Data Integrity

To ensure accurate reporting and consumer confidence, the Card Brands (e.g., Visa, Mastercard, American Express, Discover, etc.) monitor transaction records for accuracy and integrity at the various steps of the transaction cycle.

Transaction Analysis

For the purposes of evaluating data integrity, each transaction will go through two different steps:

1. **Authorization**

   Authorization is when the transaction is first entered into the payment system. The Authorization is a request to the cardholder's bank to confirm availability of funds and permit a specific amount of funds for the purchase of a merchant's goods/services.
   - The transaction can be voided/reversed at this step.

2. **Clearing**

   Clearing is when the transaction is finalized in the payment system. It is a confirmation to the cardholder's bank to secure a specific amount of funds for the purchase of a merchant's goods/services.
   - After this step, the transaction would need to be refunded through the return process.

Comparing Authorization Records against Clearing Records

The Card Brands will compare the transaction record from the Authorization to the transaction record from Clearing. The purpose of this comparison is to ensure the merchant-specific data matches. Some of the data elements compared are as follows:

- Merchant DBA Name
- Merchant Street Address
- Merchant City
- Merchant State
- Merchant Zip Code
- Merchant Category Code

Validating Accuracy of the Records in a Transaction

The Card Brands will also review the transaction records for accuracy; such as, confirming that the Merchant City record transmitted truly resides within the Merchant Zip Code record that is transmitted. Some of the data elements reviewed are as follows:

- Transaction Date and Time
- Merchant DBA Name
- Merchant Street Address
- Merchant City
- Merchant State
- Merchant Zip Code
- Merchant Category Code
- Proper processing of chip cards

Potential for Data Integrity Fees

The Card Brands assess data integrity sanctions when merchants send inaccurate data with transactions. These Data Integrity Fees will be passed to merchants as applicable. FIS makes every effort to send notification of data integrity issues and will apply non-compliance fees as necessary.

Data Integrity fines can be avoided. Merchants who are assessed these fees should work with their Software provider or Customer Support to have any non-compliance situation remedied immediately.

Maintaining Transactional Data Integrity

It is imperative that any changes/updates made to your merchants account are also made to your terminal hardware and software application.

Importance of Automatic Downloads

The Card Brands regularly implement changes to requirements. When applicable, these required changes are made to your terminal application through the Auto Download process. Some instances of out-of-date terminal applications can produce errors, such as data integrity errors, and may result in costly fines from the Card Brands.

All terminals are deployed with the Auto Download feature enabled by default. When terminals attempt a download, a receipt will print stating if the attempt was successful or unsuccessful. Contact the Technical Support Helpdesk with any questions you may have.