



Welcome to Visa Global ATM Planning Guide

The *Visa Global ATM Planning Guide* is an updated manual that completely replaces the *Visa/Plus ATM Member Guide*.

This version contains a variety of changes including the following additional information:

- New international ATM cash disbursement fees
- Enhanced CPS/ATM requirements for authorization and clearing data
- Changes in fee impact and procedures for non-compliant transactions
- References to use of non-member agents added
- References to chip added
- Risk requirements updated with Board-approved mandates

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Your opinion is important to us. If you have any comments regarding this manual, please e-mail us at any time. Our e-mail address is buspubs@visa.com.

Effective: 1 December 2002



Visa Global ATM

Planning Guide

Effective: 1 December 2002



Printed on recycled paper.

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About This Guide

The Visa Global ATM Network is one of the world's largest ATM networks, offering global ATM convenience, cash access, and other banking services through Visa, Visa Electron, and Plus programs. The Visa Global ATM program is available both to issuers and acquirers.

Purpose

This Visa Global ATM Planning Guide is designed to provide information necessary for Visa and Plus members to successfully operate the Visa Global ATM Network and establish, manage, or sponsor ATM cash access programs.

This guide provides the following information:

- An overview of the Visa Global ATM program
- Benefits and features of the program
- The business requirements for participation as a:
 - Visa/Plus acquirer
 - Visa issuer
 - Plus issuer
- A description of the optional services available to issuers and acquirers to enhance the value of the network, such as:
 - Balance inquiry
 - Transaction routing options
- Regulations or procedures that apply to Visa programs
- Implementation requirements to support risk management, processing options, certification procedures, and back office management

Audience

This guide is intended for the exclusive use of Visa and Plus members and contains information required by individuals in member organizations who have the responsibility for establishing, managing, or sponsoring ATM programs.

Document Conventions

The document conventions used in this guide are shown in [Table 1](#).

Table 1: Document Conventions Table

| Document Convention | Purpose In This Guide |
|-----------------------|--|
| ➤ | Indicates step-by-step procedures. |
| boldface | Command buttons (OK , Cancel), radio buttons, menu names, and menu choices referenced in procedures. |
| EXAMPLE | Identifies an example of what the accompanying text describes or explains. |
| IMPORTANT | Highlights important information in the text. |
| <i>italics</i> | Document titles; emphasis. |
| “text in quote marks” | Section names referenced in a chapter. |
| Note: | Provides more information about the preceding topic. |

Organization of the Document

This guide is divided into the following chapters and appendixes:

[Chapter 1. The Visa Global ATM Network](#)—This chapter provides a brief overview of the growth, operation, and benefits of the Visa Global ATM program.

[Chapter 2. Marketing the Visa Global ATM Network](#)—This chapter reviews assistance available from Visa to help members market their ATM programs.

[Chapter 3. Risk Management](#)—This chapter describes security requirements for the Visa Global ATM program, including ATM, host, PIN, and the Card Verification Value (CVV) Service.

[Chapter 4. Issuer Participation Requirements](#)—This chapter covers issuer participation requirements for the Visa Global ATM program, including card and PIN issuance standards, processing requirements, fees, and the service standard.

[Chapter 5. Optional Issuer Services](#)—This chapter describes optional services, including the Balance Inquiry Service, online multicurrency conversion, routing options, and Custom Payment Service/ATM (CPS/ATM).

[Chapter 6. Acquirer Participation Requirements](#)—This chapter covers acquirer participation requirements for the Visa Global ATM program, including use of non-member agents, ATM physical security requirements, processing requirements, ATM cash disbursement fees and tiered service definition, service standards, and global Visa/Plus ATM testing.

[Chapter 7. Optional Acquirer Services](#)—This chapter describes optional services available to acquirers, including Routing Options and the Balance Inquiry Service.

[Chapter 8. ATM Processing Options](#)—This chapter describes VisaNet processing support and member processing options, including an overview of single-message and dual-message processing and settlement reporting.

[Chapter 9. Certification](#)—This chapter describes the VisaNet certification process.

[Chapter 10. Back Office Exception Processing](#)—This chapter describes how members can resolve disputes and the processes available to the member if its resolution efforts are unsuccessful. These processes include chargebacks and representments, arbitration, and compliance. Also discussed are a back office adjustment software package, ATM transaction standardization, and exception processing for ATM Format Conversion transactions.

[Chapter 11. Regional Differences](#)—This chapter compiles the lists of regional differences for the operating procedures of the Visa/Plus International ATM program, as outlined in Chapters 3, 4, 5, 6, 7, 8, and 10 of this guide.

[Appendix A. ATM Message Screen Translations](#)—This appendix provides recommended ATM screen messages in many languages.

[Appendix B. Additional Support From Visa](#)—This appendix provides contact information for Regional Offices.

This guide also includes a glossary with definitions of terms and acronyms used throughout this guide, and an index.

Related Documents

This publication is a supplement to existing Visa documents including the *Visa International Operating Regulations*, regional operating regulations, and VisaNet and other technical manuals and service descriptions. Members that issue cards or accept Visa/Plus transactions at their ATMs must meet all participating requirements defined in these publications, as well as those found in this guide. A more complete description of governing documents is provided in the following sections.

Regional variances to the *Visa International Operating Regulations* are documented at the end of each chapter in this guide.

Visa Global ATM Program Governing Documentation

The documents in this section are the governing documents for the Visa Global ATM program, primarily the *Visa International Operating Regulations*.

Visa International Operating Regulations

The *Visa International Operating Regulations* include the following four volumes:

Volume I—General Rules—This volume specifies standards all members must meet for operating and participating in Visa payment service programs.

Volume II—Dispute Resolution Rules—This volume governs a member's attempts to resolve disputes and the processes available to the member if its resolution efforts are unsuccessful. These processes include chargebacks, representments, arbitration, compliance, and resolution.

Volume III—Cards and Marks Specifications—This volume describes the physical specifications for Visa and Visa Electron cards, and proprietary ATM cards bearing the Plus symbol, and the design of the Visa-owned marks. These specifications represent the minimum standard and the default worldwide for all applications.

Visa International By-Laws and Regional Board Delegations—This volume specifies the minimum standards with which members must comply, unless the International board specifically grants a variance, and delegates certain authority to the regional boards.

Other Regional Documentation

A participant must refer to its *Visa Regional Operating Regulations*, Bylaws and *Regional Visa Card Design Guide* for specific regional variances. In cases of conflict, the *Visa International Operating Regulations* prevail.

U.S. Regional Member Documentation

U.S. region members of Plus are governed by the:

- *Plus Operating Rules* for transactions that occur in the United States on U.S.-issued cards.
- *Visa International Operating Regulations* for transactions that occur both:
 - Outside the United States on U.S.-issued cards.
 - Within the United States on non U.S.-issued cards (international transactions).

Other Publications

The *Visa Global ATM Planning Guide* refers to the following Visa regulatory publications. Information in these publications is considered an extension of the *Visa International Operating Regulations* and applies if a member participates in the Visa Global ATM program. The *Visa International Operating Regulations* govern in the event of any inconsistency or contradiction.

- BackOffice Adjustment Service (BOAS) manuals—Procedures for using the BOAS System (either DOS or OnLine).
- BASE II System manuals—Procedures for the day-to-day operation of the BASE II System, including:
 - *Edit Package for Windows User's Guide*
 - *BASE II Clearing Data Codes*
 - *BASE II Clearing Edit Package for DOS Data Entry System User's Guide*
 - *BASE II Clearing Edit Package for DOS User's Guide*
 - *BASE II Clearing Edit Package Messages*
 - *BASE II Clearing Edit Package Operations Guide*
 - *BASE II Clearing Edit Package Reports*
 - *BASE II Clearing Interchange Formats, TC 01 to TC 48*
 - *BASE II Clearing Interchange Formats, TC 50 to TC 92*
 - *BASE II Clearing Reports*
- *Visa/Plus ATM Signage Guide*—Guidelines and artwork for ATM signage.
- *Visa Interchange Directory*—Directory of contact information on members and processors that Visa compiles and sends to all members and processors.
- *Plus Interchange Directory*—Directory of contact information for Plus members and processors.

- V.I.P System manuals—Procedures for use of the Visa Integrated Payment (V.I.P.) System, including:
 - *V.I.P. System SingleConnect Service SMS ATM Processing Specifications*
 - *V.I.P. System SMS Processing Specifications (U.S.)*
 - *V.I.P. System SMS ATM Technical Specifications, Volumes 1 and 2*
 - *V.I.P. System Services, Volumes 1 and 2*
 - *V.I.P. System BASE I Processing Specifications*
 - *V.I.P. System BASE I Technical Specifications, Volumes 1 and 2*
 - *V.I.P. System SingleConnect Service SMS POS (Visa & Visa Electron) Processing Specifications*
 - *V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volumes 1 and 2*
 - Certification and testing guides, including:
 - *VTS2000 User's Guide*
 - *Visa Test System - Version 3 User's Guide*
 - *VisaNet Certification Management Service Testing and Certification Guide—V.I.P. System, Member Version*
 - *VisaNet Certification Management Service Testing and Certification Guide—BASE II Service, Member Version*
- *Payment Technology Standards Manual*—Standards applied to PINs, Card Verification Value techniques, and the management of cryptographic keys. Guidelines for encoding account and cardholder data on the magnetic stripe, and Visa Smart Debit and Visa Smart Credit (VSDC) chip data.
- *PIN Security Requirements*—Rules for PIN security including requirements for periodic audits.
- *PIN Management Requirements*—Rules for PIN management
- *EMV Integrated Circuit Card Terminal Specification for Payment Systems*
- *Visa Integrated Circuit Card Specifications*
- *Visa Smart Debit and Visa Smart Credit Service Description*—Features and services available through the VSDC program.
- *Visa Smart Debit and Visa Smart Credit Member Information Guide for Acquirers*—Guidelines for Acquirer implementation of the VSDC program.

