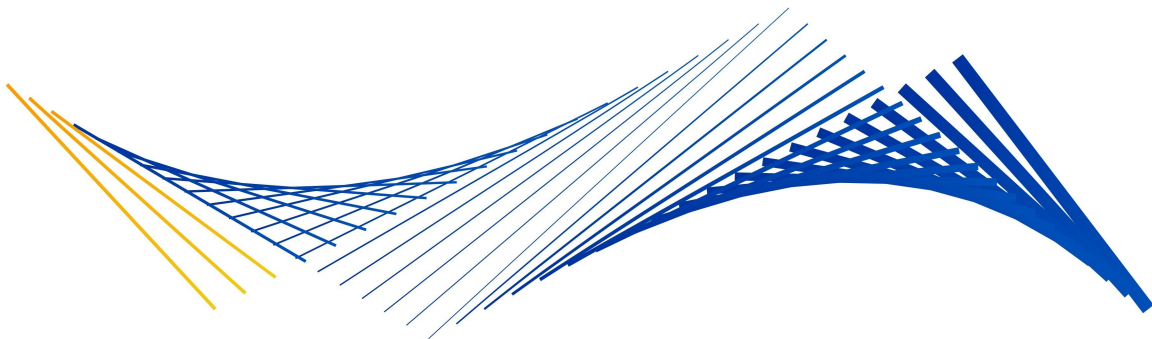


Visa Resolve Online

Member Test Scenarios

Release 19.2

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About This Guide

The *Visa Resolve Online Member Test Scenarios* guide describes test scenarios to support members that are testing Visa Resolve Online (VROL) as well as test scenarios that pertain to disputes that follow the new dispute resolution process. The test scenarios provide the steps for performing end-to-end testing with VCMS (VisaNet Certification and Management Service) for each transaction type and show the transactions exchanged between the Member Host System (MHS), VROL, VCMS (BASE II/V.I.P.), and the automated test tools. They are not intended as a complete list of tests to be performed. For example, they do not include the testing for different content for the transaction type, error handling (although reject/repair scenarios are included), or low-level testing of interfaces.

Note: *This document previously existed as Appendix E in the Visa Resolve Online Member Implementation Guide.*

Audience

This guide provides key test scenarios for members who:

- Use the Bulk Systems Interface (Bulk SI) or Real-Time Systems Interface (RTSI) to coordinate between their MHS and VROL.
- Use the VROL User Interface (UI) for financials or RFCs.

Summary of Changes

This version of the guide contains revised information to support the changes made with the October 2019 release of VROL. Significant changes and clarifications of previous information are shown with a change bar in the left margin.

- Updated existing functionalities for enhancements in [Appendix A, MTE Test Case Planning and Design](#).
- Replaced "Global Arbitration and Compliance (GAC)" with "Dispute Resolution Management (DRM)".
- Added information about VCMS Responder BINs.
- Updated the contact information in [Table B](#).

Document Organization

The *Visa Resolve Online Member Test Scenarios* is organized as follows:

- [Chapter 1, Introduction](#)—Provides an introduction to testing.
- [Chapter 2, BASE II Test Scenarios](#)—Provides BASE II test scenarios for RFCs.
- [Chapter 3, SMS Test Scenarios](#)—Provides SMS test scenarios for RFCs and adjustments.
- [Chapter 4, BASE II and SMS Test Scenarios](#)—Provides BASE II and SMS test scenarios for disputes, dispute responses, fee collection and funds disbursement, case filing, fraud, exception file listing, PPCS, AEM, RPP messages, and Collaboration.
- [Appendix A, MTE Test Case Planning and Design](#)

Related Documents

The following VROL documentation can be obtained directly from your regional Visa Online (VOL) website.

Visa Resolve Online

- *Visa Resolve Online Member Implementation Guide*
- *Visa Resolve Online Service Description*
- *Visa Resolve Online User's Guide*
- *Visa Resolve Online Reference Manual*

The following VROL documentation can be obtained by contacting your regional VROL representative or Client Specialized Product Support (CSPS):

- *Visa Resolve Online Administrator's Guide*
- *Visa Resolve Online Bulk Systems Interface Development Guide*
- *Visa Resolve Online Real-Time Systems Interface Development Guide*

Direct Exchange Service

- *Visa File Exchange Service (VFES) Implementation Guide*
- *Visa Direct Exchange Open File Delivery Service Implementation Guide*
- *Visa Direct Exchange Message Gateway Service Implementation Guide*

Testing

- *VCMS Testing Guide—BASE II, Member Version*
- *VCMS Testing Guide—V.I.P. System, Member Version*

Document Conventions

[Table A](#) shows the document conventions used in this publication.

Table A: Document Conventions

Convention	Purpose
bold	Calls out menu names or choices; also highlights programming elements.
<i>italics</i>	Used for: <ul style="list-style-type: none"> Document titles; emphasis. Explaining an unusual term the first time it appears.
<XMLelement> in brackets	Indicates XML elements.
Arial typeface	Indicates code examples.
Note:	Provides more information about the preceding topic.
Important:	Highlights important information in the text.
text in quote marks	Used to refer to section names in a chapter.
Grayed-out code	In the code examples, code that is not particularly relevant to the example being discussed.
<div style="border: 1px solid black; padding: 2px; display: inline-block; margin-bottom: 5px;">Required Element</div> <div style="border: 1px dashed black; padding: 2px; display: inline-block;">Optional Element</div>	Required element (solid line) and optional element (dashed line) in Schema Overview.
n/a	Stands for <i>not applicable</i> . Also used to indicate that there is not any information.
Courier New	Used for email addresses and for URLs.

For More Information

The following table lists the VROL contact information for each Visa region.

Table B: Regional VROL Contact Information

Region	Phone Number and Fax Number	Email Address/Links
Asia-Pacific <ul style="list-style-type: none"> VOL enrollment VROL VOL 		<ul style="list-style-type: none"> https://gvol.visaonline.com/ apvrolsupport@visa.com volapcemea@visa.com
Canada <ul style="list-style-type: none"> VROL VOL 	Phone: (416) 860-8600	<ul style="list-style-type: none"> ROLSupport@visa.com volamericas@visa.com

Table B: Regional VROL Contact Information (cont'd.)

Region	Phone Number and Fax Number	Email Address/Links
CEMEA <ul style="list-style-type: none"> VOL enrollment VROL VOL 		<ul style="list-style-type: none"> https://gvol.visaonline.com/ cemeavrol@visa.com volapcemea@visa.com
Visa Europe <ul style="list-style-type: none"> VROL VOL 	Phone: +44-(0)20 7937-8111	<ul style="list-style-type: none"> CustomerSupport@visa.com voleu@visa.com
LAC <ul style="list-style-type: none"> VROL VOL 		<ul style="list-style-type: none"> For questions and issues regarding VROL, VCSA CASE must be opened. volamericas@visa.com
U.S. <ul style="list-style-type: none"> Client Specialized Product Support (CSPS) VOL 	Phone: (877) 847-2765 Fax: (650) 554-3996	<ul style="list-style-type: none"> ROLSupport@visa.com volamericas@visa.com
All regions Dispute Support (DS) email for questions regarding dispute resolution rules and procedures.		disputesupport@visa.com
AP Client Support Services		isupport@visa.com

Introduction

1

Testing is important for SI members to validate the code they develop to interface with VROL. Members using the VROL User Interface (UI) for financials or RFCs may also want to test with VCMS using these test scenarios.

[Table 1–1](#) lists the transaction types supported in VROL for BASE II and SMS members, for Bulk SI, RTSI, and the UI.

Note: “y” indicates that the transaction type is newly supported in this release.

Table 1–1: Transaction Types Supported by VROL

Transaction Type	BASE II Members			SMS Members		
	Bulk SI	UI	RTSI	Bulk SI	UI	RTSI
Dispute questionnaire (Dispute financial)	x ^{1, 8}	x ⁸	x ⁸	x ^{1, 8}	x ⁸	x ⁸
Dispute response (Dispute response financial)	x ^{1, 8}	x ⁸	x ⁸	x ^{1, 8}	x ⁸	x ⁸
Dispute Pre-Filing	x ¹	x	x	x ¹	x	x
Pre-Arbitration Response (Reversals)	x ^{1, 8}	x ⁸	x ⁸	x ^{1, 8}	x ⁸	x ⁸
Request for Copy (RFC)	x	x	x	x	x	x
Adjustment				x	x	x
Fraud	x	x	x	x	x	x
Exception File Listing (EFL)	x ²	x	x	x ²	x	x
Stop Payment (Also known as PPCS—Preauthorized Payment Cancellation Service)		x ³	x ³		x	x
Transaction inquiry (TI)		x	x		x	x
Fee collection, funds disbursement	x	x	x	x	x	x
Dispute Case filing (Arbitration, Compliance)	x ¹	x	x	x ¹	x	x
VROL reports	x ⁴	x	x ¹¹	x ⁴	x	x ¹¹
Accounting Entry Memo (AEM)		x	x		x	x

Table 1–1: Transaction Types Supported by VROL (cont'd.)

Transaction Type	BASE II Members			SMS Members		
	Bulk SI	UI	RTSI	Bulk SI	UI	RTSI
Transaction history inquiry (fraud, EFL ² , PPCS)		X			X	
Create (empty) case	X	X	X	X	X	X
RFC advices (TC 38)	X	X	X	X	X	X
VROL Advice	X ¹	X	X	X ¹	X	X
Issuer Financial Advice (TC 33/0480)						
Acquirer financial advice (TC 33/0282)						
SMS approval status				X	X	X
Quick forms	X ⁶	X ⁶	X ¹⁰	X ⁶	X ⁶	X ¹⁰
Queues, queue actions, batch queues		X	X ⁷		X	X ⁷
Request Proof of Posting (RPP) Messages	X	X	X	X	X	X
VROL Merchant Contact		X			X	
Dashboard (Queue Monitor)		X			X	
Visa Fraud Monitoring Program (VFMP) for Disputes	X ¹²	X	X	X ¹²	X	X
Purchase Inquiry (PI)		X	X		X	X
Collaboration (Inquiry, Good Faith, ASRR, and Card Recovery)	X	X	X ⁵	X	X	X ⁵
Cardholder Residence Files ⁹		X			X	

¹ VROL does not allow initiation of these transactions through Bulk SI; however, VROL supports receipt/delivery of these transactions through Bulk SI if user is configured to receive them in their download file. Bulk SI upload is not supported for this transaction type.

² EFL inquiry is not available in Bulk SI; only add/delete/update functions are available.

³ For the BASE II member, an additional BIN setting is required; no alternate routing required.

⁴ Only a subset of reports is available in Bulk SI.

⁵ Card Recovery collaboration type is not available in RTSI; only Inquiry, Good Faith, and ASRR collaboration types are available.

⁶ RFCs, adjustments, and fraud only.

⁷ Only a subset of queues is available in RTSI.

⁸ VROL does not support creation of dispute financials/financial reversals. Dispute financials are either VROL-generated or created outside of VROL.

⁹ This functionality is available only for issuers with licensed branches and cardholders in the state of Nebraska.

¹⁰ Supported for dispute questionnaires only.

- ¹¹ RTSI members can access the details of their scheduled report or request a report data download of their completed scheduled reports in CSV format through the RTSI Report Distribution functionality.
- ¹² Available in Bulk SI scheduled reports for issuers.

Test Scenarios

Test scenarios are organized by the primary processing system (BASE II or SMS) followed by scenarios common to both systems.

The BASE II and SMS scenarios are further divided according to those using:

- MHS for financials.
- VROL for financials.

Members will test using either the BASE II or SMS test scenarios and the test scenarios in the BASE II and SMS group. This BASE II and SMS group contains common test scenarios that members should test regardless of their primary processing system.

Most of the BASE II test scenarios are for members using Bulk SI or RTSI in VROL; the test scenarios are described for the Bulk SI user, unless indicated otherwise. The steps are similar for RTSI and UI users.

Many of the scenarios use testing tools to support member testing by simulating the opposing member response.

- The opposing members used are the regional Bank of Deployment organizations in VROL. There are both BASE II and SMS organizations. These organizations are Bulk SI members, and they have been configured with the VROL auto-responder. The VROL auto-responder plays the role of the opposing member on VROL and creates appropriate questionnaire responses.
- The BASE II VROL VCMS responder BINs are used in the BASE II scenarios. When members submit test transactions to valid VROL VCMS responder BINs, the responder plays the role of issuer for acquirer testing and acquirer for issuer testing and creates appropriate transactions, which include disputes and dispute responses. Contact your Visa representative for the VROL VCMS responder BINs.

For acquirer testing, only a subset of the dispute conditions can be tested using the VROL VCMS responder BINs. This is described in the appropriate scenarios.

- For SMS testing, some regions have set up SMS test BINs. Contact your regional representative to determine if there are SMS test BINs available in your region.

The VROL VCMS responder BINs, SMS BINs, and the VROL auto-responder may be used to provide automated responses for Bulk SI, RTSI, and UI members.

Test Preparation

Visa can create test data for issuer testing: (TC 05/TC 06/TC 07) for the BASE II VROL VCMS responder BINs (acquirer) or 0200/0200 for the SMS test BINs.

The transaction flows between the BASE II/SMS and VROL systems should be tested to ensure proper integration and reconciliation. This may require coordination between operational groups within some member organizations, such as Back-Office Operations and Settlement Operations.

To support test scenarios using VCMS and V.I.P., the member must be set up in BASE II Config and SMS CORE. Changes may be required in order to test certain functionality,

please confirm with your Visa representative to ensure the test conditions are set up prior to starting the test executions.

VROL will route the transactions to either BASE II or SMS based on the CORE or CONFIG data available in VROL. If the BIN is set up to route financials to both SMS and BASE II, the transaction will be determined as either BASE II or SMS based on the selection that is made by the user on the respective financial transaction.

- SMS members only: To send and receive financial or request for copy transactions in VROL requires that a separate set of alternate PCR/station/BIN and appropriate alternate routes be set up in CORE in VCMS.
- SMS members only: If VTS-V.I.P. is used for SMS testing to start early in the life cycle prior to disputes, members must request test accounts and PCR information from Visa, and then pair stations before testing.

The VROL member configuration (and the VROL user profile for fraud, exception file listing, and miscellaneous fee functions) must be configured to support the test scenarios described.

VCMS Responder BINs

Acquirers and issuers use Responder BINs to receive and send test transactions in VCMS.

Members who wish to conduct Exception Processing testing in the MTE must submit test transactions to valid VCMS Responder BINs. The responder plays the role of Issuer for Acquirer testing and Acquirer for Issuer testing, and then creates appropriate transactions that include disputes and dispute responses.

[Table 1–2](#) lists the VCMS Responder BINs for VCMS BASE II testing. For the list of country-specific VCMS Responder BINs, see the latest version of the *Global Technical Letter and Implementation Guide*.

Table 1–2: VCMS Responder BINs

Country Name	Acquirer BIN	Issuer BIN
Australia	451549	451551
Brazil	451559	451558
Canada	451547	451548
Croatia	412357	412356
Czech Republic	405181	405182
Germany	420035	420034
Hong Kong	476119	476118
Hungary	405143	405144
Iceland	412377	412378
India	451553	451552
Japan	451555	451556
New Zealand	430251	430216
Poland	405167	405166
Romania	476141	476140
Sweden	430005	430004

Table 1–2: VCMS Responder BINs (cont'd.)

Country Name	Acquirer BIN	Issuer BIN
United Kingdom	430001	430000
United States	451550	451530

The user should contact their Visa representative if they want to test with a non-VROL VCMS responder BIN listed in the *VisaNet Business Enhancements Member Implementation Guide*. To ensure that the VROL auto-responder returns the dispute response questionnaire, the non-VROL VCMS responder BIN must be listed in the VROL Bank of Deployment organization.

Test Cycle

In the test scenarios, normal VCMS processing windows are assumed and because files are delivered after settlement, the day in each flow represents a workday and not a CPD day. The VCMS processing windows may be different from the times in Production.

The Bank of Deployment Questionnaire generation and the availability of Bulk SI download files are based on the Bulk SI download schedule. The different regional schedules may affect the days described in the flows and, in some cases, the order of events. The days and order in the flows are based on the schedule for the U.S. region. The regional schedules are given in "Timing of Bulk SI File Uploads and Downloads" in Appendix A in the *Visa Resolve Online Bulk Systems Interface Development Guide*.

VCMS does not support volume or stress testing and the test data should include a variety of data rather than a large quantity of data. Test data is discussed in Appendix A in the *Visa Resolve Online Member Implementation Guide (MIG)*.

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BASE II Test Scenarios

2

BASE II #1: Request for Copy (Using MHS)

This scenario tests the Request for Copy (RFC) life cycle, including the RFC fulfillments/nonfulfillments performed in VROL, using MHS to submit and receive the RFCs.

VCMS responder BINs (RFC) (one for each region) support TC 52 creation. This facilitates the VCMS life cycle for acquirers to test RFC responses (fulfillments/non-fulfillments) through MTE.

Separate scenarios have been identified for BASE II and SMS members. Regardless of the system used to send and receive RFC transactions (BASE II or SMS), VROL will always receive the RFC response (fulfillment/non-fulfillment) from BASE II.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 165: VCRFS Information Report

VROL 170: VCRFS Detail Report

VSS 900: Reconciliation Report

Implementation Summary

The following table summarizes impacts to systems and services involved in testing this scenario. Issuers have the option of sending TC 52 RFCs through VROL or its MHS.

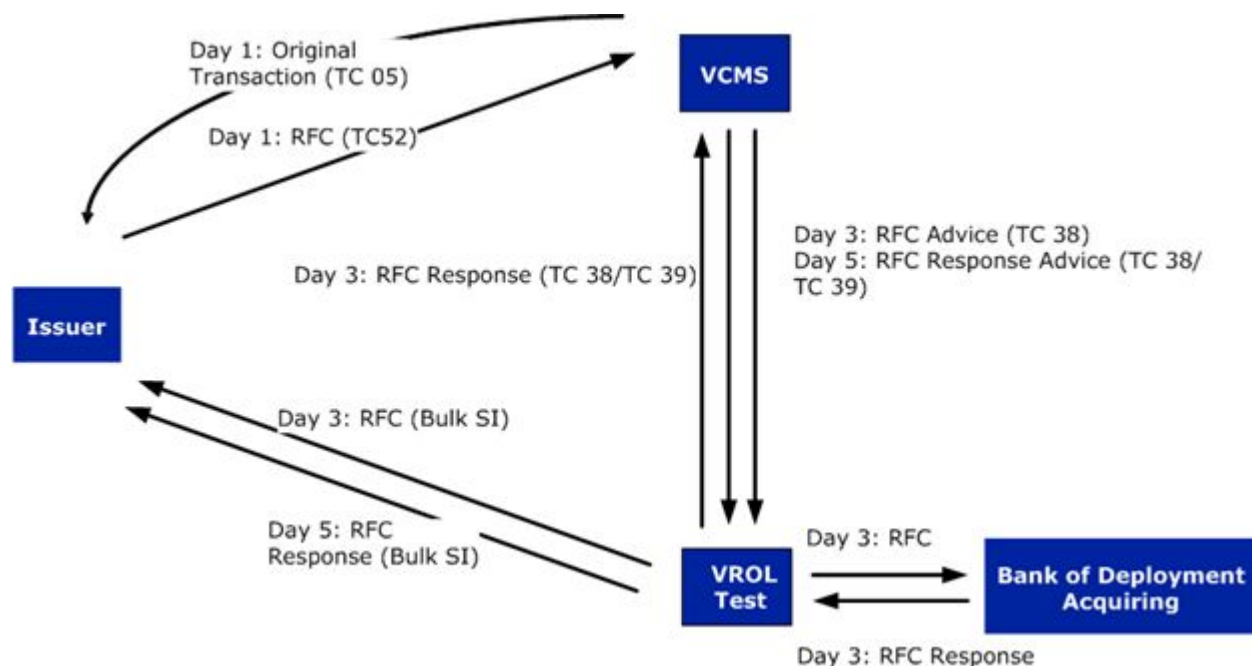
Table 2-1: Implementation—RFC (Using MHS)

System/Service	Change																		
BASE II Edit Package	<p>Acquirer:</p> <p>For test batch files, perform manual table override to add regional VCMS responder BIN (Acq) to test BIN table.</p> <p>Issuer:</p> <p>For test batch files, perform manual table override to add VCMS responder BIN (Iss) to test BIN table and the associated ARDEFs to test ARDEF (Visa Credit card).</p>																		
Automated Responses	<p>Important:</p> <p>During testing, the values or keywords indicated in the Automated Responses table must be used by members as exactly as they are documented in this guide in order for the Auto-Responder to work and the cases will be auto-responded to.</p> <p>Member:</p> <p>The VROL auto-responder in place of a real acquirer can fulfill RFC requests. Issuers have the ability to specify the outcome of each RFC request. These responses are fulfillment, non-fulfillment, or no response.</p> <p>Issuers submitting RFCs (TC 52, 0600) using their MHS can drive the desired behavior by populating the issuer Fax Number field on the TC 52 or the Merchant Name field on the 0600 record as specified below. The issuer Fax Number was chosen because this is not needed for an issuer that would receive the RFC fulfillment. The Merchant Name field was chosen because it is editable on the TES screens. This needs to be done for test only.</p> <p>Issuers submitting RFCs using VROL should populate the Merchant Name field to indicate the desired behavior. This needs to be done for test only.</p> <table> <tr> <th>Value in issuer Fax Number Field or Merchant Name Field (do not include quotes).</th><th>Behavior.</th></tr> <tr> <td>"no" (not case sensitive).</td><td>Returns a non-fulfillment (NF) with one of the five NF reason codes.</td></tr> <tr> <td>"01" or "no01" - note that two values are provided because some members have a "numeric only" requirement for this field on their host systems.</td><td>Returns an NF with NF reason code= 01.</td></tr> <tr> <td>"02" or "no02"</td><td>Returns an NF with NF reason code= 02.</td></tr> <tr> <td>"03" or "no03"</td><td>Returns an NF with NF reason code= 03.</td></tr> <tr> <td>"04" or "no04"</td><td>Returns an NF with NF reason code= 04.</td></tr> <tr> <td>"05" or "no05"</td><td>Returns an NF with NF reason code= 05.</td></tr> <tr> <td>"99" or "skip"</td><td>Returns nothing.</td></tr> <tr> <td>anything else</td><td>Returns a fulfillment.</td></tr> </table>	Value in issuer Fax Number Field or Merchant Name Field (do not include quotes).	Behavior.	"no" (not case sensitive).	Returns a non-fulfillment (NF) with one of the five NF reason codes.	"01" or "no01" - note that two values are provided because some members have a "numeric only" requirement for this field on their host systems.	Returns an NF with NF reason code= 01 .	"02" or "no02"	Returns an NF with NF reason code= 02 .	"03" or "no03"	Returns an NF with NF reason code= 03 .	"04" or "no04"	Returns an NF with NF reason code= 04 .	"05" or "no05"	Returns an NF with NF reason code= 05 .	"99" or "skip"	Returns nothing.	anything else	Returns a fulfillment.
Value in issuer Fax Number Field or Merchant Name Field (do not include quotes).	Behavior.																		
"no" (not case sensitive).	Returns a non-fulfillment (NF) with one of the five NF reason codes.																		
"01" or "no01" - note that two values are provided because some members have a "numeric only" requirement for this field on their host systems.	Returns an NF with NF reason code= 01 .																		
"02" or "no02"	Returns an NF with NF reason code= 02 .																		
"03" or "no03"	Returns an NF with NF reason code= 03 .																		
"04" or "no04"	Returns an NF with NF reason code= 04 .																		
"05" or "no05"	Returns an NF with NF reason code= 05 .																		
"99" or "skip"	Returns nothing.																		
anything else	Returns a fulfillment.																		

RFC 1: BASE II Issuer Flow, RFC

Assumptions and other information:

- Prior to this flow, if required, the issuer requests test data (original e.g., TC 05) from Visa.
- UI member: the RFC can be a) manual RFC or b) based on a transaction inquiry if an original exists.

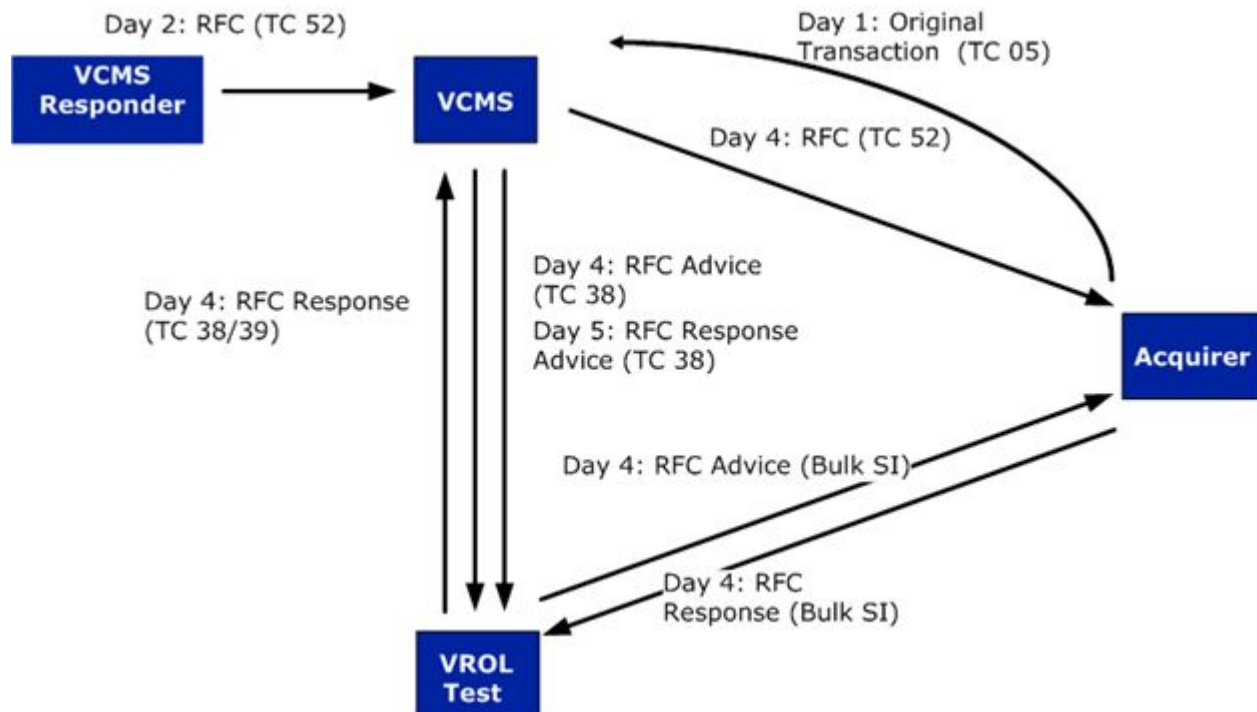


Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 1 04:30 GMT			Sales Draft (TC 05, Usage Code=1) or Cash Transaction (TC 07, Usage Code=1) in MHS .
Day 1 Before 20:30 GMT	Request for Copy (RFC) (TC 52) in MHS .		
Day 2			
Day 3			RFC advice (TC 38) in VROL UI.
Day 3 ¹			RFC advice (TC 38) in VROL Bulk SI download file.
		RFC Response (Fulfillment / Non-Fulfillment) by Bank of Deployment (Acq) in VROL . Sent to VCMS to establish CPD.	
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "unconfirmed" status without CPD.

Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 4			
Day 5		RFC Response (Fulfillment/Non-Fulfillment) advice (TC 38/39) with CPD sent to VROL .	
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "confirmed" status with CPD.
Day 5 ¹			RFC Response (Fulfillment/Non-Fulfillment) in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

RFC 2: BASE II Acquirer Flow, RFC



The RFC reason codes provided by the VCMS responder BIN do not encompass all situations and conditions applicable to each reason code. The following scenarios are supported, and these are the responses of the VCMS responder BIN if an acquirer submits:

1. A TC 05 with Merchant Category Code = non-Travel & Entertainment and Cardholder ID = space or 1, the VCMS responder BIN (RFC issuer) will generate a TC 52 with Request for Copy Reason Code = 28 (Request for copy bearing signature).
2. A TC 07 with Merchant Category Code = 6010 or 6011, the VCMS responder BIN (RFC issuer) will generate a TC 52 with Request for Copy Reason Code = 33 (legal process or fraud analysis request).
3. (US only) A TC 05 with position 49 (Market-Specific Authorization Data Indicator) = M, the VCMS responder BIN (RFC issuer) will generate a TC 52 with Request for Copy Reason Code = 27.
4. For all other conditions, the VCMS responder BIN (RFC issuer) will generate a TC 52 RFC with Request for Copy Reason Code = 30 (cardholder request due to dispute).

Day	Acquirer Submits	Responder/VROL MTE Submits	Acquirer Receives
Day 1 04:30 GMT	Sales Draft (TC 05, Usage Code= 1) in MHS . Or Cash Transaction (TC 07, Usage Code= 1) in MHS .		
Day 2 20:00 GMT		Request for Copy (RFC) (TC 52) from VCMS responder BIN (RFC issuer) in VCMS .	

Day	Acquirer Submits	Responder/VROL MTE Submits	Acquirer Receives
Day 3			
Day 4			RFC advice (TC 38) in VROL UI or RTSI.
Day 4 04:30 GMT			RFC (TC 52) in MHS .
Day 4 ¹			RFC advice (TC 38) in VROL Bulk SI download file.
Day 4 Before 20:30 GMT	RFC Response (Fulfillment/ Non-fulfillment) in VROL .		
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "unconfirmed" status without CPD.
Day 5			
Day 6 04:30 GMT			RFC Response advice (TC 38/39) in VROL UI or RTSI in "confirmed" status with CPD.

¹ The time is based on the Bulk SI download schedule.

BASE II #2: Request for Copy (Using VROL)

This scenario tests the RFC life cycle, including the RFC fulfillments/nonfulfillments, performed in Visa Resolve Online, using VROL to submit and receive the RFCs.

VCMS responder BINs (RFC) (one for each region) support TC 52 creation. This facilitates the VCMS life cycle for acquirers to test RFC responses (fulfillments/non-fulfillments) through MTE.

Separate scenarios have been identified for BASE II and SMS members. Irrespective of the system used to send and receive RFC transactions (BASE II or SMS), VROL will always receive the RFC response (fulfillment/non-fulfillment) from BASE II.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 165: VCRFS Information Report

VROL 170: VCRFS Detail Report

VSS 900: Reconciliation Report

Implementation Summary

The following table summarizes impacts to systems and services involved in testing this scenario. Issuers have the option of sending TC 52 RFCs through VROL or its MHS.

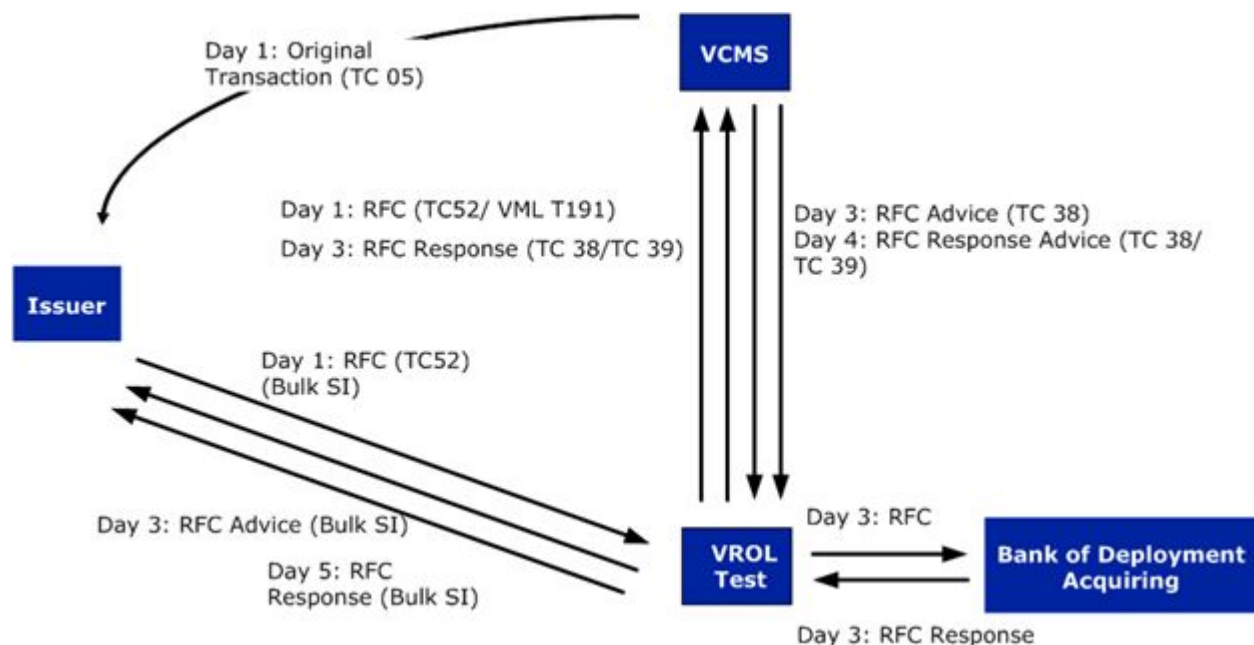
Table 2–2: Implementation—RFC (Using VROL)

System/Service	Change																		
BASE II Edit Package	<p>Acquirer:</p> <p>For test batch files, perform manual table override to add regional VCMS responder BIN (Acq) to test BIN table.</p> <p>Issuer:</p> <p>For test batch files, perform manual table override to add VCMS responder BIN (Iss) to test BIN table and the associated ARDEFs to test ARDEF (Visa Credit card).</p>																		
Automated Responses	<p>Important:</p> <p>During testing, the values or keywords indicated in the Automated Responses table must be used by members as exactly as they are documented in this guide in order for the Auto-Responder to work and the cases will be auto-responded to.</p> <p>Issuer:</p> <p>The VROL auto-responder in place of a real acquirer can fulfill RFC requests. Issuers have the ability to specify the outcome of each RFC request. These responses are fulfillment, non-fulfillment, or no response.</p> <p>Issuers submitting RFCs (TC 52, 0600) using their Member Host System can drive the desired behavior by populating the issuer Fax Number field on the TC 52 or the Merchant Name field on the 0600 record as specified below. The issuer Fax Number was chosen because this is not needed for an issuer that would receive the RFC fulfillment. The Merchant Name field was chosen because it is editable on the TES screens. This needs to be done for test only.</p> <p>Issuers submitting RFCs using VROL should populate the Merchant Name field to indicate the desired behavior. This needs to be done for test only.</p> <table> <tr> <th>Value in issuer Fax Number Field or Merchant Name Field (do not include quotes).</th><th>Behavior</th></tr> <tr> <td>"no" (not case sensitive)</td><td>Returns a non-fulfillment (NF) with one of the five NF reason codes.</td></tr> <tr> <td>"01" or "no01" - note that two values are provided because some members have a "numeric only" requirement for this field on their host systems.</td><td>Returns an NF with NF reason code= 01.</td></tr> <tr> <td>"02" or "no02"</td><td>Returns an NF with NF reason code= 02.</td></tr> <tr> <td>"03" or "no03"</td><td>Returns an NF with NF reason code= 03.</td></tr> <tr> <td>"04" or "no04"</td><td>Returns an NF with NF reason code= 04.</td></tr> <tr> <td>"05" or "no05"</td><td>Returns an NF with NF reason code= 05.</td></tr> <tr> <td>"99" or "skip"</td><td>Returns nothing.</td></tr> <tr> <td>anything else</td><td>Returns a fulfillment.</td></tr> </table>	Value in issuer Fax Number Field or Merchant Name Field (do not include quotes).	Behavior	"no" (not case sensitive)	Returns a non-fulfillment (NF) with one of the five NF reason codes.	"01" or "no01" - note that two values are provided because some members have a "numeric only" requirement for this field on their host systems.	Returns an NF with NF reason code= 01 .	"02" or "no02"	Returns an NF with NF reason code= 02 .	"03" or "no03"	Returns an NF with NF reason code= 03 .	"04" or "no04"	Returns an NF with NF reason code= 04 .	"05" or "no05"	Returns an NF with NF reason code= 05 .	"99" or "skip"	Returns nothing.	anything else	Returns a fulfillment.
Value in issuer Fax Number Field or Merchant Name Field (do not include quotes).	Behavior																		
"no" (not case sensitive)	Returns a non-fulfillment (NF) with one of the five NF reason codes.																		
"01" or "no01" - note that two values are provided because some members have a "numeric only" requirement for this field on their host systems.	Returns an NF with NF reason code= 01 .																		
"02" or "no02"	Returns an NF with NF reason code= 02 .																		
"03" or "no03"	Returns an NF with NF reason code= 03 .																		
"04" or "no04"	Returns an NF with NF reason code= 04 .																		
"05" or "no05"	Returns an NF with NF reason code= 05 .																		
"99" or "skip"	Returns nothing.																		
anything else	Returns a fulfillment.																		

RFC 11: BASE II Issuer Flow, RFC (RFC Generated Through VROL)

Assumptions and other information:

- Prior to this flow, if required, the issuer requests test data (original e.g. TC 05) from Visa.
- UI member: the RFC can be a) manual RFC or b) based on a transaction inquiry if an original exists.
- In order to send and receive RFCs in VROL, the BASE II member's BIN must be set up in Config with split routing, either split route RC (to send and receive in VROL) or split collect SC (send only in VROL).



Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 1 04:30 GMT			Sales Draft (TC 05, Usage Code= 1) in MHS . Or Cash Transaction (TC 07, Usage Code= 1) in MHS .
Day 1 Before 20:30 GMT	Request for Copy (RFC) (TC 52) in VROL .		
Day 2			
Day 3			RFC advice (TC 38) in VROL UI.

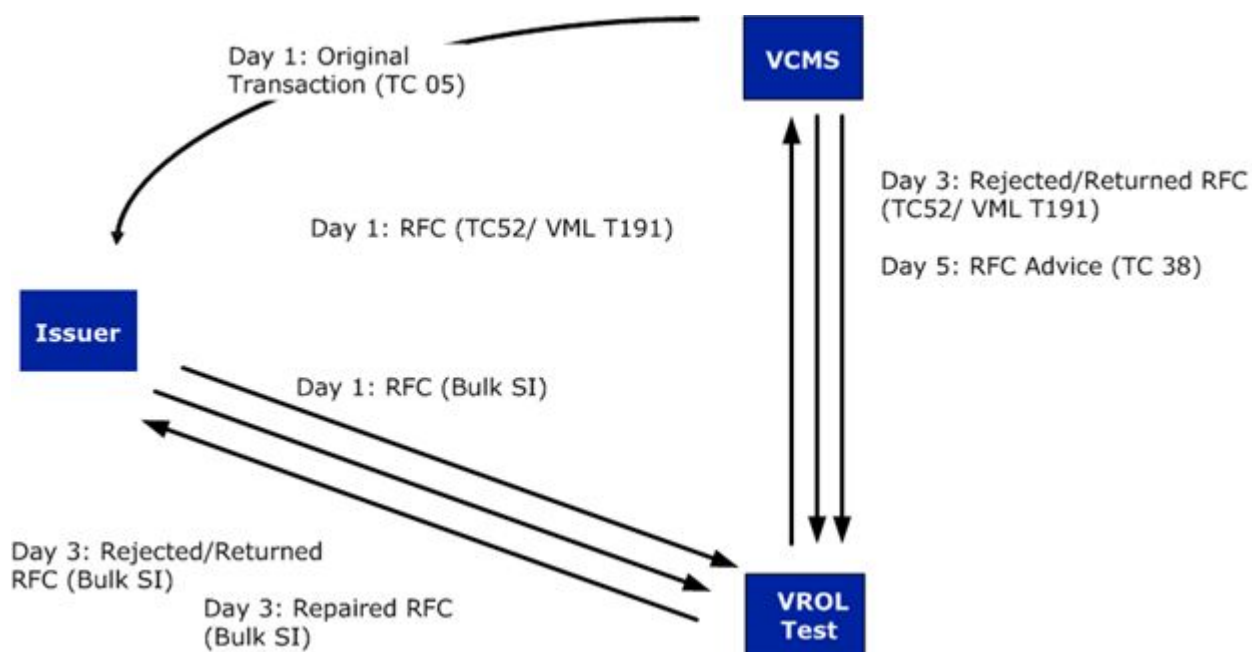
Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 3 ¹			RFC advice (TC 38) in VROL Bulk SI download file.
		RFC Response (Fulfillment / Non-Fulfillment) by Bank of Deployment (Acq) in VROL . Sent to VCMS to establish CPD.	
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "unconfirmed" status without CPD.
Day 4			
Day 5		RFC Response (Fulfillment/Non-Fulfillment) advice (TC 38/39) with CPD sent to VROL .	
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "confirmed" status with CPD.
Day 5 ¹			RFC Response (Fulfillment/Non-Fulfillment) in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

RFC 12: BASE II Issuer Flow, Repair of Returned/Rejected RFC

Assumptions and other information: (Same as RFC 11)

- Examples for reject from BASE II:
 - Enter invalid value for destination BIN in ARN. The reject received in the UI is "43 - The Destination BIN does not exist."
 - Use account number that fails mod-10 check. The reject received in the UI is "B9 - The Account Number check digit is invalid."



Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 1 04:30 GMT			Sales Draft (TC 05, Usage Code=1) in MHS .
Day 1 Before 20:30 GMT	Request for Copy (RFC) (TC 52) in VROL .		
Day 2			
Day 3		RFC is returned to VROL .	Returned/rejected RFC available in VROL UI.
Day 3¹			Returned/rejected RFC available in VROL Bulk SI download file.
Day 3 Before 20:30 GMT	Correct and upload Request for Copy (RFC) (TC 52) in VROL .		
Day 4			
Day 5			RFC advice (TC 38) in VROL UI.

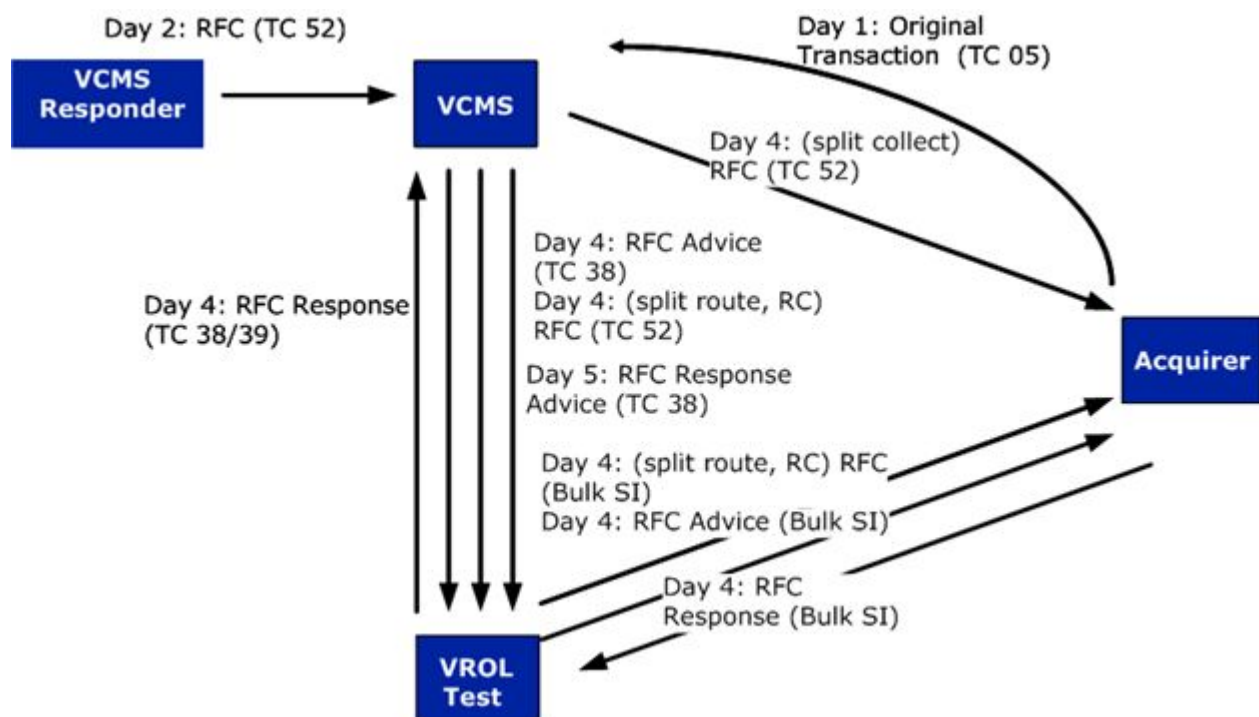
Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 5 ¹			RFC advice (TC 38) in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

RFC 13: BASE II Acquirer Flow, RFC (RFC Sent Through VROL)

Assumptions and other information:

- In order to send and receive RFCs in VROL, the BASE II member's BIN must be set up in Config with split routing, either split route RC (to send and receive in VROL) or split collect SC (send only in VROL).
- See BASE II #3, RFC 2 for the RFC Reason Codes provided by the VCMS responder BIN.



Day	Acquirer Submits	Responder/VROL MTE Submits	Acquirer Receives
Day 1 04:30 GMT	Sales Draft (TC 05, Usage Code=1) in MHS . Or Cash Transaction (TC 07, Usage Code=1) in MHS .		
Day 2 20:00 GMT		Request for Copy (RFC) (TC 52) from VCMS responder BIN (RFC issuer) in VCMS .	
Day 3			
Day 4			RFC advice (TC 38) in VROL UI or RTSI.
Day 4 04:30 GMT			RFC (TC 52) in VROL (split route RC) or MHS (split collect).

Day	Acquirer Submits	Responder/VROL MTE Submits	Acquirer Receives
Day 4 ¹			RFC advice (TC 38) in VROL Bulk SI download file. RFC (TC 52) in VROL Bulk SI download file if split route RC.
Day 4 Before 20:30 GMT	RFC Response (Fulfillment/ Non-fulfillment) in VROL .		
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "unconfirmed" status without CPD.
Day 5			
Day 6 04:30 GMT			RFC Response advice (TC 38/39) in VROL UI or RTSI in "confirmed" status with CPD.

¹ The time is based on the Bulk SI download schedule.

SMS Test Scenarios

3

SMS #1: Request for Copy (Using MHS to Submit and Receive RFCs)

This scenario tests the RFC life cycle including the RFC fulfillments/nonfulfillments performed in VROL.

Separate scenarios have been identified for BASE II and SMS members. Irrespective of the system used to send and receive RFC transactions (BASE II or SMS), VROL will always receive the RFC advice (TC 38) from BASE II.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 165: VCRFS Information Report

VROL 170: VCRFS Detail Report

VSS 900: Reconciliation Report

SMS610: Request for Copy Daily Summary (SMS members)

Implementation Summary

The following table summarizes impacts to systems and services involved in testing this scenario. Issuers have the option of sending TC 52 RFCs through VROL or its MHS.

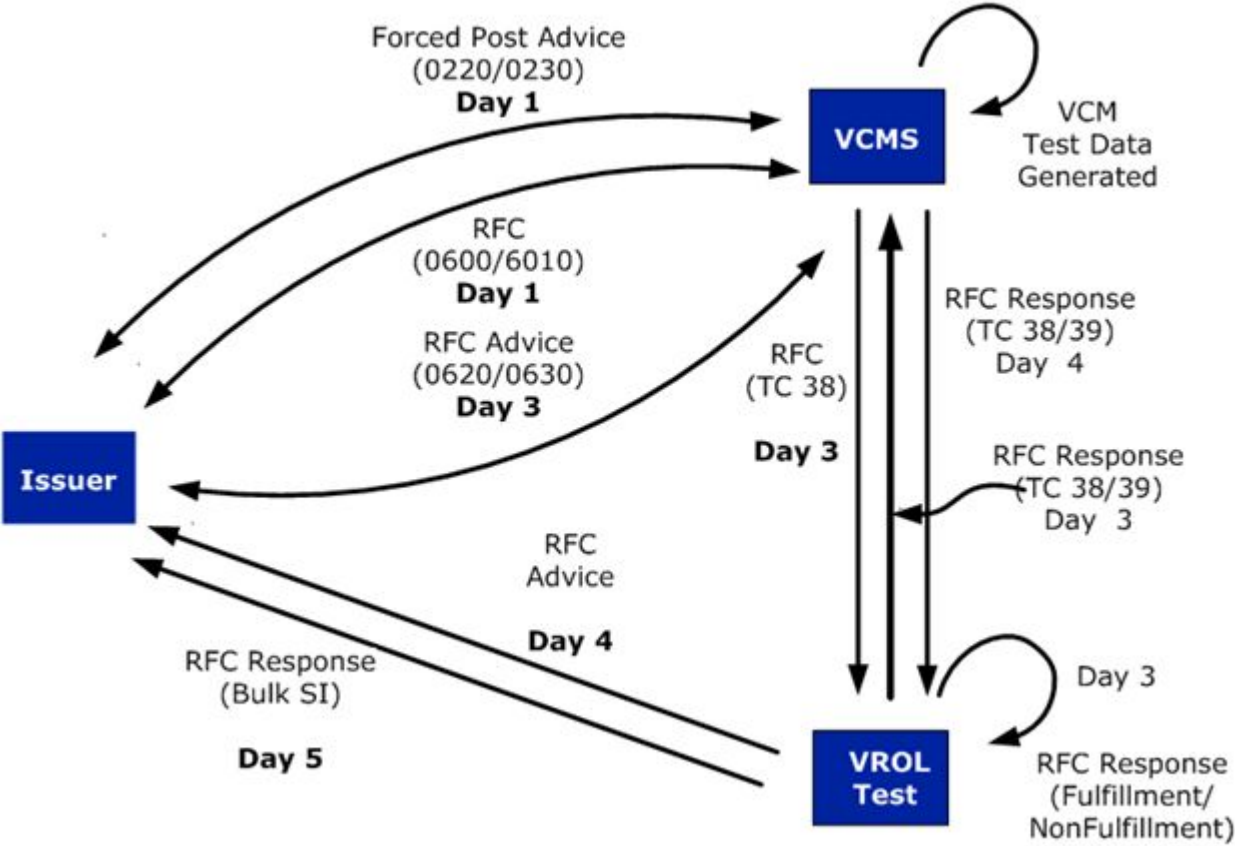
Table 3–1: Implementation—RFC (Using MHS)

System/Service	Change	
Automated Responses	<p>Important:</p> <p>During testing, the values or keywords indicated in the Automated Responses table must be used by members as exactly as they are documented in this guide in order for the Auto-Responder to work and the cases will be auto-responded to.</p> <p>Member:</p> <p>The VROL auto-responder in place of a real acquirer can fulfill RFC requests. Issuers have the ability to specify the outcomes of each RFC request. These responses are fulfillment, non-fulfillment or no response.</p> <p>Issuers submitting RFCs (TC 52, 0600) using their Member Host System can drive the desired behavior by populating the issuer Fax Number field on the TC 52 or the Merchant Name field on the 0600 record as specified below. The issuer Fax Number was chosen because this is not needed for an issuer that would receive the RFC fulfillment. The Merchant Name field was chosen because it is editable on the TES screens. This needs to be done for test only.</p> <p>Issuers submitting RFCs using VROL should populate the Merchant Name field to indicate the desired behavior. This needs to be done for test only.</p>	
	Value in issuer Fax Number Field or Merchant Name Field (do not include quotes).	Behavior.
	"no" (not case sensitive).	Returns a non-fulfillment (NF) with one of the five NF reason codes.
	"01" or "no01" - note that two values are provided because some members had a "numeric only" requirement for this field on their host systems.	Returns an NF with NF reason code= 01 .
	"02" or "no02"	Returns an NF with NF reason code= 2 .
	"03" or "no03"	Returns an NF with NF reason code= 03 .
	"04" or "no04"	Returns an NF with NF reason code= 04 .
	"05" or "no05"	Returns an NF with NF reason code= 05 .
	"99" or "skip"	Returns nothing.
	anything else	Returns a fulfillment.

RFC 1: SMS Issuer Flow, RFC

- Assumptions and other information:
- Prior to this flow, if required, the issuer has requested test data (originals) from Visa.
 - UI member: the RFC can be a) manual RFC or b) based on a transaction inquiry if an original exists.
 - If the acquirer is a VROL auto-responder, the RFC response (fulfillment/non-fulfillment) is automatically generated.

SMS Issuer



Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 1			Initial sales transactions, either a Force Post advice (0220) or a TC 05 (if member receives their clearing drafts via BASE II).
	Request for Copy (RFC) (0600) in Member Host System (MHS) .		
			RFC Response (0610) in MHS .
Day 2			

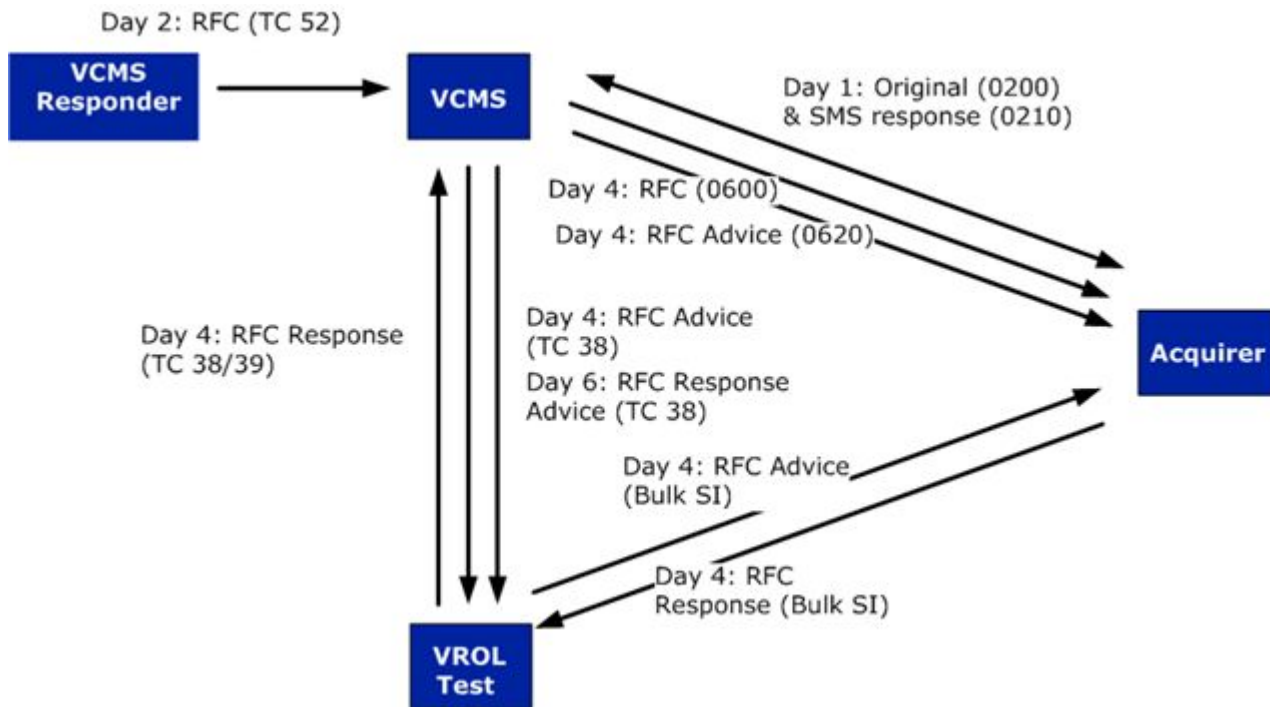
Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 3			RFC advice available in VROL UI.
		VROL generates Fulfillment / Non-Fulfillment and sends to VCMS to establish CPD.	
			RFC Fulfillment/Non-Fulfillment available in VROL UI screen in "unconfirmed" status without CPD.
			RFC advice (0620)
	RFC advice Response Message (0630)		
Day 4¹			RFC advice included in VROL Bulk SI download file.
		VROL receives Fulfillment/Non-Fulfillment from VCMS with CPD.	
			RFC Fulfillment/Non-Fulfillment available in VROL UI screen in "confirmed" status with CPD.
Day 5¹			RFC Fulfillment/Non-Fulfillment in VROL Bulk SI download file.

¹ The time is based on the Bulk SI Download schedule.

RFC 2: SMS Acquirer Flow (BASE II Issuer), RFC

Assumptions and other information:

- The BASE II VCMS responder BIN can be used to generate an RFC as described in BASE II #3, RFC 2. Alternatively, an issuer can do this either through VROL or its MHS.
- The 0620 message in the figure below is a status advice generated by the Exception Manager for CPS transactions.



Day	Acquirer Submits	VCMS Submits	Acquirer Receives
Day 1	Full financial request message (0200) in Member Host System .		
			Full financial response message (0210) in Member Host System .
Day 2 20:00 GMT		RFC (TC 52) from VCMS responder BIN (issuer) in VCMS .	
Day 4			RFC advice (TC 38) available in VROL UI or RTSI.
			RFC (0600) and (optionally) RFC advice (0620) available in MHS .
Day 4			RFC advice (TC 38) available in VROL Bulk SI download file.

Day	Acquirer Submits	VCMS Submits	Acquirer Receives
Day 4 Before 20:30 GMT	RFC Response (fulfillment/non-fulfillment) in VROL .		
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "unconfirmed" status without CPD.
Day 5			
Day 6 04:30 GMT			RFC Response advice (TC 38/39) in VROL UI or RTSI in "confirmed" status with CPD.

SMS #2: Request for Copy (Using VROL)

This scenario tests the RFC life cycle including the RFC fulfillments/nonfulfillments performed in Visa Resolve Online, using VROL to submit and receive RFCs.

VCMS responder BINs (RFC) (one for each region) support TC 52 creation. This facilitates the VCMS life cycle for acquirers to test RFC responses (fulfillments/non-fulfillments) through MTE.

Separate scenarios have been identified for BASE II and SMS members. Irrespective of the system used to send and receive RFC transactions (BASE II or SMS), VROL will always receive the RFC response (fulfillment/non-fulfillment) from BASE II.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 165: VCRFS Information Report

VROL 170: VCRFS Detail Report

VSS 900: Reconciliation Report

SMS 610: Request for Copy Daily Summary (SMS members)

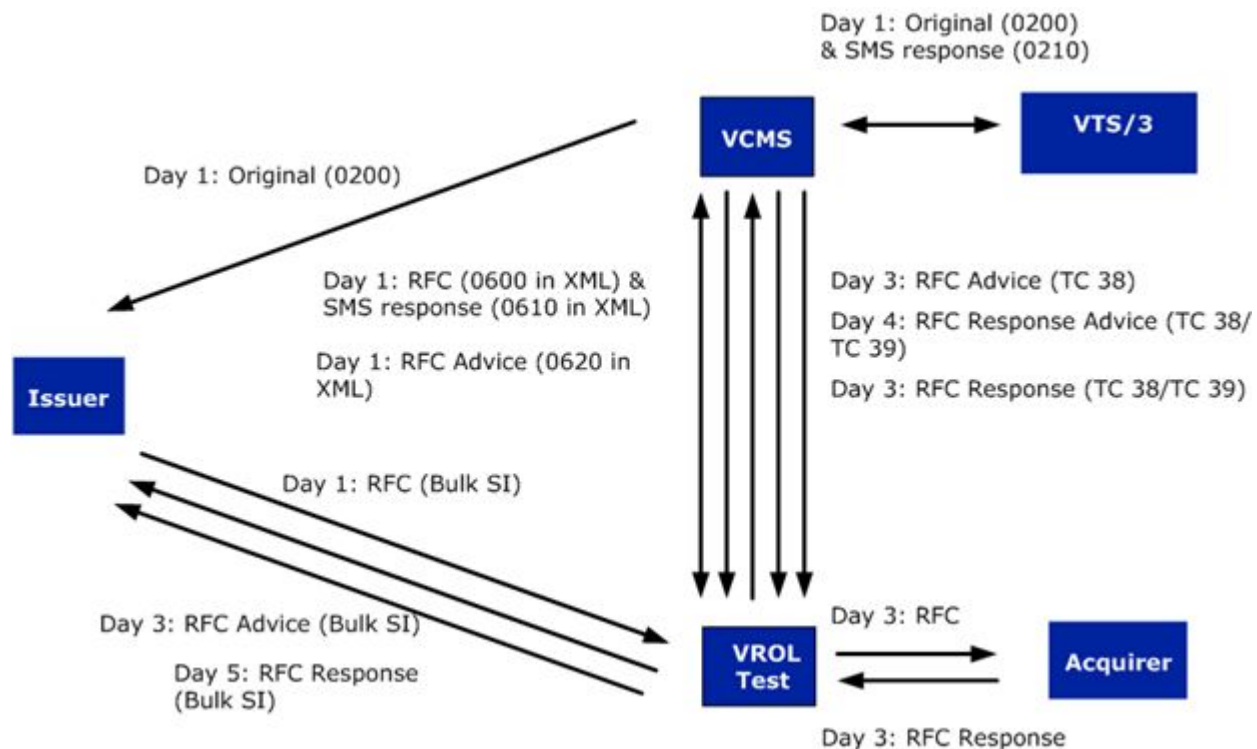
Implementation Summary

See [Table 3–1](#).

RFC 11: SMS Issuer Flow, RFC (RFC Generated Through VROL)

Assumptions and other information:

- Prior to this flow, if required, the issuer has requested test data (originals) from Visa.
- UI member: the RFC can be a) manual RFC or b) based on a transaction inquiry if an original exists.
- If the acquirer is a VROL auto-responder, the RFC response (fulfillment/non-fulfillment) is automatically generated.
- In order to send and receive financials in VROL, the SMS member's BIN must be set up with alternate routing in CORE.
- The 0620 message in the figure below is a status advice generated by the Exception Manager for CPS transactions.

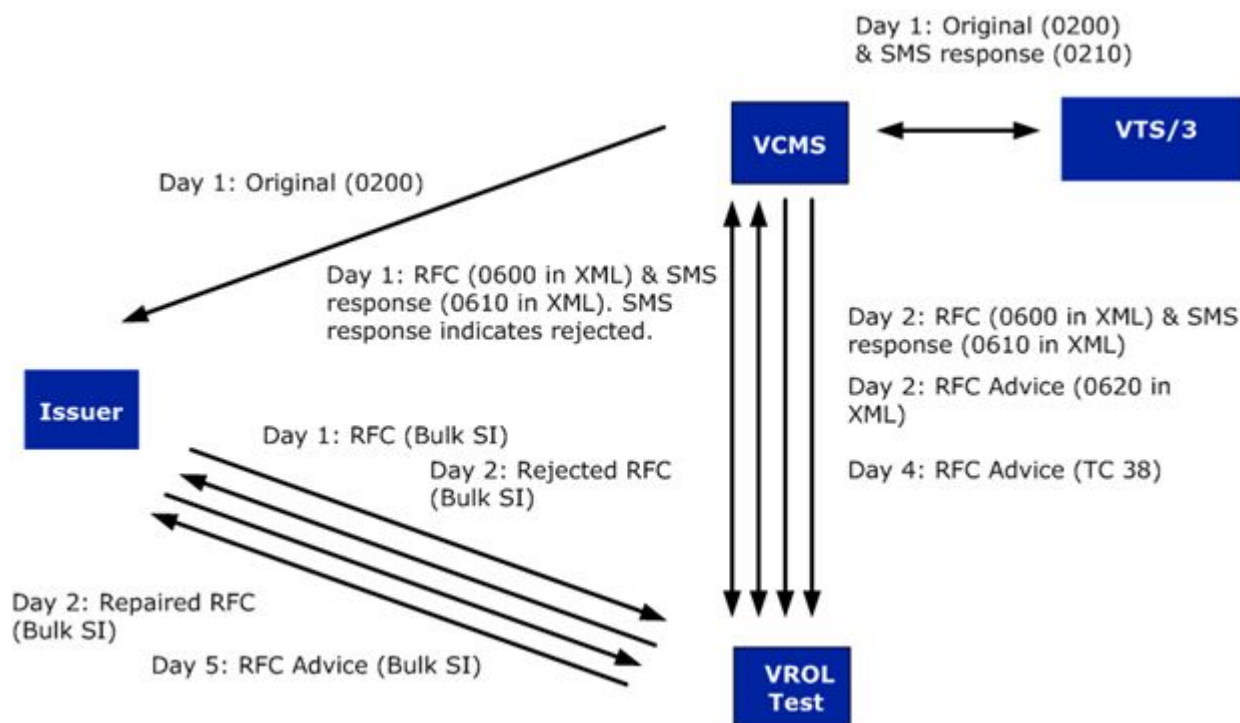


Day	Issuer Submits	VCMS/Acquirer Submits	Issuer Receives
Day 1		Full financial request message (0200) from VCMS to MHS .	
			Full financial request message (0200) in MHS .
Day 1 Before 20:30 GMT	Request for Copy (RFC) in VROL .		RFC available in VROL UI. "Awaiting Network Response"
		SMS response (0610 in XML) from VCMS to VROL .	
		SMS response (0620 in XML) from VCMS to VROL .	RFC available in VROL UI. "Accepted"
Day 2			

Day	Issuer Submits	VCMS/Acquirer Submits	Issuer Receives
Day 3			RFC advice (TC 38) in VROL UI.
Day 3			RFC advice (TC 38) in VROL Bulk SI download file.
		RFC Response (Fulfillment / Non-Fulfillment) by acquirer in VROL. Sent to VCMS to establish CPD.	
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "unconfirmed" status without CPD.
Day 4			
Day 5		RFC Response (Fulfillment/ Non-fulfillment) advice (TC 38/39) with CPD sent to VROL	
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "confirmed" status with CPD.
Day 5			RFC Response (Fulfillment/Non-Fulfillment) in VROL Bulk SI download file.

RFC 12: SMS Issuer Flow, Repair of Returned/Rejected RFC

Assumptions and other information: (Same as RFC 11)



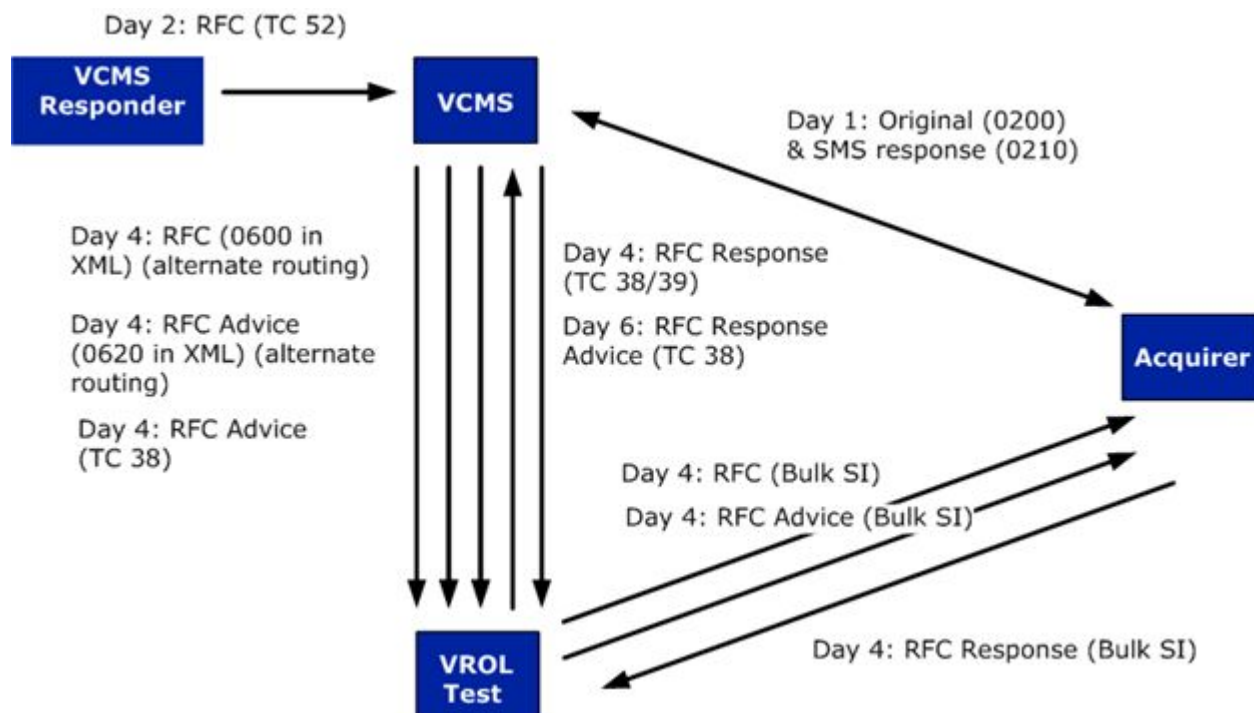
Day	Issuer Submits	VCMS/Acquirer Submits	Issuer Receives
Day 1		Full financial request message (0200) from VCMS to MHS .	
			Full financial request message (0200) in MHS .
Day 1	Request for Copy (RFC) in VROL .		RFC available in VROL UI. "Awaiting Network Response"
Day 1		SMS response from VCMS to VROL indicates rejection: Reject based on header: SMS response (0600 in XML) Reject based on field 39: SMS response (0610 in XML) Returned: SMS response (0620 in XML)	RFC available in VROL UI. "Rejected"
Day 2			Returned/Rejected RFC available in VROL Bulk SI download file.

Day	Issuer Submits	VCMS/Acquirer Submits	Issuer Receives
Day 2	Correct and upload RFC (0220) in VROL .		RFC available in VROL UI. "Awaiting Network Response."
		SMS response (0610 in XML) from VCMS to VROL .	
		SMS response (0620 in XML) from VCMS to VROL .	RFC available in VROL UI. "Accepted"
Day 3			
Day 4			RFC advice (TC 38) in VROL UI.
Day 5			RFC advice (TC 38) in VROL Bulk SI download file.

RFC 13: SMS Acquirer Flow (BASE II Issuer), RFC (RFC Received Through VROL)

Assumptions and other information:

- The BASE II VCMS responder BIN can be used to generate an RFC as described in BASE II #3, RFC 2. Alternatively, an issuer can do this either through VROL or its MHS.
- In order to send and receive financials in VROL, the SMS member's BIN must be set up with alternate routing in CORE.
- The 0620 message in the figure below is a status advice generated by the Exception Manager for CPS transactions.



Day	Acquirer Submits	VCMS Submits	Acquirer Receives
Day 1	Full financial request message (0200) in Member Host System .		
			Full financial response message (0210) in Member Host System .
Day 2 20:00 GMT		RFC (TC 52) from VCMS responder BIN (issuer) in VCMS .	
Day 4			RFC advice (TC 38) available in VROL UI or RTSI.
		SMS responses (0600 in XML) from VCMS to VROL .	
		SMS response (0620 in XML) from VCMS to VROL (optional in CORE).	RFC available in VROL UI and RTSI.

Day	Acquirer Submits	VCMS Submits	Acquirer Receives
Day 4			RFC advice (TC 38) available in VROL Bulk SI download file.
Day 4 Before 20:30 GMT	RFC Response (fulfillment/non-fulfillment) in VROL .		
			RFC Response (Fulfillment/Non-Fulfillment) available in VROL UI or RTSI in "unconfirmed" status without CPD.
Day 5			
Day 6 04:30 GMT			RFC Response advice (TC 38/39) in VROL UI or RTSI in "confirmed" status with CPD.

SMS #3: Adjustments

This scenario tests sending and receiving adjustment financials in VROL. These scenarios apply to SMS members only. Adjustments are not received by or sent to a BASE II member.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 130: Daily Activity Report

VROL 140: Bulk Questionnaire and Image Upload Exceptions Report

VROL 500: Financials Reconciliation Report

VROL 505: Reject and Returns Report

VSS 110: Settlement Summary Report

VSS 120: Interchange Value Report

VSS 900: Reconciliation Report

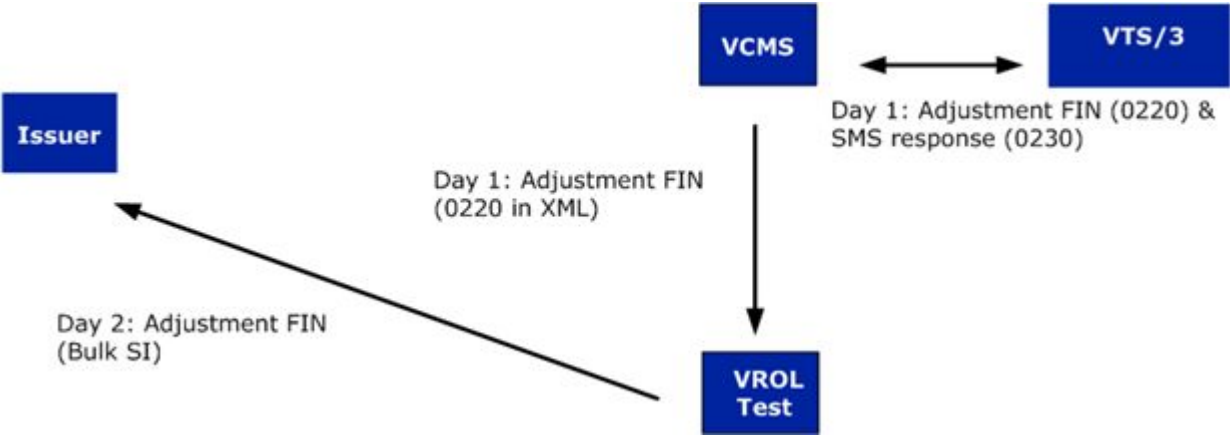
SMS614: Issuer Adjustment and Merchandise Credit Detail (SMS members)

SMS615: Acquirer Adjustment and Merchandise Credit Detail (SMS members)

ADJ 1: SMS Issuer Flow, Adjustment—SMS Issuer Receives Adjustment

Assumptions and other information:

- An original is not required for an adjustment in VROL. However, if required by the MHS, the issuer can request test data (originals) from Visa. This data is stored in the VCMS database.
- The acquirer should contact their Visa representative to initiate the SMS adjustment from the Bank of Deployment (acquiring). Alternatively, an SMS acquirer can do this either through VROL or its MHS.
- UI member: the adjustment can be a) manual adjustment or b) based on a transaction inquiry if an original exists.
- In order to send and receive financials in VROL, the SMS member's BIN must be set up with alternate routing in CORE.



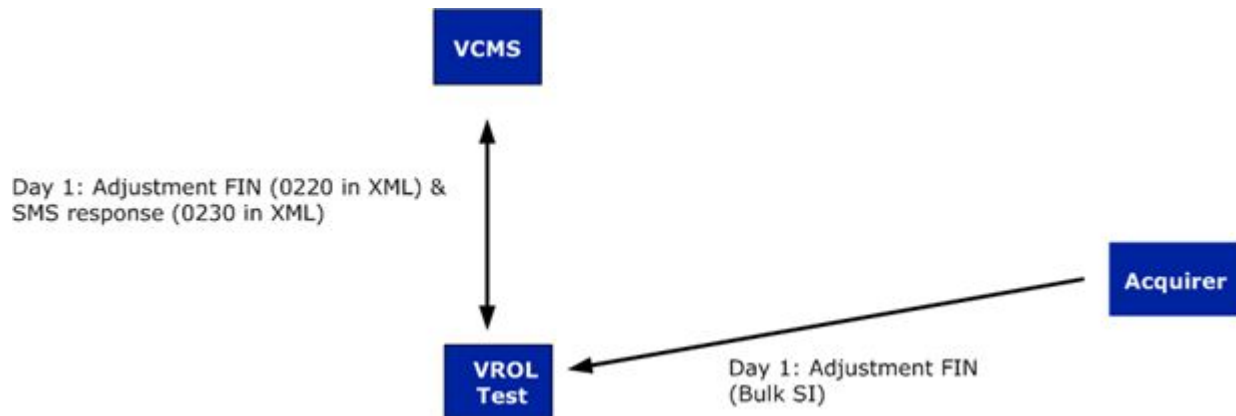
Day	Issuer Submits	VCMS/Acquirer Submits	Issuer Receives
Day 1		(initiated manually) Adjustment financial (0220) from Bank of Deployment (acq) in VROL .	
			Adjustment financial available in VROL UI or RTSI.
Day 2 ¹			Adjustment financial (0220) available in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

ADJ 2: SMS Acquirer Flow, Adjustment

Assumptions and other information:

- The SMS response is not in the Bulk SI processing report or download. To confirm status of an adjustment, the acquirer can check the state in the UI using, e.g., the advance search to locate the adjustment, or the acquirer can wait for the reject. The adjustment is not visible to the issuer unless alternate routing is set up for the issuer BIN.
- In order to send and receive financials in VROL, the SMS member's BIN must be set up with alternate routing in CORE.

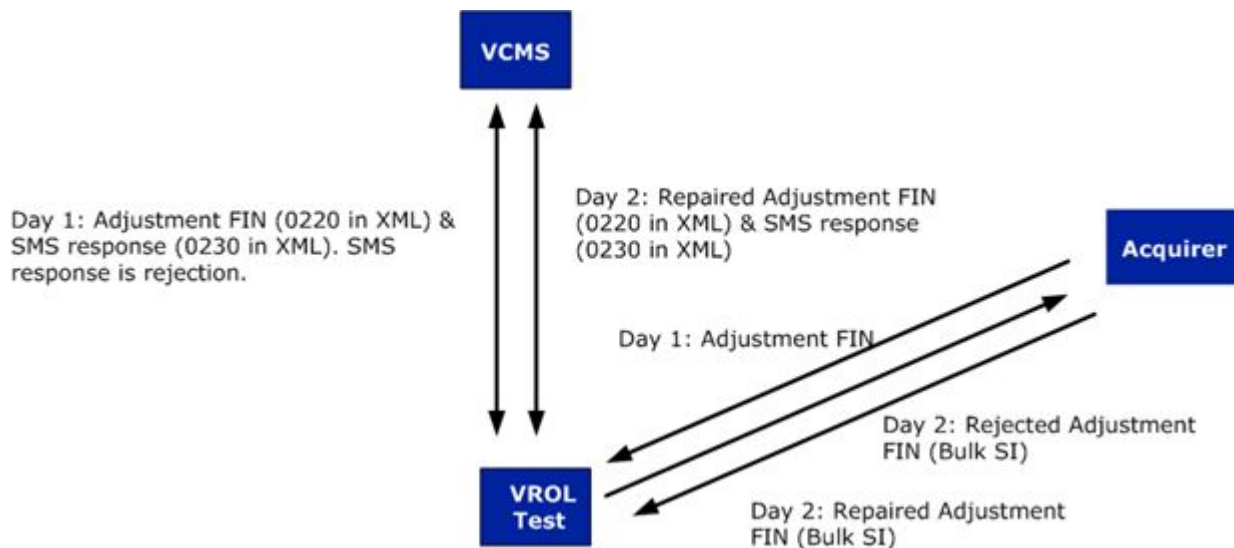


Day	Acquirer Submits	VCMS Submits	Acquirer Receives
Day 1	Adjustment financial (0220 in XML) in VROL .		Adjustment financial available in VROL UI. "Awaiting Network Response"
		SMS response (0230 in XML) from VCMS in VROL .	Adjustment financial available in VROL UI. "Accepted"

ADJ 3: SMS Acquirer Flow, Repair of Rejected Adjustment

Assumptions and other information: (Same as ADJ 2)

- Examples for reject from V.I.P.:
 - Invalid value for POS Entry. The reject received in the UI is "0019: Invalid POS entry mode code first 2 digits invalid."
 - Invalid reimbursement attribute. The reject received in the UI is "0154: Invalid Reimbursement Attribute."



Day	Acquirer Submits	VCMS Submits	Acquirer Receives
Day 1	Adjustment financial (0220 in XML) in VROL.		Adjustment financial available in VROL UI. "Awaiting Network Response"
		SMS response from VCMS to VROL indicates rejection: Reject based on header: SMS response (0220 in XML) Reject based on field 39: SMS response (0230 in XML)	Adjustment financial available in VROL UI. "Rejected"
Day 2			Adjustment financial rejection available in VROL Bulk SI download file.
Day 2	Correct and upload adjustment financial (0220 in XML) in VROL		Adjustment financial available in VROL UI. "Awaiting Network Response"
		SMS response (0230 in XML) from VCMS in VROL .	Adjustment financial available in VROL UI. "Accepted"

BASE II and SMS Test Scenarios

4

For network 0004 transactions for which the financial BIN has both BASE II and SMS routing set up in VROL, in the questionnaire, VROL prompts the users if they want to have BASE II routing (CB/SC) if VCR Settlement BIN is set for the financial BIN. By default, this selection is set to SMS.

