out,
 - ◆ daily room rate,
 - ◆ taxes, and
 - ◆ description and dates of any individual purchases.
 - **Cash-Back Transaction.** If the Transaction is Cash-Back, the Transaction Receipt will contain Cash-Back amount shown separately from the sale amount.
- **Manually Generated Transaction Receipts.** While Terminal Generated Transaction Receipts should be the norm, there are situations where the Merchant may have to provide a customer with a Transaction Receipt in a manual manner. If the Merchant provides a Manually Generated Chase Transaction Receipt, in addition to the information outlined above the Manually Generated Chase Transaction Receipt must also include the following information:

- an imprint of the embossed information from the Chase Card and Merchant plate. If the embossed legends cannot be imprinted, or if the magnetic stripe or chip is read, the Merchant will include at least the Customer name or generic consumer identifier (if one is printed or embossed on the Chase Card), Chase Card Account Number, Merchant name, and place of business,
 - salesperson's initials or department number, and
 - for a quasi-cash (items directly convertible into cash) Transaction, space for Customer identification.
- **Electronic Commerce and Mail/Phone Order Transaction Receipts.** A Transaction Receipt for an Electronic Commerce Transaction or a Mail/Phone Order Transaction, or for a Refund related thereto, must contain the following data elements in addition to the data elements set forth in the [Transaction Receipt Data Elements](#) Requirement:
 - with respect to Electronic Commerce Transactions only, Merchant online address (e.g., merchant@xyz.com)
 - Customer service contact, including telephone number. If the Merchant delivers goods and/or services internationally, both local and internationally accessible telephone numbers will be included,
 - Refund policy (if a purchase and/or lease, and if restricted),
 - terms and conditions of purchase and/or lease (if restricted), and
 - cancellation policies.

At no time will an Electronic Commerce Merchant display the Chase Card Account Number in its entirety to a Customer online or in a Transaction Receipt.

- **Transaction Receipt Formset Requirements.** If the Merchant uses a Transaction Receipt formset, the Merchant will comply with the following general Requirements (with respect to both Manually Generated Transaction Receipts and Terminal Generated Transaction Receipts, but not with respect to Transaction Receipts provided in an Electronic Format).
 - **Multiple Copies.** Each Transaction Receipt formset will contain, at a minimum, a Merchant copy and a Customer copy.
 - **Legend.** The Customer copy of a Transaction Receipt will bear the legend "Retain this copy for your records" or similar wording.
 - **Formset Prohibitions.** Preprinted legends on Transaction Receipts, designating space for supplementary Customer information (e.g., address, telephone number) or ancillary charges to be added after completion of a Transaction, are prohibited, except where the formsets are also designed for use as:

- ◆ mailing or delivery slips,
- ◆ guest registration forms,
- ◆ vehicle rental contracts, or
- ◆ Wire Transfer Money Orders.

Space for amended amounts or delayed charges is permitted on Transaction Receipt formsets used by Merchants eligible to conduct such Transactions identified in the [Amended Amounts or Delayed Charges](#) Requirement.

- **Signature Requirements.** For Transactions where the Chase Card is physically present at the point of sale, the Merchant may obtain a Customer's original signature on the Merchant's copy of Transaction Receipts and may capture such signature either physically or electronically through a Point-of-Transaction Terminal at the Merchant's Outlet. If the Merchant elects to obtain a Customer's original signature, the Merchant will not require a Customer to sign a Transaction Receipt until the final Transaction amount is displayed to the Customer or entered on a fully itemized Transaction Receipt.
- **Submission of Transaction Data.** The Merchant will submit Transaction Data to Chase Merchant Services as provided below. The Transaction Date and a Transaction Receipt Date will both be counted for purposes of calculating compliance with the applicable time period (so, for example, Transaction Data regarding a Refund with a Transaction Date on a Monday is to be submitted to Chase Merchant Services no later than Wednesday of the same week).
 - **General Submission Time Periods.** Except as otherwise specified in this Requirement, the Merchant shall submit Transaction Data to Chase Merchant Services as shown in the following table:

Transaction Type	Time Limit
In-Transit Transaction	Within 24 hours of receipt of Approval Code (Authorization may occur after the Transaction is completed)
Installment Transaction Prepayment Recurring Transaction Unscheduled Credential-on-File Transaction Taxicabs and Limousines, where the Chase Card is not physically present, initiated with an Estimated Authorization Request	Day of receipt of Approval Code

Transaction Type	Time Limit
Transaction initiated with an Initial Authorization Request at a turnstile, fare gate, or point of boarding Merchants: Local and Suburban Commuter Passenger Transportation, Including Ferries, Passenger Railways Bus Line	Within three (3) calendar days) from the date of receipt of Approval Code to the Initial Authorization Request. Any Incremental Authorization Requests do not extend this timeframe.
Transaction initiated with an Estimated Authorization Request at any of the following Merchants: Aircraft rental Bicycle rental Boat rental Equipment rental Motor home rental Motorcycle rental Trailer parks and campgrounds	Within seven (7) calendar days from the receipt of Approval Code to the Estimated Authorization Request. Any Incremental Authorization Requests do not extend this timeframe.
Transaction initiated with an Estimated Authorization Request at any of the following Merchants: Cruise Line Lodging Merchant Vehicle Rental Merchant	Within thirty-one (31) calendar days from the receipt of Approval Code to the Estimated Authorization Request. Any Incremental Authorization Requests do not extend this timeframe.
Mass Transit Transaction	Within three (3) calendar days from the receipt of Approval Code (Merchant must submit Authorization Request at the end of each travel period).
Other Transactions where the Chase Card is not physically present	Within seven (7) calendar days from the receipt of Approval Code
Other Transactions where the Chase Card is physically present	Within one (1) day of the receipt of Approval Code
Refund	Within three (3) calendar days from the approval of the Customer's request for a Refund

Transaction Type	Time Limit
Amended Amounts (for eligible Merchants identified in the Amended Amounts or Delayed Charges Requirement.)	Within twenty-four (24) hours of check-out or rental return
Delayed Charges (for eligible Merchants identified in the Amended Amounts or Delayed Charges Requirement.))	Within ninety (90) calendar days of the rental return, check-out, or disembarkation date
Deferred Payment	Within ninety (90) calendar days from the initial shipment date of goods
Reversal	Within thirty (30) calendar days from the original Transaction Date

- **Submission Conditions.** The Merchant will not submit Transaction Data, reflecting a Transaction, to Chase Merchant Services until the Merchant does one of the following:
 - ♦ ships or provides the applicable goods, or
 - ♦ performs the applicable service.
- **Amended Amounts or Delayed Charges.** Aircraft Rental Merchants, Bicycle Rental Merchants, Boat Rental Merchants, Vehicle Rental Merchants, Cruise Line Merchants, Equipment Rental Merchants, Lodging Merchants, Motor Home Rental Merchants, Motorcycle Rental Merchants, and Trailer Park and Campground Merchants may process an amended amount or a delayed charge that is directly related to the property or services provided by the Merchant.
 - **Amended Amounts.** Examples of amended amounts include amendments to address insurance and additional rental fees. To support the amended amount the Merchant must provide the Customer an amended Transaction Receipt, reflecting the amended amount, at the time of the Transaction. The Customer must expressly approve the amended amount only if required by applicable laws or regulations.
 - **Delayed Charges for Loss, Theft, or Damage.** Delayed charges for loss, theft, or damage must reflect the actual cost for replacement or repair of damage to the Merchant's property or for an insurance deductible payable in connection with such replacement or repair, whichever is less. To support such a delayed charge, the Merchant must provide to the Customer in writing, within ten (10) Business Days of the applicable rental return, check-out or disembarkation date, the following:

- ◆ A written explanation of the delayed charge and its connection to the Customer's use of accommodation, property or services provided by the Merchant. The written explanation should include (i) specification of the portion of actual cost for replacement or repair of damages that will be paid by insurance and an explanation of why the Customer is liable for the claimed delayed charge and (ii) inform the Customer that the Chase Card is not required to be used by the Customer in order to pay the delayed charge.
- ◆ A copy of any accident, police, or insurance report relating to the damage done to Merchant's property.
- ◆ To the extent the damage relates to a rental vehicle, a copy of at least two (2) quotes relating to the repair of such damage from entities that are legally permitted to perform repairs.

The Customer must expressly approve delayed charges in writing for loss, theft, or damage after receiving all required disclosures and amounts from the Merchant.

- **All Other Delayed Charges.** Examples of delayed charges, unrelated to loss, theft, or damage, include tolls and parking tickets. To support the delayed charge the Merchant must provide the Customer a Transaction Receipt, reflecting the delayed charge, at the time of the Transaction.

Refunds for Transactions

It is up to the Merchant to determine the terms regarding Refunds to Customers. However, the Merchant should take care to establish the specific terms of its policy regarding Refunds, ensure that the terms of the policy are clearly and properly stated, and follow the policy with respect to any request for a Refund. A failure to properly disclose its policy regarding Refunds may result in a Customer disputing a Transaction, regardless of the existence of such policy. Accordingly, the Merchant will comply with the following general Requirements regarding Refunds for Transactions.

- **Refund Policy.** The Merchant will maintain a Refund policy in simple, clear language and will disclose such Refund policy to its Customers. An Electronic Commerce Merchant will include its Refund policy on any Electronic Commerce Website and include a “click to accept” button, checkbox, or other acknowledgement before final checkout. For Transactions where the Chase Card is not physically present and that are not Electronic Commerce Transactions, Refund Policy may be disclosed through mail, email, or text message.
- **Refund Restrictions.** A Merchant will not:
 - accept any payment from a Customer in consideration for issuing a Refund,
 - issue any Refund by cash or a cash equivalent (such as a check), except for the Refund of a sales Transaction conducted with a PIN as described in the [Types of Transactions](#) Requirement,
 - submit Transaction Data to Chase Merchant Services reflecting a Refund without having completed a prior Transaction with the same Customer and to which the Refund relates, or
 - submit Transaction Data to Chase Merchant Services reflecting a Refund amount which exceeds the amount of the prior Transaction to which the Refund relates, except for Transactions conducted where the Chase Card is not physically present at the point of sale where the Merchant may reimburse the Customer for shipping charges or otherwise provide a nominal value to the Customer for any such inconvenience.

This Requirement will not preclude the loading of value to a Prepaid Payment Card.

- **Procedures for Refund for a Transaction.** If the Merchant allows a Refund, the Merchant will submit to Chase Merchant Services Transaction Data reflecting such Refund in accordance with the Refunds for Transactions Requirement. In addition, the Merchant will provide to the applicable Customer a Transaction Receipt reflecting such Refund, in accordance with the [Completion of Transactions](#) Requirement.