- *Visa Smart Debit and Visa Smart Credit Member Information Guide for Issuers*—Guidelines for issuer implementation of the VSDC program.
- *VisaNet Settlement Service (VSS) User's Guide, Volume 1, Specifications*—Information on the use of VSS, and discussion of VSS options and parameters.
- *VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports*—Guidelines for migration to VSS.
- *VisaNet Test System Document*—The document provided with the VisaNet Test System software. Issuers and acquirers use this manual during the pre-certification process.

The Visa Global ATM Network

1

The Visa Global ATM Network is a world leader in providing global cash access. Members recognize the added value that the Visa Global ATM Network provides for their proprietary products while delivering quality, reliability, and convenience to their Visa, Visa Electron, and Plus cardholders.

With over \$100 billion for capital and running costs, ATMs are one of the largest investments that banks worldwide have made in electronic service delivery to their customers.

Over 70 percent of all ATM transactions are for cash withdrawals. Other common services include balance inquiries and account transfers. However, there are a wide range of other services that different banks offer—from providing copies of statements to offering money transfer services or purchase of mobile phone minutes.

High-end ATMs include chip card readers with full graphics, color screens, note-recycling capabilities, and some means of biometric customer identification. At the same time, a new generation of simple, limited-capability, low-cost cash dispensers has penetrated some markets.

Strategic Importance of ATMs to Members

ATMs serve a critical role for members. Driving forces behind the growth of ATMs include:

- **Cardholders' views of ATMs as “storefronts for members.”** ATMs offer utility, convenience, and safety features and are critical to members if they are to retain banking relationships with their cardholders. Worldwide demand from cardholders is the overriding factor driving the continuing investment and installation of ATMs.
- **Demand from international travelers**, especially with the economic transparency brought about by the introduction of the euro.
- **Cost savings gained by replacing staff with machines.** These cost reductions, varied by region, are particularly important in mature markets, such as Europe and the United States.
- **The desire to have the latest ATM technology.** ATMs can be a cornerstone platform for chip and a variety of non-cash revenue-generating capabilities. In developing countries where much of the population is not yet banked, ATMs are an easy-entry alternative to an expensive brick and mortar full-service branch network.

The Visa Global ATM Network has experienced an overwhelming level of growth, and is expected to continue over the next five years. This growth is driven by the continuing consumer need for cash and ATMs are the most efficient way to provide that service to cardholders.

By adding the Visa, Visa Electron, or Plus marks to bankcards, members can offer global ATM convenience to their existing customers and provide them with cash access to their deposit accounts or lines of credit without sacrificing security.

The Visa Global ATM Network consists of the following three acceptance marks:

- Visa
- Visa Electron
- Plus

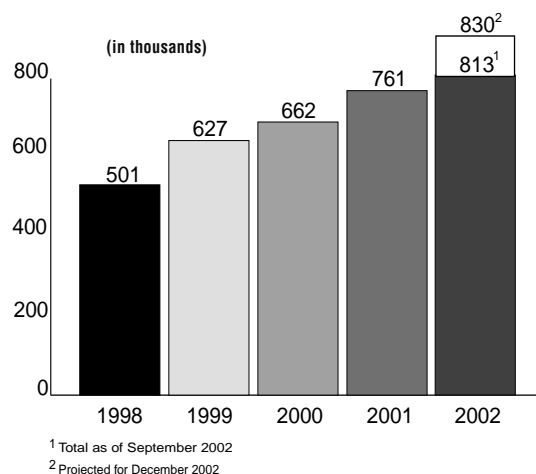
Throughout this guide, there will be multiple references to the Visa Global ATM Network, which always includes (unless specified otherwise) the Visa, Visa Electron, and Plus programs.

Growth of Visa Global ATM Network

Growth of the Visa Global ATM Network has been explosive as more and more members in all parts of the world have come to recognize the benefits of participation as issuers or acquirers, or both.

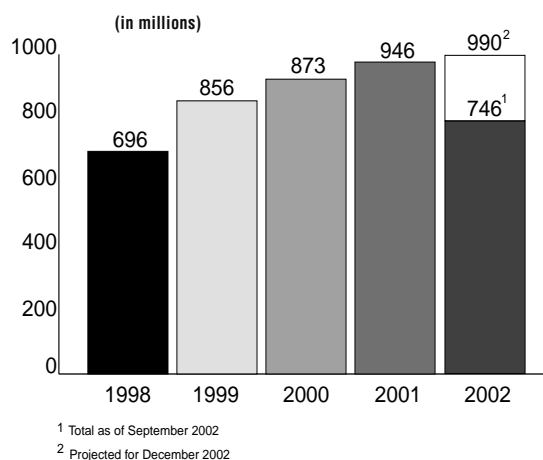
Transaction volume has increased by more than 40% and the number of ATMs in the network has increased by more than 60% over the last five years. Each month approximately 78 million transactions occur at more than 813,000 ATMs in 144 countries worldwide. The Visa Global ATM growth is shown in [Figure 1-1](#).

Figure 1-1: Visa Global ATM Growth



The growth of Visa Global ATM transactions is shown in [Figure 1-2](#).

Figure 1-2: Visa Global ATM Transaction Growth



While many of the ATMs participating in the network initially accepted only Visa or Plus, integrated acceptance has now been almost universally achieved as members see the benefit of opening their ATMs to as many cardholders as possible. Today, 100 percent of ATMs in the Asia-Pacific, Central and Eastern Europe, Middle East, and Africa (CEMEA), and United States (U.S.) regions accept both Visa and Plus, and almost 100% in the Canada, LAC, and EU regions, as shown in [Table 1–1](#).

Table 1–1: Visa Global ATM Network Coverage

| Region | Visa Only | Plus Only | Visa/Plus | Total ¹ |
|---|-----------|--------------------|-----------|--------------------|
| Asia-Pacific (AP) | 0 | 0 | 71,963 | 71,963 |
| Canada | 0 | 3,514 ² | 16,784 | 20,298 |
| Central and Eastern Europe, Middle East, and Africa (CEMEA) | 0 | 0 | 43,581 | 43,581 |
| European Union (EU) | 624 | 0 | 262,600 | 263,224 |
| Latin America and Caribbean (LAC) | 602 | 0 | 57,257 | 57,859 |
| United States (U.S.) | 0 | 0 | 356,506 | 356,506 |
| Total | 1,226 | 3,514 | 808,691 | 813,431 |

¹Effective September 2002

²Restricted by local law

Benefits of Membership

The Visa Global ATM Network uses the most sophisticated, secure communications technology and systems in the industry. This offers members unparalleled convenience and reliability.

One of the reasons for the rapid growth in the Visa Global ATM Network is that members have come to realize that participation in the network holds many benefits for themselves and their customers whether they choose to participate as issuers or acquirers, or both. These benefits include:

- For issuers:
 - Incremental revenue streams through transaction fees and currency conversion fees
 - Improved customer service and loyalty through increased use on existing cards
- For acquirers:
 - Increased revenue from cash disbursement fees
 - Maximized investment in existing ATM technology
- For cardholders:
 - Fast and convenient access to funds anywhere in the world
 - Favorable exchange rates
 - Safety of not having to carry large amounts of cash

Services Supported

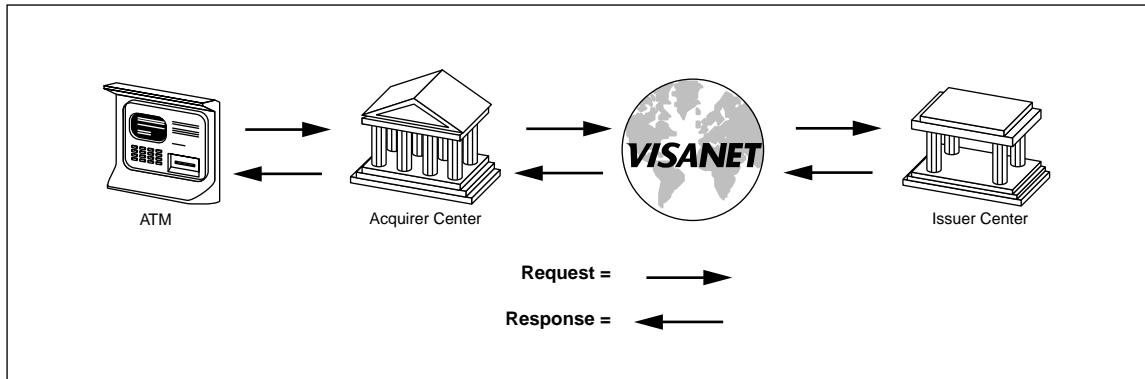
The Visa Global ATM program enables participants to provide a variety of services today and even more in the near future. These include:

- Access to funds—whether from demand deposit accounts or through a line of credit
- Balance inquiries on any account that a card can access
- Issuance and acceptance of Visa TravelMoney (a pre-paid, magnetic-stripe card that provides cash exclusively through the Visa Global ATM Network)
- Opportunities for chip-enabled cards

Visa Global ATM Transaction Flow

The Visa Global ATM transaction flow is described in [Figure 1-3](#). For additional details, refer to the VisaNet Integrated Payment (V.I.P.) System manuals.

