

SAFE Support

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Introduction

This document is intended for bank or processing centre employees responsible for SAFE support in WAY4™.

While working with this document, it is recommended that users refer to the following reference material from OpenWay's documentation series:

- Documents
- Daily Procedures
- WAY4™ Global Parameters
- MasterCard Interchange Interface

The following conventions are used throughout this document:

- Field labels in screen forms are typed in *italics*.
- Button labels used in screen forms are placed in square brackets, such as [Approve].
- Menu selection sequences are shown with the use of arrows, such as Issuing → Contracts Input & Update.
- Item selection sequences, in the system menu, are shown with the use of different arrows, such as Database => Change password.
- Key combinations used while working with WAY4 Remote Access are shown in angular brackets, such as <Ctrl>+<F3>.
- The names of directories and/or files that vary for each local instance of the program are also displayed in angular brackets, such as <OWS_HOME>.
- Warnings of possible erroneous actions are marked with the  sign.
- Messages marked with the  sign contain information about important features, additional facilities, or the optimal use of certain functions of the system.

Chapter 1. General SAFE Principles

System to Avoid Fraud Effectively (SAFE) is MasterCard's central repository for fraudulent transaction data. SAFE creates reports and statistics sent to MasterCard members and is an effective system for tracking down fraud involving MasterCard cards.

Registered MasterCard members exchange data files through the SAFE system.