BASE II and SMS #1: Dispute and Dispute Response (Using VROL for Financials)

This scenario tests the matching of dispute and dispute response advices with dispute cases in Visa Resolve Online and Visa Resolve Online-generated financials.

Dispute and Dispute Response QNs and financials can be created for the following networks: Visa, Interlink, and Plus. For all other networks, only financials can be created.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 130: Daily Activity Report

VROL 140: Bulk Questionnaire and Image Upload Exceptions Report

VROL 145: Questionnaire Delivery Exception Report

VROL 500: Financials Reconciliation Report

VROL 505: Reject and Returns Report

VSS 110: Settlement Summary Report

VSS 120: Interchange Value Report

VSS 900: Reconciliation Report

In addition to the VSS reports, SMS members can use the following:

SMS600: Issuer Transaction Detail

SMS610: Issuer Chargeback Detail

SMS612: Issuer Representment Detail

SMS601: Acquirer Transaction Detail**SMS611:** Acquirer Chargeback Detail**SMS613:** Acquirer Representment Detail

Implementation Summary

The following tables summarize the keywords and actions of Auto-Responder for Disputes and Dispute Responses using VROL for Financials in allocation and collaboration workflows.

Important:

During testing, the values or keywords indicated in the Automated Responses table must be used by members as exactly as they are documented in this guide in order for the Auto-Responder to work and the cases will be auto-responded to.

For Allocation Workflow

In [Table 4-1](#), the issuer is the initiator and the acquirer is the Auto-Responder.

Table 4-1: Allocation Workflow—Automated Responses where Acquirer is the Auto-Responder

Input	Keyword	Action
Dispute	[ACCEPTCLOSE]	Accepts and closes the dispute
	[INVALID DISPUTE]	Initiates Pre-Arbitration
	[INVALID DISPUTE][RECALL]	Initiates Pre-Arbitration and subsequently recalls within 3 days
	[INVALID DISPUTE] [DOCPDF][RECALL]	Initiates Pre-Arbitration with a PDF attachment and subsequently recalls within 3 days Note: For cases where multiple keywords are indicated in the 'Notes' field of the questionnaire, the actions are determined from low to high action priority. See Action Priorities for Keywords for more information about keywords and their action priorities.
	[INVALID DISPUTE][DOCPDF]	Initiates Pre-Arbitration with a PDF attachment
	[INVALID DISPUTE][DOCTIFF]	Initiates Pre-Arbitration with a TIFF attachment
	[INVALID DISPUTE][DOCJPEG]	Initiates Pre-Arbitration with a JPEG attachment

In [Table 4-2](#), the acquirer is the initiator and the issuer is the Auto-Responder.

Table 4–2: Allocation Workflow—Automated Responses where Issuer is the Auto-Responder

Input	Keyword	Action
Pre-Arbitration	[INVALID DISPUTE]	Initiates Pre-Arbitration response
	[ACCEPTFULL]	Initiates Pre-Arbitration response with Accept Full option
	[ACCEPTPART]	Initiates Pre-Arbitration response with Accept Part option
	[CREDIT]	No response from Auto-Responder
	[RECALL]	No response from Auto-Responder and eligible for recall
	[INVALID DISPUTE][CLD]	Initiates Pre-Arbitration response and subsequently recalls with Cardholder No Longer Disputes
	[INVALID DISPUTE][DOCPDF]	Declines Pre-Arbitration response with PDF attachment Note: If the response is ACCEPTFULL or ACCEPTPART, attachment of documents is not available.
	[INVALID DISPUTE][DOCTIFF]	Declines Pre-Arbitration response with TIFF attachment Note: If the response is ACCEPTFULL or ACCEPTPART, attachment of documents is not available
	[INVALID DISPUTE][DOCJPEG]	Pre-Arbitration response is declined with JPEG attachment Note: If the response is ACCEPTFULL or ACCEPTPART, attachment of documents is not available.

For Collaboration Workflow

In [Table 4–3](#), the issuer is the initiator and the acquirer is the Auto-Responder.

Table 4–3: Collaboration Workflow—Automated Responses where Acquirer is the Auto-Responder

Input	Keyword	Action
Dispute	[ACCEPTCLOSE]	Accepts and closes the dispute
	[ACCEPTPART]	Submits Dispute response with Partial amount
	[DECLINE]	Submits Dispute response with decline option and the 'Why are you not accepting full liability' field is populated with an appropriate text response
	[DECLINE][RECALL]	Submits Dispute response with Decline option and subsequently recalls within 3 days
	[DECLINE][DOCPDF]	Submits Dispute response with Decline option and PDF attachment
	[DECLINE][DOCTIFF]	Submits Dispute response with Decline option and TIFF attachment
	[DECLINE][DOCJPEG]	Submits Dispute response with Decline option and JPEG attachment

Table 4–3: Collaboration Workflow—Automated Responses where Acquirer is the Auto-Responder (cont'd.)

Input	Keyword	Action
Pre-Arbitration	[ACCEPTFULL]	Submits Pre-Arbitration response with Accept Full option
	[ACCEPTPART]	Submits Pre-Arbitration response with Accept Part option
	[DECLINE]	Submits Pre-Arbitration response with Decline option
	[DECLINE][RECALL]	Initiates Pre-Arbitration response and the 'Why are you not accepting full liability' field is populated with an appropriate text response and subsequently recalls within 3 days
	[DECLINE][DOCPDF]	Submits Pre-Arbitration response with Decline option and PDF attachment
	[DECLINE][DOCTIFF]	Submits Pre-Arbitration response with Decline option and TIFF attachment
	[DECLINE][DOCJPEG]	Submits Pre-Arbitration response with Decline option and JPEG attachment

In [Table 4–4](#), the acquirer is the initiator and the issuer is the Auto-Responder.

Table 4–4: Collaboration Workflow—Automated Responses where Issuer is the Auto-Responder

Input	Keyword	Action
Dispute response	[ACCEPTCLOSE]	Accepts and closes the dispute response
	[ACCEPTPART]	Initiates partial Pre-Arbitration
	[DECLINE]	Initiates Pre-Arbitration
	[DECLINE][RECALL]	Initiates Pre-Arbitration and subsequently recalls within 3 days
	[DECLINE][DOCPDF]	Submits Pre-Arbitration with PDF attachment
	[DECLINE][DOCTIFF]	Submits Pre-Arbitration with TIFF attachment
	[DECLINE][DOCJPEG]	Submits Pre-Arbitration with JPEG attachment

Action Priorities for Keywords

Important:

When entering keywords in the 'Notes' field of the questionnaire, ensure that:

- The main actions are not used simultaneously.
- The keywords are combined in a logical manner. The combination can be a mix of a main action with the exception of [CREDIT], a subsequent action, or a [DOC] action. For example, '[INVALID DISPUTE][RECALL][DOCPDF]'.

The following table describes the action priorities of the keywords used for the Auto-Responder.

Table 4–5: Keywords and Action Priorities

Keywords	Action Priority Groups	Action Priority Range
[CREDIT]	1	1-99
[ACCEPTCLOSE]	2	Note: These are the main executable actions that are expected in a response.
[ACCEPTFULL]		
[ACCEPTPART]		
[INVALID_DISPUTE]		
[DECLINE]		
[RECALL]	3	100-199
[CLD]		Note: These are subsequent actions after the main actions.
[DOCPDF]	4	200-299
[DOCTIFF]		Note: [DOC] actions are supplementary ones that can be combined with main actions.
[DOCJPEG]		

DISPUTE 1: Issuer Flow, Dispute Financial and Questionnaire (Both Generated Through VROL)—Allocation and Collaboration Workflows

Assumptions and other information:

- Prior to this flow, if required, the issuer requests test data (original) from Visa.
- The acquirer should contact a Visa representative to initiate the dispute Questionnaire (QN) from the bank of Deployment (issuing).
- UI member: The dispute QN and financial can be based on a transaction inquiry if an original exists.
- If using the VCMS responder BIN and VROL auto-responder:
 - If an issuer sends a dispute questionnaire and financial to acquirer using the acquirer financial BIN, the VROL auto-responder responds with a dispute response questionnaire and financial.
 - The VROL VCMS responder BIN (acquirer) will return a dispute response (TC 05, 06, or 07, usage code=9) for its dispute category sent with the dispute financial sent with the dispute (TC 15, 16, or 17).
- If using the VROL auto-responder and SMS test BINs:
 - The dispute response QN and financial are automatically generated. Alternatively, an SMS acquirer can do this either through VROL or its MHS.
 - The pre-arbitration response QN is automatically generated.
- In order to send and receive financials in VROL, the BASE II member's BIN must be set up in VisaNet.
- In order to send and receive financials in VROL, the SMS member's BIN must be set up with alternate routing in CORE.
- The dispute QN is not required for a dispute FIN.
- The 0480 and 0282 messages are status advices generated by the Exception Manager for CPS transactions only.
- If the source is a CPS member, the dispute is sent to the Exception Manager and there is a one day delay in returning the dispute financial status advice. There is also a delay based on the download schedule for the QN.

For Allocation Workflow

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 0			Issuer receives original transactions (0100/0200 for SMS, TC05, 06, or 07 for BASE II) in VROL .
Day 1	Issuer submits Dispute QN in VROL . ^{1, 2, 4, 5}	VROL generates Dispute Financial (equivalent to 0422 for SMS, TC15, 16, 17 for BASE II) on behalf of issuer and delivers to VCMS .	

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 2		VROL receives Dispute Financial status advice from VCMS .	(optionally) Issuer receives Dispute Financial status advice (TC33 for BASE II, TC33 or 0282 for SMS) in MHS . This notifies the issuer that a Dispute Financial has been sent by VROL on the issuer's behalf. For BASE II or SMS (TC33): <ul style="list-style-type: none"> TCR 0, Positions 17-19 VROL Record Identifier=VCR TCR 0, Positions 20-21, populated with the value of F1 (Dispute Financial)
		Responder/Bank of Deployment (Acq) responds to Dispute QN with one of the following in VROL : ^{1, 2, 5} <ul style="list-style-type: none"> Accept/Close (workflow ends) Submit Pre-Arbitration QN⁴ 	
Day 3 ³			Pre-Arbitration QN is available in issuer's My/All Incoming Pre-Arbitration queue or Bulk SI download in VROL .
	Issuer can do the following in VROL : <ul style="list-style-type: none"> Accept/Close Submit Pre-Arbitration Response QN (Accept Full, Accept Partial, Decline) (no response – expires) 		
		Unless the issuer's response is Pre-Arbitration Response QN (Decline): VROL generates Dispute Financial Reversal (equivalent to 0422 for SMS, TC35, 36, 37 for BASE II) on behalf of issuer and delivers to VCMS .	

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 4		<p>Unless the issuer's response is Pre-Arbitration Response QN (Decline):</p> <p>VROL receives Dispute Financial Reversal status advice from VCMS.</p>	<p>Unless the issuer's response is Pre-Arbitration Response QN (Decline):</p> <p>(optionally) Issuer receives Dispute Financial Reversal status advice (TC33 for BASE II, TC33 or 0282 for SMS) in MHS.</p> <p>This notifies the issuer that a Dispute Response Financial Reversal has been sent by VROL on the issuer's behalf.</p> <p>For BASE II or SMS (TC33):</p> <ul style="list-style-type: none"> TCR 0, Positions 17-19 VROL Record Identifier=VCR TCR 0, Positions 20-21, populated with the value of R2 (Dispute Financial Reversal – Pre-Arb acceptance)

¹ The 'Accept Dispute' action of the Responder/Bank of Deployment (Acq) is triggered when the issuer provides '[ACCEPTCLOSE]' in the 'Note' field in the Dispute QN.

² The 'Pre-Arbitration' action of the Responder/Bank of Deployment (Acq) is triggered when the issuer provides '[INVALID DISPUTE]' in the 'Notes' field in the Dispute QN.

³ The date is based on possible wait for Bulk SI download.

⁴ The Pre-Arbitration is initiated, for which the 'Why are you initiating Pre-Arbitration' field of the Pre-Arbitration QN is populated with 'ID' and subsequently recalled within 3 days when the issuer provides '[INVALID DISPUTE][RECALL]' in the 'Notes' field in the Dispute QN.

⁵ The Responder/Bank of Deployment (Acq) attaches a document when the issuer provides '[DOC]' in the 'Notes' field in the Dispute QN.

For Collaboration Workflow

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 0			Issuer receives original transactions (0100/0200 for SMS, TC05, 06, or 07 for BASE II) in VROL .
Day 1	Issuer submits Dispute QN in VROL. ^{1, 2, 3}	VROL generates Dispute Financial (equivalent to 0422 for SMS, TC15, 16, 17 for BASE II) on behalf of issuer and delivers to VCMS .	

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 2		VROL receives Dispute Financial status advice from VCMS .	(optionally) Issuer receives Dispute Financial status advice (TC33 for BASE II, TC33 or 0282 for SMS) in MHS . This notifies the issuer that a Dispute Financial has been sent by VROL on the issuer's behalf. For BASE II or SMS (TC33): <ul style="list-style-type: none"> TCR 0, Positions 17-19 VROL Record Identifier=VCR TCR 0, Positions 20-21, populated with the value of F1 (Dispute Financial)
		Responder/Bank of Deployment (Acq) responds to Dispute QN with one of the following in VROL : ^{1, 2, 3} <ul style="list-style-type: none"> Accept/Close (workflow ends) Submit Dispute Response QN (Accept Full, Accept Partial, Decline)^{3, 4} No response and Dispute QN expires (workflow ends) If the acquirer's response is Accept Partial or Decline: VROL generates Dispute Response Financial (equivalent to 0220 for SMS, TC05, 06, 07 for BASE II) as the acquirer and delivers to VCMS .	
Day 3		VROL receives Dispute Response Financial status advice from VCMS .	
			Dispute Response QN is available in issuer's My/All Awaiting Action Dispute queue or Bulk SI download in VROL .

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 4			<p>Issuer receives Dispute Response Financial (0220 for SMS, TC05, 06 or 07 for BASE II) in MHS or VROL (depending on BIN setup).</p> <p>For BASE II (TC05, 06, 07):</p> <ul style="list-style-type: none"> TCR 0, Position 147, Usage code 9 TCR 0, Positions 148-149, Reason Code = 12 or 13 TCR 4, Business Format Code DF with dispute information <p>For SMS (0220):</p> <ul style="list-style-type: none"> F48, Usage 39a/b with dispute information (39a if successful, 39b if unsuccessful) F63.3 populated with reason code = 0012 or 0013
	<p>Issuer can do the following in VROL:</p> <ul style="list-style-type: none"> Accept/Close (workflow ends) Submit Pre-Arbitration QN^{1, 2, 3} (no response – expires) (workflow ends) 		
		<p>Responder/Bank of Deployment (Acq) responds to Pre-Arbitration QN with one of the following in VROL:^{1, 2, 3}</p> <ul style="list-style-type: none"> Accept/Close Submit Pre-Arbitration Response QN (Accept Full, Accept Partial, Decline)^{5, 6} No response and Pre-Arbitration QN expires <p>Unless the acquirer's response is Pre-Arbitration Response QN (Decline):</p> <p>VROL generates Dispute Response Financial Reversal (equivalent to 0220 for SMS, TC25, 26, 27 for BASE II) as the acquirer and delivers to VCMS.</p>	

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 5		Unless the acquirer's response is Pre-Arbitration Response QN (Decline): VROL receives Dispute Response Financial Reversal status advice from VCMS .	
			Pre-Arbitration Response QN is available in issuer's My/All Outgoing Pre-Arbitration queue in VROL or Bulk SI download.
			Unless the acquirer's response is Pre-Arbitration Response QN (Decline): Issuer receives Dispute Response Financial Reversal (0220 for SMS, TC05, 06 or 07 for BASE II) in MHS or VROL (depending on BIN setup). For BASE II (TC05, 06, 07): <ul style="list-style-type: none"> TCR 0, Position 147, Usage code 9 TCR 0, Positions 148-149, Reason Code = 12 or 13 TCR 4, Business Format Code DF with dispute information For SMS (0220): <ul style="list-style-type: none"> F48, Usage 39a/b with dispute information (39a if successful, 39b if unsuccessful) F63.3 populated with reason code = 0012 or 0013

¹ If the value in the 'Notes' field is '[ACCEPTCLOSE]', the Responder/Bank of Deployment (Acq) will trigger 'Accept Dispute' action of an incoming Dispute Request/Pre-Arbitration QN.

² The 'Response' action of the Responder/Bank of Deployment (Acq) is triggered when the issuer provides '[ACCEPTFULL]', '[ACCEPTPART]', or '[DECLINE]' in the 'Notes' field of the Dispute Request/Pre-Arbitration QN.

³ The Dispute Response is initiated, for which the 'Why are you not accepting full liability' field of the Dispute Response QN is populated with an appropriate text response and subsequently recalled within 3 days when the issuer provides '[DECLINE][RECALL]' in the 'Notes' field in the Dispute QN.

⁴ The Dispute Response is initiated, for which the 'Why are you not accepting full liability' field of the Dispute Response QN is populated with an appropriate text response and the Responder/Bank of Deployment (Acq) attaches a document when the issuer provides '[DECLINE][DOC]' in the 'Notes' field in the Dispute QN.

⁵ The Pre-Arbitration Response is initiated, for which the 'Why are you not accepting full liability' field of the Pre-Arbitration Response QN is populated with an appropriate text response and subsequently recalled within 3 days when the issuer provides '[DECLINE][RECALL]' in the 'Notes' field in the Pre-Arbitration QN.

⁶ The Pre-Arbitration Response is initiated, for which the 'Why are you not accepting full liability' field of the Pre-Arbitration Response QN is populated with an appropriate text response and the Responder/Bank of Deployment (Acq) attaches a document when the issuer provides '[DECLINE][DOC]' in the 'Notes' field in the Pre-Arbitration QN.

DISPUTE 2: Acquirer Flow, Dispute Response Financial and Questionnaire (Both Generated Through VROL)—Allocation and Collaboration Workflows

Assumptions and other information: (Same as DISPUTE 1)

For Allocation Workflow

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 1		Bank of Deployment (Iss) used to submit Dispute QN in VROL . VROL generates Dispute Financial (equivalent to 0422 for SMS, TC15, 16, 17 for BASE II) as the issuer and delivers to VCMS .	
Day 2		VROL receives Dispute Financial status advice from VCMS .	
			Dispute QN is available in acquirer's My/All Awaiting Action Dispute queue or Bulk SI download in VROL .
			Acquirer receives Dispute Financial (0422 for SMS, TC15, 16 or 17 for BASE II) in MHS or VROL (depending on BIN setup). For BASE II (TC15, 16, 17): <ul style="list-style-type: none"> • TCR 0, Position 147, Usage code 9 • TCR 0, Positions 148-149, Reason Code = 10 or 11 • TCR 4, Business Format Code DF with dispute information For SMS (0422): <ul style="list-style-type: none"> • F48, Usage 39a/b with dispute information (39a if successful, 39b if unsuccessful) • F63.3 populated with reason code = 0010 or 0011

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 3	<p>Acquirer can do the following in VROL:</p> <ul style="list-style-type: none"> Accept/Close (workflow ends) Submit Pre-Arbitration QN^{1, 2} (no response – expires) (workflow ends) <p>Important:</p> <p>The 'Notes' field in the questionnaire must be completed appropriately. See footnotes 1, 2 and 3 for the 'Notes' field.</p>		
		<p>Responder/Bank of Deployment (Iss) responds to Pre-Arbitration QN with one of the following in VROL:^{1, 2, 5}</p> <ul style="list-style-type: none"> No response and Pre-Arbitration QN expires Submit Pre-Arbitration Response QN (Accept Full, Accept Partial, Decline)^{3, 4} Accept/Close <p>Unless the issuer's response is Pre-Arbitration Response QN (Decline), VROL generates Dispute Financial Reversal (equivalent to 0422 for SMS, TC35, 36, 37 for BASE II) as the issuer and delivers to VCMS.</p>	
Day 4		<p>Unless the issuer's response is Pre-Arbitration Response QN (Decline):</p> <p>Receives Dispute financial reversal status advice from VCMS in VROL.</p>	
			<p>Pre-Arbitration Response QN is available in acquirer's My Pre-Arb/All Outgoing Pre-Arbitration queue or Bulk SI download in VROL.</p>

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 5			<p>Unless the issuer response is Pre-Arbitration Response QN (Decline):</p> <p>Acquirer receives Dispute Financial Reversal (0422 for SMS, TC35, 36 or 37 for BASE II) in MHS or VROL (depending on BIN setup).</p> <p>For BASE II (TC35, 36, 37):</p> <ul style="list-style-type: none"> TCR 0, Position 147, Usage code 9 TCR 0, Positions 148-149, Reason Code = 10 or 11 TCR 4, Business Format Code DF with dispute information <p>For SMS (0422):</p> <ul style="list-style-type: none"> F48, Usage 39a/b with dispute information (39a if successful, 39b if unsuccessful) F63.3 populated with reason code = 0010 or 0011

¹ The 'Response' action of the Responder/Bank of Deployment (Iss) is triggered when the acquirer provides '[INVALID DISPUTE]', '[ACCEPTFULL]', or '[ACCEPTPART]' in the 'Notes' field of the Pre-Arbitration QN.

² If the acquirer provides '[CREDIT]', the Responder/Bank of Deployment (Iss) does not send any Pre-Arbitration Response QN, i.e. no response and expires.

³ The 'Recall' action of the Responder/Bank of Deployment (Iss), which has 3-days limit, is triggered when the acquirer provides '[RECALL]' in the 'Notes' field in the Pre-Arbitration QN.

⁴ The Pre-Arbitration Response (Decline) is initiated and the 'Recall with Cardholder No Longer Disputes (CLD)' action of the Responder/Bank of Deployment (Iss) is subsequently triggered if the value in the 'Notes' field is '[INVALID DISPUTE][CLD]'.

Note: This recall action can be done without any time limit until the Responder/Bank of Deployment (Iss) is not assigned liability.

⁵ The Responder/Bank of Deployment (Iss) attaches a document when acquirer provides '[DOC]' in the 'Notes' field in the Pre-Arbitration QN.

For Collaboration Workflow

Note: The Days 1 to 2 of the Allocation Workflow above also applies for Collaboration Workflow. The user needs to undergo the items in Days 1 to 2 of the Allocation Workflow before proceeding to the items in the table below using reason code 12 or 13 of its respective dispute category.

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 3	Acquirer can do the following in VROL : <ul style="list-style-type: none"> Accept/Close (workflow ends) Submit Dispute Response QN^{1, 2} (no response – expires) (workflow ends) 		
		If the acquirer's response is Accept Partial or Decline: VROL generates Dispute Response Financial (equivalent to 0220 for SMS, TC05, 06, 07 for BASE II) on behalf of the acquirer and delivers to VCMS .	
Day 4		If the acquirer's response is Accept Partial or Decline: VROL receives Dispute Response Financial status advice from VCMS .	If the acquirer's response is Accept Partial or Decline: (optionally) Acquirer receives Dispute Response Financial status advice (TC33 for BASE II, TC33 or 0282 for SMS) in MHS . This notifies the acquirer that a Dispute Response Financial has been sent by VROL on the acquirer's behalf. For BASE II or SMS (TC33): <ul style="list-style-type: none"> TCR 0, Positions 17-19 VROL Record Identifier=VCR TCR 0, Positions 20-21, populated with the value of P1 (Dispute Response Financial)
		Responder/Bank of Deployment (Iss) responds to Dispute Response QN with one of the following in VROL: ^{1, 2, 4} <ul style="list-style-type: none"> Accept/Close (workflow ends) Submit Pre-Arbitration QN³ 	

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 5			Pre-Arbitration QN is available in acquirer's My/All Incoming Pre-Arbitration queue or Bulk SI download in VROL .
	Acquirer can do the following in VROL : <ul style="list-style-type: none"> Accept/Close Submit Pre-Arbitration Response QN (Accept Full, Accept Partial, Decline) (no response – expires) 		
		Unless the acquirer's response is Pre-Arbitration Response QN (Decline): VROL generates Dispute Response Financial Reversal (equivalent to 0220 for SMS, TC25, 26, 27 for BASE II) on behalf of the acquirer and delivers to VCMS .	
Day 6		VROL receives Dispute Response Financial Reversal status advice from VCMS in VROL .	(optionally) Acquirer receives Dispute Response Financial Reversal status advice (TC33 for BASE II, TC33 or 0282 for SMS) in MHS . This notifies the acquirer that a Dispute Response Financial Reversal has been sent by VROL on the acquirer's behalf. For BASE II or SMS (TC33): <ul style="list-style-type: none"> TCR 0, Positions 17-19 VROL Record Identifier=VCR TCR 0, Positions 20-21, populated with the value of L2 (Dispute Response Financial Reversal – Pre-Arb acceptance)

¹ The 'Accept Dispute' action of the Responder/Bank of Deployment (Iss) is triggered when acquirer provides '[ACCEPTCLOSE]' in the 'Notes' field in the Dispute Response QN.

² The 'Response' action of the Responder/Bank of Deployment (Iss) is triggered when the acquirer provides '[ACCEPTPART]' or '[DECLINE]' in the 'Notes' field of the Dispute Response QN.

³ The Pre-Arbitration request is initiated and subsequently recalled within 3 days when the acquirer provides '[DECLINE][RECALL]' in the 'Notes' field in the Dispute Response QN.

⁴ The Pre-Arbitration request is initiated, for which the 'Why are you not accepting full liability' field of the Pre-Arbitration QN is populated with an appropriate text response and the Responder/Bank of Deployment (Iss) attaches a document when the acquirer provides '[DECLINE][DOC]' in the 'Notes' field in the Dispute Response QN.

DISPUTE 3: Dispute Reversal Financial

Assumptions and other information:

- Prior to this flow, if required, the issuer requests test data (original) from Visa.
- UI member: The dispute QN and financial can be based on a transaction inquiry if an original exists.
- In order to send and receive financials in VROL, the BASE II member's BIN must be set up in Config with split routing, either split route CB (to send and receive in VROL) or split collect SC (send only in VROL).
- In order to send and receive financials in VROL, the SMS member's BIN must be set up with alternate routing in CORE.

Day	Issuer Submits	V.I.P./VCMS Submits	Issuer Receives
Day 1 ¹			Dispute Financial (TC 15, 16, or 17) in MHS with the following key fields: <ul style="list-style-type: none"> • TCR 0, Position 147, Usage Code=9 • TCR 0, Positions 148-149, Reason Code=10 or 11 • TCR 4 with the dispute details from VROL
	Dispute Financial from RSI/VIP to VROL and it is validated and sent back to RSI/VIP.		
Day 1 ²		Full financial request (0200) from VCMS to MHS .	
			Full financial request (0200) in MHS .
	Dispute Financial in VROL .		Dispute FIN available in VROL UI. "Awaiting Network Response"
		SMS response (0432 in XML) from VCMS to VROL .	
		SMS response (0480 in XML) from VCMS to VROL .	Dispute FIN available in VROL UI. "Accepted"
	Dispute Financial Reversal in VROL .		Dispute FIN reversal available in VROL UI. "Awaiting Network Response"
		SMS response (0432 in XML) from VCMS to VROL .	
		SMS response (0480 in XML) from VCMS to VROL .	Dispute FIN available in VROL UI. "Accepted"
Day 2			
Day 3 ¹			Issuer confirms settlement of TC 15 in VSS report.
	Dispute Financial Reversal in VROL .		
Day 4			

Day	Issuer Submits	V.I.P./VCMS Submits	Issuer Receives
Day 5 ¹			Issuer confirms settlement of TC 35 in VSS report.

¹ For BASE II members only.

² For SMS members only.

BASE II and SMS #2: Dispute and Dispute Response (Using MHS for Financials)

This scenario tests the matching of dispute and dispute response advices with dispute cases in VROL- and MHS-generated financials.

Dispute and Dispute Response questionnaires (QNs) and financials can be created for the following networks: Visa, Interlink, and Plus. For all other networks, only financials can be created.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

- **VROL 130:** Daily Activity Report
- **VROL 140:** Bulk Questionnaire and Image Upload Exceptions Report (Bulk/Hybrid endpoints)
- **VROL 145:** Questionnaire Delivery Exception Report

Check the following optional transaction-based edit package reports for outgoing transactions (run with TCOUPTRT option) or incoming transactions (run with TCINPRT option).

- **VSS 110:** Settlement Summary Report
- **VSS 120:** Interchange Value Report
- **VSS 900:** Reconciliation Report

BASE II members can use the following:

- **EP-705:** Draft Data Transaction Report. This report contains TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, and 37 records.
- **EP-715:** Sales Draft Chargebacks
- **EP-716:** Credit Voucher Chargebacks
- **EP-717:** Cash Disbursement Chargebacks

To verify that the disputes/dispute responses have not been returned or have not failed, check the following reports.

SMS members can use the following:

- **SMS600:** Issuer Transaction Detail
- **SMS610:** Issuer Chargeback Detail
- **SMS612:** Issuer Representment Detail
- **SMS601:** Acquirer Transaction Detail
- **SMS611:** Acquirer Chargeback Detail
- **SMS613:** Acquirer Representment Detail

Implementation Summary

The following tables in [For Allocation Workflow](#) and [For Collaboration Workflow](#) sections describe the keywords and actions of Auto-Responder for Disputes and Dispute Responses using MHS for Financials in allocation and collaboration workflows.

Important:

During testing, the values or keywords indicated in the Automated Responses table must be used by members as exactly as they are documented in this guide in order for the Auto-Responder to work and the cases will be auto-responded to.

DISPUTE 1: Issuer Flow, Dispute Questionnaires (Sales Draft/Credit Voucher/Cash Disbursement)—Allocation and Collaboration Workflows

Assumptions and other information:

- Prior to this flow, if required, the issuer requests test data (original) from Visa.
- The acquirer should contact their Visa representative to initiate the dispute QN from the Bank of Deployment (issuing).
- UI member: The dispute QN can be based on a TI if an original exists.
- If using the VCMS responder BIN and VROL auto-responder(in collaboration workflow), the VROL VCMS responder BIN (acquirer) will return a dispute response (TC 05, usage code=9) for its dispute category sent with the dispute financial (TC 15, 16, or 17).
- If using the VROL auto-responder and SMS test BINs:
 - The dispute response QN and financial are automatically generated. Alternatively, an SMS acquirer can do this either through VROL or its MHS.
 - The pre-arbitration response QN is automatically generated.

For Allocation Workflow

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 0			Original transactions (0200 for SMS/TC 05, 06, or 07 for BASE II).
Day 1	Dispute QN in VROL , which passes the validation. Important: The 'Notes' field in the questionnaire must be completed appropriately. See footnotes 4 to 6 for the 'Notes' field values.		
	Dispute Financial in MHS with the following key fields: For BASE II (TC 15, 16, or 17): <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=10 or 11 TCR 4 with the dispute details from VROL For SMS (0422): <ul style="list-style-type: none"> Field 48, Usage 39a—Dispute Detail, populated with the dispute data from VROL Field 63.3—Message Reason Code, populated with the reason code of its dispute category 		
Day 1 ³			Dispute Financial Response (0432) with Field 39—Response Code, populated with the existing value of 21 (No action taken) in MHS .
Day 2			Dispute financial status advice in VROL as a unique event.
			Dispute financial status advice matches dispute QN in VROL .
Day 3		Dispute Financial (0422 for SMS/TC 15, 16, or 17 for BASE II) available for Bank of Deployment (Acq) in MHS.	
		Dispute QN available in VROL acquirer's queue (My Awaiting Action Disputes).	

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 4		Bank of Deployment (Acq) submits one of the following responses in VROL : ⁷ <ul style="list-style-type: none"> Accept Dispute⁴ Pre-Arbitration^{5, 6} 	
	Pre-Arbitration response QN in VROL .		
	Dispute Financial Reversal (0422 for SMS/TC 35, 36, or 37 for BASE II) in VROL . BASE II (TC 35, 36, or 37) has the following key fields: <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=10 or 11 TCR 4 with the dispute details from VROL 		
Day 4 ³			Dispute Financial Reversal Response (0432) with Field 39—Response Code, populated with the existing value of 21 (No action taken) in MHS .
Day 5			Dispute financial reversal status advice in VROL as a unique event.
			Dispute financial reversal status advice matches Pre-Arbitration Response QN in VROL .
Day 6		Dispute Financial Reversal available for Bank of Deployment (Acq) in MHS with the following key fields: For BASE II (TC 35, 36, or 37): <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=10 or 11 TCR 4 with the dispute details from VROL For SMS (0422): <ul style="list-style-type: none"> Field 48, Usage 39a—Dispute Detail, populated with the dispute data from VROL Field 63.3—Message Reason Code, populated with the reason code of its dispute category 	

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 7 ¹			Pre-Arbitration Response QN available in queue (My Pre-Arb) or in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

² This needs to be submitted before the 2:30AM PST cut-off time. Otherwise, plus one day.

³ For SMS members only.

⁴ The 'Accept Dispute' action of the acquirer is triggered when the issuer provides '[ACCEPTCLOSE]' in the 'Notes' field of the Dispute Questionnaire.

⁵ The 'Pre-Arbitration' action of the acquirer is triggered when the issuer provides '[INVALID DISPUTE]' in the 'Notes' field of the Dispute Questionnaire.

⁶ The Pre-Arbitration is initiated, for which the 'Why are you initiating Pre-Arbitration' field of the Pre-Arbitration QN is populated with 'ID' and subsequently recalled within 3 days when the issuer provides '[INVALID DISPUTE][RECALL]' in the 'Notes' field in the Dispute QN.

⁷ The Responder/Bank of Deployment (Acq) attaches a document when the issuer provides '[DOC]' in the 'Notes' field in the Dispute QN.

For Collaboration Workflow

Note: *The Days 0 to 3 of the Allocation Workflow above also applies for Collaboration Workflow. The user needs to undergo the items in Days 0 to 3 of the Allocation Workflow before proceeding to the items in the table below using reason code 12 or 13 of its respective dispute category.*

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 4		Bank of Deployment (Acq) submits one of the following responses in VROL : <ul style="list-style-type: none"> Accept Dispute⁴ Dispute Response (Accept Partial/Decline)^{5, 6, 7} 	
		Bank of Deployment (Acq) submits Dispute Response Financial in MHS with the following key fields: For BASE II (TC 05, 06, or 07): <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=12 or 13 TCR 4 with the dispute details from VROL For SMS (0220): <ul style="list-style-type: none"> Field 48, Usage 39a, populated with the dispute data from VROL Field 63.3, populated with the reason code of its dispute category 	
Day 4 ³		Receives Dispute Response Financial Response (0230) with Field 39, populated with the existing value of 21 (No action taken) in MHS .	
Day 5		Receives Dispute response financial status advice in VROL as a unique event.	
		Receives Dispute response financial status advice that matches dispute QN in VROL .	
Day 6	Dispute Response Financial (0220 for SMS/TC 05, 06, or 07 for BASE II) from Bank of Deployment (Iss) in MHS.		

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 7			Dispute Response QN available in VROL issuer's queue (My Awaiting Action Disputes).
	Pre-Arbitration questionnaire (QN) from Bank of Deployment (Iss) in VROL .		
		Bank of Deployment (Acq) submits one of the following responses in VROL : <ul style="list-style-type: none"> Accept Dispute⁴ Pre-Arbitration Response (Accept Full/Accept Partial/Decline)^{5, 8, 9} 	
		Receives Dispute Response Financial Reversal (0220 for SMS/TC 25, 26, or 27 for BASE II) in VROL . BASE II (TC25, 26, or 27) has the following key fields: <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=12 or 13 TCR 4 with the dispute details from VROL 	
Day 7 ³			Dispute Response Financial Reversal Response (0230) with Field 39, populated with the existing value of 21 (No action taken) in MHS .
Day 8		Receives Dispute response financial reversal status advice in VROL as a unique event.	
		Receives Dispute response financial reversal status advice that matches Pre-Arbitration Response QN in VROL .	

Day	Issuer Submits	Responder/VROL MTE Submits/Receives	Issuer Receives
Day 9			<p>Dispute Response Financial Reversal available for Bank of Deployment (Iss) in MHS with the following key fields:</p> <p>For BASE II (TC 25, 26, or 27):</p> <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=12 or 13 TCR 4 with the dispute details from VROL <p>For SMS (0220):</p> <ul style="list-style-type: none"> Field 48, Usage 39a, populated with the dispute data from VROL Field 63.3, populated with the reason code of its dispute category
Day 10 ¹		Pre-Arbitration Response QN available in queue (My Pre-Arb) or in VROL Bulk SI download file.	

¹ The time is based on the Bulk SI download schedule.

² This needs to be submitted before the 2:30AM PST cut-off time. Otherwise, plus one day.

³ For SMS members only.

⁴ The 'Accept Dispute' action of the acquirer is triggered when the issuer provides '[ACCEPTCLOSE]' in the 'Notes' field of the Dispute Questionnaire.

⁵ The 'Dispute Response' or 'Pre-Arbitration Response' action of the acquirer is triggered when the issuer provides '[ACCEPTFULL]', '[ACCEPTPART]', or '[DECLINE]' in the 'Notes' field of the Questionnaire.

⁶ The Dispute Response is initiated, for which the 'Why are you not accepting full liability' field of the Dispute Response QN is populated with an appropriate text response and subsequently recalled within 3 days when the issuer provides '[DECLINE][RECALL]' in the 'Notes' field in the Dispute QN.

⁷ The Dispute Response is initiated, for which the 'Why are you not accepting full liability' field of the Dispute Response QN is populated with an appropriate text response and the Responder/Bank of Deployment (Acq) attaches a document when the issuer provides '[DECLINE][DOC]' in the 'Notes' field in the Dispute QN.

⁸ The Pre-Arbitration Response is initiated, for which the 'Why are you not accepting full liability' field of the Pre-Arbitration Response QN is populated with an appropriate text response and subsequently recalled within 3 days when the issuer provides '[DECLINE][RECALL]' in the 'Notes' field in the Pre-Arbitration QN.

⁹ The Pre-Arbitration Response is initiated, for which the 'Why are you not accepting full liability' field of the Pre-Arbitration Response QN is populated with an appropriate text response and the Responder/Bank of Deployment (Acq) attaches a document when the issuer provides '[DECLINE][DOC]' in the 'Notes' field in the Pre-Arbitration QN.

DISPUTE 2: Acquirer Flow, Dispute Response Questionnaires (Sales Draft/Credit Voucher/Cash Disbursement)—Allocation and Collaboration Workflows

Assumptions and other information: (Same as DISPUTE 1)

For Allocation Workflow

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 0		Receives original transactions (0200 for SMS/TC 05, 06, or 07 for BASE II).	
Day 1		Submits Dispute QN in VROL , which passes the validation.	
Day 1		<p>Submits Dispute Financial in MHS with the following key fields:</p> <p>For BASE II (TC 15, 16, or 17):</p> <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=10 or 11 TCR 4 with the dispute details from VROL <p>For SMS (0422):</p> <ul style="list-style-type: none"> Field 48, Usage 39a—Dispute Detail, populated with the dispute data from VROL Field 63.3—Message Reason Code, populated with the reason code of its dispute category 	
Day 1 ³		Receives Dispute Financial Response (0432) with Field 39—Response Code, populated with the existing value of 21 (No action taken) in MHS .	
Day 2		Receives Dispute financial status advice in VROL as a unique event.	
		Receives Dispute financial status advice that matches dispute QN in VROL .	
Day 3			Dispute Financial (0422 for SMS/TC 15, 16, or 17 for BASE II) available for Bank of Deployment (Acq) in MHS.
			Dispute QN available in VROL acquirer's queue (My Awaiting Action Disputes).

