

Dual ID - MICR Data and Driver's License/Telephone Data

The Dual ID message is used when the terminal is equipped with a check reader and the merchant wants to provide additional consumer information to aid in validation of the transaction. The merchant uses the reader to collect the following MICR data:

- Routing/Transit Number
- Account Number
- Check Number

The merchant also collects the following information:

- *For Personal Checks:* Driver's License Data (DL Number and State Code)
- *For Business Checks:* Business Telephone Number.

The terminal retains MICR data in ID 1 position and consumer information in ID 2 position while it dials the Alpha Host and transmits to Company using the Dual ID message. Company verifies that the consumer's information and MICR data is not present in any of the negative databases and return an authorization response to the terminal.

DIAL-UP MESSAGES

The following messages are for use over a dial-up connection. Refer to Dial-Up Message Samples on page 6-3 for sample messages with sample data. The following messages are provided:

- Single ID with Check Reader - Incoming Message
- Single ID without Check Reader - Incoming Message
- Dual ID (Reader and Hand-Key of Second ID) - Incoming Message
- Additional Consumer Data with Check Reader - Incoming Message
- Additional Consumer Data without Check Reader - Incoming Message
- Dial-Up Response Message

Single ID with Check Reader - Incoming Message

- From POS Device to Company

Refer to Single ID with Reader - MICR Data on page 5-3 for a description of this message type. Refer to Message Field Descriptions and Glossary on page A-2 for an alphabetical listing of fields with explanations and codes.

Company responds to this message using the Dial-Up Response Message on page 5-15.

Refer to Single ID with Check Reader on page 6-3 for sample messages.

Field	Attr/Length	Description
STX	AN/1	Start of Text Indicator. Hex value of 02.
Terminal ID	AN/2	Identifies the incoming message. Valid values are: G.- Single Transaction 9.- Batch Processing
Terminal Number	AN/15	Customer number on Company Check Services' host system, encoded in POS terminal during initial setup to identify the customer.
FS	AN/1	Field separator. Hex value of 1C.
WCC		Write Control Character. Identifies this message format to Company Check Services' computer. Valid value is: @ (Hex value of 40).
Transaction Type	N/1	Indicates the type of check being presented. Valid values are: 1- Personal Check 2- Business Check Suggested terminal prompt: "Enter TRANS Code"
FS	AN/1	Field separator. Hex value of 1C.
Check Number	N/10	Check/serial number parsed by the MICR/Check Reader. Variable length. Right justified, zero filled. Suggested terminal prompt: "Insert Check"

MESSAGE FORMATS

Field	Attr/Length	Description
FS	AN/1	Field separator. Hex value of 1C.
ID Code	N/2	ID Code for DL State of Issuance or other ID Code. Valid value is: 98- MICR Check Read
FS	AN/1	Field separator. Hex value of 1C.
MICR Number	AN/30	MICR Number parsed by the MICR/Check Reader in T&A Format. Variable length. Valid format is: <Transit Number>T<Account Number>A Example: 0990000099T001234567890A
FS	AN/1	Field separator. Hex value of 1C.
Amount	N/8	Amount of sale. Variable length. \$\$\$\$.\$¢¢ format (The hex value of the decimal is 2E). Suggested terminal prompt: "Amount of Sale"
ETX	AN/1	End of Text Indicator. Hex value of 03.
LRC	AN/1	Longitudinal Redundancy Check Character.