Figure 1-3: Visa Global ATM Message Flow



Cardholder

A cardholder inserts or swipes the card at the ATM and enters all requested information, including the Personal Identification Number (PIN).

ATM

The ATM reads the magnetic stripe or chip on the card. Next, it transmits the card information and the encrypted PIN to the ATM acquirer host computer.

Acquirer Host System

The acquirer host system logs the message (except for the encrypted PIN), performs PIN translation using the approved algorithm and security procedures as specified in [Chapter 3, Risk Management](#), and formats the authorization request for transmission to VisaNet. VisaNet is composed of the V.I.P. System and the BASE II System.

V.I.P. System Authorization

The V.I.P. System processes the authorization request in one of the following ways:

- Translates the PIN from the encryption algorithm of the acquirer to that of the issuer (using a Hardware Security Module) and transmits the message to the issuer for PIN verification and authorization
- Verifies the PIN using the PIN Verification Service (PVS) and does one of the following:
 - Validates the customer using the PIN, truncates all the PIN-related data, and transmits the authorization request of the issuer for authorization, or if requested, evaluates the authorization on behalf of the issuer, using stand-in processing, and responds directly to the acquirer host
 - Declines the transaction with a “PIN Invalid” response

After processing the authorization request, the V.I.P. System sends a response to the acquirer.

Issuer Host System

The issuer host system processes the authorization request and responds with either an approval or denial. The response is sent to the V.I.P. System through VisaNet for delivery to the acquirer.

Clearing (Posting)

A single-message issuer uses the single request message to post the transaction to the cardholder's account the same day.

The dual-message acquirer host system creates a batch of clearing records at the end of the day (one record for each approved authorization transaction and any adjustments), and submits it through BASE II. BASE II processes the transactions and sends them to the issuer for posting.

Settlement

End-of-day settlement is always calculated offline. Reports and raw data files are delivered through the member's chosen interface.

Marketing the Visa Global ATM Network

2

Consumers today associate Visa with safe, convenient, and easy cash access wherever and whenever they need it. The Visa Global Network offers more than 813,000 ATMs in 144 countries, and is recognized as one of the largest cash access systems in the world. ATMs within the Visa Global ATM Network provide convenient access to local currency, 24 hours a day, seven days a week, and at favorable exchange rates.

To realize maximum value from participation in the Visa Global ATM Network, many members have recognized the need to actively promote the use of the network to their own cardholders and their ATM locations to the general public. Doing so maximizes the value of their investment in equipment and personnel, and generates increased revenue.

Issuer Programs

It is important for issuers to educate cardholders on the benefits of using the Visa Global ATM Network when traveling. In communications with cardholders, issuers stress:

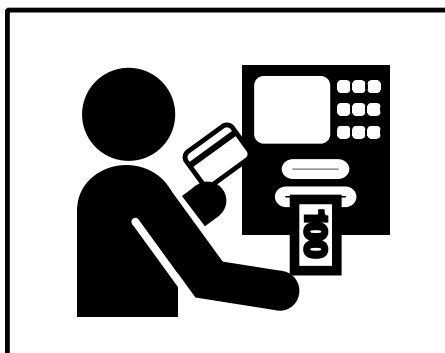
- **Acceptance.** Cardholders can access either a deposit account or line of credit at more than 813,000 ATMs in 144 countries worldwide.
- **Convenience.** Whether in lobbies or arrival lounges of public travel facilities, ATMs are easy to find. They are also simple to use with multi-lingual instructions, and some provide convenient amenities, such as postage stamps or railway tickets.
- **Security.** Cardholder verification by PIN provides superior risk control. ATMs also eliminate the need to carry excessive amounts of cash.
- **Favorable Exchange Rates.** Using an ATM is typically less expensive than changing currency at a hotel, airport, or local exchange bureau.

Acquirer Programs

By actively promoting ATM sites, acquirers have much to gain in terms of incremental revenue and a higher return on investment. Among the proven and valuable tactics for acquirers are:

- **Clear Signage.** Clearly visible decals are located on and near ATM locations. Visa has established standards for the display of the Visa, Visa Electron, and Plus logos, including minimum size and color use. These standards are explained in the *Visa/Plus ATM Signage Guide*.
- **Electronic Money Pictogram.** The ATM pictogram, the internationally recognized symbol for an ATM, is particularly suited for use at locations that are likely to attract many foreign visitors traveling on business or pleasure. Equally, the pictogram shown in [Figure 2-1](#) may be used in location and directional signage at airports, train stations, and so on, to provide directions for travelers looking for ATMs.

Figure 2-1: ATM Pictogram



- **The Visa ATM Locator.** Acquirers participate in this valuable service by submitting their ATM location data for inclusion in the database. The ATM Locator provides issuers and traveling cardholders with access to ATM locations worldwide. To ensure data integrity and to maximize exposure, acquirers are encouraged to update their ATM location data as often as possible. The *ATM Locator Submission Guide* describes the manual process for updating location data.

The ATM Locator Update System is a web-based, easy-to-use system that allows Visa members to access and change their ATM locator data through Visa Online (VOL).

ATM Locator Services

Visa maintains an acquirer-supplied database of the addresses of network ATMs and contributes to the success of two primary services:

- The quarterly subscription ATM Locator Directory
- The ATM Locator on the Internet

The Visa ATM Locator database has become the cornerstone for a range of value-added ATM Locator services. These services enable cardholders to easily, safely, and conveniently obtain local currency—whether at home or while traveling.

Based on a robust database of regularly updated location information provided by acquirers, the Visa ATM Locator service can help pinpoint the nearest ATM anywhere in the world. The Visa ATM Locator services include:

- **The ATM Locator Directory.** This quarterly service is delivered on CD-ROM and lets members assist cardholders in finding information on ATM locations.
- **The ATM Locator Online.** This service helps cardholders with Internet access find ATM locations and, in some cases, even generates a map of the three closest ATMs to a given address. This online locator is consistently rated as the number one most-used site on www.visa.com.
- **The Visa/Plus Member ATM Locator.** This subscription-based service offered by Visa enables members to incorporate the database into their own websites for use by their cardholders within the framework of the member's own brand identity. This service also provides assistance to members in designing their own ATM Locator websites.

To browse the ATM Locator on the internet, go to www.visa.com.

Risk Management

3

This chapter describes how security is assured within the Visa Global ATM Network, including:

- Requirements for ATM physical security and ATM ability to accept Personal Identification Numbers (PINs)
- Host security, including key management and Hardware Security Module (HSM) requirements
- PIN security, including PIN verification, the Visa PIN Verification Service (PVS), and PIN transmission
- Security against the alteration or fabrication of a card's magnetic-stripe data through the Card Verification Value (CVV) Service

A critical component of the Visa commitment to system-wide integrity is the maintenance of a secure ATM network that protects the security of the following information:

- Cardholder PINs
- Other magnetic-stripe data
- Visa Smart Debit and Visa Smart Credit (VSDC) chip application
- Cards

Security is dependent on the actions of all Visa members.

The standards in this chapter apply to Visa Global ATM interchange transactions. Members may develop and observe their own standards for on-us transactions, but such standards should minimize issuer risk consistent with standards implemented for all interchange transactions.

The *Visa International Operating Regulations*, as well as the documentation listed below, describe the security requirements each member must follow to ensure PIN security, key management, and CVV processing:

- PIN security and the Visa PIN Verification Service
 - *V.I.P. System Overview*
 - *V.I.P. System SingleConnect Service SMS ATM Processing Specifications*, Chapter 7, Security
 - *V.I.P. System Services*
 - *Payment Technology Standards Manual*
 - *PIN Management Requirements*
 - *PIN Security Requirements*
- Key management service
 - *V.I.P. System Overview*
 - *V.I.P. System SingleConnect Service SMS ATM Processing Specifications*, Chapter 7, Security
 - *V.I.P. System Services*
 - *Payment Technology Standards Manual*
 - *PIN Management Requirements*
 - *PIN Security Requirements*
- Card Verification Value Service
 - *V.I.P. System SingleConnect Service SMS ATM Processing Specifications*, Chapter 6, Stand-In and Card Verification Value (CVV) Processing
 - *V.I.P. System Services*
 - *Payment Technology Standards Manual*
 - *Card Verification Value (CVV) Specifications Guide*
 - *V.I.P. System SMS ATM Technical Specifications*
 - *V.I.P. System SMS Processing Specifications (U.S.)*

These security requirements also apply to members who sponsor non-member agents, also known as Independent Sales Organizations (ISOs) or Independent ATM Deployers (IADs), to deploy and operate ATMs in the Visa Global ATM program as approved by Visa International. For more information regarding use of non-member agents, see the [“Use of Non-Member Agents”](#) section in [Chapter 6. Acquirer Participation Requirements](#).

ATM Security

Security at ATM devices is an issue of primary importance to Visa, as indicated by the guidelines in the following sections.

