KYC/MPA 2018 API Partner Communication

To comply with new federal regulations that take effect May 11, in late April or early May (depending on business concerns) your existing packages will be deactivated and replaced with new ones that have fields added, fields removed, and changes in validations. Your new packages are tentatively scheduled to be available in the development sandbox on April 3. You will need to be recertified by April 24, which is the earliest possible cutover date.

PRINCIPALS

New federal regulations require capturing additional information about principals.

Principal Collection Rules

- Any individual who owns at least 25% of the business must be specified as a Principal in the merchant processing application.
- Every application must have at least one Principal.
- Applications with "Type of Ownership" set to SoleProprietorship, Government, TaxExempt, and NonProfit must have exactly one principal specified. All other ownership types can specify 1 to 5 Principals.
- The individual responsible for day to day operation / management of the business must be specified as a Principal (regardless if they have any ownership or not) and have the control / manage field [93ecfc09-4f9b-4304-a1a4-1d6c0ad5ef1f] set to "True".
- Individuals who own 0% of the company and do not control, manage, or direct the company should not be specified as a Principal on the MPA.
- Individuals who own more than 0% but less than 25% of the company and do not control, manage, or direct the company may optionally be specified as a Principal as long as that would not exceed the maximum number of Principals.

ADD "Principal / Beneficial Owner"
FieldID: [6debf172-715e-4fb0-81be-7ef138351c33]

This is a new Boolean field that must have the value "True" when the principal has any ownership of the business entity, otherwise it must be "False". Effectively this field should be "True" if the Principal has a value greater than 0 assigned to the "Ownership %" [B9985EE1-5E77-414C-ADB4-75D5D8D3287E] field.

Validation of the Beneficial Owner field depends on what value is assigned to the "Type of Ownership" [760279E5-24AA-4449-80BB-6628EED3ECC9] field in the main application body.

Ownership Type(s)	Validation Rules
SoleProprietorship	The application must have exactly one Principal and that Principal must have "Principal / Beneficial Owner" set to "True".

Government, TaxExempt, or NonProfit	The application must have exactly one Principal and that Principal must have "Principal / Beneficial Owner" set to "False".
All other values	The application can have 0 to 4 Principals that have "Principal / Beneficial Owner" set to "True".

ADD "Is this the individual with significant responsibility to control, manage, or direct the company?"
FieldID: [93ecfc09-4f9b-4304-a1a4-1d6c0ad5ef1f]

This is a new Boolean field that must be "True" if the principal has significant responsibility to control, manage, or direct the company, otherwise it must be "False". Every application must have exactly one Principal with this set to "True" and that would be the individual who is responsible for the day to day operation of the business. If no Principal has this set to "True" or two or more do, a validation error will occur.

ADD "MPA Signer"
FieldID: [7a5b729c-579f-4a7a-8cf8-af4d78b4ab5e]

This is a new Boolean field that must be "True" for a Principal if they are providing a wet (physical) signature on the MPA, signed electronically via DocuSign or a similar service, or is the individual whose virtual signature will be put on the MPA via click-to-agree. For applications that are submitted with wet signatures or use DocuSign one or more Principals must have this set to "True". For applications that are submitted using a virtual signature exactly one Principal must have this set to "True". New Accounts will verify that the value of this field for each principal corresponds to the signature(s) on the MPA.

REMOVE "Non-Owner authorized to sign"
FieldID: [f91b1b2f-5f78-4b92-a160-ae442c4b9781]

New regulations make this field obsolete so it is being removed. Specifying a value for this field in the future will result in a validation error.

REMOVE "SSN Last 4" and "Verify SSN Last 4"
FieldID: [38E5E48F-36BE-4209-B35A-2108EAFDEA03]
FieldID: [9A4BC390-59EE-46BC-AA1A-4189E6E9D081]

Capturing only the last 4 digits of a Principal's social security number will no longer be allowed due to new regulations. Packages that currently contain the "SSN Last 4" field will be modified to have the full "SSN" field (UID [EC9255E2-742E-4B95-A9DF-460236A3182D]) instead. Please note that it is not required to pass in the "Verify SSN" field when using the API.

VALIDATION OF "Principal Email"
FieldID: [80c8ab01-10f1-42a7-baa0-928b54b3fd05]

When doing a merchant handoff / send to merchant there must be exactly one Principal that has "True" set for "MPA Signer" and that Principal must also have a valid email address specified in this field (otherwise a validation error will occur). Note that, as has been the case up to now, there can be certain scenarios in which this field may be required for other reasons.