- **Refund Authorizations.** Merchant is required to obtain Authorizations on Refund Transactions. Additionally, Merchant must deposit the Credit Transaction with Chase Merchant Services within 5 calendar days from the date that the credit was issued.

Signature Debit and Credit Chargebacks

For signature debit and credit transactions, a Customer may dispute a Transaction with Chase which may result in a Chargeback to the Merchant. Chase will categorize Chargebacks in accordance with Visa's Chargeback reason codes and liability requirements as set forth in the Visa Rules. Chase may make efforts to contact the Merchant in order to determine relevant facts and resolve disputes before pursuing the Chargeback process. A Merchant will be liable for all Chargebacks associated with its Transactions. Relying on all relevant facts and information as provided by both the Customer and the Merchant, Chase will determine the final resolution of any Chargeback. It is acknowledged that, under certain circumstances, the Merchant will be unable to rebut a Chargeback where a Customer disputes effecting a Transaction and the Merchant does not have an electronic record (e.g., "dipping," "swiping" or "tapping" a Chase Card) or physical imprint of the Chase Card. In order to assist in managing various risks associated with Chargebacks, Chargebacks on Transactions will be reported to Visa and the Merchant will be subject to Visa's ongoing Chargeback monitoring programs as described in the Visa Rules.

For PIN Debit Transactions, all [Chargebacks and Representments](#) Requirements apply.

Requirements Specific to Particular Transactions

The Merchant may (if the Merchant elects to do so in accordance with applicable enrollment and other requirements) accept Chase Cards in connection with particular types of Transactions. If so, the Merchant is subject to the general Chase Merchant Program Requirements as well as the following Requirements as they relate to a particular Transaction.

- **Guaranteed Reservation Transaction.** If Aircraft Rental Merchants, Bicycle Rental Merchants, Boat Rental Merchants, Vehicle Rental Merchants, Equipment Rental Merchants, Lodging Merchants, Motor Home Rental Merchants, Motorcycle Rental Merchants, and Trailer Park and Campground Merchants accept Chase Cards in connection with a Guaranteed Reservation, the Merchant must comply with the following:
 - Provide to the Customer, in writing at the time the reservation is made by the Customer, terms and conditions applicable to the reservation, including the cancellation policy. If the reservation is made by telephone, the Merchant must send to the Customer a written reservation confirmation, containing all required disclosures, within twenty-four (24) hours of the time the reservation is made by the Customer.
 - Provide to the Customer a period of at least twenty-four (24) hours after delivery of the reservation confirmation to cancel the reservation without penalty.
 - Hold a reservation for at least twenty-four (24) hours after the agreed start time, unless the Customer cancels the reservation by the time and means specified in the Merchant's disclosed cancellation policy.
 - If the Customer attempts to claim a reservation within twenty-four (24) hours of the agreed start time, and the Merchant has failed to hold the reservation for such period, provide, at no additional cost to the Customer, comparable accommodation, property, or services (or other accommodation, property or services acceptable to the Customer, and pay, or reimburse the Customer, for costs incurred by the Customer as a result of Merchant's failure), for the duration of such reservation until the reserved accommodation, property, or services become available.
 - Process a No-Show Transaction only if the Customer has not properly canceled the reservation according to the Merchant's disclosed cancellation policy and has not claimed the reservation.
 - Requirements for Cancellation Disclosures:
 - ◆ Disclose the date and time the stay or rental will begin and the location where the accommodation, merchandise, or services will be provided

- ◆ Agree to hold the reservation unless it is cancelled according to the agreed policy. That policy must include, but is not limited to the following:
 - Date and time by which the Customer must cancel the reservation to avoid a penalty
 - Amount the Customer must pay if the reservation is not properly cancelled by the deadline and the Customer does not claim the accommodations, merchandise, or services within 24 hours of the agreed time
- ◆ If unable to honor the reservation, provide the agreed accommodations, merchandise, or services, or comparable accommodations, merchandise, or services, at no additional cost to the Customer or as agreed by the Customer
- **No-Show Transactions.** If the Merchant processes a No-Show Transaction, in addition to the requirements set forth in the [Transaction Receipt Data Elements](#) Requirement, the Transaction Receipt will contain the following additional data elements:
 - ◆ daily room or rental rate,
 - ◆ taxes,
 - ◆ agreed start date of the accommodation or rental, and
 - ◆ the words "NO SHOW."
- **Timeshares Cancellation and Refund Transactions.** If a Timeshares Merchant (including resellers) accepts Chase Cards in connection with the sale of a timeshare, the Merchant will provide a full Refund to the Customer if the Customer cancels the Transaction within fourteen (14) calendar days of the contract date or the date the contract or related documents were received.
- **Prepayment Transactions.** Unless specifically stated in its Application or otherwise approved in writing and in advance by Chase Merchant Services, the Merchant will not accept Chase Cards in connection with Prepayment Transactions. If the Merchant accepts Chase Cards for Prepayment Transactions, as previously approved by Chase Merchant Services, the Merchant will comply with the following Requirements.
 - **Partial Prepayment Transaction Procedures.** The Merchant will comply with the following procedures in connection with a partial Prepayment Transaction:
 - ◆ Determine the prepayment amount of the partial Prepayment Transaction. The partial Prepayment Transaction amount must be less than the total purchase price of the goods or services and be applied to the total purchase price of the goods or services.
 - ◆ The Merchant must provide to the Customer, and the Customer must consent to, all of the following, in writing and at the time of the first or only partial Prepayment Transaction:

- a description of goods or services to be provided then or in the future,
 - particular terms applicable to the provision of goods or services,
 - timing of delivery to Customer,
 - Transaction amount,
 - total purchase price of goods or services to be provided then or in the future,
 - terms of final payment by the Customer for goods or services to be provided then or in the future, including the amount,
 - cancellation and Refund policies with respect to goods or services to be provided then or in the future, including date and time cancellation and Refund privileges expire without forfeiture of any prepayment amounts, and
 - any associated charges.
- ◆ Obtain an Authorization Code for the partial Prepayment Transaction amount. If a Decline Response to an Authorization Request is received for a subsequent payment to be applied to the total purchase price for the goods or services, the Merchant must notify the Customer in writing of such Decline Response and allow the Customer at least seven (7) calendar days to pay by other means.
 - ◆ If the Customer properly cancels goods or services to be provided then or in the future, according to the terms of the Merchant's cancellation policy, the Merchant must provide to the Customer both of the following within three (3) Business Days of Merchant's receipt of such cancellation:
 - a cancellation or Refund confirmation in writing, and
 - a Refund Transaction Receipt for the amount called for by the cancellation policy.
 - ◆ If the Customer does not pay the total purchase price in a timely manner, and does not properly cancel the goods or services to be provided then or in the future (according to the terms of the Merchant's cancellation policy), the Merchant may retain a partial Prepayment Transaction amount only if the Merchant has disclosed on the Transaction Receipt for the applicable partial Prepayment Transaction that such partial Prepayment Transaction amount is not refundable.
 - ◆ If the Merchant did not properly adhere to the terms for the provision of goods or services to which a partial Prepayment Transaction relates, the Merchant must refund the full amount paid by the Customer for the provision of such goods or services.

- ◆ If the Customer attempts to claim goods or services according to the terms for the provision thereof, and the Merchant does not have available and fails to provide such goods or services according to the terms for the provision thereof, the Merchant must provide, at no additional cost to the Customer, comparable goods or services (or other goods or services acceptable to the Customer, and pay, or reimburse the Customer, for costs incurred by the Customer as a result of Merchant's failure) for the remainder of the reserved time period or as agreed between the Merchant and the Customer.
- ◆ In addition to the requirements set forth in the [Transaction Receipt Data Elements](#) Requirement, the Transaction Receipt for the applicable partial Prepayment Transaction will contain the following additional data elements:
 - the Merchant's cancellation and Refund policy, including the date and time that any cancellation privileges expire without forfeiture of any partial Prepayment Transaction amount,
 - prepayment amount of the partial Prepayment Transaction,
 - the words "DEPOSIT" or "PARTIAL PAYMENT",
 - for balance payments, the word "BALANCE," and
 - for cancellations, cancellation confirmation.
- **Full Prepayment Transaction Procedures.** The Merchant will comply with the following procedures in connection with a full Prepayment Transaction:
 - ◆ Determine the prepayment amount of the full Prepayment Transaction. The full Prepayment Transaction amount must be equal to the total purchase price of the goods or services purchased. Eligible purchases are limited to the following types:
 - T&E,
 - Recreational services or activities related to tourism and travel,
 - Transactions conducted with respect to custom goods or services, and
 - Transactions conducted where the Chase Card is physically present at the point of sale and where not all purchased items are immediately available, but will be shipped or provided at a later date.
 - ◆ the Merchant must provide to the Customer, and the Customer must consent to, all of the following, in writing and at the time of the full Prepayment Transaction:
 - description of goods or services to be provided then or in the future,
 - terms or service,
 - timing of delivery to Customer,
 - Transaction amount,

- Cancellation and Refund policies with respect to goods or services to be provided then or in the future, including date and time cancellation and refund privileges expire without forfeiture of any prepayment amounts, and
 - any associated charges.
- ◆ Obtain an Authorization Code for the full Prepayment Transaction amount.
 - ◆ If the Customer properly cancels goods or services to be provided then or in the future, according to the terms of the Merchant's cancellation policy, the Merchant must provide to the Customer both of the following within three (3) Business Days of Merchant's receipt of such cancellation:
 - a cancellation or Refund confirmation in writing, and
 - a Refund Transaction Receipt for the amount called for by the cancellation policy.
 - ◆ If the Customer does not properly cancel the goods or services to be provided then or in the future (according to the terms of the Merchant's cancellation policy), the Merchant may retain a full Prepayment Transaction amount only if the Merchant has disclosed on the Transaction Receipt for the applicable full Prepayment Transaction that such full Prepayment Transaction amount is not refundable.
 - ◆ If the Merchant has not properly adhered to the terms for the provision of goods or services to which a full Prepayment Transaction relates, the Merchant must refund the full amount paid by the Customer for the provision of such goods or services.
 - ◆ If the Customer claims a reservation and the Merchant has not held the reservation, the Merchant must provide at no additional cost to the Customer comparable goods or services and pay any associated costs for the remainder of the reserved time period or as agreed between the Merchant and the Customer.
 - ◆ In addition to the Requirements in the [Transaction Receipt Data Elements](#) Requirement, the Transaction Receipt will contain the following additional data elements:
 - Full cancellation and Refund policy, including the date and time that any Refund privileges expire without prepayment forfeiture,
 - prepayment amount,
 - scheduled start date or delivery date of the merchandise or services, and
 - the word "PREPAYMENT".

