

WAY4™ Stop Lists

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Introduction



This document describes the technology of adding separate card numbers and card ranges to international payment system stop lists and exception lists. It also covers adding card ranges, cardholders and merchants to internal stop lists of financial institutions.

This document is intended for WAY4 users, bank or processing centre employees working with exception lists and stop lists of international payment systems such as Visa and MasterCard, and internal stop lists of financial institutions.

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

- WAY4™ Dictionaries
- DB Manager Manual
- WAY4™ Global Parameters
- Issuing Module User Manual
- Real-Time Risk Management
- WAY4™ Transaction Switch. Functional Specification
- WAY4™ Client and Contract Classifiers

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 like, for instance, Issuing → Contracts Input & Update
- Item selection sequences, in the system menu, are shown with the use of different arrows like, for instance, Database => Change password
- Key combinations used while working with DB Manager 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, like <OWS_HOME>
- Warnings of possible erroneous actions are marked with  sign
- Messages marked with  sign contain information about important features, additional facilities, or the optimal use of certain functions of the system

Chapter 1. Payment System Stop Lists and Exception Lists

To reduce card transaction risk, international payment systems use the following technologies:

- An exception list is a list of card numbers or card number ranges through which card transactions may be processed on the payment system's Stand-In according to the rules defined by the card issuer; these rules may both forbid and allow transactions performed without authorisation.
- A stop list is a list of card numbers or card number ranges for which card operations are prohibited.

Generating Requests to Add Cards to Exception List

To generate an issuer request to add a card to the exception list and to access requests that have already been sent, use the "Exception Request List" form (see Fig. 1). It is opened through the "Full → Stop List → Exception Request List" menu item.

Channel	Card Number	Request Group	Action	Request Code	Purge Date	Area	Sent Date	Status	Reg Number	Card Expiry	Card Seq Number	Comment Text
VISA	4015501234567890	Visa Stop List	Add	Do not honor	01/10/2007	Includes all countries in the Asi	00/00/0000	Waiting		07-10	1	a comment

Ins Del Query Approve Full

Fig. 1. Form for editing requests for adding cards to the exception list

To generate a new request, add a record in the form by clicking on the [Ins] button.

To edit additional request fields, use the "Full for Exception Request List" form (see Fig. 2). It is accessed by clicking on the [Full] button in the "Exception Request List" form.

Full for Exception Request List

Card Number: 4015501234567890 Channel: VISA File Code:

Action Type: Add Purge Date: 01/10/2007 Member ID:

Request Group: Visa Stop List Area: Includes all countries in the Asi Reg Number:

Request Code: Do not honor Card Expiry: 07-10 Sent Date: 00/00/0000

Card Seq Number: 1 Status: Waiting

Comment Text: a comment

Message Data:

Response Text:

Approve

Fig. 2. Form for editing additional fields in the requests to add cards to the exception list

The following fields are used when generating requests:

- *Card Number* – card contract number

- *Channel* – channel (see the "Message Channels" Dictionary" section in the WAY™ Dictionaries Administrator Manual) to which the generated request will be sent
- *File Code* – name of the payment system repository (exception list):
 - For Visa:
 - ◆ Canada Issuers – table E9
 - ◆ Standard – table E2
 - For MasterCard:
 - ◆ Account File (Exception) – table MCC102
 - ◆ "Account Management File (Blocking) – table MCC103
 - ◆ MasterCard Europe – table SF
- *Action Type* – action executed concerning the record in the payment system exception list:
 - Add – add the record to the exception list
 - Change – change the record parameters
 - Delete – delete the record from the exception list
 - Inquiry – check whether the record for this card number is present in the stop list
- *Request Group* – additional record grouping in the exception list:
 - For Visa:
 - ◆ Visa VIP Limit amount – VIP group
 - ◆ Visa Stop List – group for limiting card usage
 - For MasterCard:
 - ◆ MasterCard Account List – group for limiting card usage
 - ◆ MasterCard Europe Exception List – group for limiting card usage in the MasterCard Europe region
 - ◆ MasterCard VIP Limit Amount – VIP group
- *Request Code* – drop-down list of request reason codes (for details on drop-down list setup, see section "Custom Handbooks" in the Form Builder Administrator Manual)
- *Purge Date* – date when the rule set by the request expires
- *Area* – drop-down list of geographical regions where the request is effective (for details on drop-down list setup, see section "Custom Handbooks" in the Form Builder Administrator Manual)
- *Card Expiry* – card expiration date in the "YY-DD" format
- *Card Seq Number* – sequential number of the plastic personalised for this contract
- *Member Id* – code of the payment system member initiating the request

- *Reg Number* – request registration number received from the payment system in response to a request
- *Sent Date* – date the request was sent to the payment system
- *Status* – request status:
 - Waiting – the request is being generated
 - To be Sent – the request is approved and ready to be sent to the payment system
 - Sent – the request has been successfully sent to the payment system
 - Rejected – a negative response has been received for the request
 - Suspended – the to-be-sent request contains errors
- *Comment Text* – commentary field
- *Message Data* – additional instructions for the payment system
- *Response Text* – response message received from the payment system


After generating a request, click on the [Approve] button (this may be done in any of the two forms described in this section). Then, the entered data will be checked for correctness. If the check is successful, the request will be approved for delivery.