Physical Security

The ATM must be a tamper-resistant device having a negligible probability of being successfully penetrated to disclose all or part of any cryptographic key or PIN. Examples of penetration include:

- Breaking open the machine
- Modifying the operation of the machine by programming or other means
- Using wire-tapping devices or sensor pads to gain access
- Performing hardware maintenance
- Performing software maintenance, including memory dumps

In addition, an ATM may only be placed into service if there are assurances it has not been subject to unauthorized modifications or tampering. The ATM must meet the criteria for tamper-resistant security modules specified in the *PIN Security Requirements* manual. At a minimum, controls must be in place to:

- Detect any fraudulent access or modification meant to disclose any PIN number.
- Prevent or detect repeated, unauthorized calls that could result in the disclosure of PIN numbers.
- Ensure equipment is not reinstalled when any suspicious alteration is detected until it has been inspected. There must be reasonable assurance that the ATM has not been subjected to unauthorized modification.

PIN Entry Devices

To meet Visa standards, PIN entry devices must, at a minimum, conform to the following standards:

- The PIN must be encrypted within the device (see the [“PIN Encryption”](#) section in this chapter).
- The device must not permit disclosure of any PIN even if penetration is successful.
- Any unauthorized determination of PINs and keys stored within the device must result in physical damage to the device.

- The data stored within the device must not, or have the ability to, be transmitted into another such device.
- There must be assurance the device has not been tampered with prior to being placed into service.

PIN Encryption

The purpose of encryption is to protect the PIN from being disclosed during transmission through either unprotected communication media or while in unprotected computer memory. A PIN must be encrypted when it is not under the direct control of the issuer's facility or within a tamper-resistant security module residing at an intermediate processor.

NOTE: *It is strongly recommended that issuers maintain PINs only in encrypted form or in physically secure equipment when in the issuer's own facility.*

The ATM and all intermediate transactional processing points must use a Visa-approved, reversible encryption algorithm to encrypt PINs. Currently, the only approved algorithm is the Data Encryption Algorithm (DEA) specified in the Data Encryption Standard (DES).

Each ATM must support and use unique keys for securing the downline loading of the PIN encryption key and for PIN encryption. The use of a unique key for each instance of PIN encryption at an ATM is optional.

Effective 1 January 2003, all newly deployed ATMs (including replacement devices) must support Triple DES (TDES). For more information about the implementation requirement, refer to the *International Member Letter 15/02*. Dates for mandatory implementation of TDES for existing ATMs are currently under review. Check with your regional office for more information.

TDES requirements differ in the Central and Eastern Europe, Middle East, and Africa (CEMEA) region, as specified in the "[Regional Differences](#)" section at the end of this chapter.

Ability to Accept PINs

PINs are required for all ATM transactions. Each participating ATM must accept PINs of at least four (4) through six (6) numeric digits. Visa strongly recommends that card-accepting devices support the encrypting of PINs of up to 12 characters in length.

NOTE: *Some issuers in the United States (U.S.) region support alpha PINs.*

Handling and transmission of PIN data must meet the specifications defined in the *Payment Technology Standards Manual* and the *PIN Security Requirements* manual.

Host Security

An acquiring member must ensure that its host processing environment is sufficiently secure to minimize the possibility of PIN or encryption key disclosure. This can only be accomplished by the use of a physically-secure Hardware Security Module at the host.

Key Management Between Member and Visa

Key management is the process where members create and protect encryption keys in their processing centers, and exchange their keys with Visa. These keys are used for the following purposes:

- Protection of cardholder PIN values
- PIN verification
- PIN translation
- CVV processing

Each encryption key must be unique and must not be used for more than one function. Keys must be created using a random or pseudo-random process.

Before a member and Visa can exchange a working key (Acquirer Working Key, Issuer Working Key, PIN Verifications Key, or Card Verification Key), the key must be encrypted under a special transport key called a Zone Control Master Key (ZCMK).

Zone Encryption

A PIN must be encrypted at all times, except when inside a Hardware Security Module, a component of the key management process. (For more information, see the [“Hardware Security Module \(HSM\)”](#) section in this chapter.) PIN security in the VisaNet communications network is based on the zone encryption technique, which allows the use of unique keys by each member without requiring system-wide sharing of keys.

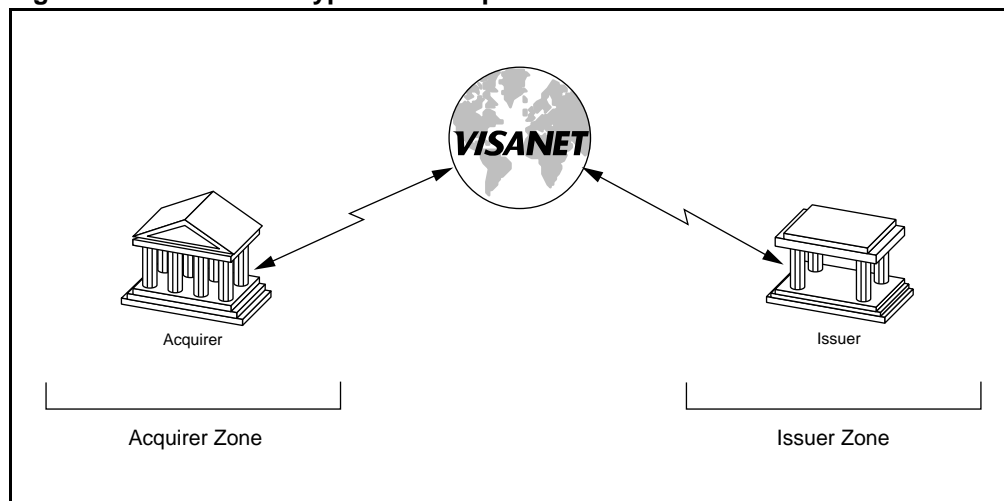
Visa divides the communications network into discreet areas or zones—each with a defined starting and ending point. A zone must start and terminate at a Hardware Security Module. A zone begins at a device that encrypts the PIN or other data with the zone’s DEA keys and continues through the communications facilities used to transmit the message. The zone ends when the encrypted PIN is decrypted using the same DEA keys.

The security of zone encryption, and the ability to change keys used within a zone without affecting other zones, is based upon using unique DEA keys for each zone. These keys are called:

- Acquirer Working Key (AWK)
- Issuer Working Key (IWK)

The zone encryption concept as it applies to the VisaNet communications network is illustrated in [Figure 3-1](#).

Figure 3-1: Zone Encryption Concept



To exchange working keys between two organizations, a unique Zone Control Master Key (ZCMK) must be used.

The Zone Control Master Key (ZCMK)

The Zone Control Master Key is a security transport key used by a member to encrypt its working keys before exchanging them with Visa. Visa generates the ZCMK and maintains a copy of this key securely stored within the Visa key management service.

To establish a ZCMK and working keys, a member must complete the Visa Key Management Request Form and the Zone Control Master Key Request Form.

Visa will generate the ZCMK (and the component working keys, if applicable) and send them to the member in a secure mailer within 14 days of receipt of the forms. For additional information, refer to the *Payment Technology Standards Manual* and the *PIN Management Requirements* manual.

Working Keys

A working key is an encryption key used by a member or VisaNet to encrypt or decrypt PINs.

The Acquirer Working Key (AWK) is the encryption key used by the acquirer and the VisaNet Integrated Payment (V.I.P.) System. The acquirer uses the AWK to encrypt PINs before sending an authorization request to the V.I.P. System.

The Issuer Working Key (IWK) is the encryption key used by the issuer and the V.I.P. System. The V.I.P. System uses the IWK to encrypt the PIN before sending an authorization request to the issuer.

The V.I.P. System “translates” the PIN from the AWK to the IWK within a Hardware Security Module.

A member may generate its own working keys, or Visa may generate them on the member’s behalf. If the member generates its own working keys, it must:

- Create the keys securely within a physically secure, host security module
- Encrypt them under the ZCMK
- Forward the resulting cryptogram to the Regional ATM support group using the Key Conveyance Form

NOTE: *The Key Conveyance Form is available from the Regional Office.*

Visa will load the encrypted working keys into the V.I.P. System. If Visa has created the member’s working keys, the member will load them into its PIN encryption or PIN verification system.

Dynamic Key Management

The Dynamic Key Management key exchange service is an optional Visa service for members connected to the Single Message System (SMS). It enables members to periodically change DEA encryption working keys through the exchange of online messages. The frequency of key rotation can enhance the security of key management processing. Members are strongly encouraged to use the Dynamic Key exchange Service to support high volume processor-to-processor connections.

Key changes can be initiated in either of the following ways:

- The member sends an administrative request for a new AWK or IWK to Visa. Upon receipt of the request, Visa will generate the appropriate working key and send it online to the member.
- The member designates Visa to automatically generate new AWKs or IWKs on a daily basis. A member may specify the time of day for Visa to generate and send new keys.

Hardware Security Module (HSM)

For PIN translation, an acquirer must use a Hardware Security Module. A HSM is a tamper-resistant security module that has specialized features and functions required for PIN processing. Only Hardware Security Modules that are member- and manufacturer-certified may be used.