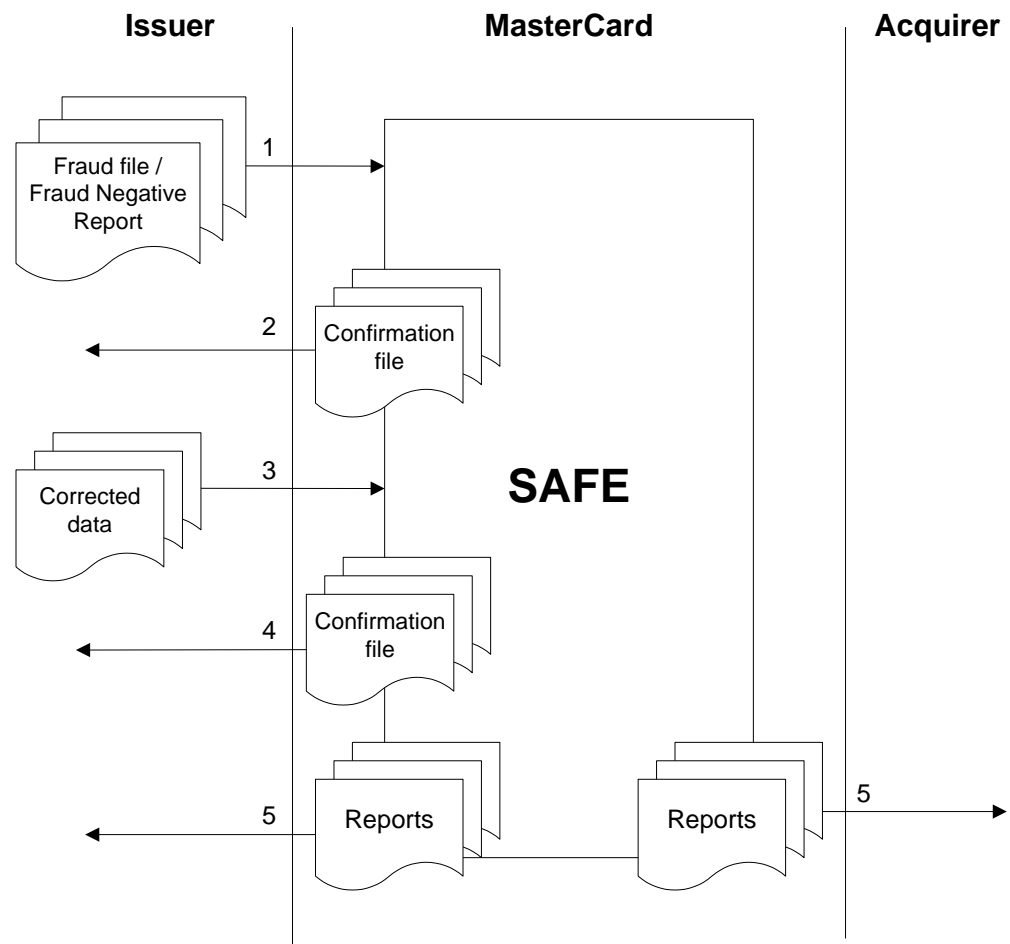


Fig. 1. Data exchange between issuers, acquirers and SAFE

Fig. 1 shows the direction and contents of file exchange between MasterCard members and SAFE.

1. At least once a month (on any day of the month) the issuer sends a fraud file containing fraudulent transaction data to SAFE. If no fraudulent transactions have been registered in the issuer database over the current calendar month, the issuer should send a fraud negative report MasterCard.
2. The day after fraudulent transaction data is received, SAFE sends the issuer a confirmation file showing what data was/was not accepted by the system.
3. If necessary, the issuer sends corrected data back to SAFE.

4. SAFE sends the issuer a confirmation file showing whether the corrected data was accepted by the system. Steps 3 and 4 can be repeated the necessary number of times until the data exported by the issuer to SAFE is processed correctly.
5. On approximately the sixth day of every month, SAFE creates reports for all payment system members, both issuers and acquirers. Reports are based on analysis of fraud data collected over several months.

Chapter 2. Working with SAFE Documents

Creating a SAFE Document

To work with SAFE documents, use the "MasterCard → MC. Fraud Management" menu folder.

To create SAFE documents from presentment documents, select the "MC Inward Documents" menu item in the above folder. As a result, the "MC Inward Documents" form will appear (see Fig. 2).

In the list of documents, select the necessary document and click the [→ SAFE] button. As a result, the "→ SAFE for MC Inward Documents" form will be displayed (see Fig. 3). The form is used to register SAFE documents in the system.

Date	Transaction	Category	Source Number	Target Number	To Channel	RRH	ARN	IRI	A-Code	PC	FID	RID
04/09/05 00:00:00	Retail	Advice	0004000	5570391568525614	Our EC Cards	525000000012	75186155247250000000128		100011	ECRD	999903	009129
07/09/05 00:00:00	Retail	Advice	0001001	5570391568525614	Our EC Cards	525000000013	75186145250250000000132		100012	ECRD	999901	009129
06/09/05 00:00:00	Retail	Advice	0001002	5570398839658298	Our EC Cards	525000000014	75186155248250000000143		100013	ECRD	999902	009129
05/09/05 00:00:00	Retail	Advice	0001003	5570391568525614	Our EC Cards	525000000015	75186155248250000000150			ECRD	999903	009129
04/09/05 00:00:00	Retail	Advice	0001004	5570391568525614	Our EC Cards	525000000016	75186145247250000000161			ECRD	999901	009129
07/09/05 00:00:00	Retail	Advice	0001005	5570398839658298	Our EC Cards	525000000017	75186155250250000000172		100016	ECRD	999902	009129

Fig. 2. Grid form with a list of presentments received from MasterCard

Fig. 3. Form for entering SAFE documents

When SAFE documents are created in the "→ SAFE for MC Inward Documents" form, some of the fields are filled in according to SAFE specifications (refer to MasterCard documentation). We refer to the corresponding field in the MasterCard documentation when describing the fields below.

- *Fraud Posted on* – SAFE document creation date
- *Record Type* – SAFE document type; this field is filled in according to SAFE specifications (see description of the "Record Type" field in MasterCard documentation)
- *Fraud Type* – type of fraudulent information for which the SAFE document is created. The value of this field is selected from a SAFE classification

system (see description of field "Fraud Type Code" in MasterCard documentation).