VALIDATION OF "Ownership %"
FieldID: [b9985ee1-5e77-414c-adb4-75d5d8d3287e]

This field must contain a whole number value between "0" and "100". If this field has a value of "0" then the "Principal / Beneficial Owner" field must be set to "False". If this field has a value between "1" and "100" then the "Principal / Beneficial Owner" field must be set to "True". The sum of all "Ownership %" values across all Principals in an application must total between "0" and "100".

ADD "Information has been provided for all owners with 25% or more ownership and for the individual with significant responsibility to control, manage or direct the company"
FieldID: [54de48eb-3f6c-4b9d-b38d-041b26843a7a]

This is a new Boolean field that is required for some "Type of Ownership" values (see below). For applications that require this field a statement to this effect should be displayed to the individual filling out the application as part of the submission / signing process.

Ownership Type(s)	Validation Rules
SoleProprietorship	Not required, do not specify this field.
Government	Not required, do not specify this field.
TaxExempt	Not required, do not specify this field.
NonProfit	Not required, do not specify this field.
All other values	This field must be included with a value of "True"

When specified with a value of "True" it is your responsibility to ensure that the individual filling out the application has been shown a statement to this effect and has asserted that the information they provided meets these requirements.

FEES

ADD "MasterCard Location Fee"
FieldID: [7C2CF685-5304-4AE8-86EB-BF61407A0890]

This fee is new optional fee field being added to some packages.

ADD "Regulatory Annual Fee"
FieldID: [67D2369C-5E73-46FE-9106-8D63509F92A4]

This fee is new optional fee field being added to some packages.

REMOVE "High Risk Fee"
FieldID: [5A140EC2-E706-4B58-9CB5-F4CD0948B03B]

This field obsolete so it is being removed. Specifying a value for this field in the future will result in a validation error.

CHANGED **"TransArmor" option value of "AddedServiceEnrollment"**
FieldID: [30B44452-5AFC-4D51-B2B1-29829D35907D]

The existing multi-select lookup field "AddedServiceEnrollment" has an option that was named "TransArmor". This option value is being renamed to "Tokenization/Encryption" going forward.

CARD ACCEPTANCE

ADD **"Discover Direct MerchantNumber"**
FieldID: [7F4B67F9-6DBB-4169-9BDC-8EA68F4C90C4]

This is a new optional field being added to some packages.

ALTERNATE BANK INFORMATION

New fields have been added with the Classification "Bank Information / Alternate DDA" that have the same Name and purpose as fields with the Classification "Bank Information / Bank Information" but have different FieldIDs.

The "Alternate DDA Required" (FieldID: [fd6314ff-b16e-4d0a-8416-6eb3e67851ec]) must be set to a value of "True" in order to pass any of the "Bank Information / Alternate DDA" classification. If any of these alternate fields are assigned a value when "Alternate DDA Required" is not set to "True" a validation error will be generated.

ADD **"Branch"**
FieldID: [059462F7-4205-4977-8B6C-2F2413A87C3C]

ADD **"Bank Address"**
FieldID: [990DD0F2-A829-4ECC-A1EB-8A67A606BBBD]

ADD **"City"**
FieldID: [08D1AE40-731D-46F8-A508-E226560E95DF]

ADD **"State"**
FieldID: [B9D97CE7-CFF6-4B02-9CAF-A66D5EE9595E]

ADD **"Zip"**
FieldID: [A9A2E49D-228F-4E60-B916-A795622E5291]

ADD **"Bank Phone"**
FieldID: [6B6C5A57-CD0D-491C-BA5F-DCDEDC4AE84A]

ADD **"Contact Name"**

FieldID: [A9F5D270-4319-4FB4-BBBF-3C9AE6BF4433]

LEASES

Lease agreements are being removed from the MPA and being moved to additional documents. When a lease is selected, a lease addendum may be generated and will be available in the documents collection. The following field changes are also being made.

VALIDATION OF "Lease Service Requested?" (was named "Do you have a lease?" before)
FieldID: [0990e696-b94d-4f0c-8ca1-0d7e1f54b0f1]

The value assigned to this field must match the Boolean state of the "LeaseServices" option in the "Added Service Enrollment" [30b44452-5afc-4d51-b2b1-29829d35907d] field. If "LeaseServices" are specified then this field must be set to "True".