If the generated request is correct, the "Approved" message will be displayed, and the request will be approved for delivery. The "To be Sent" status will be assigned to the corresponding record.

If the generated request is incorrect, it will not be approved for delivery, and the error message "There are some problems during check" will be displayed. In this situation, make sure that the request data is correct and repeat the check and approve procedure. Error information can be accessed through the Process Log (see the "Process Log" section in the DB Manager Administrator Manual).

After a request has been approved for delivery, the "To be Sent" status will be assigned to the request record and it will be impossible either to edit its fields (except for the *Comment Text* field) or delete the record. Instead, the [Send/Edit] button for executing an associated procedure will be available in the form. This button is used to open a context menu containing the [Send] and [Edit] items.

Select the [Send] item to send the request to the payment system online.

 When sending a request, if a message is displayed that this workstation is not registered in the list of workstations, register the workstation in the appropriate dictionary (see the section "Setting workstation numbers for interaction with NetServer/ Transaction Switch" of the document "WAY4™ Dictionaries").

 Note that when using a Transaction Switch platform-based solution to send requests to put cards in exception lists, the value of the global parameter STOPLIST_TS_CHANNELS must be "V,X,E". For more information about the Transaction Switch platform, see the document "WAY4™ Transaction Switch. Functional Specification."

To edit an approved request, select the [Edit] item.

It is impossible to edit a request after it has been sent to the payment system. To change a record status in the payment system exception list, generate a new request through the [Next] button in the "Exception Request List" form.

Stop List

To reduce card transaction risk, acquiring banks need to periodically, according to payment system rules and regulations, receive updated payment system stop list data.

Visa stop list data is imported through the "VISA → VISA.Daily Procedures → VISA.Load Stop List → Load VISA Stop List" menu item.

MasterCard stop list data is imported through the "MasterCard → MC.Daily Procedures → MC.Load Stop List → Load MC Stop List" menu item.

JCB stop list data is imported through the "JCB → JCB. Daily Procedures → JCB. Load Stop List → Load JCB Stop List" menu item.

Import of payment system stop list data may be a rather long process. The following technology has been implemented so that the import procedure does not prevent stop lists from being used to process documents.

Before importing data from a file, the procedure marks all stop list records as outdated by specifying the "INPROCESS" tag in their *Comment Text* field. The tag has no impact on the use of stop list records for document processing. For each stop list record that corresponds to a record in the imported file, the tag is deleted. Therefore, after payment system stop list import the "INPROCESS" tag only marks records that are absent from the imported file.

Depending on bank regulations, obsolete records may remain in the stop list or be deleted from it.

To delete obsolete records from the bank stop list, the following procedures are used:

- "VISA → VISA. Daily Procedures → VISA. Load Stop List → Close Inactive VISA Stop List Records" for Visa.
- "MasterCard → MC. Daily Procedures → MC. Load Stop List → Close Inactive MC Stop List Records" for MasterCard.
- "JCB → JCB. Daily Procedures → JCB. Load Stop List → Close Inactive JCB Stop List Records" for JCB.

For each record marked with the INPROCESS tag, the procedure specifies the value "No" in the *Is Active* field, the current system date in the *Date To* field, and deletes the "INPROCESS" tag from the *Comment Text* field.

To access payment system stop list data and, if necessary, add data manually, use the "Card Stop List" form (see Fig. 3). It is opened through the "Full → Stop List → Card Stop List" menu item.

Card Stop List							<< < > >>		1 of 1		X
	Channel	Card Number	Resp Code	Date From	Date To	Is Active	Comment Text	CBK Date From			
➔	VISA	4761156789543254	Refer to card issuer	01/01/2001	01/01/2020	No	TEST	01/01/2001			
Ins Del		Query									

Fig. 3. Stop list

The following fields are used in this form:

- *Channel* – channel (see the "'Message Channels" Dictionary" section in the WAY™ Dictionaries Administrator Manual) from which the data has been received; if the record is added manually, this field may be left blank
- *Card Number* – card number
- *Resp Code* – authorisation request response code
- *Date From* – date when the rule takes effect
- *Date To* – rule expiration date
- *Is Active* – field specifying whether the record is active
- *Comment Text* – commentary field
- *CBK Date From* – merchant's liability effective date: if a transaction is performed after this date, the issuing bank will have a right to send a chargeback.