- **Transactions Using a Stored Credential.** Unless specifically stated in its Application or otherwise approved in writing and in advance by Chase Merchant Services, the Merchant will not accept Chase Cards in connection with a Transaction using a Stored Credential, including Installment Transactions, Recurring Transactions and Unscheduled Credential-on-File Transactions. If the Merchant accepts Chase Cards in connection with a Transaction utilizing a Stored Credential, as previously approved by Chase Merchant Services, the Merchant will comply with the following procedures in connection with a Transaction using a Stored Credential:

- **Disclosure and Customer Consent.** When capturing a Stored Credential for the first time, the Merchant or its Service Agent, the Payment Facilitator, or the Staged Digital Wallet Operator must establish an agreement with the Customer that contains all of the following:
 - ◆ A truncated version of the Stored Credential (for example: last four (4) digits of the Account Number or Token), as it may be updated from time to time,
 - ◆ how the Customer will be notified of any changes to the agreement,
 - ◆ how the Stored Credential will be used, and
 - ◆ the expiration date of the agreement, if applicable.

Where required by applicable laws or regulations, the Merchant or its Service Agent must also provide to the Customer a record of the Customer's consent.

In addition, before processing an Installment Transaction, Recurring Transaction, or Unscheduled Credential-on-File Transaction, the Merchant or its Service Agent must establish an agreement with the Customer that contains all of the following:

- ◆ Cancellation and refund policies,
- ◆ the location of the Merchant Outlet,
- ◆ the Transaction amount (including all associated taxes and charges) or a description of how the Transaction amount will be determined,
- ◆ the Transaction currency, and
- ◆ where surcharging is permitted, acknowledgement of any surcharge assessed and the associated disclosures.
- ◆ In addition, for Installment Transactions, both:
 - the total purchase price and
 - the terms of future payments, including the dates, amounts, and currency.
- ◆ In addition, for Recurring Transactions, the fixed dates or intervals on which the Transactions will be processed.

- ◆ In addition, for Unscheduled Credential-on-File Transactions, the event that will prompt the Transaction (for example: if the Customer's balance falls below a certain amount).

The Merchant or its Service Agent, the Payment Facilitator, or the Staged Digital Wallet Operator must retain the Customer's agreement for the duration of the agreement and provide it to Chase upon request.

- **Amount Requirements.** The amount for an Installment Transaction, a Recurring Transaction or an Unscheduled Credential-on-File Transaction must not include finance charges.
- **Transaction Processing Requirements.** An Authorization is required for the initial and subsequent Transactions. The amount authorized must be no more than the amount of the individual Transaction.

When capturing a Stored Credential for the first time, the Merchant or its Service Agent, the Payment Facilitator, or the Staged Digital Wallet Operator must do all of the following:

- ◆ submit an Authorization Request for the amount due or \$0 if payment is not required,
- ◆ use the appropriate indicator in the POS environment field,
- ◆ if the initial Authorization Request is not approved, not store the credential.

For a Transaction using a Stored Credential, the Merchant or its Service Agent, the Payment Facilitator, or the Staged Digital Wallet Operator must use POS Entry Mode code 10.

In addition, for a subsequent Recurring Transaction, Installment Transaction, or Unscheduled Credential-on-File Transaction, the Merchant or its Service Agent, the Payment Facilitator, or the Staged Digital Wallet Operator must use the appropriate indicator in the POS environment field.

For a Transaction using a Stored Credential initiated by the Customer, the Merchant or its Service Agent must also validate the Customer's identity (for example: with a login ID and password) before processing each Transaction.

For an Installment Transaction, all of the following:

- ◆ If an Authorization Request for a subsequent payment is declined, the Merchant or its Service Agent must notify the Customer in writing and allow the Customer at least seven (7) calendar days to pay by other means.
- ◆ A Merchant or its Service Agent must not process an initial Installment Transaction until the merchandise or services have been provided to the Customer and must not process individual Installment Transactions at intervals less than either seven (7) calendar days or the monthly anniversary of the shipment date.

- **Cancellation Procedure.** The Merchant or its Service Agent must provide a simple cancellation procedure and, if the Customer's order was initially accepted online, provide an online cancellation procedure.
 - ◆ The Merchant or its Service Agent must not complete a Transaction:
 - beyond the duration expressly agreed by the Customer,
 - if the Customer requests the Merchant or its Service Agent change the payment method,
 - if the Customer cancels according to the agreed cancellation policy, or
 - if it receives a Decline Response.
 - ◆ For an Installment Transaction, if the Customer cancels within the terms of the cancellation policy, the Merchant or its Service Agent must provide to the Customer within three (3) business days (i) cancellation or refund confirmation in writing and (ii) credit Transaction Receipt for the amount specified in the cancellation policy.
- **Refund Procedure.** The Merchant or its Service Agent must refund the full amount paid if the Merchant has not adhered to the terms of the sale or service.
- **Recurring Transaction Decline Response Consideration.** In circumstances where Chase might issue a Decline Response in connection with a Recurring Transaction, a Merchant may request that Chase consider implementation of specified procedures (in addition to or modifying procedures called for by these Requirements and the applicable Merchant Agreement) where it is agreed that failure by Chase to authorize a Recurring Transaction might result in a particularly material adverse impact upon a Customer (e.g., termination of insurance coverage or utility services). Implementation of any such specified procedures will be subject to agreement by Chase Merchant Services, Chase and the applicable Merchant.
- **Electronic Commerce Transactions.** Unless specifically stated in its Application or otherwise approved in writing and in advance by Chase Merchant Services, the Merchant will not accept Chase Cards in connection with an Electronic Commerce Transaction. If the Merchant accepts Chase Cards in connection with an Electronic Commerce Transaction, as previously approved by Chase Merchant Services, the Merchant will comply with the following Electronic Commerce Website requirements:

An Electronic Commerce Merchant Website and/or application must contain all of the following:

 - Customer Support contact, including email address or telephone number.
 - The country of the Merchant Outlet, clearly and prominently, either (i) on the same screen view as the checkout screen used to present the final Transaction amount or (ii) within the sequence of web pages that the Customer accesses during the checkout process. A link to a separate web page does not meet this requirement.
 - The address for Customer correspondence.

- Policy for delivery of multiple shipments.
- Security capabilities and policy for transmission of payment Card details.
- Return/refund policies, cancellation policies, and other purchase terms and conditions, either (i) in the sequence of final web pages before checkout, a "click to accept" or other acknowledgement button, checkbox, or location for an Electronic Signature or (ii) on the checkout screen near the "submit" button. A link to a separate web page does not meet this requirement.
- In addition, a Marketplace must both:
 - ◆ Disclose the country of the Marketplace Merchant within the sequence of pages that the Customer accesses during the purchase process. A link to a separate web page does not meet this requirement.
- Make available to the Customer for at least 120 days from the Processing Date both:
 - ◆ The name of the retailer, Transaction Date, and Transaction amount
 - ◆ If the retailer is responsible for answering questions about the purchase of the goods, an easy means for the Customer to contact the retailer
- **Deferred Authorization Merchant Transactions.** A merchant that sends an Authorization Request for a Transaction where the Chase Card is physically present that cannot be submitted at the time of the Transaction due to a connectivity or system issue must both:
 - Include a deferred Authorization indicator in the Authorization Request
 - Obtain an Authorization as follows:
 - ◆ Local and Suburban Commuter Passenger Transportation, Including Ferries, Passenger Railways Bus Line must obtain Authorization within 4 days of the Transaction Date
 - ◆ For all other MCCs, within 24 hours of the Transaction Date
- **In-transit Transactions.** If the Merchant accepts Chase Cards in connection with In-transit Transactions, the Merchant will comply with the following Requirements.
 - **Transaction Date for In-transit Transaction.** The Transaction Date for an In-transit Transaction is either the:
 - ◆ date the Transaction Receipt is provided in-transit, or
 - ◆ date within twenty-four (24) hours the transport vehicle reaches its final destination, or
 - ◆ date goods are shipped.

- **Transaction Receipt Requirements.** The Merchant will provide a copy of the Transaction Receipt, containing the data elements required for an Unattended Customer-Activated Transactions (in accordance with the [Unattended Customer-Activated Transactions](#) Requirement, to the Customer either while in-transit, by mail to the address indicated by the Customer, or via an Electronic Format (in accordance with the [Merchant Provision of Items](#) Requirement). If provided by mail or via Electronic Format, the Customer's name and address, whether a mailing address, online address (e.g., customer@xyz.com), fax or text number or otherwise as appropriate, will be included on the Transaction Receipt.
- **Wire Transfer Money Order Transactions.** If a Merchant accepts Chase Cards in connection with Wire Transfer Money Order Transactions, the Merchant will:
 - disclose to the Customer that the Merchant accepting the Chase Card is the wire transfer company, not the payee. The check or money order will be payable to the party cashing the check or money order,
 - disclose to the Customer any fee and include it in the Transaction amount (the Merchant will not assess a fee for using a Chase Card for payment, unless the Merchant assesses a fee when another payment method is used), and
 - disclose the following to the Customer:
 - ◆ the Merchant's name (name of the Merchant accepting the Chase Card), and
 - ◆ that the Transaction is the purchase of a check or money order and any subsequent transaction with a third-party payee is the same as a transaction made with cash.

Each such disclosure will be in writing (if for a Transaction completed through an electronic terminal, mail order or service facility) or verbal (for a telephone order).

- **Preauthorized Health Care Chase Transactions.** If the Merchant accepts Chase Cards in connection with Preauthorized Health Care Transactions, the Merchant will comply with the following Requirements.
 - **General Requirements.** The Merchant will:
 - ◆ retain a copy of the Order Form during the period it is in effect,
 - ◆ provide Chase Merchant Services with a copy of the order form upon Chase Merchant Services' request for an original Transaction Receipt, and
 - ◆ type or print the words "PREAUTHORIZED HEALTH CARE" on the signature line of the Transaction Receipt.
 - **Prohibited Activity.** The Merchant will not complete a Preauthorized Health Care Transaction after receiving either (i) a cancellation notice from the Customer, or (ii) a Decline Response.