ADD "Lease Company"
FieldID: [fc1b38c8-b1f0-4eef-8c3d-29dd5cd9159e]

This is a new lookup field being added to some packages. If this field is not present in the Package then a value for it should not be specified. If this field is present in the package and "Lease Service Requested?" is set to "False" a value for this field should not be specified.

When this field is present in the package and a lease is being specified this field must be set to the value that indicates the company providing the lease. At present the valid values for this field are "Ascentium", "First Data Global Leasing (FDGL)", or "Other". If the value is "Ascentium" or "First Data Global Leasing (FDGL)" a lease addendum will be generated. It is possible to create a Package with a different lease addendum. If you have a Package with its own lease addendum, this field will be locked to the value "Other" and you must pass that value or a validation error will result.

ADD "Unit Price Without Tax"
FieldID: [316b431b-7476-4831-b827-38341c2942ae]

This is a new dollar amount field being added to some packages. This field only applies when the "Lease Company" field is set to the value "First Data Global Leasing (FDGL)". When present in the package and a lease is being specified for "First Data Global Leasing (FDGL)" this value must be specified, for all other cases a value should not be specified.

NEW CALCULATED FIELD "Total Cost to Lease"
FieldID: [513a8069-2436-4313-8892-7b82fad60220]

This is a new calculated field that has been added to some packages. The value of this field should not be passed in by partners because its value will be automatically calculated by the iEntry system. Please note that this field will only be included when the Lease Company is First Data Global Leasing (FDGL).

VALIDATION OF "Total Monthly Lease Charge"
FieldID: [2ff24a51-8894-4683-bfcd-471134888f43]

This is an existing field that is having its validation logic changed. If this field is not present in the Package then a value for it should not be specified. If this field is present in the package and "Lease Service Requested?" is set to "False" a value for this field should not be specified. When this field is present in the package and a lease is being specified then a valid value must be specified for this field.

VALIDATION OF "Lease Term (Months)"
FieldID: [858c6ce3-d0c3-484e-b479-95f8574eecc9]

This is an existing field that is having its validation logic changed. If this field is not present in the Package then a value for it should not be specified. If this field is present in the package and "Lease Service Requested?" is set to "False" a value for this field should not be specified. When this field is present in the package and a lease is being specified then a valid value must be specified for this field.

SIGNATURE / PROCESSING CHANGES

Validation Changes

VALIDATION OF "Accept Terms & Conditions"
FieldID: [cb69dc4d-46e2-4bde-ad79-b645148000d5]

This is an existing Boolean field which is having its validation logic changed. Going forward the value assigned to this field should match the process used to submit the application.

Signature Process	Validation Rules
Click to Agree	"Accept Terms & Conditions" must be set to "True"
DocuSign / electronic signature	"Accept Terms & Conditions" must be set to "True"
Wet / physical signature	"Accept Terms & Conditions" must be set to "False"

Click To Agree Changes

We are collecting additional information when submitting via Click to Agree to help protect against disputes.

The existing "VirtualSignature" Web API endpoint on Application allows various types of optional evidence to be passed in (ipAddress, dnsName, browserInfo, and additionalInfo). The ipAddress and browserInfo values are no longer optional and now must be specified when making the call. If values for these are not specified the call will fail and return a validation error.

NON-FUNCTIONAL CHANGES

The below changes were made that do not affect the processing of applications or usage of the API. The Field Names provided through the Public API are intended for use by developers to assist them in understanding the fields available, the contents of Field Name should not be used in code or logic.

Please note that we plan to rename more fields in the near future to improve the usefulness of this field to developers and to enable field names to be better used in developer documentation.

RENAMED From "Year 1" to " Early Termination Fee - Year 1"
FieldID: [E29D98FF-0ACF-4DC6-BB5F-45DD2DD80232]

RENAMED From "Year 2" to " Early Termination Fee - Year 2"
FieldID: [367EB09D-D1F3-4202-A93B-656B75318563]

RENAMED From "Year 3" to " Early Termination Fee - Year 3"
FieldID: [890D312D-2FD6-455B-B318-16D142A6C14F]

RENAMED From "0-Day Hold Requested" to " Zero Day Hold / Next Day Funding Requested"
FieldID: [C3C43885-F260-44CA-8533-4E1B152B24BC]

RENAMED From "Trans Armor Fee " to " Tokenization Fee"
FieldID: [D013C69B-0BE4-49C7-ADE2-F65DC7AEFA1F]

RENAMED From "Do you have a lease?" to "Lease Service Requested?"
FieldID: [0990e696-b94d-4f0c-8ca1-0d7e1f54b0f1]