PIN Security

The security of an ATM transaction is dependent on the following:

- Confidentiality of the PIN
- Secure management of the PIN through the interchange cycle
- Verification by the issuer

A member must comply with the Visa authorization procedures specified in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 3, Issuer Requirements & Information, and Chapter 4, Acquirer Requirements & Information.

ATM networks require PINs for all transactions. Visa and Plus issuers must make PINs available to their cardholders. Visa strongly recommends that issuers educate their cardholders about the importance of keeping their PIN secret. They should advise cardholders:

- To memorize the PIN
- To select (if possible) a PIN that is not related to unique information about themselves, such as telephone numbers, birth dates, social security numbers, and so forth
- Not to carry the PIN inside wallets or handbag
- Not to disclose their PIN to others, even family members
- Not to discard receipts in places where they can be retrieved
- To shield the line of sight when entering a PIN at a terminal
- To call the financial institution immediately if the card is lost or stolen or if they have reason to believe the PIN has been compromised

The cardholder's PIN provides a higher level of security than the cardholder's signature, and the acquirer must protect it by reversibly encrypting the PIN using the DEA and a secure key. The PIN must never be in the clear, except when in a Hardware Security Module. A PIN must never be logged, not even in an encrypted form.

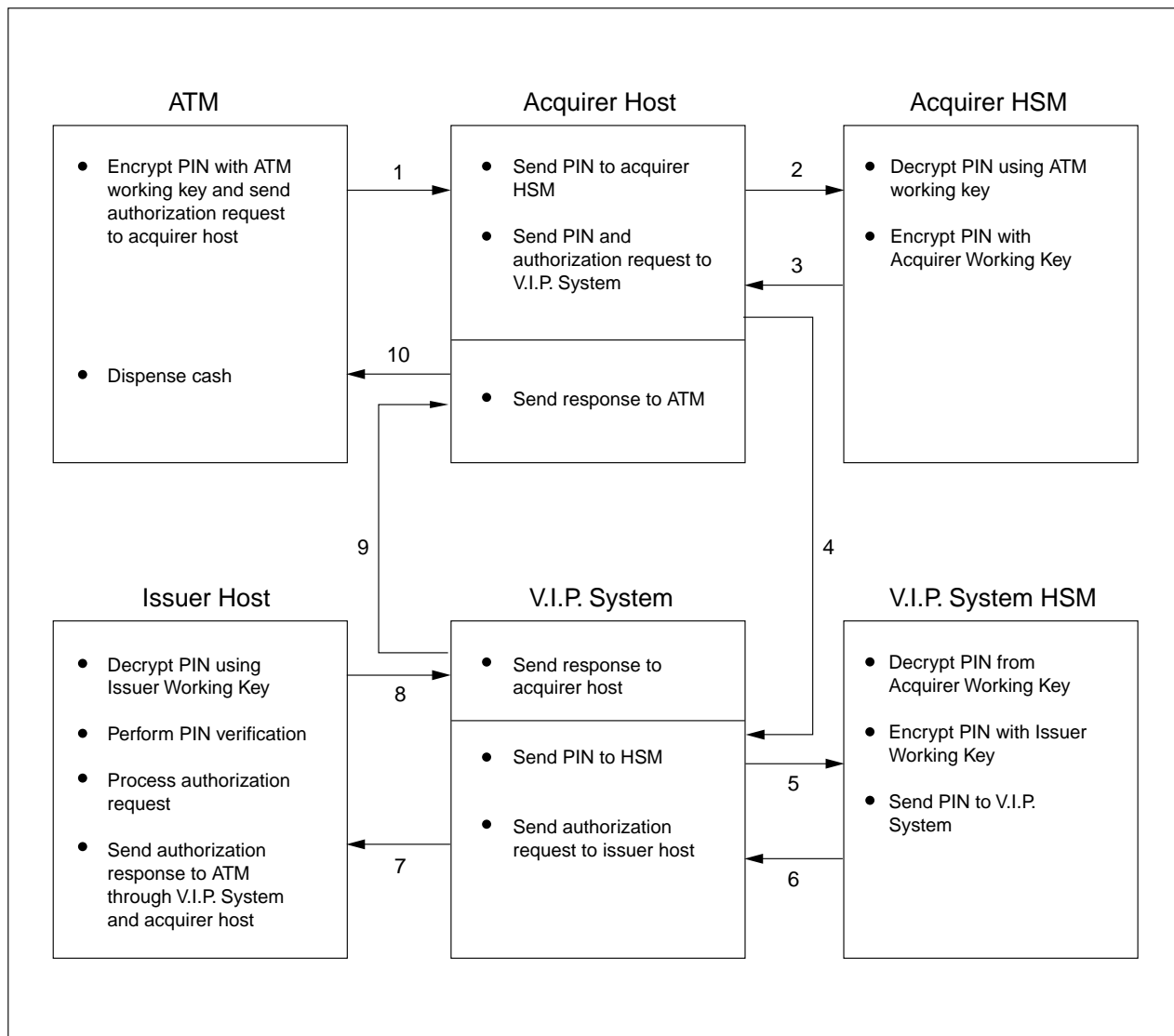
Handling and transmission of PIN data must meet the requirements and specifications defined in the *Payment Technology Standards Manual* and the *PIN Management Requirements* manual.

PIN Security Within the Visa Global ATM Network

The ATM encrypts the PIN using the DEA and a secret key prior to transmission to the acquirer host. As explained in the [“Key Management Between Member and Visa”](#) section earlier in this chapter, the acquirer host will securely decrypt the PIN and re-encrypt it before transmission to the V.I.P. System.

The process is described in [Figure 3–2](#). The numbers in the figure indicate the order of the process.

Figure 3–2: PIN Security Within the Visa Global ATM Network



Acquirer PIN Security Compliance Review

Visa recommends that acquirers regularly review their PIN security standards and their compliance with the Visa International Operating Regulations and the *PIN Security Requirements* manual. As directed by Visa and on a due date to be predetermined by Visa, an acquirer or its agent must complete and return the following to Visa:

- **PIN Security Requirements Self-Audit form.** For a copy of the form, refer to Appendix C of the *PIN Security Requirements* manual.
- **PIN Security Requirements Self-Audit Compliance Statement.** For a copy of the form, refer to Appendix B of the *PIN Security Requirements* manual.
- **PIN Security Requirements Self-Audit Exception Form (if required).** For a copy of the form, refer to Appendix B of the *PIN Security Requirements* manual.
- **PIN Security Requirements Self-Audit Processing Environment form.** For a copy of the form, refer to Appendix B of the *PIN Security Requirements* manual.

These four forms must be completed and returned at least 45 days before beginning any card activation or processing. When a member makes substantive security changes, Visa may require re-validation of the member's compliance with the Visa PIN security requirements.

PIN Verification

For PIN verification, an issuer may:

- Use the Visa PIN Verification Service (PVS) and have Visa perform all PIN verifications
- Provide its own secure PIN verification and use the PVS when the issuer center is unavailable
- Provide its own secure PIN verification without using the Visa PVS

If the issuer or its processor performs PIN verification, Visa strongly encourages the issuer to do all of the following:

- Comply with authorization procedures and requirements for PIN processing as specified in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 6, Payment Services, the *Payment Technology Standards Manual*, and the *PIN Management Requirements* manual
- Comply with the key management service procedures specified in the *Payment Technology Standards Manual* and the *PIN Management Requirements* manual

PIN Verification Service (PVS)

This section describes the PIN Verification Service offered by Visa.

Service Description

The PVS is offered by Visa to member institutions that are connected to VisaNet. The PVS verifies the cardholder's PIN in an authorization request.

Visa provides the PVS to members upon written request at least 90 days prior to implementation. An issuer may choose to use the service as either:

- A full-time service for all authorization requests that include a PIN
- A stand-in processing service when the issuer is unavailable or unable to respond within the time required

The Visa PVS supports the following PIN verification methods:

- Visa PIN Verification Value (PVV)
- IBM 3624 offset PIN verification

The Visa PVS is also available to issuers of proprietary ATM cards bearing the Plus symbol if the PIN has been generated according to the VisaNet specifications.

Issuer Requirements

To use the PVS, an issuer must comply with the requirements described in the *V.I.P. System Services* and *V.I.P. System SingleConnect Service SMS ATM Processing Specifications* manuals and must:

- For Visa, Visa Electron cards, and proprietary ATM cards bearing the Plus symbol:
 - Encode the card's PVV or offset on track 2 of the magnetic stripe
 - Add the PVV or offset to the PIN verification database at Visa
- Have access to the DEA
- Generate a pair of 16-digit PIN verification keys and load them into the V.I.P. System using the Visa key management process

How the PIN Verification Service Works

After receiving an authorization request from the acquirer's host, VisaNet performs PIN verification for those issuers that have set up PVS parameters.

To verify the PIN, VisaNet uses the issuer's PIN verification keys, the PIN entered by the cardholder, elements of the data encoded on the magnetic stripe, and data from the PIN verification database, as appropriate.

All PIN verification is performed in a Hardware Security Module.

Based on the issuer's instructions, the V.I.P. System either sends an authorization response to the acquirer or routes the authorization request to the issuer for final processing.

Card Verification Value (CVV) Service

This section describes the Card Verification Value Service that checks the CVV stored in the magnetic stripe to help prevent the use of counterfeit cards.

Service Description

CVV processing is a service that Visa provides to its member banks to counteract the threat of counterfeiting of the card's magnetic stripe. Participation is required for Visa issuers and acquirers and recommended for Plus issuers and acquirers connected to VisaNet. All cards must be encoded.