- **Submission of Transaction Data.** Upon receipt of the notice of adjudication from the Customer's insurance company, the Merchant will:
 - ◆ request an Authorization Code for the amount due,
 - ◆ submit Transaction Data to Chase Merchant Services, reflecting the Preauthorized Health Care Transaction, within ninety (90) calendar days of the final adjudication of the applicable claim.
- **Visa Access Token Program Transactions.** If the Merchant accepts Chase Cards in connection with Visa Access Token Program Transactions, the Merchant will comply with the following Requirements.
 - **Disclosure Requirements.** The Merchant will, at the time a Token is obtained, disclose to the Customer any restrictions or additional conditions that may be presented at the point of access, or any customer service policies that may be relevant to the Customer's ability to use the Tokens obtained.
 - **Use of Chase Card Account Information.** When used in connection with a Visa Access Token Program Transaction, Chase Card Account information may only be used to:
 - ◆ generate a secure, irreversible/one-way and unique Token at the time such Token is obtained, and
 - ◆ generate and match for verification a secure, irreversible/one-way and unique Token at the point of access.
 - **Restrictions.** The Merchant will not:
 - ◆ require a Customer to perform any Customer verification or present identification to access the Visa Access Token Program,
 - ◆ use Chase Card Account information, instead of a unique Token, to verify eligibility at the point of access,
 - ◆ transmit Chase Card Account information, captured at the point of sale site, to the point of access,
 - ◆ transmit Chase Card Account information, captured at the point of access, unless the point of access is also a point of acceptance,
 - ◆ store Chase Card Account information at the point of access or for any purpose other than to generate a unique Token, nor
 - ◆ use Visa Marks at the point of access, unless the point of access also accepts Visa Cards as a means of payment.

- **Aggregated Transactions.** If a Merchant accepts Chase Cards in connection with Aggregated Transactions, the Merchant will comply with the following Requirements.
 - **Permitted Merchants.** Only the following Merchant types may process an Aggregated Transaction:
 - ◆ Electronic Commerce Merchants, or
 - ◆ Local/Suburban Commuter Passenger Transportation (Railroads, Ferries, Local Water Transportation), Passenger Railways or Bus Lines (Including Charters, Tour Busses).
 - **Prohibited Merchants.** A Merchant, referenced above in this Requirement, may be prohibited from processing Aggregated Transactions at any time and at the sole discretion of Chase.
 - **Customer Notification.** Before a Customer's first purchase, the Merchant must inform the Customer (via a message, signage, printed material, or other conspicuous means on the applicable Electronic Commerce Website or at the Point-of-Transaction) of the following:
 - ◆ Transaction aggregation terms, including the maximum number of calendar days and Transaction value,
 - ◆ how to obtain details of the aggregated purchases, and
 - ◆ that Chase may hold available funds of up to U.S. \$15 for three (3) calendar days.

Information above must appear at the check-out screen, after each purchase, where Electronic Commerce Merchants accept Chase Cards in connection with Aggregated Transactions.

- **Other Requirements.** The Merchant, including, without limitation, a Payment Facilitator, must:
 - ◆ aggregate from a single Chase Card,
 - ◆ obtain an Authorization Code for no more than U.S. \$15 at the start of each aggregation session,
 - ◆ complete the aggregation session within three (3) calendar days,
 - ◆ aggregate Transactions from a single Merchant Outlet in each aggregation session,
 - ◆ support Partial Authorization,
 - ◆ submit Transaction Data to Chase Merchant Services for the actual purchase amount, and
 - ◆ Make individual purchase information and Aggregated Transaction information for a minimum of 120 calendar days following the Transaction Date for an Aggregated Transaction.

- ◆ In addition to requirements in the [Transaction Receipt Data Elements](#) Requirement, the Merchant will provide the Customer a Transaction Receipt, via Electronic Format or via the applicable Merchant's Electronic Commerce Website, that captures the details of individual purchases during the aggregation session, as follows:
 - description of goods and/or services for each individual purchase,
 - amount and date of each individual purchase,
- **Unattended Customer-Activated Transactions.** If the Merchant accepts Chase Cards in connection with Unattended Customer-Activated Transactions, Transaction Receipts will contain the following data elements:
 - Chase Card Account Number,
 - Merchant name,
 - Point-of-Transaction Terminal location (city and state, if applicable),
 - Transaction Date,
 - currency symbol (such as US \$), or words denoting U.S. Dollars, as part of the Transaction amount,
 - Transaction type, and
 - Authorization Code, if applicable.

Transaction Receipts are not required to be provided in connection with Unattended Customer-Activated Transactions if the Transaction amount is U.S. \$15 or less.

- **Visa Prepaid Load Program Transactions.** If the Merchant accepts Chase Cards in connection with Visa Prepaid Load Program Transactions, the Merchant will comply with the following Requirements.
 - **Participation.** The Merchant may participate in Visa Prepaid Load Program Transactions in order to:
 - ◆ activate or load initial value to Prepaid Payment Cards participating in the Visa Prepaid Load Program, and
 - ◆ add value to qualified reloadable Prepaid Payment Cards participating in the Visa Prepaid Load Program.
 - **Requirements.** The Merchant will:
 - ◆ obtain Chase approval of:
 - (1) a load Authorization Request for Prepaid Payment Card activation on both reloadable and non-reloadable Prepaid Payment Cards,

- (2) A load Authorization Request for value reload on a Prepaid Payment Card,
 - ◆ load value to a Prepaid Payment Card only when the Prepaid Payment Card is present.
 - **Cash Redemption.** The Merchant may not redeem a Prepaid Payment Card for cash.
- **Transactions Which Include a Free Trial Period.** If the Merchant accepts a Chase Card in connection with a Transaction which includes the offer of a free trial period, the Merchant will clearly disclose, throughout the order process, the following:
 - terms and conditions of the free trial period, if restricted,
 - length of the free trial period, including, without limitation, clear disclosure that the Customer will be charged unless the Customer expressly rejects the charge,
 - the date on which any charges will commence, and
 - cancellation policy, including, without limitation, clear steps to be taken by the Customer to cancel the Transaction prior to the end of the free trial period.

PIN Transaction Requirements

The Merchant may (if the Merchant will have notified Chase Merchant Services on its Application, or otherwise obtained Chase Merchant Services' prior written approval, of the Merchant's intention to conduct such Transactions) accept Chase Cards in connection with Transactions conducted with a PIN where the Chase Card is physically present at the point of sale ("PIN Chase Debit Card Transactions"). If so, the Merchant is subject to the general Chase Merchant Program Requirements as well as the following Requirements as they relate to a particular Transaction.

- **Types of Transactions.** The following types of PIN Chase Debit Card Transactions are supported:
 - **PIN Sale** – A financial Transaction that, if approved, results in a debit to a Customer's Account for the full amount. The Transaction is solely for payment for goods or services.
 - **PIN Sale with Cash Back** – A financial Transaction that includes cash paid to the Customer that, if approved, results in a debit to a Customer's Account for the full amount. PIN Sale with Cash Back may only be combined with a Transaction for payment for goods or services.
 - **PIN Pre-Authorization** – A non-financial Transaction that, if approved, indicates that sufficient funds are available and that a financial Transaction for the same or lesser amount would be authorized. A PIN Pre-Authorization will support a Partial Authorization.
 - **PIN Pre-Authorization Completion** – A supported financial Transaction, based on a PIN Pre-Authorization, that results in a debit to a Customer's Account for the full amount. The Merchant will submit all PIN Pre-Authorization Completions to Chase Merchant Services within two hours of issuance of the applicable PIN Pre-Authorization or obtain a PIN Reversal of the PIN Pre-Authorized Transaction within that timeframe.
 - **PIN Reversal** – A Chase Merchant Services or Merchant generated Transaction used to negate or cancel a previous PIN Chase Debit Card Transaction that has timed out or was not acknowledged.
 - **PIN Refund (Customer credit)** – A financial Transaction that, if approved, results in the transfer of funds from a Merchant to a Customer's Account for the reimbursement of a previous Transaction for the payment for goods or services. However, PIN Refund Transactions are not supported without Chase Merchant Services' prior written approval. If approved, a PIN Refund Transaction must:
 - ♦ Be related to a previous Transaction for the payment for goods or services.
 - ♦ Be conducted with a PIN and be initiated in the Customer's presence.

Balance Inquiry Transactions are not supported. A balance inquiry Transaction is a Transaction that enables a Customer to obtain the current balance of an Account.

- **Transaction Re-routing.** To the extent determined to be appropriate by Chase, PIN Chase Debit Card Transactions will be routed by Chase Merchant Services to Chase for settlement. In the event Chase determines that a PIN Chase Debit Card Transaction should not be routed to Chase for settlement, Chase Merchant Services will attempt to route such PIN Chase Debit Transaction to a Debit Network for settlement. The Debit Network will be determined based on the next entitled Debit Network in the Merchant's Debit Network routing order preference. In the event a PIN Chase Debit Card Transaction is routed to a Debit Network, the Merchant will be assessed the interchange and network fees associated with such Debit Network and be subject to the rules and regulations for such Debit Network.
- **Transaction Receipts.** In addition to the Transaction Receipt requirements outlined in the [Completion of Transactions](#) and the [Unattended Customer-Activated Transactions](#) Requirements, with respect to PIN Chase Debit Card Transactions the Merchant will provide a Transaction Receipt to the Customer at the point-of-sale that complies with all Applicable Laws including, but not limited to, Federal Reserve Regulation E – Electronic Fund Transfer Act.
- **Encryption and Support Organizations.** The Merchant may use an Encryption and Support Organization ("ESO") to provide PIN pad key management and loading services for the Merchant. An ESO constitutes a Service Agent of the Merchant.
- **Equipment.** PIN Chase Debit Card Transactions must be initiated by reading either the magnetic strip or chip from the Chase Card, and requires the entry of the Customer's PIN into a PIN entry device located at the point of sale. The Merchant will ensure that all PIN entry devices comply with Applicable Security Standards, including, but not limited to, ANSI X9.24 standards for secure cryptographic devices. Only PIN entry devices listed on the Payment Card Industry Security Standards Council Approved PIN Transaction Security Devices list are supported.
- **Chargebacks and Representments.** Chargebacks, relating to PIN Chase Debit Card Transactions, will be categorized in accordance with the following Chargeback Reason Codes. Within 45 days from the date the Chargeback was initiated, the Merchant must provide either (i) reasonable proof that a credit was issued or a PIN Reversal was initiated, or (ii) any documentation, listed in the table below (along with chargeback descriptions), to challenge the Chargeback in support of a potential Representment.

