

Dynamic Billing Descriptors

General Requirements

The `billingDescriptor` element is used to override the merchant name that is sent to a cardholder's bank where applicable.

The merchant name is the most important factor in cardholder recognition of a transaction record typically printed on a cardholder statement. It should reflect Business As' (**DBA**) name), as opposed to the legal name, by which a cardholder would recognize the merchant to avoid any confusion and to minimize copy

As a standard, acquirers usually forward the merchant name they got on file with the merchant's account. Please note that the card organizations establish cardholder statements.

However, there are a number of specific exceptions where supplementary data can be added to the DBA name depending on the use case and industry (e.g. stations etc.).

Formatting the merchant name

The authorization and clearing systems of the card organizations provide varying sizes for merchant names. The smallest common denominator is 22 characters will not fit into the merchant name field and must be abbreviated in a way that it is still recognizable to the cardholder.

Purchase of Goods or Services

For regular purchases of goods and services additional information may be included after the merchant name and an **asterisk (*)** to indicate an order number identify a transaction.

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22
G	R	E	A	T		B	R	A	N	D		L	T	D	*	0	8	1	5	3	7

For vehicle rental and hotel merchants, the merchant name must not be truncated in order to place supplemental information into the merchant name field.

No-Show Transactions

May also include the words "NO SHOW" after the merchant name.

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22
H	.	C	A	L	I	F	O	R	N	I	A		N	O		S	H	O	W		

Purchase of an airline Ticket (or passenger railway tickets in the US Region)

Must contain all of the following:

- An abbreviated airline (or US railway) name in the first 11 or 12 positions
- A blank in position 12 if applicable
- Airline (or US railway) ticket identifier beginning position 13

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22
F	L	Y		L	O	W		P	L	C		1	2	3	4	5	6	7	8	9	0