Chapter 2. Internal Stop Lists for Financial Institutions

WAY4 stop lists are dictionaries of objects with restrictions on card operations, up to prohibition for use in card operations:

- Card number range lists are used in acquiring banks.
- Lists of cardholders registered in this financial institution are used in issuing banks.
- Lists of merchants, including merchants not registered in this financial institution, are used in issuing banks.

Card Number Range Stop List

The stop list may be used to restrict (prohibit) acquiring cards belonging to the specified range. A card may also be picked up when attempting to execute a transaction.

It is recommended that this stop list be used when it is necessary, for instance, to prohibit acquiring cards belonging to a certain card number range upon receiving the corresponding payment system notification.

To edit the card number range stop list, use the "Card BIN Stop List" form (see Fig. 4). It is accessed by selecting the "Full → Stop List → Card BIN Stop List" menu item.

Channel	Min Number	Max Number	SIC	Trans Cond	Resp Code	Comment Text	Is Active	Date From	Date To	CBK Date From	Is Ready
VISA	4015500000000000	4015509999999999	5992 Florists	Do not Honour	Test comment	Yes	10/10/2015	10/10/2016	10/11/2015	Ready	

Fig. 4. Card number range stop list

This form contains the following fields:

- *Channel* – channel through which operations involving the cards are processed (see the "Message Channels" Dictionary section in the WAY™ Dictionaries Administrator Manual)
- *Min Number* – initial range number
- *Max Number* – ending range number
- *SIC* – merchant category; if this field is left blank, there is no merchant category-based restriction
- *Trans Cond* – drop-down list of transaction conditions.
- *Resp Code* – authorisation request response code
- *Comment Text* – commentary field
- *Is Active* – field specifying whether the record is active
- *Date From* – date when the restriction takes effect

- *Date To* – restriction expiration date
- *CBK Date From* – merchant's liability effective date: if a transaction is performed after this date, the issuing bank will have a right to send a chargeback
- *Is Ready* – specifies whether changes to a record have been approved.

Click the [Approve] button to approve changes made in a stop list of card number ranges.

Client Stop List

The client stop list contains a list of cardholders registered in WAY4 (that is, clients, see the "Clients and Contracts" section in the Issuing Module User Manual) who have restrictions on contract registration and services.

To edit the client stop list, use the "Block/Release Client " form (see Fig. 5). It is accessed by selecting the "Full → Stop List → Block/Release Client" menu item.

Block/Release Client							
	Short Name	Reg Number	Client Number	Birth Date	First Name	Last Name	Company Name
→	TEST CARDHOLDER	123456	12	00/00/0000	TEST	CARDHOLDER	Ready
	WILLIAM SMITH	322121	123456	10/05/1975	William	Smith	Test Company
Ins	Del	Query	Actions...	Client - Full	History		

Fig. 5. List of clients for editing a stop list

This form contains the following fields:

- *Short Name* – used for convenience in WAY4 to search for a client in the list of registered clients.
- *Reg Number* – contains information used to identify a client's record in the database (for example, passport number or social security number); the *Reg #Type* field is used to specify the source of information for determining the client number, and the *Registration Dtls* field – to specify detailed information about the client.
- *Client Number* – used to enter a unique identifier according to which it is possible, for example, to find a client's record in the RBS database – this condition is set using the global parameter "UNIQUENESS_CLIENT_NUMBER" (see the document "WAY4™ Global Parameters").
- *Birth Date* – client's date of birth.
- *First Name* – client's first name.
- *Last Name* – client's last name.
- *Company Name* – place of employment.
- *Is Ready* – indicates that the client record is active.

The context menu of the [Actions] button is used to execute commands for putting the client into a stop list (Block) and removing the client from a stop list (release). To put the client into a stop list, select the "Block" item in the context menu. The "Block Client" window will open (see Fig. 6).

Fig. 6. Window for putting a client into a stop list

From the drop-down list in this window's *Response Code* field, select the value of the response code that will be sent in the response to an authorisation request for a transaction by this client. The list of response codes is determined by the values of the "STOP_LIST_STATUS" classifier. The drop-down list will only show values with a value other than "0" in the *Code* field (see the section "Configuring System Classifiers" of the document "WAY4™ Client and Contract Classifiers"). In the *Reason* field specify the reason for putting the client into the stop list.

To delete a client from a stop list, click on the [Actions] button in the "Block/Release Client" form (see Fig. 5), select the "Release" item in the context menu and in the "Release client" form that opens, specify the reason for deleting the client from the stop list.

i Note that during authorisation, a check of whether the client is in a stop list will only be made when the value of the global parameter AUTH_CLIENT_CHCK is "Y" (see the document "WAY4™ Global Parameters").

The [Client-Full] button is used to access full information about a client.