Reason Code	Reason Code Name	Description	Time Frame to Initiate Chargeback	Chase/ Customer Documentation	Merchant Documentation to Challenge
A02	Duplicate Processing	A single Transaction was processed more than once	120 days from Transaction Date	None	Separate Transaction Receipts or other record to indicate more than one Transaction was processed
A14	Merchandise/ Services not Received	Customer did not receive services, whether because the Merchant was unwilling or unable to provide the services OR for any other reason	120 days from the date the Customer expected to receive the goods or services OR the date on which the Customer was first made aware that the goods or services would not be provided; not to exceed 540 days from the Transaction Date	Documentation indicating one or more of the following: Services not rendered by expected date; merchandise was not received; expected arrival date of merchandise; merchandise not received at agreed location (specify)	Documentation indicating Customer received services or merchandise

Reason Code	Reason Code Name	Description	Time Frame to Initiate Chargeback	Chase/ Customer Documentation	Merchant Documentation to Challenge
A17	Credit (PIN Refund) Not Processed	One of the following: Merchant issued a Refund Transaction Receipt but the PIN Refund was not processed; Customer returned or cancelled merchandise or services and no PIN Refund was processed	120 days from Transaction Date	Documentation indicating one or more of the following: Date merchandise/service was cancelled or returned; Name of shipping company; Invoice/tracking number for returned merchandise; Date Merchant received the return	Documentation indicating that PIN Refund was either issued back to Customer or applied to the Customer's Account or reason why no PIN Refund is due to Customer

Reason Code	Reason Code Name	Description	Time Frame to Initiate Chargeback	Chase/ Customer Documentation	Merchant Documentation to Challenge
A19	Counterfeit Transaction	Counterfeit Card was used for a magnetic-strip or chip-initiated PIN Chase Debit Card Transaction that received Authorization but the Authorization Request did not include the required data or contained altered data	120 days from Transaction Date	Card reported as fraud	<p>Documentation indicating that the applicable Card was not a counterfeit Card</p> <p>Note: effective October 1, 2015, in the event of a PIN Chase Debit Card Transaction not conducted at a chip-capable PIN entry device (where the applicable Card is chip-capable and the applicable Transaction was not chip-initiated), the Merchant shall be liable for such Transaction and shall not (i) have the right to submit documentation indicating that the applicable Card was not a counterfeit Card or (ii) otherwise challenge such Transaction.</p>

Reason Code	Reason Code Name	Description	Time Frame to Initiate Chargeback	Chase/ Customer Documentation	Merchant Documentation to Challenge
A21	Not as Described or Defective	One or more of the following: Customer received damaged, defective or counterfeit goods; Goods or service did not match the description on the Transaction Receipt or other documentation presented at the time of the purchase; the terms of the sale were misrepresented by the Merchant; goods were otherwise unsuitable for the purpose sold	120 days from Transaction Date OR, for counterfeit or misrepresented goods or services, 120 days from the date the Customer expected to receive the goods or services OR the date the goods were identified as counterfeit - not to exceed 540 days from the Transaction Date	Documentation indicating one or more of the following: Date Customer returned or attempted to return the goods or cancel the service; Name of shipping company; Invoice/tracking number; Date Merchant received returned goods; Goods identified as counterfeit by owner of intellectual property or its authorized representative, a customs agency or a neutral expert	Documentation indicating that the merchandise-service was correctly described or was not defective

Reason Code	Reason Code Name	Description	Time Frame to Initiate Chargeback	Chase/ Customer Documentation	Merchant Documentation to Challenge
A22	Processing Error	To correct an error resulting in PIN Chase Debit Card Transaction settlement other than what was authorized; overcharge; shorted funds; Customer paid by other means; etc.	120 days from Transaction Date	Documentation indicating one or more of the following: Customer paid by other means; Certification that Authorization Request would have been declined if valid data had been provided; An explanation of why the inclusion of valid data would have caused the Authorization Request to be declined	Documentation to refute the reason for the Chargeback

- **Adjustments to Transactions.** Adjustments, relating to PIN Chase Debit Card Transactions initiated by the Merchant, must be submitted within 90 calendar days of the Transaction Date unless otherwise noted for the specific Reason Code provided. Invalid Merchant initiated Adjustments constitute a violation of these Requirements and are subject to the provisions listed in the [Fines](#) Requirement.

The Merchant will identify Adjustments in accordance with the Adjustment Reason Codes listed in the following table:

Reason	Code	Description
Merchant Initiated	A25	Used to credit the Customer for an erroneous PIN Chase Debit Card Transaction or charge the

Reason	Code	Description
		Customer for a PIN Chase Debit Card Transaction which was undercharged or not charged at all.
Settlement debit adjustment	A26	Used to charge or credit the Customer for miscellaneous funds movements such as a Chargeback resolution.

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Payment Facilitators and Sponsored Merchants Requirements

If the Merchant has been approved in writing by Chase in accordance with applicable enrollment and other requirements and elects to accept Chase Cards as a Payment Facilitator, the Merchant in its capacity as a Payment Facilitator and its Sponsored Merchants are subject to the general Chase Merchant Program Requirements as well as the following Requirements as applicable.

- **Identification of an Aggregator of Merchant Outlets.** Any entity that aggregates Merchant Outlets will be considered a Merchant if all of the following apply:

- The applicable Merchant Outlets use the aggregating entity's name to identify themselves to the Customer,
- the entity represents itself as selling the underlying goods or services to the Customer, and
- the entity provides recourse to the Customer if there is a problem or dispute.

An entity that aggregates Merchant Outlets, but does not have all of the above mentioned attributes, will be considered a Payment Facilitator.

Chase reserves the right to determine whether an entity is a Merchant or Payment Facilitator and may use additional criteria to make this determination.

- **Miscellaneous Requirements Regarding Payment Facilitators and Sponsored Merchants.** Note that the following Requirements, set forth previously, relate specifically to Payment Facilitators or Sponsored Merchants:

- [Purpose of Transaction](#) Requirement, and
- [Receipt Format](#) Requirement (relating to provision of Transaction Receipts via paper format or Electronic Format).

- **Payment Facilitator Responsibilities.** The Payment Facilitator will:

- submit Transaction Data relating to Transactions at Sponsored Merchants to Chase Merchant Services,
- use the appropriate primary and any secondary Merchant Category Code, as provided for by Chase Merchant Services, or other required indicators to identify Sponsored Merchant or Transaction type,
- use the Payment Facilitator identifier assigned by Visa and Sponsored Merchant identifier assigned by Payment Facilitator, as applicable

- Merchant's incorporation status (for example: corporation, partnership, sole proprietor, non-profit)
 - If the Merchant relationship has been terminated, the termination date and reason for termination
 - ensure compliance by each Sponsored Merchant with these Requirements, with the Payment Facilitator's Merchant Agreement and with Applicable Laws, and
 - immediately terminate its sponsorship of a Sponsored Merchant if required by Chase Merchant Services.
- **Payment Facilitator Customer Support.** The Payment Facilitator will provide Customer Support either directly or through its Sponsored Merchant.
 - for a Transaction completed at an Electronic Commerce Sponsored Merchant, the Payment Facilitator will provide the Customer Support through its Electronic Commerce Website if the Customer accesses the Payment Facilitator Electronic Commerce Website directly, and
 - for a Transaction that is not completed at an Electronic Commerce Sponsored Merchant, Customer Support may be provided by the Payment Facilitator or its Sponsored Merchant.
- **Billing Name.** The Sponsored Merchant name, and the Payment Facilitator name (or, in each or either case, an abbreviation or description whereby the Sponsored Merchant will be easily recognizable to the Customer), will appear on the Transaction Receipt and billing statement and both will be included in the Merchant name field of the Clearing Record in the following manner:

"Payment Facilitator name*Sponsored Merchant name"
- **Submission of Transactions by Payment Facilitators.** The Payment Facilitator may submit Transaction Data for Transactions on behalf of a Sponsored Merchant.
- **Sponsored Merchant Location.** The Merchant country code included in the Authorization and Clearing Records will be the country code of the Sponsored Merchant.

Marketplace Merchant Requirements

If the Merchant has been approved in writing by Chase in accordance with applicable enrollment and other requirements and elects to accept Chase Cards as a Marketplace Merchant, the Merchant in its capacity as a Marketplace Merchant is subject to the general Chase Merchant Program Requirements as well as the following Requirements as applicable.

- **Marketplace Qualification Requirements.** To qualify as a Marketplace, an entity must comply with all of the following:
 - Bring together Customers and retailers on an electronic commerce website or mobile application
 - Ensure that its name or brand is:
 - ◆ Displayed prominently on the website or mobile application
 - ◆ Displayed more prominently than the name and brands of retailers using the Marketplace
 - ◆ Part of the mobile application name or URL
 - Handle payments for sales and refunds on behalf of the retailers that sell goods and services through the Marketplace, and receive settlement for Transactions on their behalf
 - Be financially liable for Chargebacks and resolve disputes between Customers and retailers by providing either:
 - ◆ A decision that binds both Customer and retailer
 - ◆ A money-back guarantee funded by the Marketplace
 - Ensure that no retailer exceeds both:
 - ◆ U.S. \$10 million in annual Visa volume through the Marketplace
 - ◆ 10% of the Marketplace's annual Visa volume
 - The following Merchant types are not eligible to be Marketplaces or retailers using a Marketplace:
 - ◆ Franchises
 - ◆ Travel agents
 - ◆ High-Brand Risk Merchants
- **Miscellaneous Requirements Regarding Marketplace.** Note that the following Requirements, set forth previously, relate specifically to Marketplace:
 - [Purpose of Transaction](#) Requirement, and

- [Receipt Format](#) Requirement (relating to provision of Transaction Receipts via paper format or Electronic Format).
- [Electronic Commerce Transactions](#) Requirement

Data and Card Industry Compliance Requirements

- **Security Requirements.** The Merchant will fully comply with Applicable Security Standards. “Applicable Security Standards” means all rules, regulations, standards, or guidelines adopted or required by Chase, the Payment Card Industry Security Standards Council or Visa relating to privacy, data security, and the safeguarding, disclosure, and handling of Chase Card Information, including, without limitation, the Payment Card Industry Data Security Standards (“PCI DSS”) and Visa’s Cardholder Information Security Program (“CISP”). Without limiting its obligations pursuant to the Applicable Security Standards, the Merchant will hold all Transaction Data, Chase Card Information and Personal Information in strict confidence, and will not disclose such information to any entity other than its Service Agents and Chase. Any such disclosure will be made solely for purposes of assisting Merchant in completing Transactions or complying with applicable law, and Merchant and its Service Agents will not use or disclose such information for any other purpose.
- **Specific Requirements.** Without limiting its other obligations pursuant to these Requirements and the applicable Merchant Agreement, the Merchant will:
 - store all material containing Chase Card Information, including, without limitation, Chase Card Account Numbers or imprints (such as Transaction Receipts, vehicle rental agreements, and carbons) in an area limited to selected personnel,
 - render all such data and information unreadable before discarding,
 - not request the Card Verification Value 2 data on any written form,
 - not request the Card Verification Value 2 from the Customer for Transactions conducted where the Chase Card is physically present at the point of sale,
 - use a Stored Credential only as agreed with the Customer, and
 - if using an Electronic Signature capture device:
 - ♦ only store a signature on a Transaction-specific basis, in relation to the Transaction for which the signature was obtained, and only reproduce a signature upon specific written request from Chase Merchant Services or Chase in response to a Retrieval Request, and
 - ♦ have proper controls in place to ensure the security of the stored signatures and other Customer data in accordance with PCI-DSS.