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 4	Pre-Arbitration questionnaire (QN) from Bank of Deployment (Acq) in VROL . Important: The 'Notes' field in the questionnaire must be completed appropriately. See footnotes 4 and 5 for the 'Notes' field values.		
		Submits Pre-Arbitration Response QN in VROL . ^{4, 5, 6, 7, 8}	
		Submits Dispute Financial Reversal (0422 for SMS/TC 35, 36, or 37 for BASE II) in VROL . BASE II (TC 35, 36, or 37) has the following key fields: <ul style="list-style-type: none"> • TCR 0, Position 147, Usage Code=9 • TCR 0, Positions 148-149, Reason Code=10 or 11 • TCR 4 with the dispute details from VROL 	
Day 4 ³		Receives Dispute Financial Reversal Response (0432) with Field 39—Response Code, populated with the existing value of 21 (No action taken) in MHS .	
Day 5		Receives Dispute financial reversal status advice in VROL as a unique event.	
		Receives Dispute financial reversal status advice that matches Pre-Arbitration Response QN in VROL .	

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 6			<p>Dispute Financial Reversal available for Bank of Deployment (Acq) in MHS with the following key fields:</p> <p>For BASE II (TC 35, 36, or 37):</p> <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=10 or 11 TCR 4 with the dispute details from VROL <p>For SMS (0422):</p> <ul style="list-style-type: none"> Field 48, Usage 39a—Dispute Detail, populated with the dispute data from VROL Field 63.3—Message Reason Code, populated with the reason code of its dispute category
Day 7 ¹		Pre-Arbitration Response QN available in queue (My Pre-Arb) or in VROL Bulk SI download file.	

¹ The time is based on the Bulk SI download schedule.

² This needs to be submitted before the 2:30AM PST cut-off time. Otherwise, plus one day.

³ For SMS members only.

⁴ The 'Response' action of the issuer is triggered when acquirer provides '[INVALID DISPUTE]', '[ACCEPTFULL]', or '[ACCEPTPART]' in the 'Notes' field of the Pre-Arbitration Questionnaire.

⁵ If the value in the 'Notes' field is [CREDIT], the Bank of Deployment (Iss) does not send the Pre-Arbitration response.

⁶ The 'Recall' action of the Responder/Bank of Deployment (Iss), which has 3-days limit, is triggered when the acquirer provides '[RECALL]' in the 'Notes' field in the Pre-Arbitration QN.

⁷ The Pre-Arbitration Response (Decline) is initiated and the 'Recall with Cardholder No Longer Disputes (CLD)' action of the Responder/Bank of Deployment (Iss) is subsequently triggered when the acquirer provides '[INVALID DISPUTE][CLD]' in the 'Notes' field in the Pre-Arbitration QN.

Note: This recall action can be done without any time limit until the Responder/Bank of Deployment (Iss) is not assigned liability.

⁸ The Responder/Bank of Deployment (Iss) attaches a document when acquirer provides '[DOC]' in the 'Notes' field in the Pre-Arbitration QN.

For Collaboration Workflow

Note: The Days 0 to 3 of the Allocation Workflow above also applies for Collaboration Workflow. The user needs to undergo the items in Days 0 to 3 of the Allocation Workflow before proceeding to the items in the table below using reason code 12 or 13 of its respective dispute category.

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 4	Bank of Deployment (Acq) submits one of the following responses in VROL : <ul style="list-style-type: none"> Accept Dispute⁴ Dispute Response (Accept Partial/Decline)⁵ 		
	Dispute Response Financial from Bank of Deployment (Acq) in MHS with the following key fields: For BASE II (TC 05, 06, or 07): <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=12 or 13 TCR 4 with the dispute details from VROL For SMS (0220): <ul style="list-style-type: none"> Field 48, Usage 39a, populated with the dispute data from VROL Field 63.3, populated with the reason code of its dispute category 		
Day 4 ³			Dispute Response Financial Response (0230) with Field 39, populated with the existing value of 21 (No action taken) in MHS .
Day 5			Dispute response financial status advice in VROL as a unique event.
			Dispute response financial status advice matches dispute QN in VROL .
Day 6		Bank of Deployment (Iss) submits Dispute Response Financial (0220 for SMS/TC 05, 06, or 07 for BASE II) in MHS.	

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 7		Dispute Response QN available in VROL issuer's queue (My Awaiting Action Disputes).	
		Bank of Deployment (Iss) submits Pre-Arbitration questionnaire (QN) in VROL . ^{6, 7}	
	Bank of Deployment (Acq) submits one of the following responses in VROL : <ul style="list-style-type: none"> Accept Dispute⁴ Pre-Arbitration Response (Accept Full/Accept Partial/Decline)⁵ 		
	Dispute Response Financial Reversal (0220 for SMS/TC 25, 26, or 27 for BASE II) in VROL . BASE II (TC25, 26, or 27) has the following key fields: <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=12 or 13 TCR 4 with the dispute details from VROL 		
Day 7 ³			Dispute Response Financial Reversal Response (0230) with Field 39, populated with the existing value of 21 (No action taken) in MHS .
Day 8			Dispute response financial reversal status advice in VROL as a unique event.
			Dispute response financial reversal status advice matches Pre-Arbitration Response QN in VROL .

Day	Acquirer Submits	Responder/VROL MTE Submits/Receives	Acquirer Receives
Day 9		<p>Dispute Response Financial Reversal available for Bank of Deployment (Iss) in MHS with the following key fields:</p> <p>For BASE II (TC 25, 26, or 27):</p> <ul style="list-style-type: none"> TCR 0, Position 147, Usage Code=9 TCR 0, Positions 148-149, Reason Code=12 or 13 TCR 4 with the dispute details from VROL <p>For SMS (0220):</p> <ul style="list-style-type: none"> Field 48, Usage 39a, populated with the dispute data from VROL Field 63.3, populated with the reason code of its dispute category 	
Day 10¹			Pre-Arbitration Response QN available in queue (My Pre-Arb) or in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

² This needs to be submitted before the 2:30AM PST cut-off time. Otherwise, plus one day.

³ For SMS members only.

⁴ The 'Accept Dispute' action of the acquirer is triggered when the issuer provides '[ACCEPTCLOSE]' in the 'Notes' field of the Dispute Questionnaire.

⁵ The 'Dispute Response' or 'Pre-Arbitration Response' action of the acquirer is triggered when the issuer provides '[ACCEPTPART]' or '[DECLINE]' in the 'Notes' field of the Questionnaire.

⁶ The Pre-Arbitration request is initiated and subsequently recalled within 3 days when the acquirer provides '[DECLINE][RECALL]' in the 'Notes' field in the Dispute Response QN.

⁷ The Pre-Arbitration request is initiated, for which the 'Why are you not accepting full liability' field of the Pre-Arbitration QN is populated with an appropriate text response and the Responder/Bank of Deployment (Iss) attaches a document when the acquirer provides '[DECLINE][DOC]' in the 'Notes' field in the Dispute Response QN.

BASE II and SMS #3: Fee Collection/Funds Disbursement (FC/FD)

This scenario tests the VROL functionality to generate Fee Collection/Funds Disbursement (FC/FD) transactions that can be explicitly generated by the member or automatically generated by VROL.

FC/FD transactions are the financial messages used for Pre-Compliance or Compliance liabilities. This section describes the scenarios of FC/FD transactions for Pre-Compliance liabilities. For more information about the scenarios of FC/FD transactions for Compliance liabilities, refer to "BASE II and SMS #4: Case Filing".

- Explicitly generated by member: The member can explicitly generate FC/FD as either stand-alone or as part of an existing case, by filling in the appropriate form in VROL. These are *member-to-member* transactions.
- Automatically generated by VROL: In the Pre-Compliance response questionnaire, the user can choose to accept liability and select "Transfer Funds Now." FC/FD transactions will not be automatically generated by VROL for full or partial payments with a zero amount.
 - If the member's primary region has the "Transfer Funds Now from VROL BINs" feature enabled, VROL automatically generates the fee collection and funds disbursement using an internal regional VROL BIN. The fee collection is sent to the member accepting liability and the funds disbursement is sent to the other member. This is a *Visa-to-member* transaction.
 - If the member's region has the "Transfer Funds Now from VROL BINs" feature disabled, VROL automatically generates the funds disbursement using the member BINs, as a member-to-member transaction. The funds disbursement is sent to the member who sent the original Pre-Compliance.

Depending on the type of FC/FD, the CORE/Config setup for the member's BIN and the member's VROL organization fees/funds setting may be required. Users must be entitled in their VROL user profile in order to perform miscellaneous fee functions and to use the Transfer Funds Now feature.

- Member-to-member:

These transactions require CORE/Config setup for the member's BIN:

- BASE II member's BIN must be set up with split routing in the Config, either split route FF (to send and receive in VROL) or split collect SC (send only in VROL).
- SMS member's BIN must be set up with alternate routing in CORE.

These transactions require the member's VROL organization fees/funds setting to allow the member to create fee collections and funds disbursements from VROL.

- Visa-to-member: These transactions do not require any set up in CORE/Config for the member's BIN and do not require the member's VROL organization fees/funds setting. VROL generates fee collections and funds disbursements using an internal, regional VROL BIN.

For member-to-member miscellaneous fee transactions, if VROL member is setup for both SMS and BASE II, member will be required to choose between SMS and BASE II as the processing platform. Depending on the combination of the Source BIN and Network ID values entered by the member, VROL will determine the system to route the miscellaneous fees.

These settings are summarized in the following table:

	Region Setting	VROL Org Fees/Funds Settings	BASE II Config or SMS Core	
User does manual fees/funds	n/a	Yes	Yes	Member-to-member
User does Pre-Compliance response with Transfer Funds Now = yes	Yes	n/a	No	Visa-to-member funds disbursement and fee collection
	No	Yes	Yes	Member-to-member funds disbursement

The workflows in the remainder of this section are divided into those where the FC/FD is explicitly generated by the member and those for which a Pre-Compliance initiates the workflow.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 130: Daily Activity Report

VROL 500: Financial Reconciliation

VSS 110: Settlement Summary Report

VSS 120: Interchange Value Report

VSS 900: Reconciliation Report

In addition to the VSS reports, SMS members can use the following:

SMS608: Fee Collection and Funds Disbursement Detail (SMS members)

Implementation Summary

The following table summarizes impacts to systems and services involved in testing this scenario.

Table 4–6: Implementation-Fee Collection/Funds Disbursement

System/Service	Change
Automated Response	<p>Important:</p> <p>During testing, the values or keywords indicated in the Automated Responses table must be used by members as exactly as they are documented in this guide in order for the Auto-Responder to work and the cases will be auto-responded to.</p> <p>Member:</p> <p>The VROL auto-responder in place of a real opposing member can respond to Pre-Compliance requests. The initiating member has the ability to specify the outcome in each Pre-Compliance response. These responses are decline, partially acceptance, or acceptance. If partially acceptance or acceptance is selected, the user can choose to "Transfer Funds Now".</p> <p>The initiating member using VROL should populate the Merchant Name field to indicate the desired behavior.</p> <ul style="list-style-type: none"> • If the Merchant Name contains [ful] the response will be full acceptance (Transfer Funds Now = No). • If the Merchant Name contains [par] the response will be partial acceptance (Transfer Funds Now = No). • If the Merchant Name contains [dec] the response will be decline. <p>Valid examples:</p> <p>MERCHANT NAME[ful]</p> <p>[dec]Merchant Name</p> <p>Mercha[par]nt Name</p>

FCFD 1: Issuer Flow, Funds Disbursement (Issuer is Paid) (Pre-Compliance Response)

Assumptions and other information:

- The opposing member (acquirer) region's "Transfer Funds Now from VROL BINs" setting determines if the funds disbursement is from the region's Visa BIN (Visa-to-member) or from the opposing member's BIN (member-to-member).
- If the issuer wants to receive the funds disbursement in VROL, the BASE II member's BIN must be set up with split routing option FF (to send and receive in VROL).
- If using the VCMS responder BIN and VROL auto-responder, the issuer must indicate that the opposing member should accept liability for the Pre-Compliance using the Merchant Name field.

Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 1	Pre-Compliance questionnaire (QN) in VROL .		
Day 2		Pre-Compliance response QN in VROL with Transfer Funds Now = Yes.	Pre-Compliance response QN available in VROL UI.
Day 2		VROL automatically generates funds disbursement (0422 for SMS/TC 20 for BASE II) and sends to VCMS.	Funds disbursement available in VROL UI.
Day 2			Funds disbursement (0422 for SMS/TC 20 for BASE II) from VCMS (no alternate routing for SMS/no split route for BASE II).
Day 3			Pre-Compliance response QN available in VROL Bulk SI download file.
Day 3			Funds disbursement available in VROL Bulk SI download file (alternate routing for SMS/split route FF for BASE II).

FCFD 2: Issuer Flow, Fee Collection (Issuer Pays) (Pre-Compliance Response)

Assumptions and other information:

- The member (issuer) region's "Transfer Funds Now from VROL BINs" setting must be enabled for this workflow. The fee collection is generated from the region's Visa BIN to the member (Visa-to-member). (A funds disbursement is also generated from the region's Visa BIN to the member sending the Pre-Compliance.)
- If the issuer wants to receive the fee collection in VROL, the BASE II member's BIN must be set up with split routing option FF (to send and receive in VROL).
- The issuer should contact a Visa representative to initiate the Pre-Compliance QN from the Bank of Deployment (acquiring).

Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 1		Pre-Compliance questionnaire (QN) in VROL .	Pre-Compliance QN available in VROL UI.
Day 2			Pre-Compliance QN available in VROL Bulk SI download file.
	Pre-Compliance response QN in VROL with Transfer Funds Now = Yes.		
		VROL automatically generates fee collection (0220 for SMS/TC 10 for BASE II) and sends to VCMS .	Fee collection available in VROL UI.
			Fee collection (0220 for SMS/TC 10 for BASE II) from VCMS (no alternate routing for SMS/no split route for BASE II).
Day 3			Fee collection available in VROL Bulk SI download file (alternate routing for SMS/split route FF for BASE II).

FCFD 3: Acquirer Flow, Funds Disbursement (Acquirer is Paid) (Pre-Compliance Response)

Assumptions and other information:

- The opposing member (issuer) region's "Transfer Funds Now from VROL BINs" setting determines if the funds disbursement is from the region's Visa BIN (Visa-to-member) or from the opposing member's BIN (member-to-member).
- If the acquirer wants to receive the funds disbursement in VROL, the BASE II member's BIN must be set up with split routing option FF (to send and receive in VROL).
- If using the VCMS responder BIN and VROL auto-responder, the acquirer must indicate that the opposing member should accept liability for the Pre-Compliance using the Merchant Name field.

Day	Acquirer Submits	Responder/VROL MTE Submits	Acquirer Receives
Day 1	Pre-Compliance questionnaire (QN) in VROL .		
Day 2		Pre-Compliance response QN in VROL with Transfer Funds Now = Yes.	Pre-Compliance response QN available in VROL UI.
Day 2		VROL automatically generates funds disbursement (0422 for SMS/TC 20 for BASE II) and sends to VCMS .	Funds disbursement available in VROL UI.
Day 2			Funds disbursement (0422 for SMS/TC 20 for BASE II) from VCMS (no alternate routing for SMS/no split route for BASE II).
Day 3			Pre-Compliance responses QN available in VROL Bulk SI download file.
Day 3			Funds disbursement available in VROL Bulk SI download file (alternate routing for SMS/split route FF for BASE II).

FCFD 4: Acquirer Flow, Fee Collection (Acquirer Pays) (Pre-Compliance Response)

Assumptions and other information:

- The member (acquirer) region's "Transfer Funds Now from VROL BINs" setting must be enabled for this workflow. The fee collection is generated from the region's Visa BIN to the member (Visa-to-member). (A funds disbursement is also generated from the region's Visa BIN to the member sending the Pre-Compliance.)
- If the acquirer wants to receive the fee collection in VROL, the BASE II member's BIN must be set up with split routing option FF (to send and receive in VROL).
- The acquirer should contact their Visa representative to initiate the Pre-Compliance QN from the Bank of Deployment (issuing).

Day	Acquirer Submits	Responder/VROL MTE Submits	Acquirer Receives
Day 1		Pre-Compliance questionnaire (QN) in VROL .	Pre-Compliance QN available in VROL UI
Day 2			Pre-Compliance QN available in VROL Bulk SI download file.
	Pre-Compliance response QN in VROL with Transfer Funds Now = Yes.		
		VROL automatically generates fee collection (0220 for SMS/TC 10 for BASE II) and sends to VCMS .	Fee collection available in VROL UI.
			Fee collection (0220 for SMS/TC 10 for BASE II) from VCMS (no alternate routing for SMS/no split route for BASE II).
Day 3			Fee collection available in VROL Bulk SI download file (alternate routing for SMS/split route FF for BASE II).

FCFD 5: Issuer/Acquirer Flow, Issuer/Acquirer Sends FC/FD

Assumptions and other information:

For confirmation that the fee collection or funds disbursement was successful, the issuer can check in the VROL UI or wait to see if the transaction is rejected.

Day	Issuer/Acquirer Submits	Issuer/Acquirer Receives
Day 1	Fee Collection (0220 for SMS/TC 10 for BASE II) or Funds Disbursement (0422 for SMS/TC 20 for BASE II) in VROL .	
		Confirm Fee Collection (0220 for SMS/TC 10 for BASE II) or Funds Disbursement (0422 for SMS/TC 20 for BASE II) received successfully in VROL UI.

FCFD 6: Issuer/Acquirer Flow, Issuer/Acquirer Receives FC/FD

Assumptions and other information:

This flow is also followed if the transaction is rejected in Case FCFD 5.

Day	Issuer/Acquirer Submits	Responder/VROL MTE Submits	Issuer/Acquirer Receives
Day 1		Other member submits Fee Collection (0220 for SMS/TC 10 for BASE II) or Funds Disbursement (0422 for SMS/TC 20 for BASE II) in VROL .	Funds Disbursement (0422 for SMS/TC 20 for BASE II) or Fee Collection (0220 for SMS/TC 10 for BASE II) in VROL UI.
Day 2			Funds Disbursement (0422 for SMS/TC 20 for BASE II) or Fee Collection (0220 for SMS/TC 10 for BASE II) available in VROL Bulk SI download file.

BASE II and SMS #4: Case Filing

This scenario tests case filing-related requests and DRM responses. These test scenarios require a regional or Visa DRM user to provide responses. Case filing refers to arbitration and compliance.

Pre-filing is included in these scenarios because it may be a requirement in some regions.

These scenarios do not involve VCMS and are the same for SMS and BASE II members. SMS members on non-Visa networks do not perform case filing.

No test case has been described for the auto transfer of funds for case filing.

Note: *If a Bulk SI member is testing a case filing and a case does not already exist, the member must first create an "empty" case. This can be done in the UI or Bulk SI.*

Success Criteria

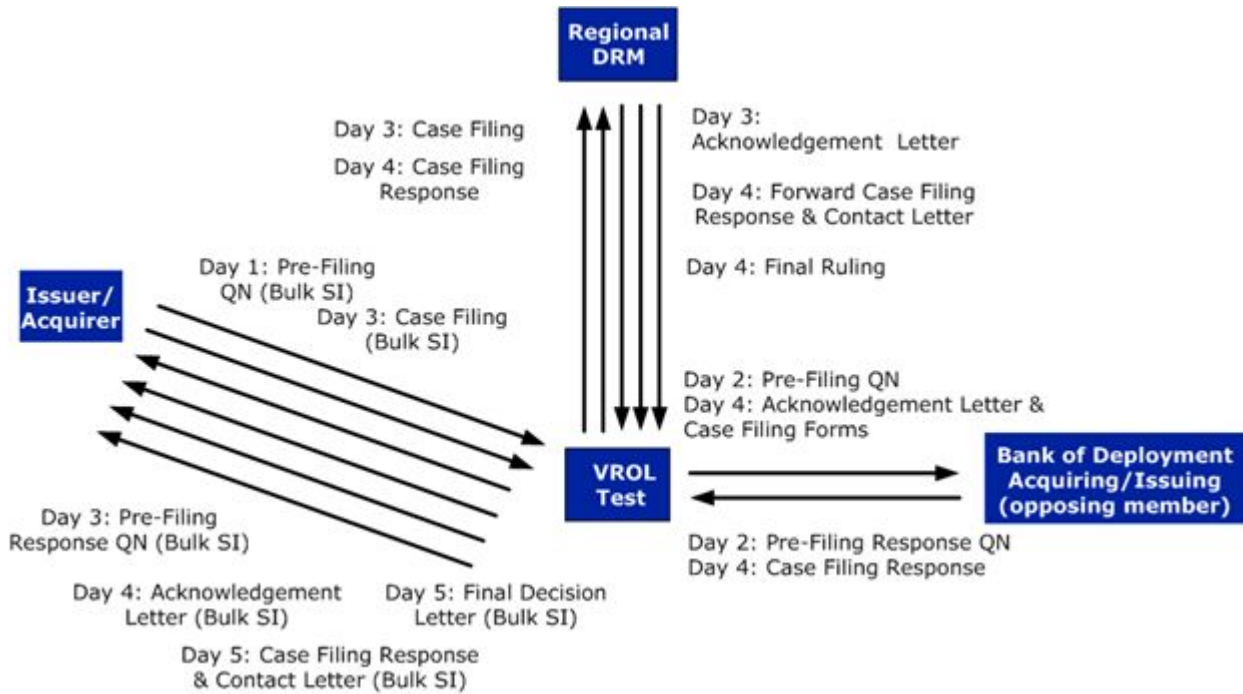
To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 130: Daily Activity Report

VROL 400: Case Filing Resolution Report

Implementation Summary

See [Table 4-6](#) for the automated pre-filing responses. The workflows in this test scenario start from pre-filing a) because it might be a requirement in some regions and b) because a Bulk SI case filing requires an existing case.

CF 1: Issuer/Acquirer Flow, Case Filing

Day	Issuer/Acquirer Submits	Responder/VROL MTE Submits	Issuer/Acquirer Receives
Day 1	Pre-Filing questionnaire (QN) in VROL .		
Day 2 ¹		Pre-Filing Response QN from Bank of Deployment (Acq/Iss) in VROL .	
			Pre-Filing Response QN available in VROL UI.
Day 3 ¹			Pre-Filing Response QN available in VROL Bulk SI download file.
Day 3	Case Filing in VROL .		
Day 3		DRM accepts case and sends Acknowledgement Letter in VROL .	
			Acknowledgement Letter and Case Filing forms available in VROL UI.
Day 4 ¹			Acknowledgement Letter and Case Filing forms available in VROL Bulk SI download file.
Day 4		Case Filing Response from Bank of Deployment (Acq/Iss) in VROL .	

Day	Issuer/Acquirer Submits	Responder/VROL MTE Submits	Issuer/Acquirer Receives
Day 4		DRM forwards Case Filing Response and Contact Letter in VROL .	
			Case Filing Response and Contact Letter available in VROL UI.
Day 4		DRM sends Ruling in VROL .	
			Final Decision Letter available in VROL UI.
Day 5 ¹			Financial message available in VROL .
Day 6 ²			Case Filing Response, Contact Letter and Final Decision Letter available in VROL Bulk SI download file.

¹ The type of financial message available are as follows, depending on the type of case filing and workflow that the dispute follows:

For Arbitration case filing:

- In an allocation workflow, if the acquirer wins in the final decision, VROL processes a Dispute Reversal (0422 for SMS/TC 35, TC 36, or TC 37 for BASE II).

Note: *The Dispute Reversal transaction amount has the same currency as the Dispute transaction amount.*

- In a collaboration workflow, if the issuer wins in the final decision, VROL processes a Dispute Response Reversal (0220 for SMS/TC 25, TC 26, or TC 27 for BASE II).

Note: *The Dispute Response Reversal transaction amount has the same currency as the Dispute Response transaction amount.*

For both allocation and collaboration workflows, the Arbitration case filing amount currency is the same as the initiating member's dispute amount currency.

For Compliance case filing:

Miscellaneous Fees (0220 for SMS/TC 10 for BASE II or 0422 for SMS/TC 20 for BASE II) are the financial messages used for the following Compliance scenarios:

- Issuer (Initiator) to Issuer (Opposer)
- Acquirer (Initiator) to Acquirer (Opposer)
- Acquirer (Initiator) to Issuer (Opposer)
- Issuer (Initiator) to Acquirer (Opposer)

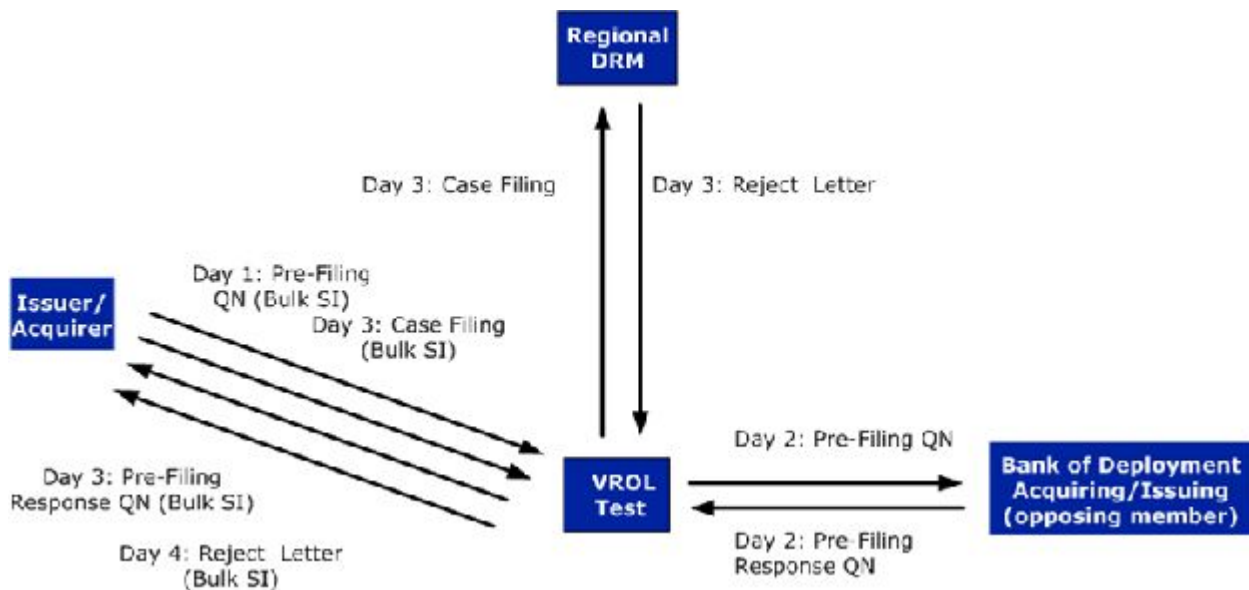
For compliance cases, case filings or appeals can be created with the filing amount in the following currencies per jurisdiction:

- Visa Europe: USD, British Pounds, or Euros
- Visa Canada: Canadian Dollars or USD
- All other jurisdictions: USD

Note: *For the final decision ruling of a bundled case filing, the liability shift financial occurs solely on the primary case in the bundle.*

Note: *The term "Initiating Member"/"Initiator" refers to the member who moved the dispute into the filing stage. The term "Opposing Member"/"Opposer" refers to the member who did not initiate the dispute case filing.*

² The time is based on the Bulk SI download schedule.

CF 2: Issuer/Acquirer Flow, Case Filing Rejected

Day	Issuer/Acquirer Submits	Responder/VROL MTE Submits	Issuer/Acquirer Receives
Day 1	Pre-Filing questionnaire (QN) in VROL .		
Day 2¹		Pre-Filing Response QN from Bank of Deployment (Acq/Iss) in VROL .	
			Pre-Filing Response QN available in VROL UI.
Day 3¹			Pre-Filing Response QN available in VROL Bulk SI download file.
Day 3	Case Filing in VROL .		
Day 3		DRM rejects case and sends Reject Letter in VROL .	
			Reject Letter available in VROL UI.
Day 4¹			Reject Letter available in VROL Bulk SI download file.

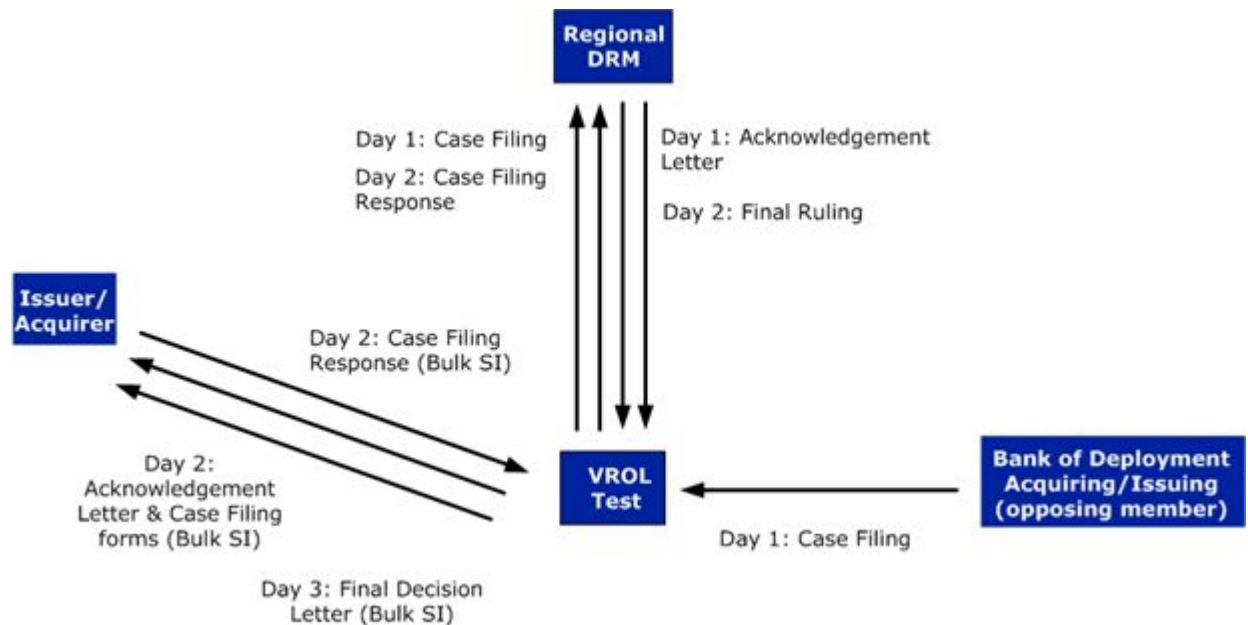
¹ The time is based on the Bulk SI download schedule.

Note: For a final decision ruling of a Reject, there is no transfer of liability.

CF 3: Issuer/Acquirer Flow, Case Filing by Other Member, Issuer/Acquirer Sends Case Filing Response

Assumptions and other information:

- The member should contact their Visa representative to initiate the Case Filing transaction from the Bank of Deployment.
- At this time there is no automated case filing from the Bank of Deployment organizations. This is a manual step.



Day	Issuer/Acquirer Submits	Responder/VROL MTE Submits	Issuer/Acquirer Receives
Day 1		Manual Case Filing from Bank of Deployment (Acq/Iss) in VROL .	
Day 1		DRM accepts case and sends Acknowledgment Letter in VROL .	
			Acknowledgment Letter and Case Filing forms available in VROL UI.
Day 2 ¹			Acknowledgment Letter and Case Filing forms available in VROL Bulk SI download file.
Day 2	Case Filing Response in VROL .		
Day 2		DRM sends Ruling in VROL .	
			Final Decision Letter available in VROL UI.

Day	Issuer/Acquirer Submits	Responder/VROL MTE Submits	Issuer/Acquirer Receives
Day 3 ¹			Financial message available in VROL .
Day 4 ²			Final Decision Letter available in VROL Bulk SI download file.

¹ The type of financial message available are as follows, depending on the type of case filing and workflow that the dispute follows:

For Arbitration case filing:

- In an allocation workflow, if the acquirer wins in the final decision, VROL processes a Dispute Reversal (0422 for SMS/TC 35, TC 36, or TC 37 for BASE II).

Note: The Dispute Reversal transaction amount has the same currency as the Dispute transaction amount.

- In a collaboration workflow, if the issuer wins in the final decision, VROL processes a Dispute Response Reversal (0220 for SMS/TC 25, TC 26, or TC 27 for BASE II).

Note: The Dispute Response Reversal transaction amount has the same currency as the Dispute Response transaction amount.

For both allocation and collaboration workflows, the Arbitration case filing amount currency is the same as the initiating member's dispute amount currency.

For Compliance case filing:

Miscellaneous Fees (0220 for SMS/TC 10 for BASE II or 0422 for SMS/TC 20 for BASE II) are the financial messages used for the following Compliance scenarios:

- Issuer (Initiator) to Issuer (Opposer)
- Acquirer (Initiator) to Acquirer (Opposer)
- Acquirer (Initiator) to Issuer (Opposer)
- Issuer (Initiator) to Acquirer (Opposer)

For compliance cases, case filings or appeals can be created with the filing amount in the following currencies per jurisdiction:

- Visa Europe: USD, British Pounds, or Euros
- Visa Canada: Canadian Dollars or USD
- All other jurisdictions: USD

Note: For the final decision ruling of a bundled case filing, the liability shift financial occurs solely on the primary case in the bundle.

Note: The term "Initiating Member"/"Initiator" refers to the member who moved the dispute into the filing stage. The term "Opposing Member"/"Opposer" refers to the member who did not initiate the dispute case filing.

² The time is based on the Bulk SI download schedule.

BASE II and SMS #5: Fraud

VROL will allow members to report fraud that occurs on the traditional Visa network (BASE II or SMS network 0002) or PIN networks (SMS network id > 0002). Depending on the network, the fraud report is forwarded to the Visa Fraud Reporting System (FRS) or to other Visa systems.

BASE II/ SMS Member	Network	Action
BASE II/SMS	Visa (0002)	VROL sends to FRS (via BASE II)
SMS	Interlink (0003), Plus (0004)	VROL sends to FRS
SMS	Any network except Visa, Interlink, Plus	VROL sends to other Visa systems

Visa network: For SMS and BASE II members, VROL uses BASE II to send fraud transactions to FRS. The reasoning behind this is that the final destination for card-based Visa network fraud transactions is always FRS.

Fraud transactions from Interlink and Plus networks are also sent to FRS. For Interlink and Plus networks, the SMS message 9620 is used to communicate with FRS, rather than TC 40 to BASE II/FRS.

The categories of Fraud reports that are supported in VROL are: a) NRI fraud, b) Convenience Check fraud, and c) other fraud. NRI (not received as issued) fraud occurs for example, when a card is mailed to a cardholder but is not actually received by the cardholder, i.e. is not related to any transaction. Therefore, NRI fraud fields are related to the cardholder and are not merchant or transaction related. Convenience Check fraud is valid only for issuers in US or Canada and is not related to a transaction. Non-NRI, non-Convenience Check fraud is transaction related, and the user should do the fraud in a case that contains a TI transaction or provide the transaction fields with the fraud transaction.

In the System Interfaces:

- Fraud reports are stand-alone. In the User Interface, fraud reports can be made in conjunction with a dispute questionnaire, RFC, or as a stand-alone transaction.
- There is no notification available to an opposing Bulk SI member. Bulk SI members should use the UI for this functionality.

VROL will mark fraud transactions as successful at the point of successful transmission to the network, except for FRS transactions, for which the FRS response is used to give the success status.

This scenario tests fraud reports for the Visa network sent to the FRS by BASE II or SMS members. Both issuer- and acquirer-generated fraud are supported by VROL.

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 130: Daily Activity Report

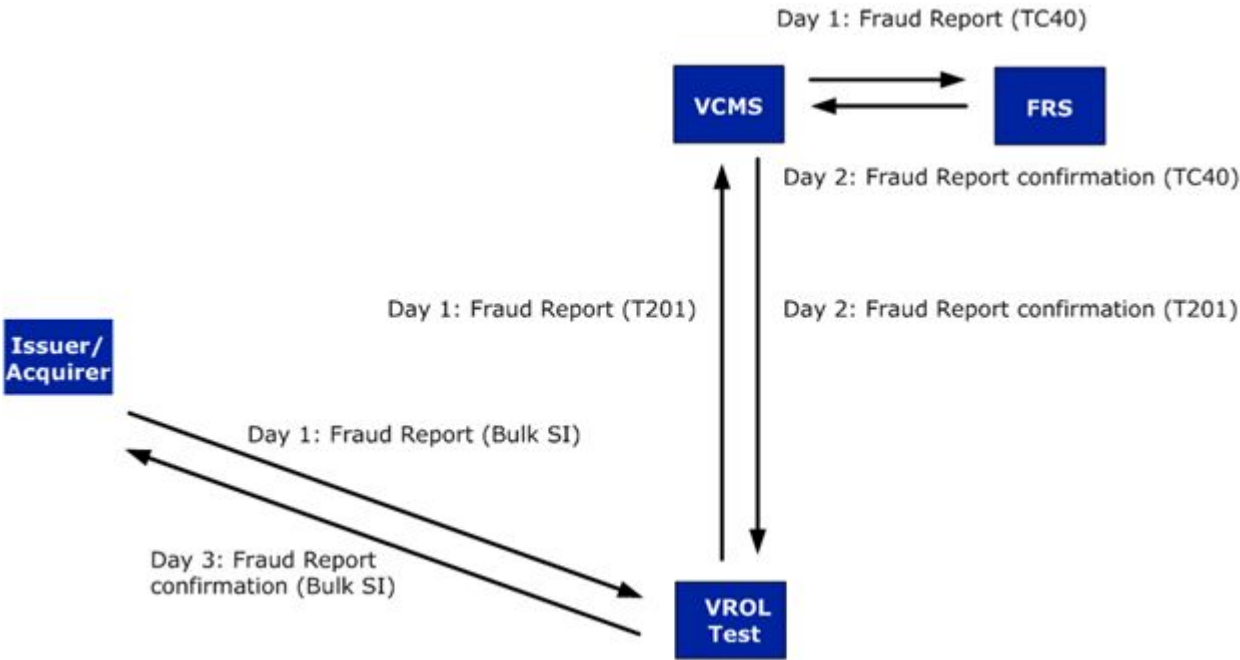
VROL 160: Fraud Activity Report

VROL 200: Monthly Activity Summary Report

VROL 505: Reject and Returns Report

FRS does not generate a TC 45 for a member using VROL to generate a fraud report.

FRD 1: Issuer Flow, Fraud Report



Fraud transactions may be sent to the initiating members for the following reasons:

- Non-NRI FRS fraud: When creating non-NRI FRS fraud with notification code=1 or 2, if the user choses for FRS to assign the Account Sequence Number (ASN) (AutoAssignAccountSequenceNumInd=true), the fraud transaction is returned to the initiating member with the value of ASN.
- FRS fraud: Rejected fraud transactions on Visa, Interlink, and Plus networks are returned to the initiating member.