The [History] button is used for access to information about the client's inclusion in and deletion from a stop list.

When this button is clicked, the "History for <client Short Name>" form will open (see Fig. 7).


History for WILLIAM SMITH				<< < > >>		1 of 1		b x	
	Date	Officer	Institution	Client	Resp Code	Comment	Is Active		
→	15/12/16 08:13:50	SUPERUSER		WILLIAM SMITH	Do not Honour	Reason 1	Yes		
Query		Client							

Fig. 7. Information about inclusion of a client in a stop list and deletion from the stop list

The following fields are used in this form:

- *Date* – date and time the record was added
- *Officer* – WAY4 system user who added the record to this form

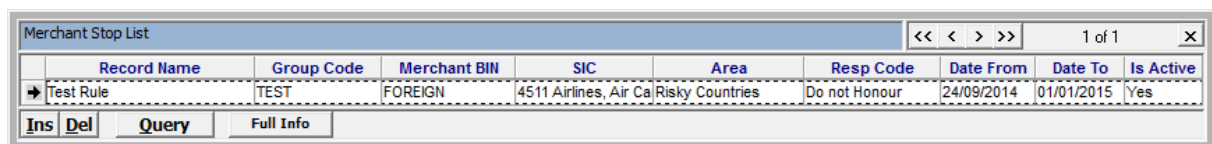
- *Institution* – financial institution. This field is used to exclude a client from a particular financial institution's stop list. CARDS-51409 To do so, in this form add a client record, in the *Institution* field specifying the financial institution for which this client will not be included in the stop list. The *Resp Code* field should not be filled in. In the example given in, the "TEST_CLIENT" client will not be included in the stop list of the "Principal" financial institution, but will be present in stop lists of other financial institutions
- *Client* – client's short name
- *Resp Code* – authorisation request response code
- *Comment* – commentary field
- *Is Active* – field specifying whether the record is active

 The "Full → Stop List → Client Blocking History" menu item can be used to get access to the "Client Blocking History" form, which is similar to the "History for <client Short Name>" form (see Fig. 7) but contain information for all registered clients.

Merchant Stop List

Records in a merchant stop list are rules according to which card transactions on merchant devices can be restricted. A rule can restrict transactions, for example, on a specific device, on the devices of a specific merchant or group of merchants, including those not registered in the financial institution.

To edit the merchant stop list, use the "Merchant Stop List" form (see Fig. 8). It is opened through the "Full → Stop List → Merchant Stop List" menu item.



Record Name	Group Code	Merchant BIN	SIC	Area	Resp Code	Date From	Date To	Is Active
Test Rule	TEST	FOREIGN	4511 Airlines, Air Ca	Risky Countries	Do not Honour	24/09/2014	01/01/2015	Yes

Fig. 8. Merchant stop list

The following fields are used in this form:

- *Record Name* – rule name.
- *Group Code* – code for grouping rules, for example, to filter them.
- *Merchant BIN* – BIN assigned by the payment system to the merchant on whose device transactions will be limited; may contain either a BIN value or one of the following values:
 - "ON_US" – only transactions performed on devices of merchants registered in the system will be limited
 - "FOREIGN" – only transactions performed on devices of merchants not registered in the system will be limited
 - "ANY_BIN" – transactions will be limited regardless of whether the merchant is registered in the system

- *SIC* – merchant category; if this field is left blank, transactions are not limited by merchant category
- *Area* – drop-down list of geographical regions where the limitation is effective (for details on drop-down list setup, see section "Custom Handbooks" in the Form Builder Administrator Manual)
- *Resp Code* – response code of the authorisation request
- *Date From* – limitation's effective date
- *Date To* – limitation's expiration date
- *Is Active* – specifies whether this record is active

For access to the form with detailed information about a rule's parameters, click on the [Full Info] button. This command opens the "Full Info for <rule name>" form (see Fig. 9).

Fig. 9. Full information about a rule

In addition to the parameters described above for the "Merchant Stop List" form (see Fig. 8), this form contains the following fields:

- *Trans Cond* – field with a drop-down list to specify transaction conditions.
- *Merchant Name* – name of the merchant on whose device the transaction was made.
- *Merchant ID* – merchant ID (Card Acceptor ID).
- *Terminal ID* – merchant device (terminal) ID.
- *URL* – URL for Internet retailers.



When the *Merchant Name*, *Merchant ID*, *Terminal ID*, and *URL* parameters are set, SQL "LIKE" operator syntax can be used. For example, the value "%abc%" means that the corresponding parameter must contain the character sequence "abc".

- *Additional Criteria* – additional conditions, for example, for comparing transaction conditions with the value set in the *Trans Cond* field. Contact WAY4 Support for more information about this parameter.
- *Event Type* – type of Event that opens when the condition set by the rule is met.