Processing Interbank Documents in WAY4™

Contents

Introduction

This manual is intended for WAY4 system administrators (bank or processing centre employees) and describes the use of interbank documents in WAY4.

When working with this document, it is recommended to use the following resources from the WAY4 documentation series:

- "Documents"

- "WAY4™ Dispute Management"

The following conventions are used throughout the document:

- Field labels in screen forms are shown in *italics*.

- Screen form button labels are encased in square brackets, such as [Approve].

- Sequences for selecting user menu items are shown with arrows, as in: "Configuration Setup → Contract Types".

- Warnings that there is a danger of making an incorrect action 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. Processing Interbank Documents

General Information

The following are considered interbank documents:

- Documents for transferring funds to the sender bank of a document (Fee Collection). See the section "Fee Collection and Funds Disbursement Documents").

- Documents for transferring funds to the receiver bank of a document (Funds Disbursement). See the section "Fee Collection and Funds Disbursement Documents").

- Interbank dispute documents (see the section "Interbank Dispute Documents").

- Information messages supported by Visa (see the section "Information Messages").

The menu folder "Full → Documents Input & Update → Outgoing Fee Collections" is used to work with interbank documents.

Fee Collection and Funds Disbursement Documents

To generate Fee Collection and Funds Disbursement documents, use the "Fee Collection Outgoing – New" form (see Fig. 2), opened by selecting the menu item "Full → Documents Input & Update → Outgoing Fee Collections → Fee Collection Outgoing – New".

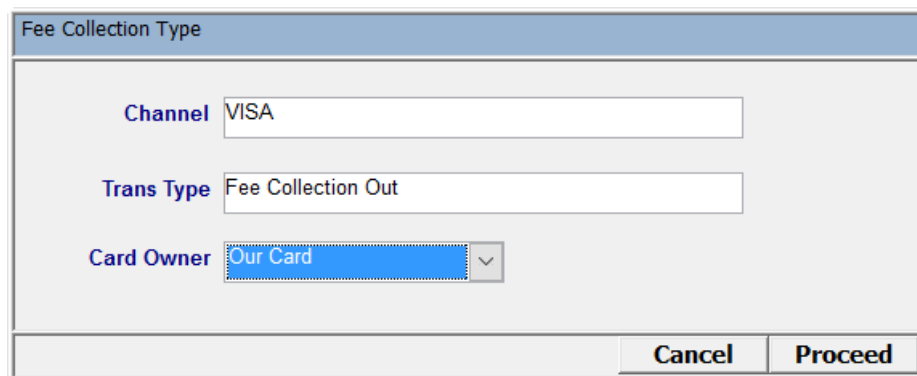Selecting this menu item displays the "Fee Collection Type" form (see Fig. 1).

Fig. 1. Form for selecting a clearing channel name

Fill in the following fields in this form:

- *Channel* – name of the clearing channel.

- *Trans Type* – transaction type. Possible values:

    ▪ "Fee Collection Out" – this transaction type is used to create a document for transferring funds to the document's sender bank (Fee Collection).

    ▪ "Funds Disb Out" – this transaction type is used to create a document for transferring funds to the document's recipient bank (Funds Disbursement).

- *Card Owner* – possible values:
    - "Our Card" – the card is registered in WAY4.
    - "Foreign Card" – the card is not registered in WAY4.
    - "No Card" – the document being created is not related to a bankcard.
- After filling in the fields, click the [Proceed] button. Clicking this button opens the "Fee Collection Outgoing – New" form (see Fig. 2).

Fig. 2. Form for generating Fee Collection documents

To generate a document, fill in the following fields of this form:

- *From Member* – enter the following information depending on the payment system:
    - For MasterCard – sender bank identifier (ICA).
    - For Visa – processing centre identifier (Visa Center BIN) of the sender bank.
    - For Visa SMS – acquirer identifier (Visa Acquirer BIN).
- *To Member* – enter the following information depending on the payment system:
    - For MasterCard – receiver bank identifier according to ICA.
    - For Visa:
        - ♦ If the document is not related to a bankcard, this is the receiver bank identifier (Visa BIN).
        - ♦ If the document, including for visa SMS, is related to a bankcard, issued by a third-party bank (receiver) this field is not filled in.
        - ♦ If the document, including for Visa SMS, is related to a bankcard issued by the sender bank, this is the receiver bank identifier (Visa BIN).
- *Card #* – card number (if the document being generated is related to a card).
- *Card Seq #* – sequence number of the plastic issued. The field becomes available for filling in after a card number has been entered in the *Card #* field.
- *Event Date* – calendar date of the Event that resulted in the transfer of funds.
- *Fee Amount* – field group for specifying the payment amount and selecting the required currency from a drop-down list.

- *Setl. Amount* – field group for specifying the payment amount and selecting the required currency from a drop down list. These values will be used in settlement information.

- *Posting Date* – the document posting date; this field is not mandatory.