Visa may withdraw a Merchant’s right to use Electronic Signature devices if they fail to comply.

Chase may reproduce the Customer signature obtained using an Electronic Signature capture device in response to a Retrieval Request.

The Merchant will provide, upon Chase Merchant Services' request, with such tests, scans, and assessments of the Merchant's compliance with the Applicable Security Standards as may from time to time be deemed necessary or appropriate by Chase Merchant Services.

- **BIN Information.** Chase may provide Merchant or its Service Agent with BIN information or other product-identifying data (collectively, the "BIN Information"), in order to assist Merchant with identifying Card product types at the point of sale and to implement acceptance practices. Chase may require that Merchant execute a separate addendum to the Merchant Agreement as a condition of providing such BIN Information. Merchant or its Service Agent(s) shall use BIN Information only for the purpose of identifying Card product types and to implement acceptance practices. BIN Information provided by Chase to Merchant or its Service Agent(s) is proprietary and confidential information belonging to Chase and/or Visa, and will be treated with the same degree of care as other Chase and Visa confidential information. Merchant and its Service Agent(s) will not disclose BIN Information to any third party without the prior written consent of Chase.
- **Service Agents.** The Merchant will give Chase Merchant Services reasonable prior notice of its use of any Service Agent. Prior to the performance of any services by Service Agent(s) for Merchant, the Merchant will (i) ensure that such Service Agents are appropriately registered with, or otherwise recognized as being compliant with the Applicable Security Standards by, Visa, (ii) cause such Service Agents to submit documents and other materials, and enter into agreements, as required by Chase or Chase Merchant Services (and to fully comply with such agreements) and (iii) cause such Service Agents to fully comply with the Applicable Security Standards, these Requirements and Merchant Agreements (as if such Service Agents were the Merchant and in order to permit the Merchant to comply with its Merchant Agreement).

- **Further Actions.** Failure by the Merchant, or any of its Service Agents, to comply with the Applicable Security Standards, these Requirements and the applicable Merchant Agreement, or the compromise of any Transaction Data, Chase Card Information or Personal Information (whether such data and information is under the control of the Merchant or its Service Agent), may result in assessments, fines, and/or penalties by Chase Merchant Services, Chase and/or Visa for which Merchant shall be responsible. If Chase Merchant Services, Chase and/or Visa requires a forensic examination of the Merchant or any of the Merchant's Service Agents due to a Data Compromise Event or otherwise, the Merchant agrees to cooperate with, and cause all applicable Service Agents to cooperate with, such forensic examination until it is completed, including, without limitation, the engagement of an examiner acceptable to Chase Merchant Services. Notwithstanding the foregoing, Chase Merchant Services may (i) directly engage an examiner on behalf of the Merchant in order to expedite the investigation of a Data Compromise Event, or (ii) investigate a Data Compromise Event on Chase Merchant Services' own behalf. In either scenario, the Merchant agrees to pay for all costs and expenses related to such forensic examination, including all of Chase Merchant Services' reasonable attorneys' fees and other costs relating to such forensic examination.

Use of Chase and Visa Marks

- **Merchant Use of Chase and Visa Marks.** The Merchant may use Chase Marks and Visa Marks solely in a manner approved in writing by Chase. Except for the right to use Chase Marks and Visa Marks as approved in writing by Chase, the Merchant does not, obtain any right, title or interest in any copyright, trademark, service mark, trade name, brand name, logo, trade secret or other intellectual property (collectively, “Intellectual Property”) owned by Chase or any other party (including, without limitation, Intellectual Property owned by Visa) and the Merchant will not use any Intellectual Property, in connection with Chase Cards or in any manner which might result in liability or obligations on the part of Chase, Chase Merchant Services or Visa, or any of their respective affiliates, without first obtaining all right, title and interest necessary to do so without the violation of the rights of any other party. The Merchant will (i) comply at all times with Chase’s and Visa’s rules and regulations with respect to the use of Chase Marks and Visa Marks, respectively, and (ii) not cause, encourage or approve any practice which, in the opinion of Chase, might mislead or deceive the public or which might be detrimental to the good name, trademark, goodwill or reputation of Chase, Chase Merchant Services or any their respective affiliates. The goodwill derived from the Merchant’s use of Chase Marks will be for the benefit of Chase, Chase Merchant Services and/or their respective affiliates. Upon request by Chase, the Merchant will immediately discontinue the use of Chase Marks (and will immediately discontinue all such use, without any request, upon termination of the applicable Merchant Agreement for any reason). Except for the use of such Chase Marks in conjunction with the acceptance of Chase Cards pursuant to the applicable Merchant Agreement and unless otherwise agreed, the Merchant will not:
 - indicate or imply that Chase or Visa endorses any Merchant goods and/or services,
 - refer to Chase or Visa in stating eligibility for its products, services and/or membership or
 - permit Chase Marks, or Visa Marks, to appear, or be positioned, in such a way as to imply that Customers may use their Chase Cards to satisfy an outstanding debt to the Merchant.
- **High-Brand Risk Merchants.** If the Merchant is classified as a High-Brand Risk, in accordance with Visa Merchant Category Codes set forth in the Visa Rules, and displays Visa trademarks, services marks, trade names, brand names or logos or Chase Marks on its Electronic Commerce Website, Chase may, from time to time, impose restrictions, requirements and other obligations on the Merchant (in addition to those set forth in these Requirements, the applicable Merchant Agreement or otherwise).

Miscellaneous

- **Priority.** In the event of any conflict or inconsistency between the terms of these Requirements and a Merchant Agreement, the terms of the Merchant Agreement will prevail over the terms of these Requirements, except to the extent that Chase Merchant Services and the applicable Merchant may otherwise expressly agree in writing.
- **Compliance with Applicable Laws.** The Merchant will conduct its business and operations (including, without limitation, its acceptance of Chase Cards in payment for Transactions) in compliance with Applicable Law. The Merchant is solely responsible for (i) monitoring and interpreting Applicable Law and (ii) determining particular disclosures, limitations and other requirements which it must comply with in accordance with Applicable Law. While the Chase Merchant Program Requirements and a Merchant Agreement may impose certain requirements on the Merchant, the Merchant is solely responsible for determining whether different or additional requirements are imposed by Applicable Law and neither Chase Merchant Services nor Chase will be responsible for any violation of Applicable Law by the Merchant. Neither the Merchant, Chase Merchant Services nor Chase will be bound by any provision of, or by any requirements arising from or in connection with, any aspect of these Requirements or a Merchant Agreement in violation of Applicable Law. In addition, the Merchant will be solely responsible for establishing and maintaining agreements with, between or among third parties as necessary or appropriate to permit the Merchant to comply with these Requirements and the applicable Merchant Agreement in compliance with Applicable Law and without violating the rights of any other party or causing Chase Merchant Services and/or Chase to incur any liability to any other party.
- **Certain Notices and Other Actions.** As between Chase Merchant Services and/or Chase, on the one hand, and a Merchant, on the other hand, any notice, approval, permission, consent or confirmation required under these Requirements will be given in writing to the appropriate person and address set forth in the applicable Merchant Agreement. In any event where these Requirements call for any notice, approval, permission, consent or confirmation to be given in writing, a writing shall be deemed to include an email or other electronic communication to the extent such email or other electronic communication constitutes a writing under Applicable Law.
- **Merchant Provision of Items.** Where these Requirements call for the Merchant to mail or “provide” an item to a Customer, the Merchant may satisfy such Requirement by (i) mailing such item to the Customer, (ii) providing such item to the Customer onsite by hand or (iii) providing such item to the Customer via Electronic Format (as opposed to via mail) if the Customer so elects.

- **Onsite Investigation.** Chase and/or Visa may contact a Merchant or any Merchant location or outlet directly if warranted and conduct an onsite investigation. If Merchant fails to correct a violation identified by Chase or Visa, Chase or Visa may impose conditions or restrictions on Merchant's ability to continue accepting Transactions.
- **Types of Chase Merchants.** Where these Requirements refer to a type of Merchant (e.g., "Lodging") or a type of Merchant Outlet (e.g., "Fast Food Restaurants"), such classification will be in accordance with Visa Merchant Category Codes set forth in the Visa Rules. Unless otherwise specified in these Requirements, a reference to a type of Merchant or a type of Merchant Outlet will, for purposes of these Requirements, include similar merchants classified elsewhere in such Visa Merchant Category Codes (e.g., "Lodging" will include specific hotel chains identified in such Merchant Category Codes).
- **Fines.** In order to assist in the enforcement of these Requirements, in the event of the Merchant's violation of these Requirements Chase may levy fines in amounts up to the following:

Violation	Fine
First violation of a Requirement.	U.S. \$1,000.
Second violation of same Requirement in a twelve (12) calendar month period.	U.S. \$5,000.
Third violation of same Requirement in a twelve (12) calendar month period.	U.S. \$10,000.
Fourth violation of same Requirement in a twelve (12) calendar month period.	U.S. \$25,000
Fifth or more violation of same Requirement in a twelve (12) calendar month period.	Chase discretion.

For purposes of calculating fines above, each day that a violation of a Requirement continues will be deemed a separate and additional violation of such Requirement. Relying on all relevant facts and information obtained by Chase, Chase will determine whether a violation of the Requirements has occurred and whether to levy a fine. In the event Chase levies a fine, Chase and/or Chase Merchant Services will provide the Merchant written notice of the fine and may collect the fine through any means by which Chase Merchant Services may collect payments under the applicable Merchant Agreement. Chase's right to levy fines pursuant to this Requirement is in addition to, and not in lieu of, any fees, charges, fines, penalties, assessments or other amounts otherwise payable by the Merchant to Chase or any other relevant party and does not limit any other remedies available to Chase or any other relevant party which may be enforced concurrently or from time to time, including, without limitation, termination of the applicable Merchant Agreement.

- Indemnification.** In addition to any other rights or remedies Chase or their respective affiliates, officers, directors, employees or agents may have at law or in equity, the Merchant will indemnify Chase and Chase Merchant Services, and their respective affiliates, officers, directors, employees and agents, from any losses, liabilities, and damages of any and every kind (including, without limitation, costs, expenses and reasonable attorneys' fees) arising out of any such failure by the Merchant to fully comply with these Requirements, including, without limitation, any fines, fees, penalties or other amounts imposed on or assessed against Chase or Chase Merchant Services by Visa as a result of Chase and/or Chase Merchant Services' contractual commitments to Visa to ensure Merchant's compliance with these Chase Requirements.
- Transaction Dates.** For purposes of these Requirements, the "Transaction Date" for a Transaction is the date on which goods and/or services purchased and/or leased by a Customer are actually received by a Customer, unless otherwise specified in this Requirement or elsewhere in these Requirements (which will prevail over this Requirement).

