

Configuring WAY4™ according to Visa Requirements (April 2017)

Contents

INTRODUCTION	1
CHAPTER 1. VISA SETTINGS	2
Configuring Merchant-Initiated Transactions	2
Configuring a New Product, Visa B2b Virtual Payments Program	2
Changes in Floor Limit Requirements	4
Configuring Calculation of Interchange Fees for Transactions with Cards Issued in Japan	4
Settings for Calculating RA	5
Configuring the Product for Calculating Interchange Fees	5
Configuring Global Parameters	5

Introduction

This document describes how WAY4™ must be configured to conform to Visa requirements for changes in operation set forth in the document "April 2017 VisaNet Business Enhancements" (0417-GTLIG-V3.pdf) which become effective from 2017.

Chapter 1. Visa Settings

To comply with Visa requirements, WAY4 version 03.43.30.77 or the newer version 03.43.30.XX if version 03.43.30 is used must be installed at the bank or processing centre. If the bank or processing centre uses WAY4 version 03.44.30, version 03.44.30.10 or higher must be installed.

Configuring Merchant-Initiated Transactions

In addition to settings to comply with the requirements of section (Oct16-170) "Mandatory 1.2 Alignment of Merchant-Initiated Transactions and Authorization Enhancements" of the document "October 2016 VisaNet Business Enhancements" described in the document "Configuring WAY4™ according to Visa requirements (October 2016)", acquirers must do the following:

- Ensure that all necessary settings have been made in the WAY4 interface.
- Ensure that hardware vendors use software meeting the payment system's aforementioned requirements.

Configuring a New Product Visa B2B Virtual Payments Program

Pursuant to section (Apr17-341) "Multiregion Mandatory 2.2 New Visa Business-to-Business Virtual Payments Product" of the document "April 2017 VisaNet Business Enhancements", acquirers must make the following settings:

1. Configure an Additional Service Package (see Fig. 1).

Source Type	Transaction Type	Condition	Currency	Rate Type	Fee Dir	Fee Curr	Base	%	Min	Name	Fee Code	Fee Account	Account Type	Contract Type	Is Ready	Priority
Our ATM	CH Debit			Middle	None		0.00	0.00	0.00	0.00 CH Debit Restr.: (Our ATM)			Outg Suspense	VISA Cards	Ready	999
Our ATM	ATM			Middle	None		0.00	0.00	0.00	0.00 ATM Restr.: (Our ATM)			Outg Suspense	VISA Cards	Ready	999
Our POS	Retail with CashBack			Middle	None		0.00	0.00	0.00	0.00 Retail with CashBack Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	CH Debit			Middle	None		0.00	0.00	0.00	0.00 CH Debit Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	Cash			Middle	None		0.00	0.00	0.00	0.00 Cash Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	Credit	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	0.00 Credit Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999
Our POS	Unique	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	0.00 Unique Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999
Our POS	Retail	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	0.00 Retail Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999

Fig. 1. Additional Service Package

2. For "ATM", "Cash", "Retail with Cashback", and "CH Debit" transaction types made on "our" devices, configure restrictive Services in this Package (see Fig. 2 and Fig. 3).

Source Type	Transaction Type	Condition	Currency	Rate Type	Fee Dir	Fee Curr	Base	%	Min	Name	Fee Code	Fee Account	Account Type	Contract Type	Is Ready	Priority
Our ATM	ATM			Middle	None		0.00	0.00	0.00	0.00 ATM Restr.: (Our ATM)			Outg Suspense	VISA Cards	Ready	999
Our ATM	CH Debit			Middle	None		0.00	0.00	0.00	0.00 CH Debit Restr.: (Our ATM)			Outg Suspense	VISA Cards	Ready	999
Our POS	Cash			Middle	None		0.00	0.00	0.00	0.00 Cash Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	CH Debit			Middle	None		0.00	0.00	0.00	0.00 CH Debit Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	Retail with CashBack			Middle	None		0.00	0.00	0.00	0.00 Retail with CashBack Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	Credit	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	0.00 Credit Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999
Our POS	Retail	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	0.00 Retail Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999
Our POS	Unique	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	0.00 Unique Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999

Fig. 2. "ATM", "Cash", "Retail with Cashback", "CH Debit" restrictive Services


Fig. 3. Parameters of a restrictive Service

3. For "Retail", "Unique", and "Credit" transaction types made on "our" devices, configure restrictive Services (see Fig. 4 and Fig. 5).

Source Type	Transaction Type	Condition	Currency	Rate Type	Fee Dir	Fee Curr	Base	%	Min	Name	Fee Code	Fee Account	Account Type	Contract Type	Is Ready	Priority
Our ATM	ATM			Middle	None		0.00	0.00	0.00	ATM Restr.: (Our ATM)			Outg Suspense	VISA Cards	Ready	999
Our ATM	CH Debit			Middle	None		0.00	0.00	0.00	CH Debit Restr.: (Our ATM)			Outg Suspense	VISA Cards	Ready	999
Our POS	Cash			Middle	None		0.00	0.00	0.00	Cash Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	CH Debit			Middle	None		0.00	0.00	0.00	CH Debit Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	Retail with CashBack			Middle	None		0.00	0.00	0.00	Retail with CashBack Restr.: (Our POS)			Outg Suspense	VISA Cards	Ready	999
Our POS	Credit	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	Credit Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999
Our POS	Retail	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	Retail Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999
Our POS	Unique	<<All Electronic Capture (Group)>>		Middle	None		0.00	0.00	0.00	Unique Restr.: (Our POS) G_ELCA			Outg Suspense	VISA Cards	Ready	999

Fig. 4. "Retail", "Unique", and "Credit" restrictive Services

Fig. 5. Parameters of a restrictive Service

 Services similar to those specified in items 2 and 3 must be configured for all device contract types for "our" devices on which the aforementioned transaction types are possible.