The CVV is a unique check value calculated from the data encoded in the magnetic stripe by using a secure cryptographic process and a key known only to the issuer and Visa. Once encoded on the magnetic stripe, the CVV reduces the threat of counterfeit transactions by providing for the validation of the card's magnetic-stripe information during the authorization process.

Both the acquirer and the issuer must be CVV Service participants for card verification to take place. The CVV is checked on all authorization and financial requests using information supplied by the issuer and the acquirer.

To prevent the fraudulent capture of magnetic-stripe information from chip-read transaction data and the subsequent creation of counterfeit cards, Visa Smart Debit and Visa Smart Credit (VSDC) issuers may optionally use a chip-unique CVV named iCVV (Integrated Chip Card CVV) in the magnetic-stripe image contained in the chip. For further information, refer to the *Payment Technology Standards Manual*.

CVV Service requirements differ in the Latin America and Caribbean region, as specified in the ["Regional Differences"](#) section at the end of this chapter.

Issuer Requirements

The issuer must encode the CVV in track 2 of the card's magnetic stripe. The issuer is responsible for calculating and encoding the CVV on the magnetic stripe, as specified in the *Payment Technology Standards Manual*, and for providing Visa with the keys used to calculate the CVV.

At the issuer's request, either the issuer or Visa can perform the verification. If Visa is responsible, the CVV is verified before the authorization request is passed to the issuer or VisaNet stand-in processing. A participating issuer may choose to have Visa verify the CVV in all requests or only those destined for handling by stand-in processing.

Issuers must be capable of receiving the POS Entry Mode code values of "02", "05", "90", or "95".

Certification is required for participation in the CVV Service.

Acquirer Requirements

The acquirer must transmit the entire contents of the magnetic stripe without alteration or truncation of the data. To indicate that the entire magnetic stripe is being sent, the acquirer must enter the value "90" in the first two positions of Field 22—Point-of-Service Entry Mode Code. Chip ATM acquirers must include track 2 from the chip and must enter "05" in field 22.

NOTE: *Plus transactions may have either the value "02" or "90" in field 22, however, the value "90" is strongly recommended. Transactions submitted with an "02" in field 22 do not qualify for Tier II cash disbursement fees.*

To participate in the CVV Service, an ATM acquirer must certify that it is transmitting the full, unaltered magnetic stripe either directly or through its processor. Visa monitors the acquirer after certification to determine that track data is correctly transmitted. Full implementation in the service, including protection from magnetic-stripe counterfeit transaction chargebacks, is available only after the acquirer has successfully completed the monitoring phase.

An acquirer must participate in the CVV Service in order to qualify for Tier II international ATM cash disbursement fees, as specified in [Chapter 6. Acquirer Participation Requirements](#).

Regional Differences

This section summarizes regional differences in Chapter 3, Risk Management. They include:

ATM Security

- Triple Data Encryption Standard (TDES) Implementation—Central and Eastern Europe, Middle East, and Africa region.

Card Verification Value (CVV) Service

- Requirements—Latin America and Caribbean region.

Regional differences for risk management are summarized as shown in [Table 3–1](#).

Table 3–1: Regional Differences—Risk Management

| Visa International Operating Regulations | Central and Eastern Europe, Middle East, and Africa Region | Latin America and Caribbean Region |
|---|---|---|
| ATM Security | | |
| Triple Data Encryption Standard (DES) Implementation | ATM implementation of TDES is mandated from 1 January 2006. | |
| Card Verification Value (CVV) Service | | |
| Requirements All members must participate in the Card Verification Value (CVV) Service. All cards must be encoded. An issuer can perform card verification or, at the issuer's request, Visa will perform the verification. | | <ul style="list-style-type: none"> • All active BINs in the VisaNet system must be in "participation" mode. • A penalty of US\$5 will be assessed to the issuer for each transaction containing a CVV error that the issuer approves. |

Issuer Participation Requirements

4

This chapter covers issuer participation in the Visa Global ATM program. It specifies:

- Issuer participation requirements
- Card issuance standards
- Personal Identification Number (PIN) issuance standards
- Processing requirements
- Fees
- Visa/Plus International ATM service standard

The information contained in this chapter is applicable to Visa and Plus issuers, unless otherwise specified.

Issuer Participation Requirements

The following section describes the requirements for issuers that participate in Visa or Plus programs.

Visa Global ATM Program

Visa issuer participation in the Visa Global ATM program is optional. Rules regarding Visa issuer participation in the Visa Global ATM program apply to all Visa cards. An issuer that participates in the program must meet all certification and participation requirements defined in this guide, the *Visa International Operating Regulations*, and the *Payment Technology Standards Manual*.

The Canada, Latin America and Caribbean, and United States (U.S.) regions differ regarding participation requirements in the Visa Global ATM program. For details on each specific region's different participation requirements, see the [“Regional Differences”](#) section at the end of this chapter.

Plus Program

The Plus symbol may be used on a Visa, Visa Electron, or ATM card to indicate global ATM access.

An issuer must:

- Obtain a license from Visa to use the Plus program marks.
- Notify Visa in writing of all card ranges being used for the program. If an issuer adds a card range not included in the original certification, the issuer must notify Visa in writing.

Outside the U.S. region, all Plus processing is supported by VisaNet. Within the U.S. region, issuers have the option of connecting to either VisaNet or the Plus Switch to receive transactions.

Plus program participation requirements differ in the Canada and U.S. regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Visa Smart Debit and Visa Smart Credit (VSDC) Program

All new Visa or Visa Electron chip programs initiated on or after 1 January 2001 must be compliant with Europay, Mastercard, and Visa (EMV) specifications and the *Visa Integrated Circuit Card Specifications (VIS)* manuals. Non-compliant cards issued through 31 December 1999 may be non-compliant until they expire. Non-compliant cards issued on or after 1 January 2000 must expire no later than 31 December 2003.

VSDC specification compliance differs in the European Union (EU) region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Notification of Participation

An issuer must send to Visa, at least 60 calendar days prior to participation, the appropriate forms indicating the issuer's:

- Decision to participate
- Processing options
- Working keys

The forms are available from the Regional Office.

Non-Participation

A Visa issuer that does not participate in the Visa Global ATM program must decline all authorization requests for ATM cash disbursements and advise its authorizing processor to do the same.

Card Issuance Standards

This section describes the card issuance standards for:

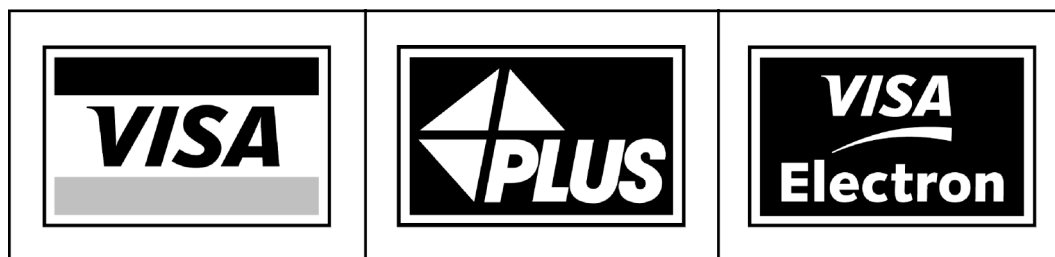
- Marks
- Account numbers
- Encoding
- Service codes

Marks

An issuer must issue cards in accordance with the graphic specifications described in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*. The following ATM access symbols, shown in [Figure 4–1](#), may be used:

- Visa flag symbol
- Plus symbol
- Visa Electron symbol

Figure 4–1: Visa, Plus, and Visa Electron Access Symbols



Account Number Specifications

The account number specifications apply to the following products:

- Visa cards
- Visa Electron cards
- Proprietary ATM cards

Visa and Visa Electron Cards

Account number formats and BIN requirements for Visa and Visa Electron cards must conform to those specified in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 3, Issuer Requirements & Information. This section specifies the requirements and effective dates for BIN and account number structures. Visa will require 16-digit numbers in a 4-4-4-4 grouping. The first six digits of the account number must match the issuer's Visa-assigned BIN number.

Proprietary ATM Cards

The account number format for a proprietary ATM card bearing the Plus symbol must follow one of the standards for determining the format:

- Account number formats specified in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 3, Issuer Requirements & Information, if using a BIN assigned by Visa.
- Account numbering standards specified by the International Organisation for Standardisation (ISO). This standard allows for an account number up to 19 digits in length beginning with any numeric digit. The minimum account length is 11 digits.

Encoding Specifications

Encoding specifications apply to the following products:

- Visa cards
- Visa Electron cards
- Proprietary ATM cards

Visa and Visa Electron Cards

Encoding of cards must comply with the requirements described in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*, Chapter 2, Physical Card Characteristics.

Proprietary ATM Cards

A Plus program issuer must encode data on the magnetic stripe in conformance with the International Standard ISO7813, or may use the Visa standards as specified in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*, Chapter 2, Physical Card Characteristics.

Service Codes

For proprietary ATM cards, a Plus issuer using a Visa BIN number must comply with Visa standards on service codes as described in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 3, Issuer Requirements & Information.

PIN Issuance and PIN Verification Standards

This section describes the standards for PIN issuance and PIN verification.