- *Sub Fraud Type* – additional fraud type data; the value of the field is selected according to SAFE classification (see description of field "Sub-Fraud Type Code" in MasterCard documentation)
- *Card Type* – card type (see description of field "Card Type" in MasterCard documentation)
- *Chargeback Sent* – can take on one of two values according to payment system requirements (see description of field "Chargeback Indicator" in MasterCard documentation):
 - "Yes" means that the issuer has already initiated (or is about to initiate) a chargeback for the presentment
 - "No" means that the issuer has not initiated (and is not about to initiate) a chargeback for the presentment
- *Delete Duplicates* – this field is filled in according to payment system requirements (see description of field "Delete Duplicates Flag" in MasterCard documentation) only for SAFE documents containing the value "Confirmation" in the *Record Type* field and can take on values "Yes" or "No"
- *First Reported On* – date when the cardholder reported the fraud to the issuing bank (see description of field "Date Cardholder Reported Fraud to Issuer" in MasterCard documentation)

The form "→ SAFE for MC Inward Documents" also contains fields that cannot be edited and show the following information on the document:

- *Reg #* – SAFE document number; the number is generated by the system and corresponds to the "Audit Control Number" field (see MasterCard documentation); SAFE document numbers are unique within their date and sender's ICA number
- *Direction* – contains "Outward" for outgoing and "Inward" for incoming SAFE documents
- *Status* – status of a document exported to an external system (see chapter "Document Posting Indices" in the Documents Administrator Manual)
- *Is Ready* – shows whether the SAFE document is active
- *Merchant ID* – merchant ID
- *ARN* – Acquirer Reference Number, transaction ID sent to the payment system by the acquirer
- *Issuer ICA* – issuer ICA ID
- *Acquirer ICA* – acquirer ICA ID
- *Card Number* – card contract number
- *SAFE File ID* – identifier of the logical file in which the original presentment was imported from the payment system

- *Response* – shows whether the SAFE document was successfully processed by the payment system; filled in when a response is received from the payment system
- *Response Codes* – for outgoing SAFE documents, additional fraud data; for incoming documents, filled in according to SAFE requirements (see description of field "Authorization Response Code" in MasterCard documentation)

Clicking the [Doc – Brief] button in the "→ SAFE for MC Inward Documents" form will open the form with information on the imported presentment for the SAFE document.

Clicking the [Online] button in the "→ SAFE for MC Inward Documents" form will open the form "Online for Full Info for SAFE Documents" (see Fig. 4), which contains field values copied from the authorisation message.

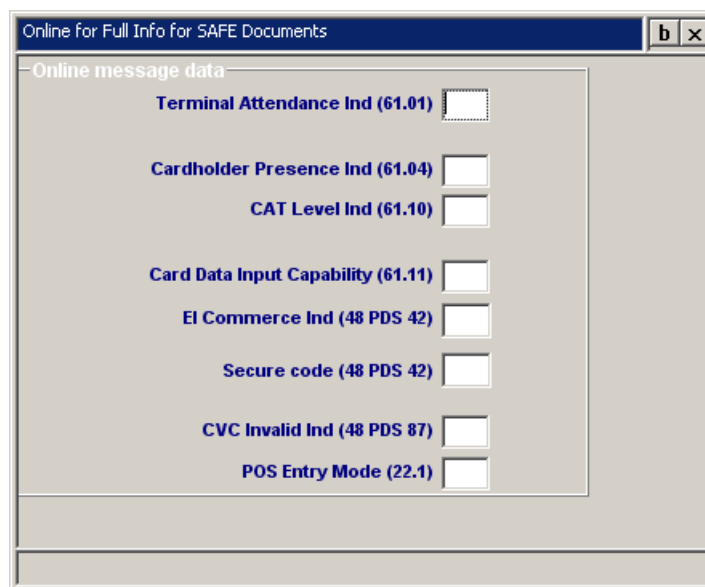


Fig. 4. Parameters of the original document

The system allows any of the parameters shown in the "Online for Full Info for SAFE Documents" form to be changed when creating a SAFE document.