Transaction Type	Transaction Date
Lodging Merchant	Check-out or prepayment date.
Cruise Lines Merchant	Disembarkation, prepayment or final payment date.
Vehicle Rental Vehicle Merchant	return or prepayment date.
Airlines and Passenger Railways Merchants	Ticket-issuing date.
Preauthorized Health Care	Date on which the Merchant receives notice of adjudication from the Customer's insurance company.
Mail/Phone Order	Date on which goods are shipped.

- **Modification of Requirements.** Chase reserves the right to modify, replace or otherwise amend these Requirements and any Addenda, policies, procedures, notices, acknowledgments, terms, conditions and other agreements applicable to any aspect of these Requirements, in each case at its sole discretion, at any time and for any reason without liability, by providing the Merchant such amendments by delivery thereof to the Merchant by mail, email, or by posting on the website where these Requirements are posted. Any such amendments will be effective and binding on the Merchant automatically and without any action on the part of the Merchant or any other party, immediately upon such mailing, emailing or posting. It is acknowledged and agreed that these Requirements and such Addenda, policies, procedures, notices, acknowledgments, terms, conditions and other agreements may not otherwise be amended (except by written amendment executed by the party against which such amendment is sought to be enforced).

Definitions

As used in these Requirements, the following terms have the meanings set forth below:

3-D Secure

A Visa-approved Authentication Method that is the global authentication standard for Electronic Commerce Transactions.

Account

(i) A line of credit issued by Chase or its affiliates; (ii) a prepaid account issued by Chase or its affiliates; or (iii) a deposit account maintained by Chase or its affiliates, in each case that is issued or maintained in the United States and can be accessed by a Chase Card.

Account Number

A unique number assigned by Chase to a Chase Card. With respect to Transaction Receipts or any other circumstances where a Chase Card Account Number may be set forth or otherwise reproduced in accordance with the Chase Merchant Program Requirements, the Chase Card Account Number must be disguised or suppressed except for the final four (4) digits, unless otherwise specified in the Chase Merchant Program Requirements.

Adjustment

A credit or debit Transaction submitted by Chase Merchant Services to correct an out-of-balance situation.

Affiliate

With respect to any person or entity, a person or entity that, directly or indirectly, owns or controls, is owned or controlled by, or is under common ownership or common control with such person or entity. For purposes of this definition, “control” means the power to direct the management or affairs of a person or entity and “ownership” means the beneficial ownership of more than 50% of the equity securities of person or entity.

Aggregated Transaction

A transaction that combines all purchases made by the same Customer on the same Account Number during a defined time period and up to a defined amount into a single Transaction before submitting it for clearing.

Applicable Law

Collectively, requirements imposed by laws, ordinances, regulations and judicial and administrative decisions of governmental entities which are applicable to Chase and its Affiliates, Merchants, Customers, the issuance of Chase Cards, the authorization, clearing, and settlement of Transactions and/or the performance of obligations or the exercise of rights under the Chase Merchant Program Requirements or any Merchant Agreement.

Applicable Security Standards

See the [Marketplace Qualification Requirements](#) section for this term's meaning.

Application

A description of the characteristics of Merchant's business or organization, and related information Merchant has previously or concurrently submitted to Chase Merchant Services and Chase, including credit, financial and other business related information, to induce Chase to enter into a Merchant Agreement with such Merchant and that has induced Chase Merchant Services to process such Merchant's Transactions under such Merchant Agreement.

Authorization

Permission granted by Chase to allow a Transaction to proceed.

Authorization Code

A code generated by Chase and provided by Chase Merchant Services to a Merchant, indicating approval of an Authorization Request.

Authorization Request

A request, made by a Merchant, for an Authorization in connection with a Transaction.

Authorization Reversal or Adjustment

A message that negates or changes an Authorization previously sent by Chase, which may be for the full amount of the previous Authorization or an amount less than the previous Authorization amount.

Automated Fuel Dispenser Chase Transaction

A fuel purchase Transaction conducted by a Customer at an Unattended Customer Activated Terminal that dispenses only fuel. An Automated Fuel Dispenser may also facilitate a Transaction originating from an application using a Stored Credential on a Customer device.

Balance Inquiry Transaction

A Transaction that enables a Customer to obtain the current balance of an Account.

Business Day

Any day other than a Saturday, a Sunday, or a holiday on which Chase is closed in New York, New York.

Card

An account, or evidence of an account, established or issued by a Card Network (or representatives or members of a Card Network) that a Merchant accepts from a customer as payment for the purchase and/or lease of goods and/or services. Cards include, but are not limited to, credit and debit Cards, stored value/prepaid cards, loyalty cards, electronic gift cards, authorized account or access numbers, paper certificates and credit accounts (e.g., Chase Cards).

Card Network

Any payment method provider whose payment method is accepted by Chase Merchant Services for processing, including, without limitation, Visa, MasterCard International, Inc., Discover Financial Services, LLC, and other credit and debit Card providers, payment networks, certain other credit providers and gift card, and other stored value and loyalty program providers. Card Network also includes the Payment Card Industry Security Standards Council and the Electronic Payment Association (frequently referred to as "NACHA").

Card Network Rules

All bylaws, rules, programs, regulations, specifications, and manuals, as they exist from time to time, of applicable Card Networks.

Card Verification Value 2

The 3-digit numeric value imprinted on the back of a Chase Card, which is generated using a secure cryptographic process.

Cash-Back Transaction

A Transaction that includes cash paid to the Customer combined with a Transaction for payment for goods or services.

Chargeback" or "Charged Back

A reversal of a Transaction which a Merchant previously presented to Chase Merchant Services, typically related to disputed Transactions.

Chase

JPMorgan Chase Bank, N.A.

Chase Card

A Visa-branded, consumer debit, small business debit, consumer credit or small business credit Card, issued in the United States by Chase or its affiliates and used to access an Account, or any evidence of such a Card used to access an Account (e.g. Card account number, access number, token, code, payment credential, mobile application or digital wallet, or other form factor or access device).

Chase Card Information

Information related to a Customer or the Customer's Chase Card that is obtained by a Merchant from the Customer's Chase Card, or from the Customer in connection with the Customer's use of the Chase Card. Without limiting the foregoing, such information may include a Chase Card Account Number and expiration date, the Customer's name or date of birth, PIN data, security code data (such as CVV2), and any data read, scanned, imprinted, or otherwise obtained from the Chase Card, whether printed thereon, or magnetically, electronically, or otherwise stored thereon. For the avoidance of doubt, the data elements that constitute Chase Card Information will be treated according to their corresponding meanings as "customer data" and "sensitive authentication data" as such terms are used in the then current Payment Card Industry Data Security Standard.

Chase Marks

Trademarks, service marks, trade names, brand names or logos owned or otherwise controlled by Chase and/or its respective affiliates.

Clearing Record

A record of a Presentment, Chargeback, Representment, Reversal, or Adjustment in the format necessary to clear a Transaction.

Convenience Fee

A fee charged by a Merchant for a bona fide convenience to the Customer (for example: an alternative channel outside the Merchant's customary payment channel) that is not charged solely for the acceptance of the Chase Card.

Customer

The person or entity to whom a Chase Card is issued or who is otherwise authorized to use a Chase Card.

Customer Support

The provision of service to Customers before, during and after a purchase of goods or services.

Data Compromise Event

An occurrence that results, or could result, directly or indirectly, in the unauthorized access to or disclosure of Transaction Data and/or Chase Card Information.

Debit Network

A Card Network's infrastructure that permits Transaction Data for debit Transactions conducted with a PIN to be routed to Chase for settlement.

Decline Response

A response to an Authorization Request indicating that Chase will not issue an Authorization with respect to a Transaction.

Deferred Payment Plan

A plan whereby a Customer is allowed to pay the full amount of a Transaction at a later date as specified by the plan.

Digital Wallet Operator (DWO)

A Service Agent that operates a Pass-Through Digital Wallet or Staged Digital Wallet.

Electronic Commerce Merchant

A Merchant conducting Transactions electronically over the Internet or other network.

Electronic Commerce Sponsored Merchant

A Sponsored Merchant that conducts Transactions electronically over the Internet or other networks.

Electronic Commerce Transaction

A Transaction conducted over the Internet or other network.

Electronic Commerce Website

A connected group of pages on the Internet, regarded as a single site, controlled by an Electronic Commerce Merchant and through which Electronic Commerce Transactions are conducted.

Electronic Format

A process whereby a receipt or other document is supplied via email, fax or wirelessly provided message such as an SMS (Short Message Service) text, or through a link embedded in one of the foregoing.

Electronic Signature

An electronic process attached to, or logically associated with, a contract or other record and executed by an authorized user with the intent to sign such contract or record.

EMV Token Payment Specification

Technical specifications developed (jointly by Europay International, MasterCard International and Visa International) to provide standards for processing debit and credit Transactions and ensure global interoperability for use of chip technology in the payment industry.

Encryption and Support Organizations (“ESO”)

An entity that provides PIN pad key management and loading services for the Merchant. An ESO constitutes a Service Agent of the Merchant.

Estimated Authorization Request

An Authorization Request for the amount that a Merchant expects a Customer to spend in an individual Transaction and that is submitted before the final Transaction amount is known.

Guaranteed Reservation

A reservation made by a Customer, who provides an Account Number, but no payment at the time of reservation to ensure that accommodation, goods, or services will be available as agreed with the Merchant.

Guaranteed Reservation Transaction

A Transaction conducted by Aircraft Rental Merchants, Bicycle Rental Merchants, Boat Rental Merchants, Vehicle Rental Merchants, Equipment Rental Merchants, Lodging Merchants, Motor Home Rental Merchants, Motorcycle Rental Merchants, or Trailer Park and Campground Merchants, or in connection with a Guaranteed Reservation made by a Customer.

Incremental Authorization Request

An Authorization Request that both (i) follows an approved Estimated Authorization Request or Initial Authorization Request and (ii) is for an additional amount that a Merchant expects a Customer to spend or that the Customer has incurred in an individual Transaction.

Initial Authorization Request

An Authorization Request for a capped amount or an amount based on an interim purchase or order and that is submitted before the final Transaction amount is known.