PIN Issuance

An issuer must make a PIN available to each cardholder for use with their card according to local law, and must do all of the following activities:

- Notify all of its cardholders of their PIN or that they may request that a PIN be issued. As acquirer standards require acceptance of PINs of four, five, and six digits in length, Visa recommends that issuers encourage their cardholders to select PINs of no greater than six digits. In addition, as the placement of alpha characters differs on pinpads or alpha characters may not be present, it is recommended that issuers encourage the choice of numeric PINs by traveling cardholders.
- Comply with the specifications in the *Payment Technology Standards Manual*.
- Successfully complete certification testing to demonstrate its capability to perform PIN verification, or designate Visa to perform this function.
- Select stand-in processing issuer options.

Visa recommends that issuers periodically (at least once a year) notify their cardholders of the Visa Global ATM program and that PINs are available.

PIN issuance standards differ in the Central and Eastern Europe, Middle East, and Africa (CEMEA), and EU regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

PIN Verification

The security of an ATM transaction relies on the security of the PIN. PIN verification is used to verify cardholder identity and ensure that the PIN is valid for the specific card. Issuers may choose to either perform their own PIN verifications or use the Visa PIN Verification Service (PVS), which supports several verification methods.

To ensure uninterrupted ATM services to traveling cardholders, Visa recommends that, as a minimum, each issuer use the PIN verification stand-in processing service when its host system is unavailable.

For additional information about the Visa PVS, see [Chapter 3, Risk Management](#).

Processing Requirements

This section discusses processing requirements for issuers.

Authorization Services

An issuer must provide authorization service 24 hours a day, seven days a week, using either:

- Fully-owned authorization facilities
- Third-party authorization facilities
- Visa stand-in authorization service
- A combination of the above

Assured Transaction Response Standards

Visa will monitor all authorization requests forwarded to an issuer and ensure that each request receives the required authorization response.

Each Visa Regional Board establishes time limits for authorization responses originating in its region. The maximum time limit for response by an issuer to an ATM authorization request is 30 seconds. Timing begins when VisaNet sends the transaction to the issuer and ends when it receives a reply. If the issuer does not reply within 30 seconds, VisaNet stand-in processing will process the transaction and issue a response using parameters established by the issuer.

Assured transaction response standards differ in the Asia-Pacific, CEMEA, EU, and U.S. regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Visa Stand-In Processing

Visa stand-in processing is activated if the VisaNet Integrated Payment (V.I.P.) System does not receive an authorization response from an issuer within the specified processing time limit, or if the issuer is unavailable or has designated Visa to stand in on its behalf. All stand-in parameters are established by the issuer.

If the issuer has directed Visa to act as a stand-in processor, Visa may use a cardholder database, that maintains information about individual cards. The information stored in this database includes:

- Cards that should not be accepted
- Activity totals
- PVS, if applicable

The issuer is responsible for transactions authorized by Visa stand-in processing.

If Visa receives an issuer authorization response after it has initiated stand-in processing, it will not forward the issuer-generated authorization response to the acquirer. The Visa-generated authorization response takes precedence over the issuer's authorization response. After standing in on behalf of the issuer, the V.I.P. System generates an advice for the issuer, as instructed by the issuer. A decline response generated by VisaNet always results in the creation of an advice for the issuer.

For additional information about stand-in processing, refer to the V.I.P. System manuals.

Card Verification Value (CVV) Service

Card Verification Value processing is a service Visa offers to prevent the counterfeiting of original magnetic-stripe data. Participation is required for all Visa issuers and recommended for Plus issuers connected to VisaNet. An issuer can perform card verification or, at the issuer's request, Visa will perform the verification. Issuers must be capable of receiving the POS Entry Mode code values of "02", "05", "90", or "95". The service is described in more detail in the "[Card Verification Value \(CVV\) Service](#)" section in [Chapter 3. Risk Management](#).

CVV Service compliance differs within the Latin America and Caribbean region, as specified in the "[Regional Differences](#)" section at the end of this chapter.

Account Selection

Acquirer support for account selection is not universal. When provided, the options are:

- Checking account or current account
- Savings account
- Credit card account

Cardholders not familiar with the account selection options may be confused by the choices and make incorrect selections.

If an issuer declines a request because it contains an inappropriate account processing code (for example, savings account selected where no savings account exists), it is recommended that issuers use the specific decline codes available to indicate this situation rather than issuing a generic decline code. In turn, it is recommended that acquirers use appropriate screen language in order to communicate the reason for the decline to the cardholder.

An issuer must not change the cardholder account selection when approving an ATM transaction. The “from account code” in the response must match the code in the request or advice unless the code in the request was 00 (no account specified).

If an acquirer does not offer account selection, issuers will receive the “No Account Specified” (NAS) code in the authorization request.

All issuers must be able to process a transaction indicating No Account Specified. This may include establishing a default account against which NAS requests are processed. This selection needs to be arranged with or communicated to the cardholder. A significant proportion of international transactions may include the NAS code.

ATM Format Conversion (AFC) Service

With the ATM Format Conversion Service, Visa and Plus issuers connected to the Single Message System (SMS) receive ATM transactions as full financial messages, including authorization requests from dual-message acquirers. Transactions originating from BASE I ATM acquirers, processing in a dual-message environment, that issue an authorization request by means of BASE I and submit a deferred clearing message in batch by means of BASE II, are treated like any standard full financial message.

BASE I transactions processed through the AFC service are authorization requests, ATM confirmations, system-generated reversals, and balance inquiries. Authorization requests are converted from authorizations to full financial messages by the V.I.P. System to enable the receiving issuer to post the transaction immediately to the cardholder's account.

VisaNet does not deliver a follow-up batch clearing transaction to the issuer. As a result, data that in the dual-message service generally appears in the BASE II message must be delivered in the authorization request. This data includes acquirer ID, account selection processing code, and merchant category code.

Through this service, Visa manages the matching and reconciliation of converted messages, as well as associated messages (for example, chargebacks, chargeback reversals and representments).

As these transactions originate as authorization-only requests, there may be occasions when the transactions do not meet all the standards of integrity usually associated with full financial messages. Because transactions may have financial impact—both on the cardholder's account and settlement totals at Visa—due to the conversion of authorization requests to full financial messages, the use of reversal and adjustment messages to advise of cancellations, misdisburses, or other exception situations is essential. Use of these messages ensures that accounts and settlement totals reflect the correct position.

Certification for this service may be required (it is not required for Plus issuers, but it is required for Visa issuers). However, all issuers must advise Visa of the card ranges participating in the service. Special cutover procedures apply; contact the Regional Office to request a Service Activation Form or for more information about the certification processes for single-message processing.

For further explanation of the Single Message System, see [Chapter 8. ATM Processing Options](#).

Minimum Disbursement Amounts

An issuer must ensure that its cardholders may obtain at least US\$200 (US\$500 for Visa Gold cardholders), or a local currency equivalent, per day. This amount is subject to both the issuer's normal authorization criteria and any maximum amounts agreed to by members within a given country for domestic transactions.

An issuer must not establish a minimum ATM cash disbursement amount.

The minimum disbursement amounts differ in the Latin America and Caribbean and U.S. regions, as specified in the "[Regional Differences](#)" section at the end of this chapter.

Referral Responses

Referral responses to ATM transactions are not permitted.

Systematic and Selective Denials

An issuer must not selectively deny transactions from certain cardholders or countries.

Systematic or selective denials differ in the Latin America and Caribbean and U.S. regions, as specified in the "[Regional Differences](#)" section at the end of this chapter.

Reimbursement Attribute (Dual-Message Processors Only)

A reimbursement attribute is required in all presentments, chargebacks, and representments. For dual-message processors, the presentment value must always be “2” or “H”.

Since not all presentments originate from a dual-message processor, chargebacks and representments must include the reimbursement attribute specified in the original presentment.

- “1” or “G” for Plus ATM transactions
- “2” or “H” for Visa ATM transactions

An issuer of proprietary ATM cards bearing the Plus symbol must be able to receive both values and must, in all cases, send the same value in subsequent exception items (for example, chargebacks).

Minimum Monthly Approval Rates

An issuer must maintain the minimum monthly approval rate consistent with policies established by Visa International.

Minimum monthly approval rates differ in the Latin America and Caribbean and U.S. regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Fees

This section provides detailed information on:

- Reimbursement fees
- Decline fees
- Balance inquiry fees

International ATM Cash Disbursement Fees

Effective through 3 October 2003, an issuer will pay a fee of US\$1.50 to the acquiring member. Effective 4 October 2003, an issuer will pay a fee of US\$1.00 to the acquirer for each international Visa/Plus ATM cash disbursement.

The following exceptions apply to the rate:

- Effective 5 October 2002, issuers will pay a fee of US\$1.85 for transactions acquired in the CEMEA region.
- Effective 4 October 2003, issuers will pay a fee of US\$1.35 for transactions acquired in the CEMEA region.
- For transactions between the Canada and U.S. regions, the fee is US\$0.50.
- For transactions between the Asia-Pacific and U.S. regions, the fee is US\$1.00.
- For Visa TravelMoney transactions between the Canada and U.S. regions, the fee is US\$0.50.
- For interregional Visa TravelMoney transactions, the fee is US\$1.00
- For intraregional Visa TravelMoney transactions, refer to the applicable Regional Operating Regulations.

