

Configuring WAY4™ According to Visa Requirements (October 2015)

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Introduction

This document describes how WAY4™ must be configured to comply with Visa requirements for changes in operation set forth in the document "October 2015 VisaNet Business Enhancements" (1015_GTLIG_V2_Final.pdf) which become effective from October 2015.


Chapter 1. Visa Configuration Requirements

To comply with Visa requirements, WAY4 version 03.40.30.61 or the newer version 03.40.30.XX, if version 03.40.30 is used must be installed at the bank or processing centre. If the bank or processing centre uses WAY4 version 03.41.30, version 03.41.30(.00) or newer must be installed.

MCC Changes and Additions

Pursuant to the requirements of section (Oct15-605) "Mandatory 2.1 Changes to Merchant Category Codes" "October 2015 VisaNet Business Enhancements", the following records must be added to the WAY4 "SIC Codes" dictionary (Full → Configuration Setup → Main Tables → SIC Codes):

SIC Codes					
<< < > >>				1 of 2	X
	Name	Code	Group Code	Use in Bank	Custom Code
→	3832 CURIO HOTELS	3832	H	No	
	3833 CANOPY	3833	H	No	
Ins Del Query Normalize Direct Groups All Groups					

 When adding new records to the "SIC Codes" dictionary, it is recommended to specify the corresponding values in the *Use in Bank* and *Custom Code* fields.

Changes in Floor Limit Requirements

Pursuant to sections (Oct15-606) "Mandatory 2.2 Changes to Floor Limits" and (Oct15-645) "Mandatory 2.3 Changes to Visa Europe Floor Limits" of the document "October 2015 VisaNet Business Enhancements" the requirements will change for maximum amounts of transactions made without authorisation for non-chip and chip transactions, as well as for chip contactless transactions. If necessary, change the corresponding POS terminal settings.

Loyalty Program Support

To meet the requirements of sections (Oct15-663) "Mandate to Support Loyalty Programs for Asia Pacific" and (Oct15-664) "Mandate to Support Loyalty Programs for CEMEA" of the document "October 2015 VisaNet Business Enhancements", add the following records (if they are absent) to the "Interbank Reason Codes" dictionary (Full → Configuration Setup → Transaction Types → Interbank Reason Codes):

Interbank Reason Codes							<< < > >>		91 of 149	X
Chain Type	Dispute Trans Class	Channel	Processing Class	Code	Name	Is Active				
Original	Inward Fee Collection	VISA		6040	6040 Visa Award	Yes				
Original	Inward Fee Collection	VISA		6050	6050 Visa Award Reversal	Yes				
Original	Inward Fee Collection	VISA		6060	6060 Visa Award Offset Summary	Yes				
Original	Inward Fee Collection	VISA		6070	6070 Visa Award Reversal Offset Summary	Yes				

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In addition, for interbank documents with these codes, set up redefinition of the target contract in the routing contract. To do so, the CONTRACT_FOR tag with the DOC_TARGET_NUMBER value is used in the routing contract's Service. This tag specifies that the corresponding fee will be debited from the cardholder's contract account, not from the bank contract account. For additional information on this setting, contact the WAY4 vendor

Mandatory Requirements for Credit Transactions

To comply with the requirements of section (Oct15-604) "Changes for Original Credit Transactions", (Oct15-643) and "Changes to Original Credit Transactions in Singapore" and (Oct15-682) "New Recipient Issuer Option for Enhanced Original Credit Transactions" of the document "October 2015 VisaNet Business Enhancements", contact the WAY4 vendor for consultation after becoming acquainted with these requirements and having determined the bank's corresponding business requirements.

Changes in Working with Response Codes

Pursuant to the requirements of section (Oct15-648) "Changes to Eliminate Referral Responses and Discontinue the International Automated Referral Service" of the document "October 2015 VisaNet Business Enhancements", issuer banks should stop using the response codes "01" (Refer to card issuer) and "02" (Refer to card issuer, special condition).


Changes in Processing Automated Fuel Dispense Transactions in the European Region


Pursuant to the requirements of section (Oct15-661) "Changes to Automated Fuel Dispenser Transactions" of the document "October 2015 VisaNet Business Enhancements", issuer banks should analyse card contract settings for Services processing AFD transactions. This is because according to this section, for operations in the European region, the requirement of the document "Visa Core Rules and Visa Product and Service Rules" is no longer in effect, where a "Status Check" request was equivalent to authorisation for 75 USD for PIN transactions and 100 USD for transactions without a PIN.

Settings for Calculating RA

To comply with the requirements of document "EU Interchange Fee Regulation (IFR): Domestic Multi-lateral Interchange Fees (MIFs) – Technical Update" (VE 77-15 - Intra VISA Europe Multi-lateral Interchange Fees 23 October 2015.pdf),

acquirers must load the standard configuration supplied by the WAY4 vendor from the file VISA_RA_CFG_REL_15_Q4_EU_CC.txt. For information about loading the configuration, see the document "Importing Configurations Using the Configuration Inspector Module".


 Before importing the standard configuration, it is necessary to delete the previous configuration. To do so, contact WAY4 Customer Support.

 Acquirers using the Visa interface's Fee Prediction option should contact WAY4 customer support to get the standard configuration's files with tariff settings.

Configuring Global Parameters

The date and time Visa's new requirements become effective are regulated by the document "October 2015 VisaNet Business Enhancements".

To comply with Visa requirements, the value "15.2" must be assigned to the VISA_RELEASE parameter. The new value must be assigned to the parameter before importing/exporting files pursuant to the new requirements.

 To comply with payment system requirements set forth in section "Settings for Calculating RA", the value of the global parameter VISA_RELEASE should be set to "15.4" on 9 December 2015.