4. Add the Service Package that was configured earlier to the Service Packages of all routing contracts used when posting transactions for "foreign" VISA cards (see Fig. 6).

Institution	Category	Name	Contract Type	Use Default	Use For Contracts	Parent Pack	Is Ready
Principal	Card	001-VISA issuer	VISA Cards	For Dispute	Product		Ready

Priority	Add Pack	Is Ready	Active by Default
1	001-Add VISAATM Iss	Ready	Yes
2	001-Add VISA Cash Iss	Ready	Yes
3	001-Add VISA Retail Iss	Ready	Yes
4	001-VISA Global B2B Virtual Payments Fee Program	Ready	Yes

Fig. 6. Adding an Additional Service Package

Changes in Floor Limit Requirements

Pursuant to section (Apr17-330) "Multiregion Mandatory 2.10 Changes to Floor Limits" of the document "April 2017 VisaNet Business Enhancements", floor limit requirements have been changed for all Singapore merchant categories and for merchants with MCC 7995 in all European region countries. If necessary, change the corresponding POS terminal settings.

Configuring Calculation of Interchange Fees for Transactions with Cards Issued in Japan

Pursuant to section (Apr17-335) "Multiregion Mandatory 2.9 Changes to Visa Gold International Interchange Reimbursement Fees for Japan Issuers" of the document "April 2017 VisaNet Business Enhancements" acquirers that calculate Interchange fees (Fee Prediction) must:

1. Add the following records (see Fig. 7) to the "Standard Handbooks" form (Full → Configuration Setup → Common Handbooks → Standard Handbooks).

Handbook Type	Filter1	Filter2	Id Filter	Name	Code
FEE_PREDICTION_FEE_PROGRAM_AREA	1			Interregional	JPN
FEE_PREDICTION_FEE_PROGRAM_AREA	A			Intra-AP	JPN
FEE_PREDICTION_FEE_PROGRAM_AREA	B			Interregional	JPN
FEE_PREDICTION_FEE_PROGRAM_AREA	C			Interregional	JPN
FEE_PREDICTION_FEE_PROGRAM_AREA	E			Interregional	JPN
FEE_PREDICTION_FEE_PROGRAM_AREA	F			Interregional	JPN

Fig. 7. New records in the "Standard Handbooks" form

2. Load the configuration as described in the section "Settings for Calculating RA".


Settings for Calculating RA


The standard configuration provided by the WAY4 vendor must be loaded from the VISA_RA_CFG_REL_17_Q2_IR_CC.txt file by acquirers that calculate RA (Reimbursement Attribute).

Depending on the region, acquirers should load the configuration from the following files:

- VISA_RA_CFG_REL_17_Q2_AP_CC.txt – for the Asia-Pacific region.
- VISA_RA_CFG_REL_17_Q2_CEMEA_CC.txt – for the CEMEA region.
- VISA_RA_CFG_REL_17_Q2_EU_CC.txt – for the Europe region.

For information about loading configurations, see the document "Importing Configurations Using the Configuration Inspector Module".

 The previous configuration should be deleted before importing the standard configuration. To do so, contact WAY4 Support.

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

Configuring the Product for Calculating Interchange Fees

Pursuant to section (Apr17-341) "Multiregion Mandatory 2.2 New Visa Business-to-Business Virtual Payments Product" of the document "April 2017 VisaNet Business Enhancements" acquirers that calculate Interchange fees (Fee Prediction) must do as follows:

1. Load the VISA_FP_CFG_REL_17_Q2_CC.txt configuration file for the new product.

For information about loading configurations, see the document "Importing Configurations Using the Configuration Inspector Module".

2. Register a SIC group (Full → Configuration Setup → Main Tables → SIC Groups) with the following parameters (see Fig. 8).

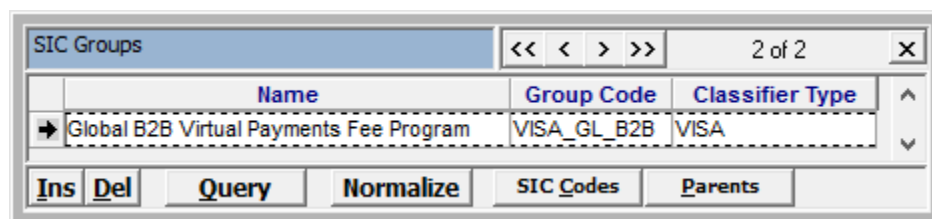


Fig. 8. New SIC group

3. Load the configuration as described in the section "Settings for Calculating RA".

Configuring Global Parameters

The date and time Visa's new requirements become effective are regulated by the document "April 2017 VisaNet Business Enhancements".

To comply with Visa requirements, the value "17.1" 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.