- *Country* – specifies the receiver bank country; this field is not mandatory.

- *SIC* – code determining the merchant type (SIC/MCC). This field is filled in if the document is related to a certain merchant and if this field can (or must) be filled in pursuant to payment system requirements.

- *Reason Code* – drop-down list of reasons for generating a document according to the rules of the payment system to which the document belongs, for example, telex authorisation, bankcard pick up, etc. The list of reasons for generating a document is configured in the "Individual Reason Codes" form (see the section "Reasons for Generating Transactions (Reason Codes)") of the document "WAY4™ Dispute Management").

- *Reason Details* – additional information about a document entered according to the rules of the payment system to which the document belongs.

- *Status* – document status.

After filling in the fields, click the [Approve] button to approve the document. If the document is successfully approved, it will be assigned the "Waiting" status, i.e. the document will be ready for processing using the document acceptance procedure (see the section "Document Processing" of the document "Daily Procedures").

If errors occur during document approval, the corresponding messages will be displayed. The "Messages for Fee Collection Outgoing – New" form provides detailed information about errors. This form is opened by clicking the [Messages] button. In this case, analyse the reasons for the errors (see the section "Troubleshooting when Working with Interbank Documents").

Generated documents are accessed using the "Fee Collection Outgoing" form, opened by selecting the menu item "Full → Documents Input & Update → Outgoing Fee Collections → Fee Collection Outgoing". This form contains fields that are similar to those in the "Fee Collection Outgoing – New" form. In addition, the "Fee Collection Outgoing" form contains the following fields:

- *Control Number* – transaction identification number provided to the payment system by the message sender (Issuer Reference Number). The field is automatically filled in for MasterCard documents.

- *Target Code* – code of the transaction message in the target message channel.

Interbank Dispute Documents

Interbank dispute documents are generated when disputes arise during interbank document exchange.

WAY4 supports work with the following types of interbank dispute documents according to MasterCard requirements:

- Fee Collection Chargeback.

- Funds Disbursement Chargeback.

- Fee Collection Representment.

- Funds Disbursement Representment.

The procedure for working with these types of interbank dispute documents is the same as the procedure for working with dispute documents that is described in the document "WAY4™ Dispute Management".

Interbank dispute documents complying with Visa requirements are created using the menu item "Full → Documents Input & Update → Outgoing Fee Collections → Fee Collection Outgoing – New".

The required information about original Visa interbank documents must be manually copied into the specified dispute documents.

Information Messages

Visa supports sending information messages to other banks (processing centres). A message is created using the menu item "Full → Documents Input & Update → Outgoing Fee Collections → Message to Member Outgoing VISA – New". The form "Message to Member Outgoing VISA – New" form will open, see Fig. 3.

Fig. 3. Form for generating informational messages supported by Visa

The form contains the following fields:

- *Send Mbr* – sender's identifier in the system (identifier of the financial institution serviced by WAY4), provided according to rules for the target's message channel.

- *Target Mbr* – identifier of the recipient for the corresponding message channel for delivering transaction information, for example, a payment system channel or affiliated channel.

- *Message Text* – message text.

- *Status* – document posting status.

- *Outward* – status of a document for export to an external system.

- *Posting Date* – document posting date.

After filling in the fields, approve the message (document) by clicking the [Approve] button. Approval is performed in standard document approval mode (see the section "Document Approval" in the document "Documents").

Information messages are set during clearing information exchange.

Created information messages can be viewed using the menu item "Full → Documents Input & Update → Outgoing Fee Collections → Message to Member Outgoing VISA". The "Message to Member Outgoing VISA" form will open. This form's fields are the same as those in the "Message to Member Outgoing VISA – New" form.

Chapter 2. Troubleshooting

Troubleshooting when Working with Interbank Documents

When errors arise during document approval, the corresponding messages will be displayed.

Examples of interbank document error messages:

- "CHCK.PREV:E01 Previous document not found for transaction cycle" – no previous document found for the document being processed; in this case, it is recommended to search for the previous document considering the following criteria:

  - The *Iss Ref Number* field values of the document being processed and previous document must be the same.

  - The *Source Member ID* or *Target Member ID* field value of the document being approved must be the same as the value in one of the same fields of the previous document.

  - After the previous document is found, it is recommended, if possible, to correct the values of these fields.

- "CHCK.S_T:E009 Card BIN not on file" – when approving a document, the bankcard number was not found in the BIN table; this value is searched for in the table taking into consideration which clearing channel – the source channel or target channel – is external.

- "CHCK.S_T:E06 No Source contract found" – when approving a document, no source contract (the contract initiating the transaction) was found; the required contract is searched for according to the value of the *Source Member ID* for incoming Fee Collection or by the bankcard number for outgoing Fee Collection.

Troubleshooting when Working with Interbank Dispute Documents

For troubleshooting problems that arise when creating interbank dispute documents, see the section "Recommendations on Timely Identification of Dispute Situations" of the document "WAY4™ Dispute Management".