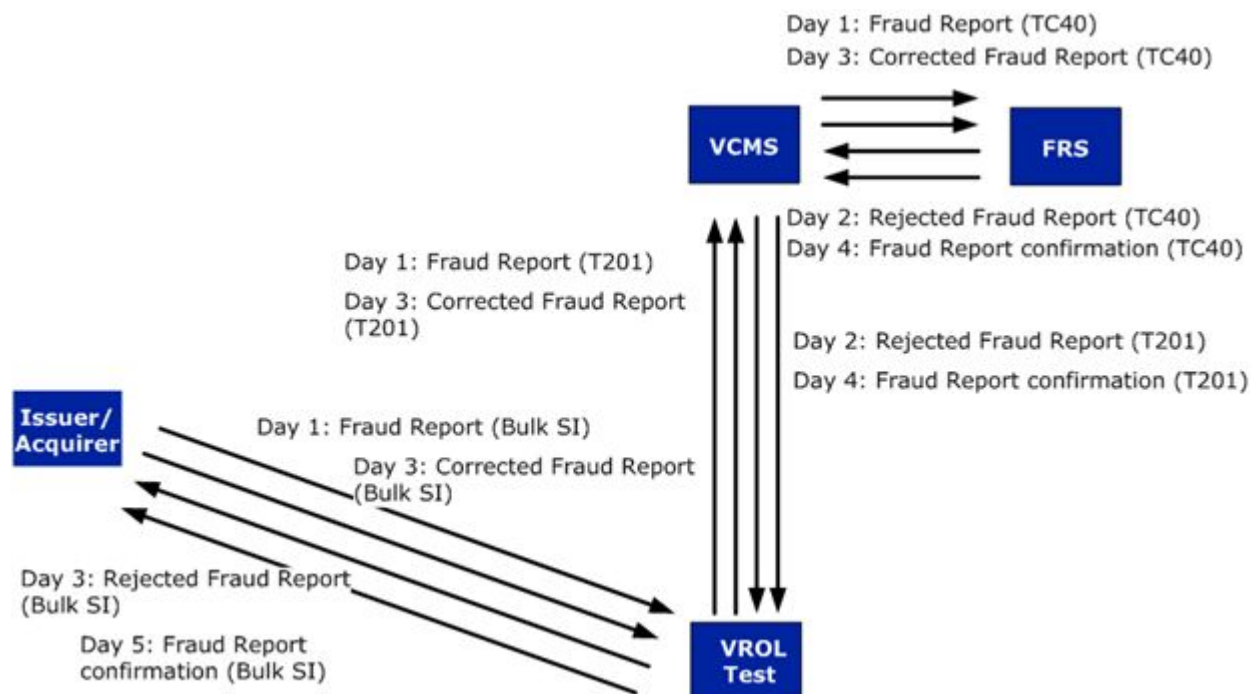
Day	Issuer Submits	Responder/VROL MTE Submits	Issuer Receives
Day 1	Fraud report in VROL .		
Day 2		FRS accepts the fraud report and posts to the Visa Fraud Master file.	
			Fraud report confirmation available in VROL UI or RTSI.
Day 3 ¹			Fraud report confirmation available in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

FRD 2: Issuer Flow—Repair of Rejected Fraud Report

Assumptions and other information:

Example for reject from FRS: enter invalid value for POS Entry Mode, e.g., 11. The reject received in the UI is "R77 - Invalid POS entry mode: Must be 00, 01, 02, 03, 04, 05, 06, 90, 95 or blank."



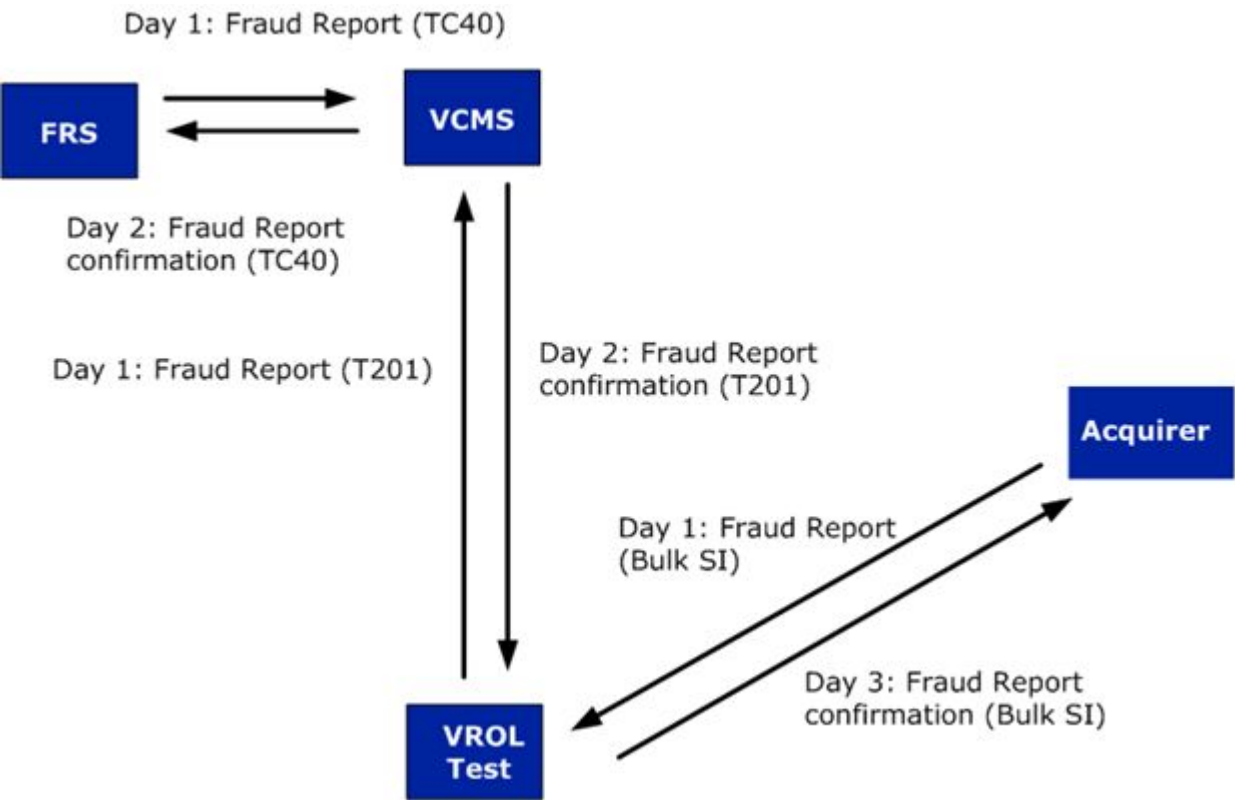
Day	Issuer Submits	VROL MTE Submits	Issuer Receives
Day 1	Fraud report in VROL .		
Day 2		FRS rejects the fraud report.	
			Rejected fraud report available in VROL UI or RTSI.
Day 3 ¹			Rejected fraud report available in VROL Bulk SI download file.
Day 3	Correct and upload fraud report in VROL .		
Day 4		FRS accepts the fraud report and posts to the Visa Fraud Master file.	
			Fraud report confirmation available in VROL UI or RTSI.
Day 5 ¹			Fraud report confirmation available in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

FRD 3: Acquirer Flow, Fraud Report

Fraud transactions may be sent to the initiating members for the following reasons:

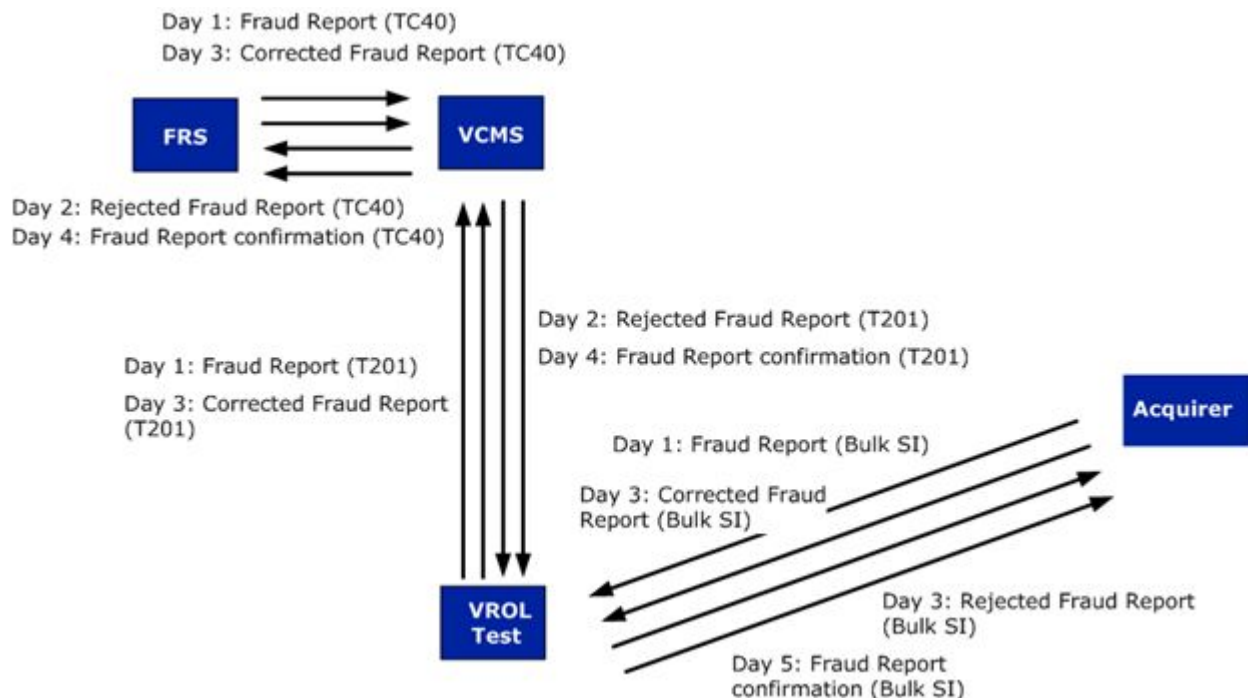
- Non-NRI FRS fraud: When creating non-NRI FRS fraud with notification code=1 or 2, if the user choses for FRS to assign the Account Sequence Number (ASN) (AutoAssignAccountSequenceNumInd=true), the fraud transaction is returned to the initiating member with the value of ASN.
- FRS fraud: Rejected fraud transactions on Visa, Interlink, and Plus networks are returned to the initiating member.



Day	Acquirer Submits	VROL MTE Submits	Acquirer Receives
Day 1	Fraud report in VROL .		
Day 2		FRS accepts the fraud report and posts to the Visa Fraud Master file.	
			Fraud report confirmation available in VROL UI or RTSI.
Day 3 ¹			Fraud report confirmation available in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

FRD 4: Acquirer Flow—Repair of Rejected Fraud Report



Day	Acquirer Submits	VROL MTE Submits	Acquirer Receives
Day 1	Fraud report in VROL .		
Day 2		FRS rejects the fraud report.	
			Rejected fraud report available in VROL UI or RTSI.
Day 3 ¹			Rejected fraud report available in VROL Bulk SI download file.
Day 3	Correct and upload fraud report in VROL .		
Day 4		FRS accepts the fraud report and posts to the Visa Fraud Master file.	
			Fraud report confirmation available in VROL UI or RTSI.
Day 5 ¹			Fraud report confirmation available in VROL Bulk SI download file.

¹ The time is based on the Bulk SI download schedule.

BASE II and SMS #6: Exception File Listing

This scenario tests the real-time Exception File Listing (EFL) functionality. The EFL History Inquiry is a separate functionality and is available only in the UI.

Exception File Listings are entered by issuers and used to help members recover lost, stolen, and counterfeit cards. For example, once a card is listed in V.I.P., STIP authorization through VisaNet will decline or return a message to the acquirer.

The member does not require a CORE or Config setup to use the EFL functionality. VROL uses a single privileged PCR/station/BIN that allows VROL to query for items regardless of whether they were submitted from VROL.

Add, delete, and update functionality is available in the UI, Bulk SI, and RTSI. Inquiry is available only in the UI and RTSI.

Exception File Listings are sent to V.I.P. and a response (success/reject) is returned immediately from V.I.P. For Bulk SI members, this response is returned in the Processing Report.

This scenario is the same for SMS and BASE II members in VROL. Exception File Listings are sent to V.I.P. in both cases.

Note: *This cannot be tested using the VROL VCMS responder BINs because these BINs are currently only set up in the Config and not in CORE.*

Success Criteria

To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 130: Daily Activity Report

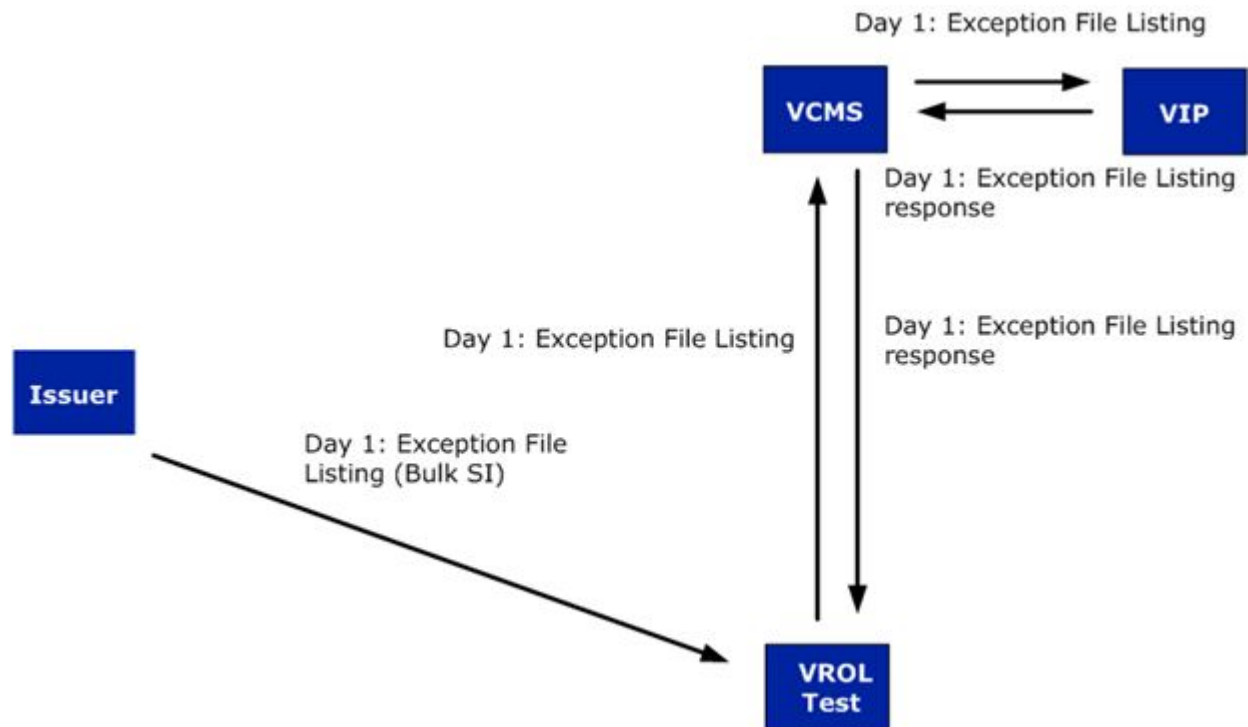
VROL 180: Exception File Activity Report

SMS620: Issuer File Maintenance Daily Summary (SMS members)

EFL 1: Issuer Flow, Exception Filing Listing

Assumptions and other information:

For confirmation that the EFL was successful, the issuer can check in the VROL UI or wait to see if the transaction is rejected. A Bulk SI member will receive confirmation in the Processing Report.

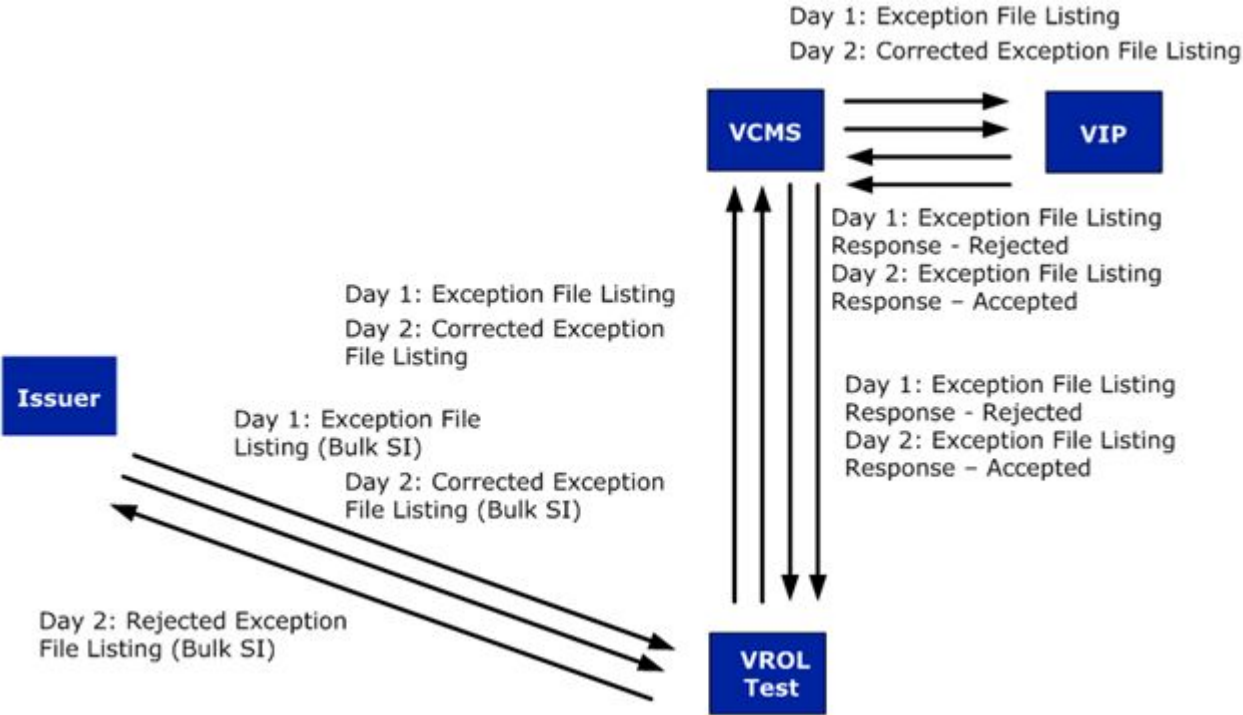


Day	Issuer Submits	VCMS/V.I.P.	Issuer Receives
Day 1	Exception File Listing in VROL .		
		V.I.P. returns response to VCMS. VCMS returns response to VROL .	
			Exception File Listing response in VROL .

EFL 2: Issuer Flow, Repair of Rejected Exception File Listing

Assumptions and other information:

Example for reject from V.I.P.: enter invalid value for account number. The reject received in the UI is "0571 Invalid Account Number."



Day	Issuer Submits	VCMS/V.I.P.	Issuer Receives
Day 1	Exception File Listing (EFL) in VROL .		
		V.I.P. returns response (rejected) to VCMS. VCMS returns response to VROL . EFL rejected.	
			EFL response (rejected) in VROL UI.
Day 2			EFL response (rejected) available in VROL Bulk SI download file.
Day 2	Corrected EFL in VROL .		
		V.I.P. returns response (successful) to VCMS. VCMS returns response to VROL . EFL successful.	
			EFL response (successful) in VROL UI.

BASE II and SMS #7: Preauthorized Payment Cancellation Service

This scenario tests the real-time Preauthorized Payment Cancellation Service (PPCS) functionality. The PPCS History Inquiry is a separate functionality and is available only in the UI.

PPCS is used by issuers to stop automatic bill payments on a cardholder's behalf. Once submitted successfully, VisaNet will generate a decline response for future authorizations related to the canceled recurring billing.

Although VROL uses a single privileged PCR/station/BIN (same as for Exception File Listings), BASE II and SMS members must have the PPCS flag enabled (A.P.C.A) in their Financial BIN's CORE setup to use this functionality. No alternate routing is required.

PPCS functionality is available in the UI and RTSI only.

Stop payments are sent to V.I.P. and a response (success/reject) is returned immediately from V.I.P.

This scenario is the same for SMS and BASE II members in VROL. Stop payments are sent to V.I.P in both cases.

Success Criteria

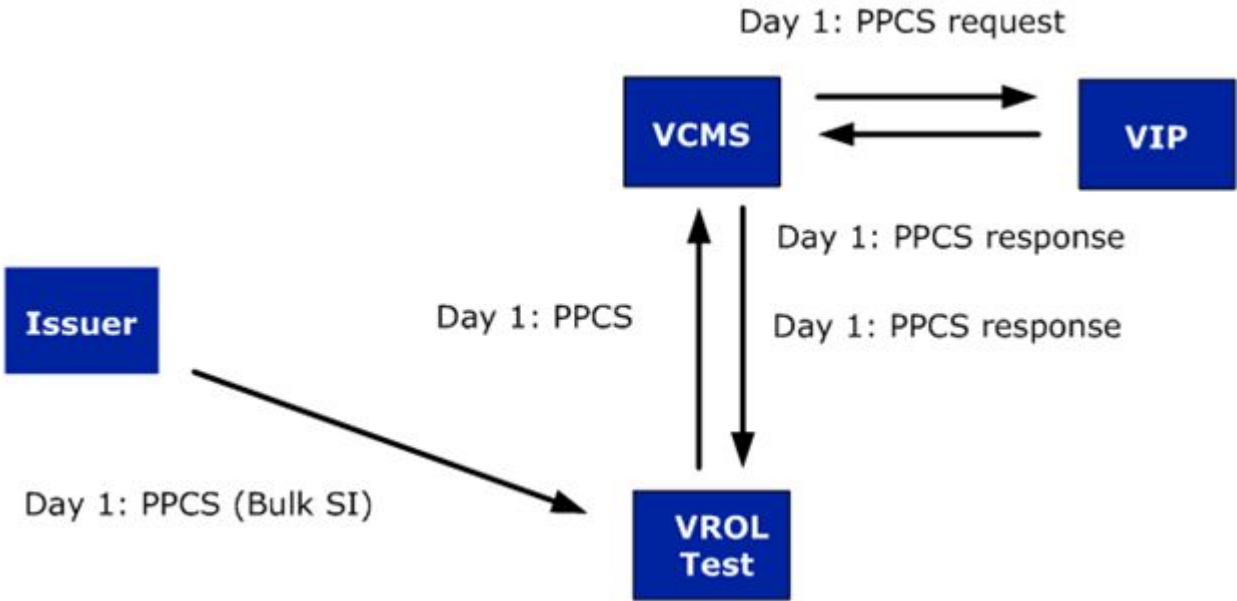
To validate test results, verify that all expected transactions appear on the following reports with expected counts, amounts, and content.

VROL 185: Stop Payment Activity Report

PPCS 1: Issuer Flow, PPCS

Assumptions and other information:

- For confirmation that the PPCS was successful, the issuer can check in the VROL UI or wait to see if the transaction is rejected.
- In order to send and receive PPCS in VROL, the BASE II or SMS member's BIN must be set up with the PPCS flag (A.P.C.A) in CORE enabled.



Day	Issuer Submits	VCMS/V.I.P.	Issuer Receives
Day 1	PPCS request in VROL RTSI (request types: add/update/ delete/inquiry)		
		V.I.P. returns response to VCMS. VCMS returns response to VROL .	If add/update/inquiry, the PPCS is available in VROL UI.
			PPCS response in VROL RTSI.

BASE II and SMS #8: Accounting Entry Memo

This scenario tests the Accounting Entry Memo (AEM) functionality. AEMs record how issuers and acquirers track their internal general ledger entries for a case.

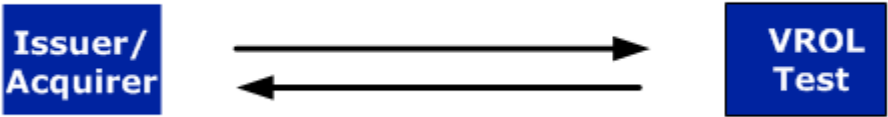
AEMs are stored within VROL and are not submitted outside the system nor are they visible to the opposing side of a case. AEMs can be created from the UI and RTSI.

Success Criteria

To validate test results, verify that all expected transactions appear in the VROL UI.

AEM 1: Issuer/Acquirer Flow, Accounting Entry Memo

Day 1: Accounting Entry Memo request (RTSI)



Day 1: Accounting Entry Memo response (RTSI)

Day	Issuer/Acquirer Submits	VROL	Issuer Receives
Day 1	AEM request in VROL RTSI (request type: add/inquiry)		
		VROL stores or retrieves AEM (depending on request).	If add, new AEM is available in VROL UI.
			AEM response in VROL RTSI.

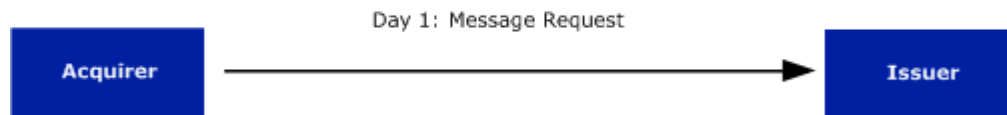
BASE II and SMS #9: Message

This scenario tests the message functionality. The message feature is available in Bulk SI, RTSI, and the UI. These scenarios are the same for SMS and BASE II member.

The member that initiates message processing is considered the initiator. The other member is considered the recipient. Both, issuers and acquirers can initiate message processing.

VROL allows members to attach documents and to set a time limit on the response, within which the other member should respond.

MSG 1: Issuer/Acquirer Flow, Message Request



Assumptions and Other Information

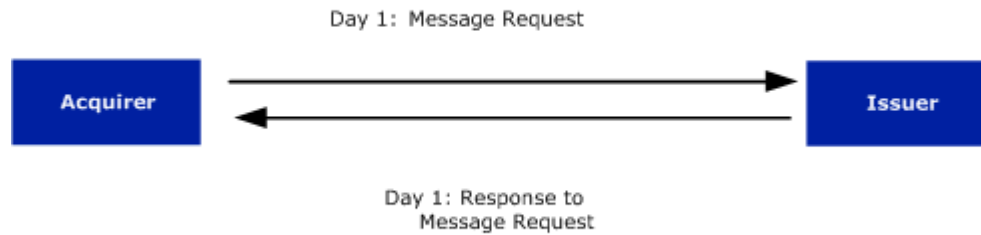
This flow starts with submitting a new message from any of the following:

- UI and RTSI: TI results
- UI and RTSI: TI Detail/Summary
- Existing case (at various stages of dispute)
- Create case and manual message request

A Bulk SI member will receive confirmation in the Processing Report.

Day	Acquirer Submits/Receives	Issuer Receives
1	Submits new message request in VROL. (Can attach documents and set Days to Respond in the request)	
1	Receives message request in queue (My Submitted Request Proof of Postings) or in a download	
1		Receives message request in queue (My Awaiting Action Request Proof of Postings) or in a download

MSG 2: Issuer/Acquirer Flow, Message Response



Assumptions and Other Information

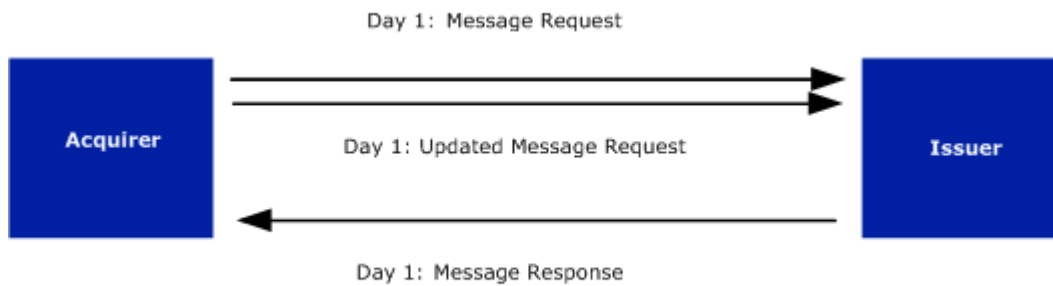
Subsequent messages can be submitted from any of the following:

- UI member: Case Details
- UI and RTSI: Message queues
- UI member: Previous message

A Bulk SI member will receive confirmation in the Processing Report.

Day	Acquirer Submits/Receives	Issuer Receives
1		Receives message request in queue (My Awaiting Action Request Proof of Postings) or in a download
1		Submits message response. (Can attach documents and set Days to Respond in the response)
1		Receives message response in queue (My Submitted Request Proof of Postings) or in a download
1	Receives message response in queue (My Awaiting Action Request Proof of Postings) or in a download	

MSG 3: Issuer/Acquirer Flow, Message Request Correction or Update (By Initiator)



Assumptions and Other Information

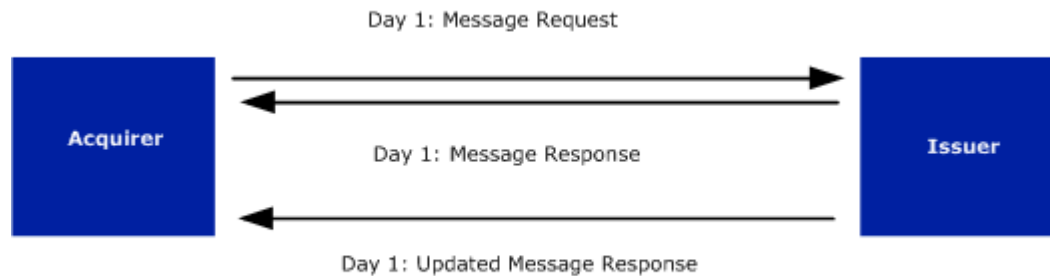
Subsequent messages can be submitted from any of the following:

- UI member: Case Details
- UI and RTSI: Message queues
- UI member: Previous message

A Bulk SI member will receive confirmation in the Processing Report.

Day	Acquirer Submits/Receives	Issuer Receives
1	Submits new message request in VROL	
1	Receives message request in queue (My Submitted Request Proof of Postings) or in a download	
1		Receives message request in queue (My Awaiting Action Request Proof of Postings) or in a download
1	Submits a response to previous own side's message request in order to update it, in VROL	
1	Receives updated message request in queue (My Submitted Request Proof of Postings) or in a download	
1		Receives updated message request in queue (My Awaiting Action Request Proof of Postings) or in a download
1		Submits message response

MSG 4: Issuer/Acquirer Flow, Message Response Correction or Update (By Recipient)



Assumptions and Other Information

Subsequent messages can be submitted from any of the following:

- UI member: Case Details
- UI and RTSI: Message queues
- UI member: Previous message

A Bulk SI member will receive confirmation in the Processing Report.

Day	Acquirer Submits/Receives	Issuer Receives
1	Submits new message request in VROL	Receives message request in queue (My Awaiting Action Request Proof of Postings) or in a download
1		Submits message response
1		Receives message response in queue (My Submitted Request Proof of Postings) or in a download
1	Receives message response in queue (My Awaiting Action Request Proof of Postings) or in a download	
1		Submits another message response to previous own side's message response in order to update it, in VROL
1		Receives updated message response in queue (My Submitted Request Proof of Postings) or in a download
1	Receives updated message response in queue (My Awaiting Action Request Proof of Postings) or in a download	

BASE II and SMS #10: Collaboration

This scenario tests the collaboration functionality. Collaboration transactions are non-financial transactions that can be exchanged between issuers and acquirers. VROL supports four types of collaboration: Inquiry, Good Faith, Auto-Substantiation Receipt Request (ASRR), and Card Recovery. The member that initiates the collaboration is considered the initiator. The other member is considered the opposer. Both issuers and acquirers can initiate collaboration transactions. The collaboration feature is available in Bulk SI, RTSI, and the UI. The upload/request or download/response via Bulk SI or RTSI is only available for Inquiry, Good Faith, and ASRR collaboration types. The Card Recovery collaboration type is available in UI and Bulk SI. These scenarios are the same for SMS and BASE II member.

VROL allows members to attach documents and to set a time limit on the response, within which the other member should respond.

The following table describes the response options that can be selected in VROL:

Collaboration Type	Available Response Options
<ul style="list-style-type: none">InquiryAuto-Substantiation Receipt Request	<ul style="list-style-type: none">Need More InformationInquiry Fulfilled
Good Faith	<ul style="list-style-type: none">Accept FullAccept PartialDeclineNeed More Information

Success Criteria

To validate test results, verify that all expected transactions appear in the VROL UI.

CLB 1: Issuer/Acquirer Flow, Collaboration Request



Assumptions and Other Information

This flow starts with submitting a new collaboration request from any of the following:

- UI and RTSI: TI results, TI Detail/Summary, and manual collaboration request
- UI, RTSI, and Bulk SI member: Create case and existing case

A Bulk SI member will receive confirmation in the Processing Report.

Day	Issuer/Acquirer Submits/Receives	Acquirer/Issuer Submits/Receives
1	Submits new collaboration request in VROL (Can attach documents and set Response Date in the request)	
1	Receives collaboration request in queue (My Submitted Collaboration / Good Faith)	
1		Receives collaboration request in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file

CLB 2: Issuer/Acquirer Flow, Collaboration Response**Assumptions and Other Information**

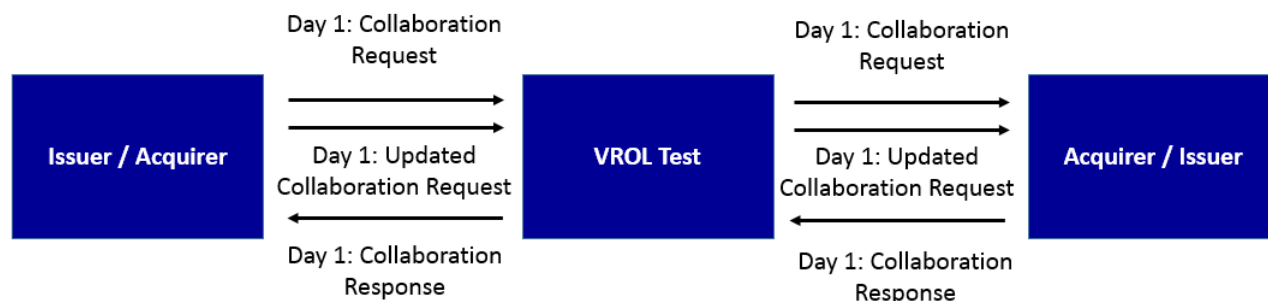
Subsequent collaboration can be submitted from any of the following:

- UI member: Case Details
- UI and RTSI: Collaboration queues
- UI, RTSI, and Bulk SI member: Previous collaboration request

A Bulk SI member will receive confirmation in the Processing Report.

Day	Issuer/Acquirer Submits/Receives	Acquirer/Issuer Submits/Receives
1		Receives collaboration request in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file
1		Submits collaboration response (Can attach documents)
1		Receives collaboration response in queue (My Submitted Collaboration / Good Faith)
1	Receives collaboration response in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file	

CLB 3: Issuer/Acquirer Flow, Collaboration Request Correction or Update (By Initiator)



Assumptions and Other Information

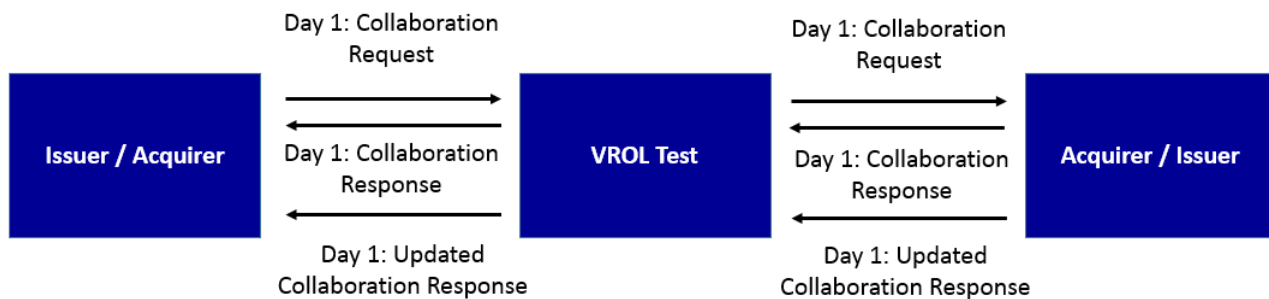
Subsequent collaboration can be submitted from any of the following:

- UI member: Case Details
- UI and RTSI: Collaboration queues
- UI, RTSI, and Bulk SI member: Previous collaboration request

A Bulk SI member will receive confirmation in the Processing Report.

Day	Issuer/Acquirer Submits/Receives	Acquirer/Issuer Submits/Receives
1	Submits new collaboration request in VROL	
1	Receives collaboration request in queue (My Submitted Collaboration / Good Faith)	
1		Receives collaboration request in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file
1	Submits a follow-up to previous own side's collaboration request in order to update it, in VROL	
1	Receives subsequent collaboration request in queue (My Submitted Collaboration / Good Faith)	
1		Receives subsequent collaboration request in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file
1		Submits collaboration response

CLB 4: Issuer/Acquirer Flow, Collaboration Response Correction or Update (By Opposer)



Assumptions and Other Information

Subsequent collaboration can be submitted from any of the following:

- UI member: Case Details
- UI and RTSI: Collaboration queues
- UI, RTSI, and Bulk SI member: Previous collaboration response

A Bulk SI member will receive confirmation in the Processing Report.

Day	Issuer/Acquirer Submits/Receives	Acquirer/Issuer Submits/Receives
1	Submits new collaboration request in VROL	Receives collaboration request in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file
1		Submits collaboration response
1		Receives collaboration response in queue (My Submitted Collaboration / Good Faith)
1	Receives collaboration response in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file	
1		Submits another collaboration response to previous own side's collaboration response in order to update it, in VROL
1		Receives subsequent response in queue (My Submitted Collaboration / Good Faith)
1	Receives subsequent response in queue (My Awaiting Action Collaboration / Good Faith) or in a VROL Bulk SI download file	

MTE Test Case Planning and Design A

Before testing in the Member Test Environment (MTE), members should design test cases. Typical test cases should be based on system interaction between the member host system (MHS) and Visa Resolve Online (VROL). Each member should expect unique test cases based on their system design. Test cases should include scenarios for positive and negative, or exception, testing. MTE supports members executing test scripts multiple times.

The primary objectives for member testing are to ensure that:

- The member's system properly provides the required data and images for disputes in data and or image attachments.
- The member's system properly handles workflow triggers and MHS integration points.
- The member's routine exception processes work properly, including fallback plans that include use of the VROL User Interface (UI).

Test Data and Parameters

The MTE is designed to accommodate a subset of production volume. A rule of thumb for the breakdown of test cases is:

An estimated 73% of all disputes requires a Dispute Resolution Questionnaire to be sent to VROL.

The following guidelines should be followed when planning for test cases. Based on these guidelines, the maximum file size should not exceed 100 questionnaires and images.

- Three to five test questionnaires for the dispute categories that typically require dispute resolution forms.
- Two to three test questionnaires for Pre-Arbitration requests and responses including multiple and duplicate responses to the same dispute. (A member could get two responses for the same Pre-Arbitration each with different partial accept amounts; this has caused problems for members that coded to expect one response for each request.)
- Members should include test cases using dispute categories that do not require dispute resolution forms to be sent through VROL.

- Members should consider using a sample of actual dispute data to understand the distribution of production volume across each dispute category and design test cases with emphasis on high-volume dispute categories.
- Members should consider that image attachments can mask questionnaire data errors because the image attachment results in fewer questionnaire checks; the assumption is made that the information is provided in the image. Therefore, dispute categories that have optional attachment requirements should be tested with and without image attachments.

While there is no system limitation, members should only configure up to three BINs per organization in MTE to enable testing of credit and debit and any special configurations.

Suggested Test Cases–RTSI

Table A–1: Test Cases for Issuers–RTSI

TRANSACTION INQUIRIES

TI Request

RTSI user sends TI request `SISubmitTranInquiryRequest` with search criteria identifying one or more transactions to retrieve. User can specify that the response is always asynchronous.

VROL sends response `SISubmitTranInquiryResponse` with success status:

- Synchronous. If VROL determines the results immediately, the TI results returns the TI summary with a few TI fields and a unique identifier (`RoITransactionID`) for each TI returned with the response. The ROL Transaction ID is not the same as the Transaction ID used with CPS transactions. A maximum of 500 transactions is returned. If VROL cannot immediately return results, only the TI Event ID is returned (similar to the asynchronous case).
- Asynchronous. The TI Event ID is returned in the response. The TI Event ID returned is used to request the TI results later. Use `SIGetTransInquiryResultsRequest` to return the full set of matching transactions.

A maximum of 500 (Visa repository) transactions is returned, except for searches done within a single day range using a full card number. If more than 500 are returned, VROL returns warning message: W-121005205 (The number of matching transactions returned has exceeded the maximum limit in VROL. To see a complete set of matching transactions, revise your search criteria and try again.). If user searches within a single day range using a full card number, a maximum of 1000 transactions is returned to the user.

Note: *If the user gets a partial results warning, they should consider getting the results using `SIGetTransInquiryResultsRequest` rather than repeatedly using `SISubmitTranInquiryRequest`. Subsequent calls to `SISubmitTranInquiryRequest` will repeat the previously returned results.*

If VROL determines that the request involves a time consuming search but is able to report interim results, the partial results are returned in the response with a warning message that indicates that the query has not finished processing and additional results may be found later. The warning message is W-121005204 (A partial set of matching transactions has been returned. Use `SIGetTransInquiryResultsRequest` to return the full set of matching transactions.)