Installment Transaction

A Transaction in a series of Transactions that use a Stored Credential and that represent Customer agreement for the Merchant to initiate one or more future Transactions over a period of time for a single purchase of goods or services.

In-transit Transaction

A Transaction reflecting the purchase of goods, services, or gambling on board a passenger transport vehicle.

Marketplace

An online marketplace that accepts Chase Cards and brings together Customers and Merchants on an electronic commerce website or mobile application.

Mail/Phone Order

A Transaction where a Customer orders goods and/or services from a Merchant by telephone, mail, or other means of telecommunication, and neither the Chase Card nor the Customer is present at the Merchant Outlet.

Manually Generated Chase Transaction Receipt

A Transaction Receipt generated where the Chase Card is physically present at the point of sale when an Account Number is manually written, imprinted or otherwise set forth on a Transaction Receipt.

Merchant

A U.S. domiciled person or entity which sells and/or leases goods and/or services and has entered into a Merchant Agreement with the Chase Merchant Services and Chase.

Merchant Agreement

A written agreement pursuant to which Chase Merchant Services provides Transaction processing services for a Merchant, where such Transaction processing services expressly include the processing of Transactions conducted between such Merchant and Customer's utilizing a Chase Card.

Merchant Category Code (MCC)

A code designating the principal trade, profession, or line of business in which a Merchant is engaged.

Merchant Outlet

A particular location from which a Merchant sells and/or leases goods and/or services.

No-Show Transaction

A Transaction resulting from a Customer's failure to properly cancel or claim a Guaranteed Reservation.

Partial Authorization

An Authorization for an amount less than the amount requested by a Merchant for a Transaction.

Pass-Through Digital Wallet

A functionality provided by a Digital Wallet Operator (DWO) that (i) can be used at more than one Merchant, (ii) stores an Account Number or Token and Payment Account Reference supplied by the Customer to the DWO and (iii) is used by the DWO to complete a Transaction by transferring the Account Number or Token to the Merchant without interrupting the flow of funds.

Payment Account Reference (PAR)

A non-financial reference assigned to each Visa payment account that uniquely identifies that payment account and links activity related to that underlying payment account.

Payment Facilitator

A Merchant that contracts with Chase Merchant Services and Chase to provide payment-related services to a Sponsored Merchant. A Payment Facilitator may, or may not, be known to the Customer making a purchase. A Payment Facilitator will be deemed a Merchant for purposes of the Chase Merchant Program Requirements.

Chase Merchant Services

Paymentech, LLC, a Delaware limited liability company.

Personal Information

Information which specifically identifies a Customer, includes confidential information of a Customer or discloses information regarding the activities and possessions of a Customer, including, without limitation, (i) all or any part of a Social Security Number, (ii) fingerprint, (iii) home or business address (whether a mailing address, online address (e.g., customer@xyz.com), fax or text number or otherwise) or telephone number, (iv) driver's license number, (v) photocopy of driver's license or Chase Card or (vi) other Cards.

PIN

A Personal Identification Number, known by a Customer and used by such Customer to authenticate the Customer to Chase and/or Chase Merchant Services.

PIN Authorization

Permission granted by Chase to allow a PIN Transaction to proceed.

PIN Chase Debit Card Transaction

A Transaction (relating to a payment or a Refund) conducted between a Merchant and a Customer utilizing a PIN Chase Debit Card. A PIN Chase Debit Card Transaction is processed by and between a Merchant and Chase.

PIN Pre-Authorization

A non-financial Transaction that, if approved, indicates that sufficient funds are available and that a financial Transaction for the same or lesser amount would be authorized. A PIN Pre-Authorization will support a Partial Authorization.

PIN Pre-Authorization Completion

A supported financial Transaction, based on a PIN Pre Authorization, that results in a debit to a Customer's Account for the full amount. The Merchant will submit all PIN Pre-Authorization Completions to Chase Merchant Services within two hours of issuance of the applicable PIN Pre-Authorization or obtain a PIN Reversal of the PIN Pre-Authorized Transaction within that timeframe.

PIN Refund

A financial Transaction that, if approved, results in the transfer of funds from a Merchant to a Customer's Account for the reimbursement of a previous Transaction for the payment for goods or services.

PIN Reversal

A Chase Merchant Services or Merchant generated Transaction used to negate or cancel a previous PIN Chase Debit Card Transaction that has timed out or was not acknowledged.

PIN Sale

A financial Transaction that, if approved, results in a debit to a Customer's Account for the full amount. The Transaction is solely for payment for goods or services.

PIN Sale with Cash Back

A financial Transaction that includes cash paid to the Customer that, if approved, results in a debit to a Customer's Account for the full amount. PIN Sale with Cash Back may only be combined with a Transaction for payment for goods or services.

Point-of-Transaction Terminal

A device used at the point of sale that has the capability to obtain an Authorization and process Transaction Data.

Preauthorized Health Care

A service whereby a Customer authorizes a provider of health care services to use the Customer's Chase Card to process payment, in connection with a patient, once a claim has been adjudicated and the final amount of patient responsibility is known.

Prepaid Payment Card

A Chase Card with previously deposited, authorized, or transferred funds, which is decreased by Transactions, cash disbursements, or account fees.

Prepayment Transaction

A Transaction representing a partial or complete payment for goods or services in advance of taking receipt of such goods or services.

Presentment

A Clearing Record that Chase Merchant Services presents to Chase, either initially (a first Presentment) or after a Chargeback (a Representment).

Proximity Payment-only Terminal

A terminal that accepts only payment devices using an approved wireless interface to access an Account and that: (i) has distinct branding, issuance, and technical requirements and (ii) provides the ability to conduct a Customer-initiated Transaction where the Chase Card is physically present. Proximity Payment-only Terminals include contactless devices, mobile telephones, and micro tags.

Real-Time Clearing

A program that allows an Automated Fuel Dispenser Merchant to send an Authorization Request for an amount that may differ from the Transaction amount.

Reason Code

A code that provides additional information to the Merchant regarding a Chargeback, Representment or Adjustment.

Recurring Transaction

A Transaction in a series of Transactions that use a Stored Credential and that are processed at fixed, regular intervals (not to exceed one year between Transactions), representing Customer agreement for the Merchant to initiate future Transactions for the purchase of goods or services provided at regular intervals.

Refund

Any refund or credit issued for any reason, including, without limitation, for a return of goods or cancellation of services, and any adjustment of a Transaction.

Representment

A Clearing Record that Chase Merchant Services presents to Chase after a Chargeback.

Reversal

A Transaction sent in error that is negated or canceled.

Service Agent

A person or entity (other than Chase Merchant Services or Chase) that provides payment-related services (directly or indirectly) to a Merchant.

Service Fee

A fee assessed to a Customer that uses a Chase Card to pay for goods and services in a permitted Merchant category.

Sponsored Merchant

A Merchant that contracts with a Payment Facilitator to obtain payment services. A Sponsored Merchant will be deemed a Merchant for purposes of the Chase Merchant Program Requirements.

Staged Digital Wallet

A functionality provided by a Digital Wallet Operator (DWO) that (i) can be used at more than one retailer, (ii) uses both an Account Number or Token and Payment Account Reference provided by the Customer to the DWO and a separate account or accounts assigned by the DWO to the Customer and (iii) is used by the Staged Digital Wallet Operator to complete a Transaction, in any order, as follows:

- Purchase: pays the retailer using the account assigned by the DWO.
- Funding: uses the Account Number provided by the Customer to fund or reimburse the Staged Digital Wallet. The DWO deposits the Transaction for the funding amount with its acquirer using the Account Number provided by the Customer.

Staged Digital Wallet Operator

A Digital Wallet Operator that operates a Staged Digital Wallet.

Status Check Authorization

An Authorization Request for U.S. \$1 submitted by an Automated Fuel Dispenser Merchant.

Stored Credential

Information (including, but not limited to, an Account Number or payment Token) that is stored by a Merchant or its Service Agent, a Payment Facilitator, or a Digital Wallet Operator to process future Transactions.

T&E

Identifies types of Merchants (and/or Transactions conducted with such Merchants), Airlines Merchant, Vehicle Rental Merchant, Cruise Lines Merchant, Lodging Merchant, Passenger Railways Merchant, and Travel Agencies Merchant whose primary function is to provide travel and entertainment related services.

Terminal Generated Transaction Receipt

A Transaction Receipt generated when printed by a Point-of-Transaction Terminal or by a printer connected to a computer or other electronic device into which Chase Card data is input to initiate a Transaction.

Token

A numeric identifier issued in accordance with the EMV Payment Token Specification for the use of chip technology that can be used in place of an Account Number to initiate a Transaction.

Transaction

A transaction (relating to a payment or a Refund) conducted between a Merchant and a Customer utilizing a Chase Card. A Transaction is processed by and between a Merchant and Chase. The term "Transaction" only includes a PIN Chase Debit Card Transaction where Merchant and Chase Merchant Services have agreed in writing to pricing specific to such PIN Chase Debit Card Transactions.

Transaction Data

The written or electronic record of a Transaction, including, without limitation, an Authorization Code, which is submitted to Chase Merchant Services.

Transaction Date

See the [Transaction Dates](#) Requirement for this term's meaning.

Transaction Receipt

A record of a Transaction generated upon completion of a sale and/or lease or a Refund.

Transaction Receipt Date

With respect to a Transaction, the date on which Transaction Data reflecting such Transaction is actually received by Chase Merchant Services in a form which permits Chase Merchant Services to properly process such Transaction.

Unattended Customer-Activated Terminal

A Customer-operated device, managed by the Merchant, that reads, captures, and transmits Chase Card information without an attendant physically present to validate the Customer's signature or to assist in completing the Transaction. An Unattended Customer-Activated Terminal may dispense goods, provide services, or both.

Unattended Transaction

A Transaction conducted at an Unattended Customer-Activated Terminal.

Unscheduled Credential-on-File Transaction

A Transaction using a Stored Credential for a fixed or variable amount that does not occur on a scheduled or regularly occurring Transaction Date, where the Customer provided consent for the Merchant to initiate one or more future Transactions.

Visa

Visa U.S.A.

Visa Marks

Trademarks, service marks, trade names, brand names or logos owned or otherwise controlled by Visa and/or its respective affiliates.

Visa Access Token Program

A Visa program whereby a Merchant may use Visa account information for the purpose of accessing a service, rather than as payment for that service.

Visa Prepaid Load Program

A Visa program whereby a Customer may, through a Transaction, load value to a Prepaid Payment Card.

Visa Rules

Card Network Rules issued by Visa and applicable to Visa transactions that are not Transactions conducted with a Chase Card at a Merchant.

Wire Transfer Money Order

A check or money order purchased by a Customer from a Merchant that sells money orders by electronic funds transfer.