After filling in the fields in the "→ SAFE for MC Inward Documents" form, click on the [Approve] button to activate the SAFE document.

The [Safe Doc] button in the "MC Inward Documents" grid form (see Fig. 2) is used to view SAFE documents created for the corresponding incoming presentments.

Creating a Fraud Negative Report

If no new fraudulent transactions are registered in the issuer database since the beginning of a calendar month, the issuer must inform MasterCard of this fact by sending a fraud negative report.

To create this report, select the "MasterCard → MC. Outward Processing → Generate SAFE Negative Responses" item from the user menu. As a result, a

SAFE document with value "Negative" in the *Record Type* field will be created.



Note that generation of a negative fraud report depends on the value of the global parameter SAFE_FDN_SEPARATE_DAY. The parameter contains the day of a month used as a threshold value during report generation (see section "SAFE_FDN_SEPARATE_DAY" in the WAY4™ Global Parameters Administrator Manual).

Viewing the List of SAFE Documents

To access the list of all SAFE documents, select the user menu item "MasterCard → MC. Fraud Management → SAFE Documents". This will open the "SAFE Documents" grid form (see Fig. 5).

SAFE Documents											<< < > >>	4 of 6	X
Reg Number	Trans Date	Direction	File ID	Record Type	Fraud Type	Acq Ref Number	Issuer ICA	Acquirer ICA	Merchant ID	Response	Date		
	31/12/2004	Outward		Negative							18/08/03 13:41:00		
	14/08/2003	Outward		Add	04 Counterfeit	020801-64200017-28000004-001	7703				14/08/03 17:08:53		
→	14/08/2003	Outward		Change	08 Account Takeover	847999922872900000000289					14/08/03 17:08:37		
	05/03/2003	Outward		Add	01 Card Reported Stolen	85430742212040186063473					25/07/03 18:03:15		
	31/01/2001	Outward	1162	Add	01 Card Reported Stolen		9099				05/03/03 18:09:28		

Fig. 5. Grid form for viewing SAFE documents

To access information on a SAFE document, select the corresponding row and click the [Full Info] button.

Chapter 3. File Exchange Between WAY4 and SAFE


Exporting SAFE Documents

SAFE documents are exported during daily procedures (see the Daily Procedures User Manual).

Export of SAFE documents is part of the daily procedures for outward processing (Full → Daily Procedures → Default Outward Processing).

To export SAFE documents separately, select the user menu item "MasterCard → MC. Daily Procedures → MC. Outward Processing → SAFE Outward Processing".

The system names exported files "SAFE<YDDD>.O<NN>" and places them in the "<OWS_WORK>\Data\Interchange\SAFE_Out" directory.

 If the value of the export pipe's EXT_FILE_NAME parameter is "Y", files being exported get a name in the format "SAFE<ICA><YDDD>.O<NN>", where ICA is the identifier of the issuer according to ICA classification.

To troubleshoot typical problems that occur during file export, see section "Troubleshooting Typical File Import/Export Problems" in the MasterCard Interchange Interface Administrator Manual.

Importing Reports from SAFE

SAFE documents are imported during daily procedures (see the Daily Procedures User Manual).

Import of generated reports from SAFE is part of the daily procedures for inward processing (Full → Daily Procedures → Default Inward Processing).

To import newly generated SAFE reports separately, select the user menu item "MasterCard → MC. Daily Procedures → MC. Inward Processing → SAFE Inward Processing". This will open a standard "Load" window with a list of files that can be imported.

Before executing this menu item, the file received from SAFE with the name mask "safe????.i??" must be copied to the "<OWS_WORK>\Data\Interchange\SAFE_Inc" directory. Execution of this menu item may be accompanied by display of the standard "Load" window with a list of files for loading. When an attempt is made to load a file that does not correspond to the mask, a window with an error message will be displayed on the screen.

To troubleshoot typical problems that occur during file import, see section "Troubleshooting Typical File Import/Export Problems" in the MasterCard Interchange Interface Administrator Manual.