If a BIN search is performed and the VROL search times out, VROL sends message: E-100010003 (VROL timed out while processing your Transaction Inquiry request. Please modify your TI Request parameters and/or try again later.)

If no transactions are found VROL sends message: E-3003000051

For an asynchronous TI response, or if the synchronous response could not be completed by VROL, the RTSI user sends a TI summary request `SIGetTransInquiryResultsRequest` using the TI Event ID to determine if the TI request has been processed.

- If VROL has the results, it sends response `SIGetTransInquiryResultsResponse` with success status. The TI results returns the TI summary and a few TI fields (equivalent to TI results grid in UI) and a unique identifier (`RoITransactionId`) for each TI. The ROL Transaction ID is not the same as the Transaction ID used with CPS transactions.
If VROL is only able to retrieve partial results, the warning message W-121005204 will be returned, similar to `SubmitTransInquiryResponse`.
- If VROL does not yet have the results, the message I-300300000 is returned.

To retrieve the TI details, RTSI user sends request `SIGetTransDetailsRequest` using the ROL Transaction ID. VROL sends response `SIGetTransDetailsResponse` with details of TI results.

The RTSI user can elect to create a case `SICreateCaseFromTransactionRequest` using the ROL Transaction ID. VROL sends response `SICreateCaseFromTransactionResponse` with the VROL Case Number. See the *Real Time System Interface for VROL*, Chapter 5, Case Creation, for more information.

Request Original Transaction Information

To get original transaction information for an existing case, the RTSI user sends request `SIGetTransactionsFromCaseRequest`.

VROL sends response `SIGetTransactionsFromCaseResponse` of full details of pinned transaction and summary of other matching TIs.

Request Associated Transactions

VROL returns a list of TI transactions that are associated with an identified transaction. These associated transactions can include the following transaction types:

- Credits (excluding Visa Direct OCTs)
- Credit Authorizations (not displayed if the associated transaction has a matching Credit)
- Reversals (additionally includes reversals of all the exception financials)
- Authorizations
- Adjustments
- Chargebacks
- Representments
- Dispute Financials
- Dispute Response Financials

VROL also allows members to associate a group of transactions to a selected transaction.

Note:

- Credit Authorizations are not included if the associated transaction has a matching Credit.
- The selected (disputed) transaction is not included in the list of associated transactions.
- The list of associated transactions can include one or more Authorizations that match on the Transaction ID.
- Visa Direct Original Credit Transaction (OCT) is not included in the list of associated transactions.
- A maximum of 500 associated transactions is returned to the user.

Any credit, reversal, or adjustment transaction in the list of associated transactions that has "Yes" as Associated value is filtered out from the list of associated transactions for subsequent disputes. However, if any Credit, Reversal, Adjustment (CRA) was submitted or saved in an Associated Transaction selection as part of a prior dispute then it is not displayed in subsequent associated transactions lists.

Before a dispute can be created, VROL performs validation using the original transaction data, transactions associated with the original transaction, and the selected dispute category. VROL uses these associated transactions during the dispute evaluation and liability assignment processes. Some associated transactions support the dispute evaluation process, while others resolve the need for a dispute to be initiated. VROL displays an error message if it determines that the dispute is invalid. See the *Real Time System Interface for VROL*, Chapter 7, Dispute Questionnaires, for more information on disputes.

To retrieve the RolTransactionId, the member host system triggers a SISubmitTranInquiryRequest message.

VROL returns a SISubmitTranInquiryResponse message with a RolTransactionId for every transaction.

To retrieve the AssociatedTranId, the member host system triggers a SIGetTransDetailsRequest supplying the RolTransactionId of the selected original transaction.

VROL returns a SIGetTransDetailsResponse message with details of the selected transaction, including the AssociatedTransGroupId.

To retrieve the list of associated transactions, the member host system triggers a SIGetAssociatedTransactionListRequest message supplying the AssociatedTransGroupId.

VROL returns a SIGetAssociatedTransactionListResponse message with the list of associated transactions associated with a selected transaction. Each listed associated transaction will have its own RolTransactionId.

There is only one record for each transaction. If a duplicate is found, VROL removes this duplicate. VROL also applies upgrade or downgrade scenarios to filter duplicate authorizations.

VROL filters out and discards transactions that have a source transaction amount that is greater than the source transaction amount present in the selected transaction. For transactions that are declined, rejected, or discarded, VROL filters out these transactions from the list of associated transactions.

Note: VROL returns a message informing the user if there are no associated transactions found.

To retrieve the transaction details of the associated transaction, the member host system triggers a SIGetTransDetailsRequest message supplying the RolTransactionId of the associated transaction.

VROL returns a SIGetTransDetailsResponse message with details of the associated transaction.

To associate a group of transactions in a case, the member host system triggers a SIAssociatedTranSelectionRequest message supplying the VisaCaseNumber, RolTransactionId (of the

associated transaction), AssociatedTransGroupld, and Associated value (whether to associate the transaction or not).

VROL returns a SIAssociatedTranSelectionResponse message with the VisaCaseNumber, RolTransactionId (of the associated transaction), and AssociatedTransGroupld.

RolTransactionId identifies the individual transaction that has been associated in the request, AssociatedTransGroupld identifies the group that contains all the RolTransactionIds after the association, while VisaCaseNumber provides the case to which the Ids have been associated. These three elements returned in the SIAssociatedTranSelectionResponse message help to confirm that these transactions are now tied to each other.

To retrieve the association status of the associated transaction in a case, the member host system triggers a SIGetAssociatedTranSelectionRequest message supplying the VisaCaseNumber and AssociatedTransGroupld.

VROL returns a SIGetAssociatedTranSelectionResponse message with the VisaCaseNumber, RolTransactionId (of the associated transaction), AssociatedTransGroupld, and Associated value (whether the transaction is associated or not) for each of the associated transactions.

Note: *The user can update the associated transaction of the selected transaction. For more information, see "Update Associated Transactions Selection Data".*

Update Associated Transactions Selection Data

Before submitting a Dispute (or Pre-Arbitration) questionnaire, VROL allows the user to update the data of the associated transactions selection if there is a related saved (not submitted) Dispute or Pre-Arbitration questionnaire. For Pre-Arbitration, only the Associated values for new associated transactions that occurred since the Dispute questionnaire submission are editable.

To retrieve the list of any new net associated transactions since the last associated selection was saved or submitted, the member host system triggers a SIGetAssociatedTransactionListRequest message supplying the AssociatedTransGroupld.

VROL returns a SIGetAssociatedTransactionListResponse message with the list of associated transactions for subsequent disputes. Each listed associated transaction will have its own RolTransactionId.

To retrieve the transaction details of the associated transaction, the member host system triggers a SIGetTransDetailsRequest message supplying the RolTransactionId of the associated transaction.

VROL returns a SIGetTransDetailsResponse message with details of the associated transaction.

To update the data associated transactions selection, the member host system triggers a SIAssociatedTranSelectionRequest message supplying the VisaCaseNumber, RolTransactionId (of the associated transaction), AssociatedTransGroupld, and Associated value (whether to associate the transaction or not).

VROL checks if the update passes the condition for updating the associated transaction selection.

Note:

- VROL returns an error if it determines that the update for the associated transaction selection is not allowed.
 - VROL returns a warning message if there's an attempt to update a specific transaction that is not editable.
-

VROL saves the associated transaction selection as a new event and returns a SIAssociatedTranSelectionResponse message with the VisaCaseNumber, RolTransactionId (of the associated transaction), and AssociatedTransGroupId.

Request More Merchant Information (MMI)

RTSI user sends MMI request SIGetMMIRequest with ROL Transaction ID that has been returned from a TI request.

VROL sends response SIGetMMIResponse with the MMI data.

CASE CREATION

Create, Update Case

To create a case from a TI, the user sends request SICreateCaseFromTransactionRequest using the ROL Transaction ID.

Note: *This is the recommended operation.*

VROL returns response SICreateCaseFromTransactionResponse returns the VROL Case Number. If no transactions are found, VROL sends message: E-300300051 (No transactions found). User includes member case number if configured to require this field.

To create a case manually. RTSI user sends request SISubmitManualCaseCreationRequest with case and transaction data. The stage of the new manual case (with or without an image and always without a questionnaire) is "Correspondence." User includes member case number if configured to require this field.

VROL sends response with the VROL Case Number of the new case.

Important:

Once transaction information is established in a case, there is no need to provide it in subsequent actions. In addition, <TransactionInfo> is no longer required if a case is created from a TI result.

To update the case, RTSI user sends request SISubmitManualCaseCreationRequest with case and transaction data.

VROL sends response with success status.

To request details of a specific VROL case, including transaction information, dispute jurisdiction, case type, and other case-related fields, RTSI user sends request SIGetCaseDetailsRequest using the VROL Case Number and Member Role.

VROL sends response with success status.

To add images to case. RTSI user sends request SIUploadImageRequest with image information using the VROL Case Number. The image is sent as encoded data with the request.

VROL sends response with success status.

Important:

Images added to a case, rather than e.g. to a questionnaire, cannot be attached later to the questionnaire using any SI request. So, for an SI user, this document will only be visible to their side of the dispute.

To update the case resolution status of a case, user sends request SIUpdateCaseResolutionStatusRequest with VROL Case Number and case resolution status.

VROL sends response with success status.

REQUEST FOR COPIES

Create RFC

Prior to sending an RFC, the issuer can perform a TI search and create a case from the TI. See the *Real Time System Interface for VROL*, Chapter 5, Case Creation, for the information to create a case from a TI and retrieve the associated VROL Case Number.

To create an RFC, issuer sends request SISubmitRFCRequest with RFC data. The cardholder's amount and currency are required. This information is found in TI results. See the *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries. To update an existing case, the VROL Case Number is required.

VROL sends a response with VROL Case Number, RFC ID, and success status

Once the RFC has been processed by BASE II/SMS and EM (CPS transaction), the user can determine the success as follows:

- RTSI user sends request SIGetRFCAdviceRequest using the VROL Case Number and RFC ID returned previously.
VROL sends response with details of RFC advice. If no advice is found, VROL returns: "E-300400006 RFC with given identifier is not found."
- (SMS only) Check the approval status as described in "Retrieve RFC SMS Approval Status (SMS only)" following.
- Check for the rejected RFC as described in "Check for RFC Rejects" following.

Retrieve RFC SMS Approval Status (SMS only)

SMS approval is not returned in the response when sending an RFC from VROL. The issuer can check the reject queue, but may prefer confirmation that an RFC was processed successfully by V.I.P. (and EM when applicable for CPS).

SMS issuers that send RFCs from VROL can determine if the transactions sent have been approved or rejected by V.I.P. by sending the detail request each day until they receive a status in the response that the approval or rejection has occurred. This process typically takes 1–2 days. If the transaction is still waiting for a response from V.I.P., it will be indicated in the response.

To retrieve RFC SMS approval status, issuer sends request `SIGetRFCDetailsRequest` using VROL Case Number, RFC ID, and QN type. The `<ReturnDetails>` field is used to indicate that the user wants to receive the SMS approval status message.

VROL sends response `SIGetRFCDetailsResponse` including the SMS approval status.

Check for RFC Rejects

If applicable, check for RFCs rejected by BASE II/SMS by sending one of the following:

- RFC details request `SIGetRFCDetailsRequest`. This returns `RFCRejectsReturn` if the RFC is rejected.
- Queue request `SIGetQueueRequest` for `MY_REJECTS` or `ALL_REJECTS` queue.

VROL sends response.

To ignore RFC rejects when using the reject queue, send request `SIIgnoreRejectRequest` using VROL Case Number, Reject ID, and `RejectedTransactionType=Request For Copy`. This action prevents the transaction from being returned again in the next queue request.

VROL sends response with success status.

To repair an RFC reject, send request `SISubmitRFCRequest` for the reject to be repaired along with RFC data.

- If the case contains a single unrepaired reject of the same type as the request, VROL marks the reject as repaired.
- If the case contains multiple unrepaired rejects of the same type as the request, VROL marks the most recent reject as repaired.
- If the case does not contain a reject of the same type as the request, VROL does not mark any transaction as repaired.

VROL adds the incoming transaction to the case and sends response with success status.

Retrieve RFC Responses

To retrieve the RFC responses, there are a number of alternatives:

a. From the `MY_RFC_RESPONSES` or `ALL_RFC_RESPONSES` queue, issuer sends request `SIGetQueueRequest`. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

VROL returns a summary of the RFC responses in the queue including their VROL Case Numbers.

b. From `INCOMING_BQ_RFC_RESPONSES` queue, issuer sends batch request `SIGetBatchQueueRequest`. See *Real Time System Interface for VROL*, Chapter 18, RTSI Batch Queues, for more information, including how to remove the responses from the queue once they are read.

c. Some members opt to receive responses using Bulk SI Download files.

To retrieve RFC ID, issuer sends a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests.

To retrieve details of RFC responses:

- For each fulfillment, issuer sends RFC fulfillment request `SIGetRFCFulfillmentRequest`.

- For each image ID returned in the response, issuer sends request SIGetImageRequest using the Attachment ID attribute in the Doc ID field.

Important:

Multiple images may be sent in an RFC fulfillment response.

- For each nonfulfillment, RTSI user sends RFC nonfulfillment request SIGetRFCNonFulfillmentRequest. VROL sends response with success status.

To close the RFC and remove it from the queue, issuer sends close RFC request SICloseRFCRequest or SICloseTransactionRequest with <CloseItemType> as RFC. This step prevents the transaction from being returned again in the next queue request. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

Note: *SICloseTransactionRequest closes the transaction and removes it from its respective queue but does not close the case. For more information about SICloseTransactionRequest, see the Real Time System Interface for VROL.*

VROL sends response with success status.

DISPUTE QUESTIONNAIRES

Dispute is a process for initiators to submit a single or multiple single-dispute transactions for the correction of liability as per *Visa Core Rules and Visa Product and Service Rules*. The dispute process is invoked when a member decides to initiate a dispute for one or more selected transactions and chooses a dispute category.

During the dispute process, the initiator must specify the dispute category along with other details. VROL determines if disputes are valid or invalid by validating the transaction data, dispute category selected, and inputs to the dispute questionnaire against *Visa Rules*. VROL blocks invalid disputes. VROL routes valid disputes through one of two workflows—allocation or collaboration based upon the dispute category.

Initiate and Submit Dispute

This process of initiating and submitting disputes is applicable for the following issuer-initiated disputes.

- Fraud
- Authorization
- Processing Error
- Consumer

Note: *Although not a dispute category, VROL provides a "Fraud Bundle" function that allows initiators to dispute multiple fraudulent low-amount eligible transactions as a group. See "Submit and Retrieve Fraud Bundle Disputes" for details.*

Creating a dispute is a two-step process:

1. Initiate a dispute

This first step involves the following actions:

- a. Member initiates a dispute.
- b. VROL validates the supplied dispute category.

- c. VROL searches for associated transactions.
 - d. VROL searches for matching Fraud Reports, Exception File Listings, Stop Payment Orders, and Provisional Credits as appropriate.
 - e. VROL returns the validation status/search status results to the member host system.
2. Submit the dispute

This second step involves the following actions:

- a. Member submits or saves the dispute.
- b. VROL accepts the dispute questionnaire elements.
- c. VROL applies dispute validation edits.
- d. VROL saves or submits the dispute.

The two-step process allows VROL to notify the member host system of steps that must be taken by the user before the dispute questionnaire can be successfully submitted. Those intermediate steps include retrieving and changing/confirming associated transactions, and in some scenarios, submitting a Fraud Report, Exception File Listing, Stop Payment Order and/or Provisional Credit.

Note: *If the user does not perform the mandatory step of retrieving and changing/confirming associated transactions before submitting the dispute, VROL returns a hard stop error.*

Initiate Dispute

Users can initiate a dispute from an original transaction or from an existing case that contains a selected original transaction. The original transaction can be retrieved using the SIGetTransactionsFromCaseRequest Web service. See the *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries.

Users cannot create disputes with manually-supplied transaction data.

To initiate a dispute, the member host system triggers a SIInitiateDisputeFromTransactionOrCaseRequest message supplying RolTransactionId, VisaCaseNumber, and DisputeCategory as required fields.

For a dispute with Fraud as the supplied dispute category, the member host system can optionally provide Fraud and Exception File Listing fields as necessary.

When initiating a dispute from an existing case, provide only the VisaCaseNumber. A new case will be created if VisaCaseNumber is not provided.

A new case will be created if VisaCaseNumber is not provided.

VROL applies initial dispute validation edits based on transaction data elements and the supplied dispute category.

- If edits pass, proceed to next step.
- If edits fail, VROL returns an error response which includes a full list of all edits that failed the initial dispute validation.

VROL searches for associated transaction information and checks for the following:

Authorization disputes:

- If an Exception File Listing is optional and already exists or not.

Fraud disputes:

Note: VROL always searches for an existing Fraud Report (within VROL or Fraud History Inquiry) or Exception File Listing.

– Fraud Report

If Fraud details were provided in the SIInitiateDisputeFromTransactionOrCaseRequest message and VROL determines that there is an existing Fraud Report within the allowed time frame, then the FraudRptInd value is set to "Exist" and no Fraud Report is submitted. If VROL determines that there is no existing Fraud Report, then one will be submitted using the information provided by the user. The FraudRptInd value is set to "Exist" and the FraudReportID is generated in the response. If the submission process is beyond the allowed time frame, then VROL still sets the FraudRptInd as "Exist" and continues to asynchronously process Fraud Report.

If Fraud details were not provided in the SIInitiateDisputeFromTransactionOrCaseRequest message and VROL determines that a Fraud Report is missing, then the FraudRptInd value is set to "NotExist". If a Fraud Report already exists, then the FraudRptInd value is set to "Exist". If VROL could not determine the submission within the allowed time frame, then FraudRptInd value is set as "Unknown".

– Exception File Listing (EFL)

If EFL details were provided in the SIInitiateDisputeFromTransactionOrCaseRequest message and VROL determines that there is an existing EFL within the allowed time frame, then the EFLInd value is set to "Exist" and no EFL is submitted. If VROL determines that there is no existing EFL, then one will be submitted using the information provided by the user. The EFLInd value is set to "Exist". If the submission process is beyond the allowed time frame, then VROL still sets the EFLInd as "Exist" and continues to asynchronously process EFL.

If EFL details were not provided in the SIInitiateDisputeFromTransactionOrCaseRequest message and VROL determines that an EFL is missing, then the EFLInd value is set to "NotExist". If an EFL already exists, then the EFLInd value is set to "Exist". If VROL could not determine the submission within the allowed time frame, then EFLInd value is set as "Unknown".

Consumer disputes:

- If a Stop Payment Order is optional and already exists or not.

All dispute types:

- If a Provisional Credit based on VROL Member Configuration is required/optional and already exists or not.

VROL returns a SIInitiateDisputeFromTransactionOrCaseResponse message with the VisaCaseNumber, DisputelId, FraudReportID (if applicable), and AssociatedTransGroupID along with the following elements:

- ATRSelectionReqdInd (whether ATR selection is required or not)
- FraudRptInd (whether a Fraud Report is required to be submitted or not)
- PPCSInd (whether a Stop Payment Order is required to be submitted or not)
- EFLInd (whether an Exception File Listing is required to be submitted or not)
- AEMInd (whether a Provisional Credit is required to be submitted or not)

Note: These elements are displayed as "Unknown" in circumstances where VROL exceeds the allowed response time of 3 seconds to fetch ATR and/or determine the statuses of ancillary actions.

The member host system can retrieve the response by triggering a SIGetDisputeDetailsRequest message using the VisaCaseNumber and DisputelId. See "Get Dispute Details" for more information.

Note: After SIInitiateDisputeFromTransactionOrCaseResponse is received, VROL processes the dispute initiation for the specified combination of VisaCaseNumber and DisputelId. If the user initiates SISubmitDisputeQuestionnaireRequest while the dispute initiation is still in progress, VROL returns an error message that indicates that the dispute initiation is still in progress and to try again after sometime.

Submit Dispute

This step assumes that the user already performed the following actions as required and/or appropriate:

- a. Retrieving and viewing the list of associated transactions (if any exists) by triggering a SIGetAssociatedTransactionListRequest message. This requires the AssociatedTranId in the request message which will then return a list of transactions that are associated with an identified transaction. AssociatedTranId will be present in the TI transaction details.
- b. Confirming or updating the associated transaction selection (if any exists) by triggering a SIAssociatedTranSelectionRequest message. This requires VisaCaseNumber, RolTransactionId (of the associated transaction), AssociatedTranId, and Associated value (whether or not to associate a group of transactions to a selected transaction) in the request message.
- c. Required/optional supplementary actions (submission of Fraud Report, Exception File Listing, Stop Payment Order, and/or Provisional Credit as appropriate) using corresponding legacy RTSI Web services.

Submitting a non-Fraud dispute questionnaire or a Fraud dispute questionnaire:

- To submit (or save) a non-Fraud dispute questionnaire, the member host system triggers a SISubmitDisputeQuestionnaireRequest message supplying the VisaCaseNumber, dispute questionnaire data elements, and an Action value=Save or Submit. This request can include image(s).
- To submit (or save) a Fraud dispute questionnaire, the member host system takes the same steps as above, and provides optional Fraud or EFL fields.

Note: Perform the same step to submit a previously-saved dispute and change the Action value to Submit.

All disputes must be submitted within the allowed timeframe.

- Fraud disputes and Consumer disputes must be submitted by 9 AM GMT on the 120th calendar day from the Transaction Processing Date (time starts on the day following the Transaction Processing Date). Some exceptions may apply to Consumer disputes and timeframes of such exceptions as per the dispute validation edits.

Note: For members who generate their own financials, the time limit is set to 9AM GMT on the 119th calendar day.

- Authorization disputes and Processing Error disputes with 'Invalid Data' condition must be submitted by 9 AM GMT on the 75th calendar day from the Transaction Processing Date (time starts on the day following the Transaction Processing Date).

Note: For members who generate their own financials, the time limit is set to 9 AM GMT on the 74th calendar day.

When a dispute is saved, VROL checks for the following items:

- Potential duplicates of dispute in other cases. If a duplicate is found, VROL returns a warning message that indicates that one or more potential duplicates have been found.

Note: VROL performs the duplicate check only when saving the dispute in the case for the first time.

- Legacy VDAS advice (chargeback or representment) was already received for the same dispute. If a legacy VDAS advice is found, this advice is considered as an evidence of the prior duplicate dispute.

To attach one or more images to the questionnaire, include the DisputeAttachmentDescriptor group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the `SISubmitDisputeQuestionnaireRequest` against the DocId element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

For a Submit action, VROL applies dispute validation edits. The Save action does not trigger any validations.

VROL displays a message indicating which workflow the dispute is going to follow.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved dispute questionnaire, set the `<SupplyDocInd>=true`.

- If the `<SupplyDocInd>=true`, then the dispute questionnaire will always get saved even if the user sets the Action value to Submit.
- If the `<SupplyDocInd>=false`, then the dispute questionnaire will get submitted when the user submits the dispute questionnaire.

If the user has submitted a Fraud dispute, VROL will search again to determine if an EFL or a matching Fraud Report exists.

Fraud Report:

- If one exists and Fraud Report information is supplied with the questionnaire although it is not required, then the Fraud Report information supplied is discarded.
- If one does not exist, VROL uses any Fraud Report fields provided in the request message to create and submit a new Fraud Report.
- If one does not exist and the request message does not include any Fraud Report fields, VROL returns a hard stop error and the dispute is not submitted.

EFL:

- If one exists and EFL information is supplied with the questionnaire although it is not required, then the EFL Report information supplied is discarded.
- If one does not exist, then one will be submitted using the EFL fields provided in the request message.

VROL returns a `SISubmitDisputeQuestionnaireResponse` message with the success status, `FraudReportID` (if a Fraud Report is submitted along with the dispute), DocIds for any attached images, and financial fields.

See the *Real Time System Interface for VROL*, Chapter 8, Dispute Financials, for more information.

If the dispute fails one or more edits, then the dispute submission is unsuccessful and VROL returns a hard stop error. VROL returns an error response that includes a full list of all edits that failed the dispute validation. The user has to submit the dispute request again.

Submit and Retrieve Fraud Bundle Disputes

Initiators can dispute multiple fraudulent low-amount eligible transactions as a group by using the Fraud Bundle function. All transactions that are disputed using this function will use the Fraud dispute category.

Transactions are eligible for fraud bundling if all the following conditions are met:

- Each selected transaction qualifies for the Fraud dispute category.

- Each selected transaction is for a digital goods merchant category code (MCC).
- Each selected transaction has the same card/account number, merchant, acquirer, and merchant location.
- Each selected transaction has a transaction amount or an equivalent settlement transaction amount that is less than 25 USD.
- The user has selected a minimum of two transactions up to a maximum total of 25 transactions.
- The total transaction amount or equivalent settlement transaction amount of all selected transactions is equal to or less than 250 USD.

Note: *Transactions where the USD equivalent settlement transaction amount is zero are not eligible for fraud bundling.*

- VROL creates an individual case containing a Fraud Dispute Questionnaire for each transaction being disputed as part of the bundle.
- During Fraud Bundling, VROL adds a Fraud Dispute Questionnaire to each case and creates an additional 'parent' case with a unique VROL case number. This additional case is linked to each case within the bundle, and each case within the bundle is linked to the additional case. This allows users to identify which Fraud disputes are part of a specific Fraud bundle.

For Fraud bundled cases, VROL generates the dispute financials or returns financial information depending on the organization's member configuration. For example, if the bundle contains five individual cases plus the umbrella case, and the organization's member configuration is set to have VROL generate the dispute financials, then VROL generates five dispute financials once the dispute is successfully submitted and liability is allocated.

Submit Fraud Bundle

To submit a Fraud Bundle dispute, the member host system triggers a `SISubmitFraudBundleDisputeQuestionnaireRequest` message supplying the different `RolTransactionIds` and applicable dispute questionnaire data elements.

Fraud Bundle disputes can also be initiated from existing cases. When initiating a Fraud Bundle dispute from existing cases, the `VisaCaseNumber` of all the cases must be provided.

In either cases, a `FraudBundleID` is created.

`SISubmitFraudBundleDisputeQuestionnaireRequest` can be saved or submitted.

- Save
A `SISubmitFraudBundleDisputeQuestionnaireRequest` message can be saved by supplying the required fields above and an Action value=Save. This request can include image(s).
- Submit
A `SISubmitFraudBundleDisputeQuestionnaireRequest` message can be submitted by supplying the required fields above and an Action value=Submit. This request can include image(s).

Note: *Perform the same step to submit a previously-saved dispute and change the Action value to Submit (using the list of `RolTransactionIds`).*

VROL returns a `SISubmitFraudBundleDisputeQuestionnaireResponse` message with the `FraudBundleID`.

VROL applies applicable dispute validation edits based on transaction data elements.

- For transactions in the bundle that pass all edits, proceed to next step.
- For transactions in the bundle that fail one or more edits, VROL returns an error response which includes a full list of all edits that failed the initial dispute validation.

In the response message, VROL indicates the status for each transaction or case in the bundle. For example, if 5 transactions were submitted and 2 failed the edits, the response message will contain a success status for the 3 transactions as well as a failure status and transaction details for the 2 transactions that failed the edits.

Note: For a Submit action, VROL applies dispute validation edits. The Save action does not trigger any validations.

Note: If only one of the transactions or cases in the bundle fails the edit validation, VROL returns a hard-stop error only for that transaction or case that failed the edit validation.

To attach one or more images to the questionnaire, include the DisputeAttachmentDescriptor group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the SISubmitDisputeQuestionnaireRequest against the DocId element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

Note: The attached image gets associated with the Fraud Dispute questionnaire in each transaction or case in the bundle.

VROL searches for associated transaction information and checks for the following conditions in each of the associated transaction or case:

- Fraud Report

If Fraud details for each transaction or case in the bundle were provided in the SISubmitFraudBundleDisputeQuestionnaireRequest message, then VROL submits the Fraud Report with the supplied details for each transaction or case in the bundle.

If Fraud details were not provided in the SISubmitFraudBundleDisputeQuestionnaireRequest message, VROL searches for an existing Fraud Report for each of the transactions. When an existing Fraud Report is available for a transaction or case in the bundle, VROL processes the transaction or case successfully. Otherwise, if the Fraud Report is not available for a transaction, VROL returns a hard stop error for that transaction or case.

- Exception File Listing is optional and already exists or not

If Exception File Listing details were provided in the SISubmitFraudBundleDisputeQuestionnaireRequest message, then VROL submits a single Exception File Listing with the supplied details. Otherwise, if Exception File Listing details were not provided in the SISubmitFraudBundleDisputeQuestionnaireRequest message, then VROL searches for an existing EFL.

- Provisional Credit based on VROL Member Configuration is required/optional and already exists or not

If Provisional Credit details were provided in the SISubmitFraudBundleDisputeQuestionnaireRequest message, then VROL submits the Provisional Credit for each transaction or case in the bundle with the supplied details if one does not exist. Otherwise, if Provisional Credit details were not provided in the SISubmitFraudBundleDisputeQuestionnaireRequest message, then VROL searches for an existing Provisional Credit.

If Provisional Credit is not available, based on the member configuration settings, VROL either ignores it or returns a hard stop error for that transaction or case.

Retrieve Fraud Bundle Dispute Details

To retrieve fraud bundle dispute details, the member host system triggers a `SIGetFBDisputeQuestionnaireStatusRequest` message supplying the `FraudBundleID`.

VROL returns a `SIGetFBDisputeQuestionnaireStatusResponse` message with the details of the fraud bundle dispute, which includes all `VisaCaseNumbers`, `RolTransactionIds`, and `Disputelds` along with the complete or in-progress response that includes the list of errors and edit errors, if any.

Note: *If the user intends to get the details of the individual cases in a bundle, the member host system can retrieve the response by triggering a `SIGetDisputeDetailsRequest` message supplying the individual `VisaCaseNumbers`, corresponding `RolTransactionIds`, and `Disputelds` from `SIGetFBDisputeQuestionnaireStatusResponse`. See "Get Dispute Details" for more information.*

Note: *The edit rejected case in the steps above will still be part of the bundle and once it has been corrected, the behavior will be similar to the other cases in the same bundle. If the case is not created, then the transaction will not be part of the bundle.*

Retrieve Dispute from Queue

To retrieve dispute transactions from the corresponding dispute queues, the member host system triggers a `SIGetQueueRequest` message or a `SGetBatchQueueRequest` message. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.

VROL returns a list of the dispute cases in the queue including the `VisaCaseNumber` and `InternalId` for each case. The `InternalId` element contains the `Disputeld` value, and can be used to retrieve details of the dispute.

To close the dispute or dispute response and remove it from the queue, user sends close dispute request `SICloseTransactionRequest`. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

Note: *`SICloseTransactionRequest` closes the transaction and removes it from its respective queue but does not close the case. For more information about `SICloseTransactionRequest`, see the *Real Time System Interface for VROL*.*

VROL sends response with success status.

Get Dispute Details

To retrieve dispute details, the member host system triggers a `SIGetDisputeDetailsRequest` message supplying `VisaCaseNumber` and `Disputeld`.

VROL returns a `SIGetDisputeDetailsResponse` message with the dispute transaction and image details along with the `ATRSelectionReqdInd`, `FraudRptInd`, `FraudReportID`, `PPCSInd`, `EFLInd`, and/or `AEMInd`.

Note: *`FraudReportID` is displayed in the `SIGetDisputeDetailsResponse` message if a Fraud Report is submitted along with the dispute. Likewise, the other response indicators are displayed only if they are applicable.*

Note: *The dispute questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional `<IncludeDisputeAsImageInd>=true` is included in the request). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the dispute questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the `<DownloadImageInd>=false` in the request.*

Note: For an existing partial Provisional Credit, the `SIGetDisputeDetailsResponse` status message conveys the Accounting Entry Memo amount and its currency.

To retrieve the attached images, the member host system triggers a `SIGetImageRequest` message supplying `VisaCaseNumber` and `DocId`.

Note: *DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the dispute questionnaire. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.*

VROL returns a `SIGetImageResponse` message with image data.

Respond to a Received Dispute

There must be a submitted dispute in a case in order to do a Dispute Response. Prior to submitting a response, an RTSI user should retrieve the dispute details in the case.

Depending on the dispute workflow, VROL provides different options for responding to a received dispute:

- If VROL determines that the dispute follows the allocation workflow, the opposer can respond to the dispute by initiating a Pre-Arbitration. See the *Real Time System Interface for VROL*, Chapter 10, Dispute Pre-Filings, for more information.
- If VROL determines that the dispute follows the collaboration workflow, the opposer can send a Dispute Response to the initiator indicating that he accepts full or partial liability, or declines the liability. The opposer performs the steps below to send a Dispute Response in the collaboration workflow.

If the timeframe for responding to the received dispute has expired, VROL generates and submits a Dispute Response (Accept Full) on behalf of the non-responding side. This response is generated on the calendar day after the response timeframe has expired.

To create a Dispute Response, the member host system triggers a `SICreateDisputeResponseRequest` message supplying the `VisaCaseNumber`, `DisputeResponse`, and Dispute Response data.

`SICreateDisputeResponseRequest` can be saved or submitted. VROL returns a `SICreateDisputeResponseResponse` message with the `DisputeResponseId`, `DocIds` for any attached images, financial fields, and success status.

See the *Visa Resolve Online Bulk Systems Interface Development Guide*, Chapter 8, Dispute Financials, for more information.

– Save

A `SICreateDisputeResponseRequest` can be saved. When it is saved, it generates a `DisputeResponseId`.

– Submit

If a `SICreateDisputeResponseRequest` message is submitted for a new dispute response, a `DisputeResponseId` is generated in the response.

If a `SICreateDisputeResponseRequest` message is submitted for a previously-saved dispute response, there is no new `DisputeResponseId` generated in the response.

To attach one or more images to the questionnaire, include the `DisputeAttachmentDescriptor` group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the `SICreateDisputeResponseRequest` against the `DocId` element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved dispute response questionnaire, set the `<SupplyDocInd>=true`.

- If the `<SupplyDocInd>=true`, then the dispute response questionnaire will always get saved even if the user sets the Action value to Submit.
- If the `<SupplyDocInd>=false`, then the dispute response questionnaire will get submitted when the user submits the dispute response questionnaire.

If the user fails to attach the image to a saved questionnaire through the Bulk SI Hybrid Image upload functionality, the user must supply the missing elements through RTSI, save the questionnaire, and try to attach the image again using the same Bulk SI service.

Get Dispute Response Details

To retrieve the details of a submitted or received Dispute Response, the member host system triggers a `SIGetDisputeResponseDetailsRequest` message supplying the `VisaCaseNumber` and `DisputeResponseId`.

VROL returns a `SIGetDisputeResponseDetailsResponse` message with the details of the Dispute Response.

Note: *The Dispute Response questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional `<IncludeDisputeAsImageInd>=true` is included in the request). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the Dispute Response questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the `<DownloadImageInd>=false` in the request.*

To retrieve the attached images, the member host system triggers a `SIGetImageRequest` message supplying the `VisaCaseNumber` and `DocId`.

Note: *DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the Dispute Response questionnaire. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.*

VROL returns a `SIGetImageResponse` message with image data.

Retrieve Acceptance Notification Details

The user can retrieve the acceptance notification details for disputes or dispute responses that were accepted and closed.

The user can accept and close a dispute or dispute response by triggering the `SIAcceptDisputeRequest` message. Optionally, the user can close the dispute or dispute response by triggering the `SICloseTransactionRequest` message.

To retrieve details of the acceptance notification for a dispute or dispute response, the member host system triggers a `SIGetAcceptanceNotificationDetailsRequest` message supplying the `VisaCaseNumber`, `DisputeId`, or `DisputeResponseId`.

VROL returns a SIGetAcceptanceNotificationDetailsResponse message with the VisaCaseNumber along with the acceptance and close details of the dispute or dispute response item.

Recall Dispute

The initiator can recall a submitted dispute or dispute response if the following conditions are met:

Note: *The initiator can only recall a dispute response with "Decline" value.*

- The dispute or dispute response has been submitted.
- The dispute or dispute response has not been previously recalled.
- The current date is within 3 calendar days of the dispute or dispute response's submission date (1 day if the pinned original transaction in the dispute case is an Original Credit Transaction).
- The opposer has not yet responded to the incoming dispute, or accepted or partially accepted the received dispute.
- The timeframe for responding to the dispute has not yet expired.

To retrieve recalled disputes from the recall queue, the member host system triggers a SiGetQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a list of the recalled dispute cases in the queue including the VisaCaseNumber for each case.

To recall an initiated dispute, the member host system triggers a SIChangeDisputeStatusRequest message supplying the VisaCaseNumber, ChangeltemID, ChangeltemType, RecallReason, and Action value=Recall.

Note: *ChangeltemID refers to the Disputeld value of the submitted dispute.*

VROL returns a SIChangeDisputeStatusResponse message with the success status.

VROL returns a hard-stop error if a recall request is submitted into a case that does not qualify for recall.

Delete Dispute

The initiator can delete saved collaboration or allocation disputes.

To delete a dispute, the member host system triggers a SIChangeDisputeStatusRequest message supplying the VisaCaseNumber, ChangeltemID, ChangeltemType, and Action value=Delete.

VROL returns a SIChangeDisputeStatusResponse message with the success status.

Check for Dispute Rejects

If the dispute questionnaire or dispute response questionnaire fails one or more validation edits, VROL blocks the questionnaire and places it in the MY_REJECTS or ALL_REJECTS queue.

To check for rejected dispute questionnaires, the member host system triggers a SIGetQueueRequest message for MY_REJECTS or ALL_REJECTS queue. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a SIGetQueueResponse message with the VisaCaseNumber and RejectID.

To ignore a rejected dispute questionnaire when using the reject queue, the member host system triggers a SIgnoreRejectRequest message supplying the VisaCaseNumber, RejectID, and RejectedTransactionType="Dispute Request" or "Dispute Response". This step prevents the transaction from being returned again in the next queue request. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a SIgnoreRejectResponse message with the success status.

To repair a rejected dispute questionnaire, the member host system triggers a SSubmitDisputeQuestionnaireRequest message along with the updated dispute questionnaire information.

- If the case contains a single unrepaired reject of the same type as the request, VROL marks the reject as repaired.
- If the case contains multiple unrepaired rejects of the same type as the request, VROL marks the most recent reject as repaired.
- If the case does not contain a reject of the same type as the request, VROL does not mark any transaction as repaired. VROL adds the incoming transaction to the case and sends response with success status.

VROL returns a SSubmitDisputeQuestionnaireResponse message with the success status.

Check for Disputes Eligible for Rapid Dispute Resolution

With Purchase Inquiry, VROL can request a merchant to provide purchase details and additional information. In response to VROL's Purchase Inquiry request, the merchant can choose to perform the following actions:

- Return the requested purchase details back to VROL. The purchase information becomes available to the issuer.
- Express an "intent to credit" the full transaction amount to the cardholder through the Rapid Dispute Resolution (RDR) process.

Important:

This document provides information regarding RDR for reference purposes. Contact your Visa representative to know if the RDR functionality is already implemented and available in your region.

Rapid Dispute Resolution Process

In the first purchase inquiry request, VROL queries the merchant for purchase information. Merchant returns a response with the requested purchase information.

If the issuer decides to submit a dispute including a TC 40 (where applicable), VROL performs another request to the merchant. This time however, VROL sends a dispute notification alert along with an indicator specifying whether the merchant is eligible to participate in the RDR process or not.

The merchant indicates in their response if they intend to credit the cardholder. VROL temporarily blocks the dispute and places it in the All Submitted Rapid Dispute Resolution queue. The merchant can credit the cardholder within the configurable window to avoid further dispute submission. VROL automatically searches VisaNet to determine if a TC 06 (Credit Voucher) that matches the dispute in the All Submitted

Rapid Dispute Resolution queue was sent to the acquirer. If the merchant does not credit the cardholder within the configurable window, VROL automatically proceeds with the dispute submission.

If the merchant provides CreditTranID, then it is saved and used during ATR search. VROL checks if the CreditTranID exists or not. If it does not exist, then VROL returns to the merchant for credit inquiry.

Note: VROL places all active disputes, regardless on whether they are resolved or still on hold, in the All Submitted Rapid Dispute Resolution queue.

A transaction is eligible for RDR only if both the merchant (or in other cases, a 3rd party service provider) and issuer are configured to participate in RDR. Only the Visa Administrator can configure the merchant or 3rd party service provider's participation in the RDR process.

The RTSI issuer can check the details of dispute transactions eligible for RDR.

To check if RDR information is available or not for participating merchants, the member host system triggers a SSubmitDisputeQuestionnaireRequest message supplying the VisaCaseNumber and DisputelId.

VROL returns a SSubmitDisputeQuestionnaireResponse message with <IsRdrInfoAvailable>, indicating whether RDR information is available or not for participating merchants.

To retrieve active RDR-eligible disputes from the All Submitted Rapid Dispute Resolution queue, the member host system triggers a SiGetQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

VROL returns a list of active RDR-eligible dispute cases (resolved or on hold) in the queue including the VisaCaseNumber for each case.

To retrieve details of the RDR-eligible dispute, the member host system triggers a SiGetRdrDetailsRequest message supplying the DisputelId.

VROL returns a SiGetRdrDetailsResponse message with the DisputelId along with the details of the RDR-eligible dispute.

Submit Disputes Using Fraud on Authorization Transactions

Visa Risk Manager (VRM) sends the following Fraud on Authorization transactions to VROL:

- Transactions that are marked as Fraud by the VRM system and are confirmed to be fraudulent by the cardholder.
- The above transactions for which the cardholder has opted for "Send Confirmed Fraud Info to Visa". Fraud reports are created only for these transactions.

Important:

VRM to VROL Fraud reports and subsequent functionalities are dependent on the new VRM User Interface (UI), with migrations to the new UI occurring over the next several months. Please contact VAA_VRM@visa.com if you have questions about migration to the new VRM UI.

If the Fraud on Authorization transaction from VRM qualifies for dispute processing in VROL, VROL creates the fraud report and either creates a dispute automatically or allows the issuer to submit a dispute on these transactions, depending on the issuing member configuration. VROL creates cases for Fraud on Authorization transactions depending on the member configuration.

The Visa Administrator or Member Site Administrator can configure the necessary 'Fraud-on-Auth Disputes' options when setting member preferences for the issuer's organization.

For more information about submitting disputes using Fraud on Authorization transactions from VRM, see *Visa Resolve Online User's Guide*.

DISPUTE FINANCIALS

Dispute Financial Process

Members cannot submit dispute financial in RTSI. They can only perform the following actions in RTSI for dispute financial:

- View a VROL-generated or submitted dispute financial
- View a received dispute financial
- View a received dispute financial advice

All types of the aforementioned dispute financials and their reversals are supported.

Retrieve Dispute Financial from Queue

To retrieve dispute financials from the dispute financial queue, the triggers a SIGetQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a list of dispute financial cases in the queue including the VisaCaseNumber.

Get Dispute Financial Details

To retrieve the dispute financial details in a case, the member host system triggers a SIGetDisputeFinancialDetailsRequest message supplying the VisaCaseNumber and DisputeFinId.

VROL returns a SIGetDisputeFinancialDetailsResponse message, which includes details of either the non-settled submitted financial (if requested by the issuer prior to receiving the advice) or the combined details of both submitted VROL financial and received settlement advice. This settlement advice updates the settlement amount, date, and status on the submitted financial; however, it does not return all the submitted fields. On the acquirer side, this method returns the dispute financial received on member's behalf, if the member is configured to receive dispute financials.

If member submits dispute financials directly to RSI or VIP, then no data will be returned by SIGetDisputeFinancialDetailsResponse message.

Get Dispute Financial Advice Details

To retrieve the dispute financial advice details in a case, the member host system triggers a SIGetDisputeFinancialAdviceDetailsRequest message supplying the VisaCaseNumber and DisputeAdviceId.

VROL returns a SIGetDisputeFinancialAdviceDetailsResponse message, which includes details of the settlement advice where some fields (for example, dispute amount and currency) are different for issuer and acquirer.

If member submits dispute financials directly to RSI or VIP, then the settlement advice will still be returned by SIGetDisputeFinancialAdviceDetailsResponse message.

DISPUTE PRE-FILINGS

Pre-Arbitration Process

Users can initiate a Pre-Arbitration depending on the workflow and the dispute phase that they are in.

- For disputes following the allocation workflow and where VROL assigns the liability to the opposer, the opposer can respond to the incoming dispute by initiating a Pre-Arbitration.
- For disputes following the collaboration workflow, the initiator can respond to an incoming Dispute Response by initiating a Pre-Arbitration.

The acquirer can initiate Pre-Arbitration on a received dispute (allocation workflow) or the issuer can initiate Pre-Arbitration on a received dispute response (collaboration workflow) if the received dispute request has not been recalled, the response time frame has not expired, and the case has not yet advanced to a filing stage.

If a Pre-Arbitration questionnaire is not submitted within time frame, VROL generates and submits an "Acceptance Notification" for the side whose time frame has expired. This notification is generated on the calendar day after the time frame to submit a Pre-Arbitration questionnaire has expired.

If the time frame for responding to the Pre-Arbitration has expired, VROL generates and submits a Pre-Arbitration Response (Accept Full or Accept Partial) on behalf of the non-responding side. This response is generated on the calendar day after the response time frame has expired.

Associated Transaction Research (ATR) during Pre-Arbitration

When an issuer initiates a Pre-Arbitration questionnaire, VROL searches for additional associated transactions related to the dispute. This subsequent check is performed between those dates when the initial associated transaction research (ATR) was performed and when the Pre-Arbitration was initiated. If VROL finds additional transactions during the subsequent ATR that require the user to review or match, VROL returns the list of these transactions and allows the user to complete the required actions. See *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries for details on associated transactions.

When an issuer performs Pre-Arbitration during the collaboration workflow, VROL allows the issuer to review Credit, Reversal, Adjustment (CRA) ATR transactions that were associated since the dispute request submission. The issuer must associate the new CRA ATR transactions before they can proceed on submitting the Pre-Arbitration request.

VROL allows the user to update the data of the associated transactions selection if there is a related saved (not submitted) Pre-Arbitration questionnaire. Only the Associated values for new associated transactions that occurred since the Dispute questionnaire submission are editable. For more information, see "Update Associated Transactions Selection Data".

Note:

- The issuer cannot edit the four CRA ATR transactions that were previously or initially associated during the dispute request submission.
- If the user provides an associated value for both additional CRA ATR and previously associated CRA ATR transactions, VROL returns an informational message indicating that the system considers and applies the association value only for the new additional CRA ATR since dispute was submitted. All other association values are ignored.

Create Pre-Arbitration

To create a Pre-Arbitration, the member host system triggers a `SICreateDisputePreArbRequest` supplying the `VisaCaseNumber` and Pre-Arbitration information.

`SICreateDisputePreArbRequest` can be saved or submitted. VROL returns a `SICreateDisputePreArbResponse` message with the `DisputePreArbId`, `DocIds` for any attached images, and success status.

– Save

A `SICreateDisputePreArbRequest` message can be saved. When it is saved, it generates a `DisputePreArbId`.

– Submit

If a `SICreateDisputePreArbRequest` message is submitted for a new Pre-Arbitration, a `DisputePreArbId` is generated in the response.

If a `SICreateDisputePreArbRequest` message is submitted for a previously-saved Pre-Arbitration, there is no new `DisputePreArbId` generated in the response.

If an issuer initiates the Pre-Arbitration in a collaboration workflow, VROL also performs a subsequent associated transaction research (ATR) for additional transactions between the dates when ATR was performed during dispute submission and when the Pre-Arbitration was initiated. If VROL finds additional transactions during the subsequent ATR, a status message appears and the `ATRSelectionReqdInd` is also returned in the `SICreateDisputePreArbResponse` message, which can have any of the following values:

– Required

VROL saves the submitted Pre-Arbitration regardless of whether the specified action for the `SICreateDisputePreArbRequest` message is Save or Submit. The user must associate these additional ATR transactions using the `SIAssociatedTranSelectionRequest` message. See the *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries, for more information.

Note: VROL returns `ATRSelectionReqdInd` in the `SICreateDisputePreArbResponse` message only if the action in the `SICreateDisputePreArbRequest` message is Submit.

– NotRequired

VROL automatically associates additional ATRs found and the Pre-Arbitration is submitted successfully.

Note: For a saved Pre-Arbitration with ATR(s), the user can only submit the Pre-Arbitration once the ATR association is complete.

To attach one or more images to the questionnaire, include the `DisputeAttachmentDescriptor` group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the `SICreateDisputePreArbRequest` against the DocId element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved Pre-Arbitration questionnaire, set the `<SupplyDocInd>=true`.

- If the `<SupplyDocInd>=true`, then the Pre-Arbitration questionnaire will always get saved even if the user sets the Action value to Submit.
- If the `<SupplyDocInd>=false`, then the Pre-Arbitration questionnaire will get submitted when the user submits the Pre-Arbitration questionnaire.

If the user fails to attach the image to a saved questionnaire through the Bulk SI Hybrid Image upload functionality, the user must supply the missing elements through RTSI, save the questionnaire, and try to attach the image again using the same Bulk SI service.

Retrieve Pre-Arbitration from Queue

User retrieves Pre-Arbitration questionnaires in one of the following ways:

- The member host system triggers a `SIGetQueueRequest` message or a `SIGetBatchQueueRequest` message to retrieve Pre-Arbitration questionnaires from the corresponding Dispute Pre-Filing queues. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.

VROL returns a list of the Pre-Arbitration cases in the queue, including their VisaCaseNumber.

- Some members choose to receive Pre-Arbitration questionnaires using Bulk SI Download files.

To close the Pre-Arbitration or Pre-Arbitration response and remove it from the queue, user sends close Pre-Arbitration request `SICloseTransactionRequest`. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

Note: *SICloseTransactionRequest closes the transaction and removes it from its respective queue but does not close the case. For more information about SICloseTransactionRequest, see the Real Time System Interface for VROL.*

VROL sends response with success status.

Get Pre-Arbitration Details

To retrieve Pre-Arbitration details, the member host system triggers a `SIGetDisputePreArbDetailsRequest` supplying the VisaCaseNumber and DisputePreArbId.

VROL returns a `SIGetDisputePreArbDetailsResponse` message with Pre-Arbitration and image details.

Note: *The Pre-Arbitration questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional `<IncludeDisputeAsImageInd>=true` is included in the request). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the Pre-Arbitration questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the `<DownloadImageInd>=false` in the request.*

To retrieve the attached images, the member host system triggers a SIGetImageRequest message supplying the VisaCaseNumber and DocId.

Note: DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the Pre-Arbitration questionnaire. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.

VROL returns a SIGetImageResponse message with image data.

Respond to a Received Pre-Arbitration

Note: Prior to submitting a response, an RTSI user should retrieve the Pre-Arbitration details in the case.

To create a Pre-Arbitration response, the member host system triggers a SICreateDisputePreArbResponseRequest message supplying the VisaCaseNumber and Pre-Arbitration Response information.

SICreateDisputePreArbResponseRequest can be saved or submitted. VROL returns a SICreateDisputePreArbResponseResponse with DisputePreArbResponseId, DocIds for any attached images, financial fields, AssociatedTransGroupId, and success status.

- Save

A SICreateDisputePreArbResponseRequest message can be saved. When it is saved, it generates a DisputePreArbResponseId.

- Submit

If a SICreateDisputePreArbResponseRequest message is submitted for a new Pre-Arbitration response, a DisputePreArbResponseId is generated in the response.

If a SICreateDisputePreArbResponseRequest message is submitted for a previously-saved Pre-Arbitration response, there is no new DisputePreArbResponseId generated in the response.

To attach one or more images to the questionnaire, include the DisputeAttachmentDescriptor group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the SICreateDisputePreArbResponseRequest against the DocId element. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved Pre-Arbitration response questionnaire, set the <SupplyDocId>=true.

- If the <SupplyDocId>=true, then the Pre-Arbitration response questionnaire will always get saved even if the user sets the Action value to Submit.
- If the <SupplyDocId>=false, then the Pre-Arbitration response questionnaire will get submitted when the user submits the Pre-Arbitration response questionnaire.

If the user fails to attach the image to a saved questionnaire through the Bulk SI Hybrid Image upload functionality, the user must supply the missing elements through RTSI, save the questionnaire, and try to attach the image again using the same Bulk SI service.

Get Pre-Arbitration Response Details

To retrieve the details of a submitted or received Pre-Arbitration response, the member host system triggers a SIGetDisputePreArbResponseDetailsRequest message supplying the VisaCaseNumber and DisputePreArbResponseId.

VROL returns a SIGetDisputePreArbResponseDetailsResponse message with the details of the Pre-Arbitration response.

Note: *The Pre-Arbitration Response questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional <IncludeDisputeAsImageInd>=true is included in the request). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the Pre-Arbitration Response questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.*

To retrieve the attached images, the member host system triggers a SIGetImageRequest message supplying the VisaCaseNumber and DocId.

Note: *DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the Pre-Arbitration Response questionnaire. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.*

VROL returns a SIGetImageResponse message with image data.

Retrieve Acceptance Notification Details

The RTSI user can retrieve the acceptance notification details for Pre-Arbitrations or Pre-Arbitration responses that were accepted and closed.

The user can accept and close a Pre-Arbitration or Pre-Arbitration response by triggering the SIAcceptDisputeRequest message. Optionally, the user can close the Pre-Arbitration or Pre-Arbitration response by triggering the SICloseTransactionRequest message.

To retrieve accepted Pre-Arbitration responses from the dispute acceptance queue, the member host system triggers a SiGetQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a list of the accepted Pre-Arbitration response cases in the queue including the VisaCaseNumber for each case.

To retrieve details of the acceptance notification for a Pre-Arbitration or Pre-Arbitration response, the member host system triggers a SIGetAcceptanceNotificationDetailsRequest message supplying the VisaCaseNumber, DisputePreArbId, or DisputePreArbResponseId.

VROL returns a SIGetAcceptanceNotificationDetailsResponse message with the VisaCaseNumber along with the acceptance and close details of the Pre-Arbitration or Pre-Arbitration response item.

Delete Pre-Arbitration

The initiator can delete saved Pre-Arbitrations.

To delete a Pre-Arbitration, the member host system triggers a SIChangeDisputeStatusRequest message supplying the VisaCaseNumber, ChangeItemID, ChangeItemType, and Action value=Delete.

VROL returns a SIChangeDisputeStatusResponse message with the success status.

Recall Pre-Arbitration

The initiator can recall a submitted Pre-Arbitration or Pre-Arbitration response if the following conditions are met:

Note: The initiator can only recall a Pre-Arbitration response with "Decline" value.

- The Pre-Arbitration or Pre-Arbitration response has been submitted.
- The Pre-Arbitration or Pre-Arbitration response has not been previously recalled.
- The opposing member has not yet responded to or fully/partially accepted the received Pre-Arbitration or Pre-Arbitration response.
- The current date is within 3 calendar days of the Pre-Arbitration or Pre-Arbitration response's submission date (1 day if the pinned original transaction in the dispute case is an Original Credit Transaction).
- The case is still in the Pre-Arbitration status.
- There is no case filing event in the case yet.
- The response timeframe has not yet expired.

To retrieve recalled Pre-Arbitrations from the recall queue, the member host system triggers a SiGetQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a list of the recalled Pre-Arbitration cases in the queue including the VisaCaseNumber for each case.

To recall an initiated Pre-Arbitration, the member host system triggers a SIChangeDisputeStatusRequest message supplying the VisaCaseNumber, ChangeItemID, ChangeItemType, and Action value=Recall.

VROL returns a SIChangeDisputeStatusResponse message with the success status.

VROL returns a hard-stop error if a recall request is submitted into a case that does not qualify for recall.

Check for Pre-Arbitration Rejects

If the dispute-related Pre-Arbitration questionnaire or Pre-Arbitration response questionnaire fails one or more validation edits, VROL blocks the questionnaire and places it in the MY_REJECTS or ALL_REJECTS queue.

To check for rejected Pre-Arbitration questionnaires, the member host system triggers a SiGetQueueRequest message for MY_REJECTS or ALL_REJECTS queue. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues, for more information.

VROL returns a SiGetQueueResponse message with the VisaCaseNumber and RejectID.

To ignore a rejected Pre-Arbitration questionnaire when using the reject queue, the member host system triggers a SIIgnoreRejectRequest message supplying the VisaCaseNumber, RejectID, and

RejectedTransactionType="Pre-Arbitration" or "Pre-Arbitration Response". This step prevents the transaction from being returned again in the next queue request. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a SIIgnoreRejectResponse message with the success status.

To repair a rejected Pre-Arbitration or Pre-Arbitration response questionnaire, the member host system triggers a SICreateDisputePreArbRequest (for Pre-Arbitration QN) or SICreateDisputePreArbResponseRequest (for Pre-Arbitration Response QN) message along with the updated Pre-Arbitration or Pre-Arbitration response questionnaire information.

- If the case contains a single unrepaired reject of the same type as the request, VROL marks the reject as repaired.
- If the case contains multiple unrepaired rejects of the same type as the request, VROL marks the most recent reject as repaired.
- If the case does not contain a reject of the same type as the request, VROL does not mark any transaction as repaired. VROL adds the incoming transaction to the case and sends response with success status.

VROL returns a SICreateDisputePreArbResponse (for Pre-Arbitration QN) or SICreateDisputePreArbResponseResponse (for Pre-Arbitration Response QN) message with the success status.

Pre-Compliance Process

Typically, issuers initiate Pre-Compliance to dispute and correct the issues arising out of dispute compliance violations as per *Visa Core Rules and Visa Product and Service Rules*. The Pre-Compliance process is invoked when a member decides to initiate a Pre-Compliance for a compliance issue. Pre-Compliance can be initiated by either issuer or acquirer, and from a single Transaction Inquiry (TI) transaction.

Both issuers and acquirers can initiate a Pre-Compliance for transactions for all jurisdictions.

Create Pre-Compliance

Pre-Compliance can be created from an original transaction that is previously retrieved through Transaction Inquiry (TI) or from an existing case that contains a selected original transaction. See the *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries.

This involves the following actions:

- a. Member submits or saves a Pre-Compliance.
- b. VROL accepts the Pre-Compliance questionnaire field details.
- c. VROL applies the Pre-Compliance validation edits.
- d. VROL saves or submits the dispute.

To create a Pre-Compliance, the member host system triggers a SICreateDisputePreCompRequest message supplying the RolTransactionId and details of the Pre-Compliance questionnaire.

When creating a Pre-Compliance from an existing case, provide only the VisaCaseNumber. A new case will be created if VisaCaseNumber is not provided.

SICreateDisputePreCompRequest can be saved or submitted. VROL returns a SICreateDisputePreCompResponse message with the DisputePreCompId and success status.

- Save
A SICreateDisputePreCompRequest can be saved. When it is saved, it generates a DisputePreCompId.
- Submit
If a SICreateDisputePreCompRequest message is submitted for a new Pre-Compliance, DisputePreCompId and AccountingEntryID are generated in the response.
If a SICreateDisputePreCompRequest message is submitted for a previously-saved Pre-Compliance, there is no new DisputePreCompId generated in the response.

Note:

- VROL returns the appropriate error message and code for every failed scenarios.
- Required/optional submission of Provisional Credit can be done by the issuer by using the corresponding legacy RTSI Web services. See the *Real Time System Interface for VROL*, Chapter 16, Accounting Entry Memos, for more information about Provisional Credit.

To attach one or more images to the questionnaire, include the DisputeAttachmentDescriptor group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the SICreateDisputePreCompRequest against the DocId element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved Pre-Compliance questionnaire, set the <SupplyDocInd>=true.

- If the <SupplyDocInd>=true, then the Pre-Compliance questionnaire will always get saved even if the user sets the Action value to Submit.
- If the <SupplyDocInd>=false, then the Pre-Compliance questionnaire will get submitted when the user submits the Pre-Compliance questionnaire.

If the user fails to attach the image to a saved questionnaire through the Bulk SI Hybrid Image upload functionality, the user must supply the missing elements through RTSI, save the questionnaire, and try to attach the image again using the same Bulk SI service.

Retrieve Pre-Compliance from Queue

User retrieves Pre-Compliance questionnaires in one of the following ways:

- The member host system triggers a SIGetQueueRequest message or a SIGetBatchQueueRequest message to retrieve Pre-Compliance questionnaires from the corresponding Dispute Pre-Filing queues. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.
VROL returns a list of the Pre-Compliance cases in the queue, including their VisaCaseNumber.
- Some members choose to receive Pre-Compliance questionnaires using Bulk SI Download files.

To close the Pre-Compliance or Pre-Compliance response and remove it from the queue, user sends close Pre-Compliance request SICloseTransactionRequest. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

Note: *SICloseTransactionRequest closes the transaction and removes it from its respective queue but does not close the case. For more information about SICloseTransactionRequest, see the Real Time System Interface for VROL.*

VROL sends response with success status.

Get Pre-Compliance Details

To retrieve Pre-Compliance details, the member host system triggers a SIGetDisputePreCompDetailsRequest supplying the VisaCaseNumber and DisputePreCompId.

VROL returns a SIGetDisputePreCompDetailsResponse message with the Pre-Compliance and image details.

Note: *The Pre-Compliance questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional <IncludeDisputeAsImageInd>=true is included in the request). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the Pre-Compliance questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.*

To retrieve the attached images, the member host system triggers a SIGetImageRequest message supplying the VisaCaseNumber and DocId.

Note: *DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the Pre-Compliance questionnaire. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.*

VROL returns a SIGetImageResponse message with image data.

Respond to a Received Pre-Compliance

The opposer can respond to a received Pre-Compliance if the Pre-Compliance Response timeframe has not expired, and the case has not yet advanced to a filing stage.

Note: *Prior to submitting a response, an RTSI user should retrieve the Pre-Compliance details in the case.*

To create a Pre-Compliance Response, the member host system triggers a SICreateDisputePreCompResponseRequest message supplying the VisaCaseNumber and Pre-Compliance Response information.

SICreateDisputePreCompResponseRequest can be saved or submitted. VROL returns a SICreateDisputePreCompResponseResponse with DisputePreCompResponseId and success status.

- Save

A SICreateDisputePreCompResponseRequest can be saved. When it is saved, it generates a DisputePreCompResponseId.

- Submit

If a SICreateDisputePreCompResponseRequest message is submitted for a new Pre-Compliance response, a DisputePreCompResponseId is generated in the response.

If a `SICreateDisputePreCompResponseRequest` message is submitted for a previously-saved Pre-Compliance response, there is no new `DisputePreCompResponseId` generated in the response.

To attach one or more images to the questionnaire, include the `DisputeAttachmentDescriptor` group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the `SICreateDisputePreCompResponseRequest` against the `DocId` element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved Pre-Compliance response questionnaire, set the `<SupplyDocId>=true`.

- If the `<SupplyDocId>=true`, then the Pre-Compliance response questionnaire will always get saved even if the user sets the Action value to Submit.
- If the `<SupplyDocId>=false`, then the Pre-Compliance response questionnaire will get submitted when the user submits the Pre-Compliance response questionnaire.

If the user fails to attach the image to a saved questionnaire through the Bulk SI Hybrid Image upload functionality, the user must supply the missing elements through RTSI, save the questionnaire, and try to attach the image again using the same Bulk SI service.

Get Pre-Compliance Response Details

To retrieve the details of a submitted or received Pre-Compliance Response, the member host system triggers a `SIGetDisputePreCompResponseDetailsRequest` message supplying the `VisaCaseNumber` and `DisputePreCompResponseId`.

VROL returns a `SIGetDisputePreCompResponseDetailsResponse` message with the details of the Pre-Compliance Response.

Note: *The Pre-Compliance Response questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional `<IncludeDisputeAsImageId>=true` is included in the request). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the Pre-Compliance Response questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the `<DownloadImageId>=false` in the request.*

To retrieve the attached images, the member host system triggers a `SIGetImageRequest` message supplying the `VisaCaseNumber` and `DocId`.

Note: *DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the Pre-Compliance Response questionnaire. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.*

VROL returns a `SIGetImageResponse` message with image data.

Retrieve Acceptance Notification Details

The RTSI user can retrieve the acceptance notification details for Pre-Compliances or Pre-Compliance responses that were accepted and closed.

The user can accept and close a Pre-Compliance or Pre-Compliance response by triggering the SIAcceptDisputeRequest message. Optionally, the user can close the Pre-Compliance or Pre-Compliance response by triggering the SICloseTransactionRequest message.

To retrieve accepted Pre-Compliance responses from the dispute acceptance queue, the member host system triggers a SiGetQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a list of the accepted Pre-Compliance response cases in the queue including the VisaCaseNumber for each case.

To retrieve details of the acceptance notification for a Pre-Compliance or Pre-Compliance response, the member host system triggers a SiGetAcceptanceNotificationDetailsRequest message supplying the VisaCaseNumber, DisputePreCompId, or DisputePreCompResponseId.

VROL returns a SiGetAcceptanceNotificationDetailsResponse message with the VisaCaseNumber along with the acceptance and close details of the Pre-Compliance or Pre-Compliance response item.

Delete Pre-Compliance

The initiator can delete a saved Pre-Compliance.

To delete a Pre-Compliance, the member host system triggers a SiChangeDisputeStatusRequest message supplying the VisaCaseNumber, ChangeItemID, ChangeItemType, and Action value=Delete.

VROL returns a SiChangeDisputeStatusResponse message with the success status.

Recall Pre-Compliance

The initiator can recall a submitted Pre-Compliance if the following conditions are met:

Note: *Only the Pre-Compliance can be recalled but not the Pre-Compliance response.*

- The opposing member has not yet responded.
- The current date is within 3 calendar days of the Pre-Compliance's submission date (1 day if the pinned original transaction in the dispute case is an Original Credit Transaction).
- The case is still in the Pre-Compliance status.
- There is no case filing event in the case yet.
- The response timeframe has not yet expired.

To retrieve recalled Pre-Compliances from the recall queue, the member host system triggers a SiGetQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a list of the recalled Pre-Compliance cases in the queue including the VisaCaseNumber for each case.

To recall an initiated Pre-Compliance, the member host system triggers a SiChangeDisputeStatusRequest message supplying the VisaCaseNumber, ChangeItemID, ChangeItemType, and Action value=Recall.

VROL returns a SiChangeDisputeStatusResponse message with the success status.

VROL returns a hard-stop error if a recall request is submitted into a case that does not qualify for recall.

Check for Pre-Compliance Rejects

If the dispute-related Pre-Compliance questionnaire or Pre-Compliance response questionnaire fails one or more validation edits, VROL blocks the questionnaire and places it in the MY_REJECTS or ALL_REJECTS queue.

To check for rejected Pre-Compliance questionnaires, the member host system triggers a SIGetQueueRequest message for MY_REJECTS or ALL_REJECTS queue. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a SIGetQueueResponse message with the VisaCaseNumber and RejectID.

To ignore a rejected Pre-Compliance questionnaire when using the reject queue, the member host system triggers a SIIgnoreRejectRequest message supplying the VisaCaseNumber, RejectID, and RejectedTransactionType="Pre-Compliance" or "Pre-Compliance Response". This step prevents the transaction from being returned again in the next queue request. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a SIIgnoreRejectResponse message with the success status.

To repair a rejected Pre-Compliance questionnaire, the member host system triggers a SICreateDisputePreCompRequest message along with the updated Pre-Compliance questionnaire information.

- If the case contains a single unrepaired reject of the same type as the request, VROL marks the reject as repaired.
- If the case contains multiple unrepaired rejects of the same type as the request, VROL marks the most recent reject as repaired.
- If the case does not contain a reject of the same type as the request, VROL does not mark any transaction as repaired. VROL adds the incoming transaction to the case and sends response with success status.

VROL returns a SICreateDisputePreCompResponse message with the success status.

DISPUTE CASE FILINGS

Create Dispute Case Filing

To create a dispute case filing, the member host system triggers a SISubmitDisputeFilingRequest message supplying the VisaCaseNumber and dispute case filing information (either arbitration or compliance). This request can include image(s). User can Save or Submit the dispute case filing request by setting the Action value.

VROL returns a SISubmitDisputeFilingResponse message with the VisaCaseNumber, DisputeFilingItemId, DisputeFilingItemType, and the DocIds for any attached images.

Note: *DisputeFilingItemId uniquely identifies a dispute filing transaction while a DisputeFilingItemType identifies the type of the dispute case filing. See the Real Time System Interface for VROL, Chapter 19, Hypersearch Requests, for more information.*

To attach one or more images to the questionnaire, include the DisputeAttachmentDescriptor group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the SSubmitDisputeFilingRequest against the DocId element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved dispute case filing questionnaire, set the <SupplyDocInd>=true.

- If the <SupplyDocInd>=true, then the dispute case filing questionnaire will always get saved even if the user sets the Action value to Submit.
- If the <SupplyDocInd>=false, then the dispute case filing questionnaire will get submitted when the user submits the dispute case filing questionnaire.

If the user fails to attach the image to a saved questionnaire through the Bulk SI Hybrid Image upload functionality, the user must supply the missing elements through RTSI, save the questionnaire, and try to attach the image again using the same Bulk SI service.

Retrieve Dispute Case Filing

To retrieve case filing from the corresponding case filing queues, the member host system triggers a SGetQueueRequest message or a SGetBatchQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.

VROL returns a list of the dispute case filings with "Acknowledgement", "Visa Contact Message", "Response made available to other side", or "Final Decision" as Action value in the queue, including their VisaCaseNumber.

Note: *Action field categorizes the various different states when the case is in a case filing stage such as Acknowledgement, "Visa Contact Message", "Response made available to other side", or "Final Decision".*

To retrieve the DisputeFilingItemId, the member host system triggers a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests, for more information.

VROL returns the DisputeFilingItemId along with its DisputeFilingItemType.

To retrieve dispute case filing details, the member host system triggers a SGetDisputeFilingDetailsRequest message supplying the VisaCaseNumber and DisputeFilingItemId.

VROL returns a SGetDisputeFilingDetailsResponse message with dispute case filing and image details along with DisputeFilingItemType.

Note: *The dispute case filing questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response (if optional <IncludeDisputeAsImageInd>=true). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the dispute case filing questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.*

To retrieve the attached images, the member host system triggers a SIGetImageRequest message supplying the VisaCaseNumber and DocId.

Note: DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the case filing questionnaire. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

VROL returns a SIGetImageResponse message with image data.

Submit Dispute Case Filing Withdrawal Request

User can **Request to Withdraw** if he wants to withdraw the case filing and accept liability.

To retrieve case filing from the corresponding case filing queues, the member host system triggers a SIGetQueueRequest message or a SIGetBatchQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.

VROL returns a list of the dispute case filings in the queue, including their VisaCaseNumber.

To create a dispute case filing withdrawal request, the member host system triggers a SISubmitDisputeFilingRequest message supplying the VisaCaseNumber and RequestToWithdrawInd=True. This request can include comment(s) or image(s).

VROL returns a SISubmitDisputeFilingResponse message with the success status and the DocIds for any attached images.

To attach one or more images to the questionnaire, include the DisputeAttachmentDescriptor group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the SISubmitDisputeFilingRequest against the DocId element. See *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

Retrieve Dispute Case Filing Withdrawal Request

To retrieve case filing from the corresponding case filing queues, the member host system triggers a SIGetQueueRequest message or a SIGetBatchQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.

VROL returns a list of the dispute case filings in the queue, including their VisaCaseNumber.

To retrieve dispute case filing withdrawal request details, the member host system triggers a SIGetDisputeFilingDetailsRequest message supplying the VisaCaseNumber and DisputeFilingItemId.

VROL returns a SIGetDisputeFilingDetailsResponse message with details of withdrawal request.

Note: The contact message questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response (if optional <IncludeDisputeAsImageInd>=true is included in the request).

Note: Any image attached to the dispute case filing questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.

Retrieve Contact Message, Create Contact Message Response

To retrieve case filing from the corresponding case filing queues, the member host system triggers a SIGetQueueRequest message or a SIGetBatchQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.

VROL returns a list of the dispute case filings with “Visa Contact Message” as Action value in the queue, including their VisaCaseNumber.

Note: *Action field categorizes the various different states when the case is in a case filing stage such as “Visa Contact Message”.*

To retrieve the ContactMessageld, the member host system triggers a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests, for more information.

VROL returns a list of ContactMessagelds, including their timestamp.

To retrieve contact message request details, the member host system triggers a SIGetContactMessageDetailsRequest message supplying the VisaCaseNumber and ContactMessageld.

VROL returns a SIGetContactMessageDetailsResponse message with contact message request and image details.

Note: *Any image attached to the contact message request is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.*

To retrieve the attached images with contact message request, the member host system triggers a SIGetImageRequest message supplying the VisaCaseNumber and DocId.

Note: *DocIds are generated in bulk when the member uses the Bulk SI Hybrid Image upload functionality to attach image(s) in the case filing questionnaire. See the Visa Resolve Online Bulk Systems Interface Development Guide for more information about hybrid image upload.*

VROL returns a SIGetImageResponse message with image data.

To create contact message response, the member host system triggers a SISubmitContactMessageResponseRequest message supplying the VisaCaseNumber, ContactMessageld, and contact message response information. User can submit the contact message response request.

Note: *The ContactMessageld refers to the ID of the contact message from DRM to the member.*

VROL returns a SISubmitContactMessageResponseResponse message with the success status, including the DocIds for any attached images.

To attach one or more images to the contact message data, include the DisputeAttachmentDescriptor group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the SISubmitContactMessageResponseRequest against the DocId element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

If the user wants to use the Bulk SI Hybrid Image upload functionality to supply the documents, including image details, to a saved contact message response, set the <SupplyDocInd>=true.

- If the <SupplyDocInd>=true, then the contact message response will always get saved even if the user sets the Action value to Submit.
- If the <SupplyDocInd>=false, then the contact message response will get submitted when the user submits the contact message response.

If the user fails to attach the image to a saved questionnaire through the Bulk SI Hybrid Image upload functionality, the user must supply the missing elements through RTSI, save the questionnaire, and try to attach the image again using the same Bulk SI service.

To retrieve the ContactMessageResponseId, the member host system triggers a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests, for more information.

To retrieve contact message response details, the member host system triggers a SIGetContactMessageResponseDetailsRequest message supplying the ContactMessageResponseId.

VROL returns a SIGetContactMessageResponseDetailsResponse message with details of contact message response.

Note: Any image attached to the contact message response is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.

Create Dispute Case Filing Appeal, Retrieve Dispute Case Filing Appeal Request

Prior to sending a dispute case filing appeal, the user must meet the following conditions to perform an appeal on a filed case:

Members cannot appeal the final decision made on an appeal.

- The member completely or partially lost the case.
- The total dispute amount for the transaction is greater than US\$5,000.
- The member can provide new evidence that is not previously available.
- An appeal has not been performed on the case.

To create a dispute case filing appeal, the member host system triggers a SISubmitDisputeFilingRequest message supplying the VisaCaseNumber and AppealInd=True.

VROL returns a SISubmitDisputeFilingResponse message with the success status.

To retrieve case filing from the corresponding case filing queues, the member host system triggers a SIGetQueueRequest message or a SIGetBatchQueueRequest message. See the *Real Time System Interface for VROL*, Chapter 17, Queues and Chapter 18, RTSI Batch Queues.

VROL returns a list of the dispute case filings in the queue, including their VisaCaseNumber.

To retrieve the DisputeFilingItemId, the member host system triggers a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests, for more information.

To retrieve dispute case filing appeal details, the member host system triggers a SIGetDisputeFilingDetailsRequest supplying the VisaCaseNumber and DisputeFilingItemId.

VROL sends response with details of dispute case filing appeal, including AppealInd=True.

Note: *The dispute case filing questionnaire may be returned as an image (TIFF/PDF), in addition to XML, as part of this response (if optional <IncludeDisputeAsImageInd>=true is included in the request). However, any images attached to the questionnaire must be retrieved separately (see below).*

Note: *Any image attached to the dispute case filing questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.*

To retrieve the attached images with dispute case filing appeal, the member host system triggers a SIGetImageRequest message supplying the VisaCaseNumber and DocID.

VROL returns a SIGetImageResponse message with image data.

Retrieve Acknowledgment/Rejection/Final Decision Letters

To retrieve the letters, the member host system triggers a hypersearch request supplying the VisaCaseNumber and retrieves the DisputeFilingItemId, which is used in SIGetDisputeFilingDetailsRequest. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests, for more information.

Note: *Any image attached to the dispute case filing questionnaire is downloaded by default. If the user does not want to download the attached image, then they need to set the <DownloadImageInd>=false in the request.*

VROL sends response with letter details.

Delete Case Filing

The initiator can delete a saved arbitration or compliance.

To delete an arbitration or compliance, the member host system triggers a SIChangeDisputeStatusRequest message supplying the VisaCaseNumber, ChangeItemId, ChangeItemType, and Action value=Delete.

VROL returns a SIChangeDisputeStatusResponse message with the success status.

Check for Case Filing Rejects

If the dispute-related arbitration or compliance case filing questionnaire fails one or more validation edits, VROL blocks the questionnaire and places it in the MY_REJECTS or ALL_REJECTS queue.

To check for rejected case filing questionnaires, the member host system triggers a SIGetQueueRequest message for MY_REJECTS or ALL_REJECTS queue. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a SIGetQueueResponse message with the VisaCaseNumber and RejectID.

To ignore a rejected case filing questionnaire when using the reject queue, the member host system triggers a `SIIgnoreRejectRequest` message supplying the `VisaCaseNumber`, `RejectID`, and `RejectedTransactionType="Arbitration" or "Compliance"`. This step prevents the transaction from being returned again in the next queue request. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a `SIIgnoreRejectResponse` message with the success status.

To repair a rejected case filing questionnaire, the member host system triggers a `SISubmitDisputeFilingRequest` message along with the updated case filing questionnaire information.

- If the case contains a single unrepaired reject of the same type as the request, VROL marks the reject as repaired.
- If the case contains multiple unrepaired rejects of the same type as the request, VROL marks the most recent reject as repaired.
- If the case does not contain a reject of the same type as the request, VROL does not mark any transaction as repaired. VROL adds the incoming transaction to the case and sends response with success status.

VROL returns a `SISubmitDisputeFilingResponse` message with the success status.

MISCELLANEOUS FEES

Miscellaneous fees can be created based on an existing case found during a user's workflow (see *Real Time System Interface for VROL*, Chapter 17, Queues). Otherwise, a new case can be created (see Chapter 5, Case Creation). In both these scenarios, VROL returns the VROL Case Number of the case.

Send Misc Fees

To send a miscellaneous fee request, user sends request `SISubmitMiscFeeRequest` with miscellaneous fee data.

VROL sends response.

Once the miscellaneous fee has been processed by BASE II/SMS and EM (CPS transaction), the user can determine the success as described in the following:

- "Retrieve Misc Fees SMS Approval Status (SMS only)" following.
- "Check for Misc Fee Rejects" following.

Retrieve Misc Fees SMS Approval Status (SMS only)

SMS approval is not returned in the response when sending a misc. fee from VROL. The sender can check the reject queue, but may prefer confirmation that the misc. fee was processed successfully by V.I.P. (and EM when applicable for CPS).

Users that send misc. fees from VROL can determine if the transactions sent have been approved or rejected by V.I.P. by sending the detail request each day until they receive a status in the response that the approval or rejection has occurred. This process typically may take 1–2 days. If the transaction is still waiting for a response from V.I.P., it will be indicated in the response.

To retrieve misc. fees SMS approval status, user sends request `SIGetMiscFeeDetailsRequest` using VROL Case Number, Misc Fee ID, and QN type. The `<ReturnDetails>` field is used to indicate that the user wants to receive the SMS approval status message.

VROL sends response `SIGetMiscFeeDetailsResponse` including the SMS approval status.

Check for Misc Fee Rejects

Note: *It may take 1–2 days for V.I.P. to send a reject/return message to VROL.*

To check for miscellaneous fees rejected by BASE II or SMS, user sends request `SIGetQueueRequest` for `MY_REJECTS` or `ALL_REJECTS` queue.

VROL returns the VROL Case Number, Reject ID, and success status.

To ignore a misc. fee reject when using the reject queue, user sends request `SIIgnoreRejectRequest` using VROL Case Number, Reject ID, and `RejectedTransactionType=Funds Disbursement` or `Fee Collection`. This step prevents the transaction from being returned again in the next queue request.

To repair, resend the original including the Visa Case Number. This is equivalent to a second fee collection/funds disbursement.

Retrieve Misc Fees

To get miscellaneous fee details, user sends request `SIGetMiscFeeDetailsRequest` using VROL Case Number and Misc Fee ID.

VROL sends response. The Miscellaneous Fees Type can be used to distinguish between a Fee Collection and Funds Disbursement.

To close the miscellaneous fee and remove it from the queue, issuer sends close misc fee request `SICloseMiscFeeRequest` or `SICloseTransactionRequest` with `<CloseItemType>` as `MISCFEE`. This step prevents the transaction from being returned again in the next queue request. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

Note: *`SICloseTransactionRequest` closes the transaction and removes it from its respective queue but does not close the case. For more information about `SICloseTransactionRequest`, see the *Real Time System Interface for VROL*.*

VROL sends response with success status.

FRAUD REPORTING

A fraud report can be created based on an existing case found during a user's workflow (see *Real Time System Interface for VROL*, Chapter 17, Queues). Otherwise, a new case can be created (see Chapter 5, Case Creation). In both these scenarios, VROL returns the VROL Case Number of the case.

Fraud Disputes

Disputes with the fraud dispute category require that a Fraud report is submitted prior to, or in conjunction with the dispute in order for the dispute to be submitted in VROL.

When the issuer or the issuing side of a dual organization creates a Fraud dispute, VROL searches if an active and non-rejected Fraud report exists within the case, other cases within VROL, and the fraud reports in FRS for the disputed original transaction. If one or more Fraud reports are found for the disputed original transaction, the dispute can proceed. If none is found, the user must create a Fraud report and submit it, either independent of the dispute (but prior to dispute submission) or in conjunction with the dispute submission. User cannot update or edit any existing fraud report from the dispute.

If the Fraud Report is submitted in conjunction with the dispute, VROL proceeds with the dispute processing and will not wait for a fraud report confirmation to be received before delivering the dispute to the opposer.

Send Fraud Report

To send a fraud report, user sends a request `SISubmitFraudReportRequest` with fraud report information. The cardholder's amount and currency are required. This information is found in TI results. See the *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries.

VROL sends response with the Fraud Report ID, which can be used to get the success or reject status of the submitted fraud report. Check for the rejected fraud report as described in "Check for Fraud Report Rejects".

Retrieve Delivered Fraud Reports from Queue

To retrieve delivered fraud reports from the queue, the host system triggers a `SIGetQueueRequest` message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL returns a list of the delivered fraud report cases in the queue including their `VisaCaseNumber`.

To accept and change the status of a delivered fraud report from the queue, the host system triggers a `SIChangeQueueStatusRequest` message supplying the `VisaCaseNumber` and `Status` as required fields. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

VROL sends response with success status.

Retrieve Fraud Report Information

To request for information about a previously submitted fraud report, user sends a fraud report details request `SIGetFraudReportDetailsRequest`. This request uses the Fraud Report ID returned previously.

VROL sends response with fraud details along with VROL Case Number.

Check for Fraud Report Rejects

Note: It takes 1–2 days for VROL to receive a reject/return message.

To check for rejected fraud reports, user sends queue request SIGetQueueRequest for MY_REJECTS or ALL_REJECTS queue:

VROL sends response with VROL Case Number, Reject ID, and success status.

To ignore rejected fraud report, user sends request SIIgnoreRejectRequest using VROL Case Number, Reject ID, and RejectedTransactionType=Fraud Report. This step prevents the transaction from being returned again in the next queue request.

VROL sends response with success status.

Repair a Rejected Fraud Advice

To check for a rejected fraud advice, user sends a queue request SIGetQueueRequest or MY_REJECTS or ALL_REJECTS queue.

VROL sends response with VROL Case Number, Reject ID, and success status.

To repair the rejected fraud advice, user sends request SISubmitFraudReportRequest for the reject to be repaired along with fraud information.

- If the case contains a single unrepaired reject of the same type as the request, VROL marks the reject as repaired.
- If the case contains multiple unrepaired rejects of the same type as the request, VROL marks the most recent reject as repaired.
- If the case does not contain a reject of the same type as the request, VROL does not mark any transaction as repaired

VROL adds the incoming transaction to the case and sends response with success status.

Note: A user can always repair a Fraud Advice reject, even if it is not the latest Fraud Advice in the case.

Note: A repaired and re-submitted Fraud reject will be treated in the system like the submission of a new Fraud Advice. If it is successfully submitted, it will supersede any existing Fraud Advices in the case.

EXCEPTION FILE LISTINGS

An EFL can be created based on an existing case found during a user's workflow (see *Real Time System Interface for VROL*, Chapter 17, Queues). Otherwise, a new case can be created (see Chapter 5, Case Creation). In both these scenarios, VROL returns the VROL Case Number of the case.

To add, update, or delete an EFL, issuer sends request SISubmitExceptionRequest with data.

VROL sends response to indicate the success or reject status of the submitted request and returns the Exception File ID.

To get EFL details, issuer sends request SIGetExceptionDetailsRequest using the Exception File ID returned previously.

VROL sends response.

To get information about an existing exception file listing, issuer sends request `SIInquiryExceptionRequest`.
VROL sends response.

STOP PAYMENTS

Stop payment orders can be created based on an existing case found during a user's workflow (see *Real Time System Interface for VROL*, Chapter 17, Queues). Otherwise, a new case can be created (see Chapter 5, Case Creation). In both these scenarios, VROL returns the VROL Case Number of the case.

To add or update a stop payment, user sends request `SISubmitStopPaymentOrderRequest` with stop payment data.

VROL sends response with the VROL Case Number, Stop Payment ID, and success status.

To delete a stop payment, user sends request `SISubmitStopPaymentOrderRequest` with VROL Case Number and Stop Payment ID.

VROL sends response with the VROL Case Number, Stop Payment ID, and success status.

To get details, issuer sends request `SIGetStopPaymentDetailsRequest` using the Stop Payment ID returned previously.

VROL sends response.

To get information about an existing stop payment, issuer sends request `SISubmitStopPaymentInquiryRequest`.

VROL sends response with the VROL Case Number and Stop Payment ID for all stop payment orders matching the request.

ACCOUNTING ENTRY MEMOS

An AEM can be created based on an existing case found during a member's workflow (see the *Real Time System Interface for VROL*, Chapter 17, Queues). Otherwise, a new case can be created (see Chapter 5, Case Creation). In both these scenarios, VROL returns the VROL Case Number of the case.

To submit a new AEM request, user sends request `SISubmitAccountingEntryRequest` with AEM data. This request requires an VROL Case Number from a previous request.

VROL sends response with VROL Case Number, Accounting Entry ID, and success status.

To get AEM details, user sends request `SIGetAccountingEntryDetailsRequest` using VROL Case Number and Accounting Entry ID.

VROL sends response for all AEM transactions that match the request.

To reverse an AEM, user re-sends the original AEM, but reverses the amounts from credit to debit and vice versa.

QUEUES

To see a specific queue, user submits a request `SIGetQueueRequest` with the Queue Type.

VROL returns up to 200 items per page from the queue with the page number and the total number of pages.

To request remaining pages, user submits a request using the total number of pages repeatedly.

See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

BATCH QUEUES

Retrieve Transactions From a Queue

User submits an RTSI request `SIGetBatchQueueRequest` to retrieve items from a queue.

VROL returns up to 400 items per page from the queue.

Note: *Repeated requests are needed if the queue contains more than 400 transactions and the transactions are returned in more than one page. The user should store the transactions returned locally rather than make repeated queue requests.*

User processes the transactions.

Mark Transactions as Read

Important:

To mark batch queue items as read, VROL accepts any of the following items:

- One or multiple `BatchQueueItemSIDs` with no restrictions on the number of `BatchQueueItemSID` provided
 - One or multiple queue type names that will mark all items in the specified queue type as read
-

Once all the transactions are retrieved from the queue and processed by the user, the user sends an RTSI request `SIMarkBatchQueueItemAsReadRequest` to mark these transactions as "read". The user must provide the identifier (`BatchQueueItemSID`) for each transaction they want to mark as read.

Once the transactions are marked as "read", these transactions are no longer available in the Bulk SI download.

Note: *If a transaction is not marked as read, it is removed or purged from the RTSI Batch Queue after 10 days.*

VROL removes the transactions from the RTSI Batch Queue. This reduces the number of transactions returned for each queue request and the possibility of returning duplicates.

Note: The user can trigger the `SIAcceptDisputeRequest` message to accept liability for a dispute transaction and remove it from the batch queue.

During the Mark Transactions as Read operation, when any of the following scenarios occur, VROL returns a message, respectively. The following table provides the operation scenarios and the messages returned by VROL.

Mark Transactions as Read Operation Scenarios	VROL Message Returned to User
If the user provided any of the following items: <ul style="list-style-type: none"> A valid <code>BatchQueueItemSIDs</code> A combination of valid and non-existing <code>BatchQueueItemSIDs</code> 	Successfully completed operation Note: VROL returns this message only for the valid <code>BatchQueueItemSIDs</code> provided.
If the user provided any of the following items: <ul style="list-style-type: none"> Invalid <code>BatchQueueItemSIDs</code>, or a combination of valid and invalid <code>BatchQueueItemSIDs</code> A combination of invalid and non-existing <code>BatchQueueItemSIDs</code> 	MarkBatchQueueItemAsReadRequest operation failed for following batch queue items: Invalid SIDs
If any of the following scenarios occur: <ul style="list-style-type: none"> The user provided a non-existing <code>BatchQueueItemSID</code> When a different organization is used for the Mark Transactions as Read operation either for valid or invalid <code>BatchQueueItemSID</code>, or combination of valid or invalid <code>BatchQueueItemSIDs</code> 	Invalid <code>BatchQueueItemSID</code> or there are no items for the specified <code>BatchQueueItemSID</code> in the queue

HYPERSEARCHES

To perform a hypersearch, user submits a request `SIHyperSearchRequest` with at least one of the following parameters: Card/Account Number, Token, ARN, Tran Date, Tran Amount, Transaction ID + MCSN, Retrieval Request ID, VROL Case Number, Member Case Number, RRN, STAN, or Acquirer BIN/ID. For tokenized transactions (Visa Token Service), acquirers should use token in place of the Card/Account Number field.

VROL groups results in pages of 200 cases each.

To request remaining pages, user submits additional requests containing the same case matching parameters and sets the `PageNum` element in the request to the page number requested.

MESSAGES

Non-financial transactions that can be exchanged between issuers and acquirers. VROL supports the Request Proof of Posting (RPP) Message type.

Send Message Initiate

Prior to sending a message initiate, user follows different workflows, including:

- User sends a message based on TI request and retrieves VROL Case Number.

- b. User sends a message based on an existing case found in a user's workflow. VROL sends response with VROL Case Number.
- c. User sends a message by creating a case, if no case exists prior to the message creation. VROL sends the response with VROL Case Number.

To create message initiate request, user sends the initiate message request `SICreateMessageRequest` with (RPP Message) `<RPPMessage>`. If images are being attached, the message must be pended.

VROL sends response with `<MessageID>` and success status.

To attach images to the message request, user sends request `SIUploadMessageImageRequest` with image information, using `<MessageID>`. The image is sent as encoded data with the request.

VROL sends response with success status.

If images were attached, user submits pended message request `SICreateMessageRequest` with the `<MessageID>`.

VROL sends response with success status.

Retrieve Message and Message Responses

Prior to sending a message respond request, user retrieves the incoming message transaction

To retrieve the message transactions that are awaiting action from the associated RPP message queues, user sends queue request `SIGetQueueRequest`.

VROL returns a summary of the message transactions in the queue including their VROL Case Numbers and Message IDs. As RPP message queues are Format T queues, the queue response includes the Message ID in the InternalId as follows: `<InternalId transactionType="MSG"> <ID>123456</ID> </InternalId>`.

To retrieve message details, user sends questionnaire request `SIGetMessageRequest` using VROL Case Number and Message ID. The Message ID and VROL Case Number can be retrieved from the `SIGetQueueResponse`.

VROL sends response with details of message transaction.

To retrieve images with message, issuer sends request `SIGetMessageImageRequest` using VROL Case Number and Doc ID.

VROL sends response with image details.

To close the message and remove it from the queue, user sends close message request `SICloseMessageRequest` or `SICloseTransactionRequest` with `<CloseItemType>` as RPP or OTHER. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

Note: *SICloseTransactionRequest closes the transaction and removes it from its respective queue but does not close the case. For more information about SICloseTransactionRequest, see the Real Time System Interface for VROL.*

VROL sends response with success status.

Note: If a message is retrieved using Hypersearch (See Real Time System Interface for VROL, Chapter 19, Hypersearch Requests), the Message ID returned (<ActiveMessageID>) is the ID of the “active message”. The details of this active message will have the history of previous messages in the message thread.

Send Message Respond

Note: Prior to submitting a response, user should retrieve the latest prior message in the message thread to get the latest history. Otherwise, there is a risk that a response may be made by the opposing member e.g. between pend/SFR and submit. The user will get a warning if such a response occurred; however the warning is returned with the submit success status, after the response is sent.

To create message response request, user sends request SICreateMessageRequest with (RPP Message) <RPPMessageResponse>. If images are being attached, the message must be pended.

VROL sends response with success status.

To attach images to the message request, user sends request SIUploadMessageImageRequest with image information, using <MessageID>. The image is sent as encoded data with the request.

VROL sends response with success status

If images were attached, user submits pended message request SICreateMessageRequest with the <MessageID>.

VROL sends response with success status.

PURCHASE INQUIRIES

The Purchase Inquiry (PI) transaction provides relevant purchase information from participating merchants to avoid invalid disputes, accelerate resolution, and increase consumer satisfaction. For example, a purchase inquiry can be initiated if the cardholder does not recognize a TI transaction to provide additional information that is not provided in the TI details. The purchase inquiry details may be sent to the cardholder from VROL to remind the cardholder of their transaction.

The Purchase Inquiry details will be returned as a PDF file in the RTSI response and may have merchant-specific fields in the PDF.

Important:

VROL users can initiate a purchase inquiry request to the merchant only if the selected TI transaction or pinned TI transaction in a case is eligible for Purchase Inquiry. A case or TI transaction is eligible for PI when the field <PurchaseInquiryEligibleInd>=true in SIGetTransDetailsResponse, SIGetTransactionsFromCaseResponse, SIHyperSearchResponse, SIGetCaseDetailsResponse, SIGetTransInquiryResultsResponse, or SISubmitTranInquiryResponse.

VROL provides a Merchant Notification feature that notifies merchants of fraud reports submitted from VROL against the merchant transactions. If a fraud is initiated from the case, merchants will be notified about the submitted fraud.

Merchants can send the purchase inquiry details along with the Merchant Notification response. The merchant notification details will be returned together with the purchase inquiry data in the RTSI

response. The purchase inquiry data is intended to indicate actions that the merchant may have taken as a result of knowledge of the fraud.

The Merchant Notification feature is available only if the merchant supports this feature, and only if the case is eligible for Purchase Inquiry.

Request Latest PI Data from Existing Case

Users can request the latest PI data from an existing case by supplying the VROL Case Number in the request.

To retrieve the VROL Case Number, user sends queue request SIGetQueueRequest. The VROL Case Number is returned in the response. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

Some members opt to receive responses using Bulk SI Download files.

Some members opt to receive responses using Bulk SI Download files.

To request the latest Purchase Inquiry data from an existing case, user sends request SISubmitPurchaseInquiryRequest using the VROL Case Number.

VROL sends response SISubmitPurchaseInquiryResponse with the latest Purchase Inquiry data in a PDF file.

Note: Some fields are suppressed if the member accessing the Purchase Inquiry on the transaction is an acquirer.

Note: The Purchase Inquiry may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional <IncludeResponseAsImageInd>=true is included in the request). However, any images attached to the Purchase Inquiry must be retrieved separately (see below).

To retrieve the image data for the attached images, user sends request SIGetImageRequest using VROL Case Number and Doc ID.

VROL sends response with image data.

Request Latest PI Data from TI Result if No Case Exists

Users can request the latest PI data from a TI result if no case exists by supplying the ROL Transaction ID in the request.

To retrieve the ROL Transaction ID, user sends TI request SISubmitTranInquiryRequest. The ROL Transaction ID is returned in the response. See the *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries.

To request the latest PI data from a TI result if no case exists, user sends request SISubmitPurchaseInquiryRequest using the ROL Transaction ID.

VROL sends response SISubmitPurchaseInquiryResponse with the latest Purchase Inquiry data in a PDF file.

Note: If any Purchase Inquiry (PI) has been created for the TI prior to case creation, the last PI associated with the TI will be added to the case with SICreateCaseFromTransactionRequest.

Note: If this request is used for a selected TI in an existing case, it will return the updated data and not the historical data applicable at the time of the pinned TI.

Note: Some fields are suppressed if the member accessing the Purchase Inquiry on the transaction is an acquirer.

Note: The Purchase Inquiry may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional `<IncludeResponseAsImageInd>=true` is included in the request). However, any images attached to the Purchase Inquiry must be retrieved separately (see below).

To retrieve the image data for the attached images, user sends request `SIGetImageRequest` using VROL Case Number and Doc ID.

VROL sends response with image data.

Retrieve Historical PI Data in Existing Case

Users can retrieve historical PI data in an existing case by supplying both VROL Case Number and Purchase Inquiry ID in the request.

To retrieve the VROL Case Number, user sends queue request `SIGetQueueRequest`. The VROL Case Number is returned in the response. See the *Real Time System Interface for VROL*, Chapter 17, Queues. Some members opt to receive responses using Bulk SI Download files.

To retrieve the Purchase Inquiry Id, issuer sends a Hypersearch request `SIHyperSearchRequest`. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests.

To retrieve historical PI data in an existing case, user sends request `SIGetPurchaseInquiryRequest` using the VROL Case Number and Purchase Inquiry Id that uniquely identifies the PI.

VROL sends response `SIGetPurchaseInquiryResponse` with the historical Purchase Inquiry data in a PDF file.

Note: The Purchase Inquiry may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional `<IncludeResponseAsImageInd>=true` is included in the request). However, any images attached to the Purchase Inquiry must be retrieved separately (see below).

To retrieve the image data for the attached images, user sends request `SIGetImageRequest` using VROL Case Number and Doc ID.

VROL sends response with image data.

Retrieve Merchant Notification Details

Users can retrieve the details of a merchant notification transaction by supplying both VROL Case Number and Merchant Notification Id in the request.

To retrieve the Merchant Notification Id, user sends a Hypersearch request `SIHyperSearchRequest`. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests.

To retrieve merchant notification details for each transaction, user sends request `SIGetMerchantNotificationDetailsRequest` using the VROL Case Number and `MerchantNotificationId`.

VROL sends response `SIGetMerchantNotificationDetailsResponse` with the merchant notification details together with the purchase inquiry data in a PDF file.

Note: *The Merchant Notification may be returned as an image (TIFF/PDF), in addition to XML, as part of this response message (if optional `<IncludeResponseAsImageInd>=true` is included in the request). However, any images attached to the Merchant Notification must be retrieved separately (see below).*

To retrieve the image data for the attached images, user sends request `SIGetImageRequest` using VROL Case Number and Doc ID.

VROL sends response with image data.

COLLABORATION

Collaboration transactions are non-financial transactions that can be exchanged between issuers and acquirers. Collaboration transactions are internal to VROL and are only valid between BINs active in VROL. VROL supports four types of collaboration: Inquiry, Good Faith, Auto-Substantiation Receipt Request (ASRR), and Card Recovery. Only Inquiry, Good Faith, and ASRR collaboration types are available in VROL RTSI and Bulk SI while the Card Recovery collaboration type is available in VROL UI and Bulk SI.

Important:

Collaboration transactions must be added to an existing case. If there is no existing case, use the Create Case function.

Send Collaboration Initiate

Prior to sending a collaboration initiate, user follows different workflows, including:

- User sends a collaboration based on TI request and retrieves VROL Case Number. See the *Real Time System Interface for VROL*, Chapter 4, Transaction Inquiries.
- User sends a collaboration based on an existing case found in a user's workflow. VROL sends response with VROL Case Number. See the *Real Time System Interface for VROL*, Chapter 17, Queues.
- User sends a collaboration by creating a case, if no case exists prior to sending the collaboration. VROL sends the response with VROL Case Number. See the *Real Time System Interface for VROL*, Chapter 5, Case Creation.

Important:

Once transaction information is established in a case, there is no need to provide it in subsequent actions. For example, `<TransactionInfo>` is no longer required if a case is created from a TI result.

To create a collaboration initiate request, user sends the initiate collaboration request `SISubmitCollaborationRequest`. This request can include image(s).

VROL sends response with `<CollaborationId>` and success status.

Retrieve Collaboration or Collaboration Response

Prior to responding to or continuing a collaboration, user retrieves the incoming collaboration transaction.

To retrieve the incoming collaboration transactions from the associated collaboration queues, user sends queue request `SIGetQueueRequest` or batch queue request `SIGetBatchQueueRequest`. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

VROL returns a summary of the collaboration transactions in the queue including their VROL Case Numbers and collaboration IDs. As collaboration queues are Format T queues, the queue response includes the collaboration ID in the `InternalId` as follows: `<InternalId transactionType="TBD">
<ID>123456</ID> </InternalId>`.

To retrieve collaboration details, user sends request `SIGetCollaborationDetailsRequest` using VROL Case Number and collaboration ID. The collaboration ID and VROL Case Number can be retrieved from the `SIGetQueueResponse` or batch queue response `SIGetBatchQueueRequest`.

VROL sends response with details of collaboration transaction, including the `AttachmentIds` for any attached images.

Note: *The collaboration may be returned as an image (TIFF/PDF), in addition to XML, as part of this response (if optional `<IncludeCollaborationImageInd>=true`). The image format will correspond to the member's preferred image format as configured by the Visa Administrator in the Member Preferences Screen. However, any images attached to the collaboration must be retrieved separately.*

To retrieve the image data for the attached images, user sends `SIGetImageRequest` with the `DocId` (equivalent to `<AttachmentId>` returned in `SIGetCollaborationDetailsResponse`).

VROL sends response with image data.

To close the collaboration and remove it from the queue, user sends close collaboration request `SICloseTransactionRequest` with `<CloseItemTypes>` as `COLLABORATION`. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

Note: *`SICloseTransactionRequest` closes the transaction and removes it from its respective queue but does not close the case. For more information about `SICloseTransactionRequest`, see the *Real Time System Interface for VROL*.*

VROL sends response with success status.

Send Collaboration Response (Recipient) or Continue Collaboration (Initiator)

Note: *Prior to submitting a response or continuing a collaboration, an RTSI user should retrieve the latest prior collaboration in the collaboration thread. VROL checks the collaboration ID to ensure that the opposing member responds/continues from the latest collaboration transaction in a case.*

To create a collaboration response or to continue a collaboration, user sends request `SISubmitCollaborationRequest` using the collaboration ID of the previous collaboration in the thread. This request can include image(s).

VROL sends response with <CollaborationId> and success status.

Send Collaboration Recall (Initiator only)

Note: Only the initiator can recall the initial collaboration, and only if the recipient has not responded.

To recall a collaboration, user sends request `SISubmitCollaborationRequest` using the collaboration ID of the initial collaboration.

VROL sends response with <CollaborationId> and success status.

DISPUTE QUICK FORMS

Initiate Dispute Quick Form

To initiate a quick form for a dispute questionnaire, the member host system triggers a `SISubmitQFDisputeQuestionnaireRequest` message supplying the following required information:

- Transaction data (using either `TransactionID` or `ARN` as a required field)
- Dispute questionnaire data (including the `DisputeCategory` along with all required dispute questionnaire fields and ancillary items such as Fraud Reports for Fraud disputes, Provisional Credits if required based on VROL Member Configuration, and so on)

`SISubmitQFDisputeQuestionnaireRequest` can be saved or submitted. VROL returns a `SISubmitQFDisputeQuestionnaireResponse` message with the `QuickFormID` and `QuickFormType`.

- Save
`SISubmitQFDisputeQuestionnaireRequest` message can be saved. When it is saved, it generates a `QuickFormID`.
- Submit
If a `SISubmitQFDisputeQuestionnaireRequest` message is submitted for a new dispute quick form, a `QuickFormID` is generated in the response.
If a `SISubmitQFDisputeQuestionnaireRequest` message is submitted for a previously-saved dispute quick form, there is no new `QuickFormID` generated in the response.

Important:

Once transaction information is established in a case, there is no need to provide it in subsequent actions. In addition, <TransactionInfo> is no longer required if a case is created from a TI result.

To attach one or more images to the dispute questionnaire, include the `DisputeAttachmentDescriptor` group element in the request message.

Members can also use the Bulk SI Hybrid Image upload functionality to generate DocIds in bulk which can be supplied in the `SISubmitQFDisputeQuestionnaireRequest` against the `DocId` element. See the *Visa Resolve Online Bulk Systems Interface Development Guide* for more information about hybrid image upload.

Using the supplied transaction information, VROL attempts to match the case to an existing one or creates a new case through Transaction Inquiry, as follows:

- a. First, VROL attempts to find a unique, existing matching case. If a unique case is found, VROL then searches for associated transactions and ancillary items (such as Fraud Reports, Exception File Listings, Stop Payment Orders, and/or Provisional Credits) that are applicable to the dispute category.
- b. If search (a) is unsuccessful, VROL searches for a single matching TI (settlement original or adjustment, but not authorization). If a matching TI transaction is found, a case is created from the TI result. VROL then searches for associated transactions and ancillary items (such as Fraud Reports, Exception File Listings, Stop Payment Orders, and/or Provisional Credits) that are applicable to the dispute category.

If both (a) and (b) searches are unsuccessful, or if VROL found associated transactions but could not default the matching selections, the dispute quick form is placed in the MY_QUICKFORM_EXCEPTION or ALL_QUICKFORM_EXCEPTION queue.

VROL applies validation edits and determines if the required conditions are met to submit the dispute questionnaire.

- If the dispute passes the validation edits, proceed to next step.
- If the dispute fails one or more validation edits, VROL places the dispute quick form in the MY_QUICKFORM_EXCEPTION or ALL_QUICKFORM_EXCEPTION. VROL also places the dispute questionnaire in the MY_REJECTS or ALL_REJECTS queue.

VROL creates the dispute questionnaire and submits or saves it as specified in the request message, along with any associated transactions and ancillary items included within the dispute questionnaire.

VROL returns a SSubmitQFDisputeQuestionnaireResponse message with the QuickFormID and QuickFormType.

Repair Dispute Quick Form

If VROL encounters any error while processing a dispute quick form, VROL places the dispute quick form in the MY_QUICKFORM_EXCEPTION or ALL_QUICKFORM_EXCEPTION queue. Users can repair and resubmit dispute quick forms from these queues.

VROL places a dispute quick form in the exception queue during certain scenarios, including but not limited to the following:

- VROL found associated transactions but could not default the matching selections.
- The dispute questionnaire failed one or more validation edits.
- User did not supply a Fraud Report with a Fraud dispute.
- User did not supply an identified duplicate transaction ID with a Processing Error or duplicate dispute.

To check for rejected dispute quick forms, the member host system triggers a SGetQueueRequest message for MY_QUICKFORM_EXCEPTION or ALL_QUICKFORM_EXCEPTION queue.

VROL returns a SGetQueueResponse message with the VisaCaseNumber and QuickFormID.

To retrieve the Quick Form details using the QuickFormID, the member host system triggers a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests, for more information.

VROL returns the QuickFormID along with its QuickFormType.

To repair a rejected dispute quick form, the member host system triggers a SSubmitQFDisputeQuestionnaireRequest message supplying the QuickFormID of the rejected dispute quick form along with the updated transaction identification information as appropriate for the reject reason.

VROL returns a SSubmitQFDisputeQuestionnaireResponse message with the success status.

If a dispute quick form encountered a problem during associated transaction matching, VROL makes the Associated Transaction Selection screen available in the UI's quick form exception queue. This allows the user to modify and save the associated transaction selections. This action can be performed only through the UI.

RTSI REPORT DISTRIBUTION

The RTSI Report Distribution provides RTSI members the capability to access the details of their scheduled report or to request a report data download of their completed scheduled reports in CSV format.

RTSI Report Distribution Process

To retrieve the details of all the scheduled reports for the user's organization, the member host system triggers a SGetActiveScheduleRequest message.

Alternatively, to retrieve the details of a particular report, the member host system triggers a SGetActiveScheduleRequest message supplying the ReportName with the scheduled report name.

VROL returns a SGetActiveScheduleResponse message with the details of the scheduled report(s) and success status.

To retrieve a scheduled report for a particular run date and in CSV format, the member host system triggers a SRetrieveReportOutputRequest message supplying the ScheduleId, RunDate, and ReportDataFileType=CSV.

Note: User can retrieve the scheduled report data for the past 5 particular run dates.

VROL returns a SRetrieveReportOutputResponse message with the details of the scheduled report(s) for a particular run date in CSV format and success status.

VISA FRAUD MONITORING PROGRAM

The Visa Fraud Monitoring Program (VFMP) identifies fraudulent transactions on a monthly basis, submits fraud reports outside of VROL, and then transmits a list of fraudulent transactions eligible for VFMP Fraud Disputes (10.5) back to VROL. These transactions are delivered to VROL issuers in a monthly transaction report file, with a 120 day dispute timeline starting on the date when the transaction is reported as fraudulent.

Note: For VFMP Fraud Disputes (10.5), in the 10.5 dispute category/condition, "10" is the value that represents the dispute category "Fraud", while "5" is the value that represents the dispute condition (within Fraud) for Visa Fraud Monitoring Program.

Depending on the member configuration, VROL can automatically create disputes for these transactions. Transactions for which disputes are automatically created also appear in the queue, with a VFMP

status of 'Dispute Requested'. Transactions are distributed to the issuer organization queues based on entitlement to the account number of the reported transaction and initialized with a VFMP status of 'Reported'. These transactions appear in the VFMP queue for issuers to view them, allow VROL to generate dispute financials or receive dispute financial advices if the dispute financials are processed outside of VROL, or mark them as 'Ignored'.

VFMP transactions include non-ATM Visa network card transactions for which VFMP Fraud Dispute applies.

Auto Disputes on VFMP-Reported Transactions

Issuer or dual org users can be set up in their VROL Member Configuration to allow VROL to automatically generate Fraud Dispute Questionnaires in the VFMP process. Each auto-generated VFMP Fraud Dispute Questionnaire will have associated dispute financial or financial fields, depending on the organization's dispute financial configuration. VROL uses VFMP Fraud Disputes (10.5) for these auto-generated Fraud Dispute questionnaires. Issuers can also choose whether they want the auto-disputes to be saved or submitted. These are non-ATM Visa network transactions.

Retrieve VFMP Transactions

VFMP transactions can only be retrieved from the VFMP queue. This queue is updated monthly and contains transactions for which a dispute questionnaire and financial may be automatically generated. If a member is not set up to process dispute financials through VROL, the queue results can be retrieved and used in the member's system.

To retrieve VFMP transactions from the VFMP queue, the issuer triggers a `SIGetQueueRequest` message. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.

The VFMP queue request allows filtering of the returned values. The request has two option fields to filter the queue results: `<ReportMonth>` and `<GMFPStatus>`. If `<ReportMonth>` is omitted, all VFMP transactions for the past 12 months (including current month) are returned. The issuer can retrieve all but transactions in 'Ignored' status by including all other status values using `<GMFPStatus>`.

VROL returns a summary of the VFMP transactions in the filtered queue including the `GMFPItemIDs` for each transaction.

Retrieve VFMP Transaction Details

To retrieve details of each VFMP-reported transaction, and determine if any matching VROL case(s) exists, the issuer triggers a `SIGetGMFPDetailsRequest` message using `GMFPItemID`.

VROL sends response with VFMP transaction details.

Note: Depending on the member configuration, VROL can automatically create disputes (if eligible) for these VFMP-reported transactions (see "Auto Disputes on VFMP-Reported Transactions").

- If a matching case exists and the issuer is configured to have VROL generate dispute financials on their behalf, a new case with a TI, a pinned transaction, and a VFMP Fraud dispute questionnaire are generated within a certain period.
- If the issuer is configured to generate dispute financials outside of VROL, the dispute financial is processed outside of VROL. VROL later receives a dispute financial advice.

VROL searches for associated transactions when the auto-dispute action is initiated. If VROL finds associated transactions but cannot auto-match them, VROL sets the <GMFPStatus> in the SIGetGMFPDetailsResponse message to "GMEX" (Exception).

VROL does not search for matching Fraud Reports, Exception File Listings, or Provisional Credits. VROL does not require any of these items when the Fraud dispute questionnaire is auto-submitted.

Note: *The Fraud dispute questionnaire is a subset of the normal questionnaire fields for a Fraud dispute. It does not include any fields that require user entry.*

Note: *VFMP transactions cannot be added to a VROL case.*

Once the issuer has reviewed each VFMP transaction in the queue, the issuer should change the status of the VFMP transaction to 'Ignored' by sending request SIIgnoreGMFPRequest using GMFPItemID.

Note: *SIIgnoreGMFPRequest is different from other queue "ignore/close" actions as the ignored VFMP transaction can still be retrieved using a queue request.*

Table A–2: Test Cases for Acquirers–RTSI

TI Request–Same as Issuer

Request More Merchant Information (MMI)–Same as Issuer

Create, Update Case–Same as Issuer

Get Original Transaction Information for Existing Case–Same as Issuer

REQUEST FOR COPIES

Retrieve RFC Advices and RFCs, Create RFC Responses

To retrieve the RFC advices from (e.g.) MY_INCOMING_RFC_REQUESTS or ALL_INCOMING_RFC_REQUESTS queue, acquirer sends request SIGetQueueRequest. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

VROL returns a summary of the RFC advices in the queue including their VROL Case Numbers.

To retrieve RFC ID, acquirer sends a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests.

For each RFC advice in queue, acquirer sends request SIGetRFCAdviceRequest, using VROL Case Number and RFC ID returned previously.

VROL sends response with details of RFC advice.

If acquirer receives RFC (equivalent to TC 52 or 0600) in VROL, acquirer sends request `SIGetRFCDetailsRequest` to retrieve RFC details.

VROL sends response with details of RFC.

To create RFC responses, acquirer sends request `SISubmitRFCFulfillmentRequest` or `SISubmitRFCNonFulfillmentRequest` with RFC response information. For the fulfillment, the image is sent as encoded data with the request.

VROL sends response with success status.

To close the RFC advice and remove it from the acquirer queue, acquirer sends close RFC request `SICloseRFCRequest` or `SICloseTransactionRequest` with `<CloseItemTypes>` as RFC. This step prevents the transaction from being returned again in the next queue request. The VROL Case Number and RFC ID are sent with the request. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

Note: *`SICloseTransactionRequest` closes the transaction and removes it from its respective queue but does not close the case. For more information about `SICloseTransactionRequest`, see the *Real Time System Interface for VROL*.*

VROL sends response with success status.

DISPUTE QUESTIONNAIRES—Same as Issuer

DISPUTE FINANCIALS—Same as Issuer

ADJUSTMENTS

Send Adjustments (SMS)

Prior to sending an adjustment, acquirer can perform a TI search and create a case from the TI. See the *Real Time System Interface for VROL*, Chapter 5, Case Creation, for the information to perform this TI search, create a case, and retrieve the associated VROL Case Number.

To create an adjustment, acquirer sends request `SISubmitAdjustmentRequest` with adjustment financial information. To update an existing case, the VROL Case Number is required.

VROL sends response with the VROL Case Number, Adjustment ID, and success status.

Once the adjustment has been processed by BASE II/SMS and EM (CPS transaction), the acquirer can determine its success as described in the following:

- "Retrieve Adjustment SMS Approval Status (SMS only)."
- "Check for Adjustment Rejects."

Retrieve Adjustment SMS Approval Status (SMS only)

SMS approval is not returned in the response when sending an adjustment from VROL. The sender can check the reject queue, but may prefer confirmation that the adjustment was processed successfully by V.I.P. (and EM when applicable for CPS).

Acquirers that send adjustments from VROL can determine if the transactions sent have been approved or rejected by V.I.P. by sending the detail request each day until they receive a status in the response that the approval or rejection has occurred. This process typically may take 1–2 days. If the transaction is still waiting for a response from V.I.P., it will be indicated in the response.

To retrieve adjustment SMS approval status, acquirer sends request `SIGetAdjustmentDetailsRequest` using VROL Case Number, Adjustment ID, and QN type. The `<ReturnDetails>` field is used to indicate that the user wants to receive the SMS approval status message.

VROL sends response `SIGetFinancialDetailsResponse` including the SMS approval status.

Check for Adjustment Rejects

To check for adjustment FINs rejected by V.I.P. (if applicable), acquirer sends request `SIGetQueueRequest` for `MY_REJECTS` or `ALL_REJECTS` queue.

VROL sends response with VROL Case Number, Reject ID, and success status.

Acquirer sends request `SIGetAdjustmentDetailsRequest` to confirm that the FIN was successful.

VROL sends response with details.

Repair Adjustment Rejects

To check for adjustment rejects, acquirer sends a queue request `SIGetQueueRequest` for `MY_REJECTS` or `ALL_REJECTS` queue.

VROL sends response with VROL Case Number, Reject ID, and success status.

To repair the adjustment reject, acquirer sends request `SISubmitAdjustmentRequest` for the reject to be repaired along with adjustment financial information.

- If the case contains a single unrepaired reject of the same type as the request, VROL marks the reject as repaired.
- If the case contains multiple unrepaired rejects of the same type as the request, VROL marks the most recent reject as repaired.
- If the case does not contain a reject of the same type as the request, VROL does not mark any transaction as repaired.

VROL adds the incoming transaction to the case and sends response with success status.

Retrieve Adjustments

The issuer retrieves incoming adjustments in one of the following ways:

- User sends queue request `SIGetQueueRequest` to retrieve incoming adjustments from either `ALL_INCOMING_ADJUSTMENTS` or queue. See the *Real Time System Interface for VROL*, Chapter 17, Queues, for more information.
- Some issuers opt to receive adjustments using Bulk SI Download files.

To retrieve `AdjustmentID`, the issuer sends a Hypersearch request. See the *Real Time System Interface for VROL*, Chapter 19, Hypersearch Requests, for more information.

To retrieve adjustment details, the issuer sends request `SIGetAdjustmentDetailsRequest` using VROL Case Number and `AdjustmentID`.

VROL sends response with details of the adjustment

To close the adjustment and remove it from the queue, issuer sends close adjustment request `SICloseTransactionRequest` with `<CloseItemTypes>` as `ADJ`. This step prevents the transaction from being returned again in the next queue request. See the *Real Time System Interface for VROL*, Chapter 17, Queues.

Note: *`SICloseTransactionRequest` closes the transaction and removes it from its respective queue but does not close the case. For more information about `SICloseTransactionRequest`, see the Real Time System Interface for VROL.*

VROL sends response with success status.

DISPUTE PRE-FILINGS–Same as Issuer

DISPUTE CASE FILINGS–Same as Issuer

MISCELLANEOUS FEES–Same as Issuer

FRAUD REPORTING–Same as Issuer

ACCOUNTING ENTRY MEMOS–Same as Issuer

QUEUES–Same as Issuer

HYPERSEARCHES–Same as Issuer

MESSAGES–Same as Issuer

PURCHASE INQUIRIES–Same as Issuer

COLLABORATION–Same as Issuer

DISPUTE QUICK FORMS–Same as Issuer

RTSI REPORT DISTRIBUTION–Same as Issuer