Cash disbursement fees are calculated by VisaNet and are included in the daily settlement figures.

Decline Fee

An issuer must pay the ATM acquirer a decline fee of US\$0.30 for each international ATM authorization request or balance inquiry that results in a decline response, except for the following codes:

- “Authorization Declined, Pick up Card” (04, 07, 41, 43)
- “Cryptographic or Formatting Error” (81)
- “System Malfunction” (96)
- “No Such Issuer” (15)

Decline fees differ in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Balance Inquiry Fees

An issuer must pay an ATM acquirer a fee of US\$0.30 for each international balance inquiry request the issuer receives.

Visa/Plus International ATM Service Standard

Cardholders expect a consistently high level of service quality worldwide. To ensure that this is achieved, Visa has developed an international service standard that establishes a performance target particularly for the ATM issuer service.

This service standard is part of the comprehensive Visa International Service Quality Program (ISQP). Issuers should contact their Regional Customer Services Representative for more information about the International Service Quality Program.

The Asia-Pacific region service levels are defined and documented separately. Issuers in the Asia-Pacific region should contact their Customer Services Representative for more information.

Regional Differences

Regional differences for issuer participation requirements are divided into the following sections.

Issuer Participation Requirements

- Visa Global ATM Program—Canada, Latin America and Caribbean, and U.S. regions
- Plus Program—Canada and U.S. regions
- Visa Smart Debit and Visa Smart Credit (VSDC) Program—EU region

PIN Issuance and PIN Verification Standards

- PIN Issuance Standards—CEMEA and EU regions

Processing Requirements

- Assured Transaction Response Standards—Asia-Pacific, CEMEA, EU, and U.S. regions
- Card Verification Value (CVV) Service—Latin America and Caribbean region
- Minimum Disbursement Amounts—Latin America and Caribbean and U.S. regions
- Systematic and Selective Denials—Latin America and Caribbean and U.S. regions
- Minimum Monthly Approval Rates—Latin America and Caribbean and U.S. regions

Fees

Decline Fee—U.S. region

The regional differences in the issuer participation requirements are summarized in [Table 4–1](#).

Table 4–1: Regional Differences—Issuer Participation Requirements (1 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|---|---|
| Issuer Participation Requirements | | | |
| Visa Global ATM Program | <p>Issuer participation in the Plus ATM program is optional. Before participating, a member must successfully complete certification, as specified in the <i>ATM Planning Guide</i>.</p> | <p>An issuer must:</p> <ul style="list-style-type: none"> • Send Visa, at least 45 days prior to participation, the appropriate forms indicating its decision to participate, processing options, and working keys. • Generate PINs as specified in the <i>Payment Technology Standards Manual</i>, the <i>Visa International Operating Regulations, Volume I—General Rules</i>, Chapter 3, Issuer Requirements & Information, and the <i>Visa U.S.A. Inc. Operating Regulations</i>. • Meet the issuer service quality standards specified in the <i>Visa U.S.A. Inc. Operating Regulations</i>. <p>An issuer may not establish a minimum transaction amount for Visa ATM transactions.</p> | <p>Latin America and Caribbean Region</p> <p>A Visa Gold card issuer must use stand-in processing and the Visa PIN Verification Service (PVS).</p> |

Table 4–1: Regional Differences—Issuer Participation Requirements (2 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|--|
| Issuer Participation Requirements <i>(continued)</i> | | | |
| Visa Global ATM Program <i>(continued)</i> | | <p>A Visa Classic, Visa Gold, Visa Platinum, Visa Signature, and Visa Infinite card issuer must:</p> <ul style="list-style-type: none"> • Participate in the Visa ATM network. • Complete all certification requirements as specified in Chapter 9. Certification. <p>A Visa Gold, Visa Platinum, Visa Signature, and Visa Infinite card issuer must use stand-in processing and the Visa PIN Verification Service.</p> <p>If requested by the subscribing company, a Visa Business issuer <i>may</i> participate in the Visa ATM network by complying with the Visa Classic issuer requirements specified in this chapter.</p> | |

Table 4–1: Regional Differences—Issuer Participation Requirements (3 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|--|---|
| Issuer Participation Requirements (continued) | | | |
| Plus Program | <p>Compatibility</p> <p>All Plus members, non-member Plus participants, or sponsored non-member Plus participants must cooperate in the development and use of compatible cards, equipment, forms, and operating procedures.</p> <p>Other Requirements</p> <p>The provisions specified in the <i>Visa Canada Operating Regulations</i> and the <i>Visa International Operating Regulations</i> supersede the <i>Plus System, Inc. Operating Regulations</i>.</p> | <p>The additional participation requirements for participation in the Plus program specified in this chapter are different in the U.S. region, as specified in the <i>Visa U.S.A. Inc. Operating Regulations</i> and <i>Plus System, Inc. Operating Regulations</i>.</p> | |
| Visa Smart Debit and Visa Smart Credit (VSDC) Program | | | <p>EU Region</p> <p>All new Visa or Visa Electron chip programs initiated on or after 1 January 1999 must be compliant with EMV specifications and the 3-volume <i>Visa Integrated Circuit Card Specifications</i> manual.</p> <p>Effective 1 October 2001, Visa and Visa Electron chip programs must be EMV- and VIS-compliant.</p> |

Table 4–1: Regional Differences—Issuer Participation Requirements (4 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|-------------|--|
| PIN Issuance and PIN Verification Standards | | | |
| PIN Issuance Standards | | | <p>CEMEA and EU Regions</p> <p>Visa schedules PIN issuance certification either following the online certification process for new issuers, or as an independent certification for existing issuers that introduce new products offering Visa/Plus ATM access.</p> <p>Using a test card and PIN supplied by the issuer, Visa certifies that the issuer's PIN generation, issuance, and verification processes are valid. To accomplish this, Visa initiates a test ATM authorization request to the issuer. Because this test transaction has no financial impact, the issuer should not process it as a transaction with financial impact. After Visa signoff, the issuer may proceed to the implementation phase.</p> |

Table 4–1: Regional Differences—Issuer Participation Requirements (5 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|----------------------|--------------------|---|
| Processing Requirements | | | |
| Assured Transaction Response Standards The maximum time limit for response to an authorization request with PIN data is 30 seconds. | | 25 seconds | Asia-Pacific Region 25 seconds CEMEA Region 25 seconds EU Region 25 seconds |
| Card Verification Value (CVV) Service <ul style="list-style-type: none"> • All Visa issuers must participate in the CVV Service. • All cards must be encoded. • An issuer can perform card verification or, at the issuer's request, Visa will perform the verification. | | | Latin America and Caribbean Region <ul style="list-style-type: none"> • All active BINs in the VisaNet system must be in "participation" mode. • A penalty of US\$5 will be assessed to the issuer for each transaction containing a CVV error that the issuer approves. |

Table 4-1: Regional Differences—Issuer Participation Requirements (6 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|---|
| Processing Requirements <i>(continued)</i> | | | |
| <p>Minimum Disbursement Amounts</p> <p>An issuer must ensure that its cardholders may obtain at least US\$200 (US\$500 for Visa Gold), or local currency equivalent, per day. This amount is subject to both the issuer's normal authorization criteria and any maximum amounts agreed to by members with a given country for domestic transactions.</p> | | <p>Visa will authorize up to US\$200, or local currency equivalent, per day per Visa Gold, Visa Platinum, Visa Signature, or Visa Infinite account if the card issuer is unavailable. The authorization will be generated using stand-in processing and the PIN Verification Service, or without PIN verification if the issuer has not established PVS stand-in processing parameters.</p> | <p>Latin America and Caribbean Region</p> <p>The V.I.P. System will authorize an ATM cash disbursement up to US\$200 per day per Visa Gold account if the Visa Gold issuer is unavailable, using the Loss Control and PIN Verification Services. If the issuer does not use the PIN Verification Service, Visa will authorize the cash disbursement without PIN verification</p> <p>A Visa Classic issuer must ensure that its cardholder may obtain at least US\$100 per day, or local currency equivalent, through the Visa Global ATM program, subject to the issuer's normal authorization criteria.</p> |

Table 4–1: Regional Differences—Issuer Participation Requirements (7 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Systematic and Selective Denials | | A Visa Classic, Visa Gold, Visa Platinum, Visa Signature, or Visa Infinite card issuer must not systematically decline ATM cash disbursement requests. Visa may grant a variance to this prohibition. Additionally, an issuer must not systematically decline ATM cash disbursement requests indicating “No Account Specified” in the processing code field. | Latin America and Caribbean Region A Visa Gold or Visa Classic card issuer must not systematically decline all ATM cash disbursements. Visa may grant a variance to this prohibition. |

Table 4–1: Regional Differences—Issuer Participation Requirements (8 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|---|--|
| Processing Requirements <i>(continued)</i> | | | |
| Minimum Monthly Approval Rates | | <p>Visa Classic, Visa Gold, Visa Platinum, or Visa Infinite issuers that fail to maintain a minimum monthly approval rate of 50% will be assessed a fine of US\$5 for each “decline” response over that rate.</p> <p>The following response codes are excluded from approval rate calculations and the fine assessment, unless an issuer declines 100% of its Visa ATM authorization requests:</p> <ul style="list-style-type: none"> • Authorization Declined, Pick Up Card (04, 07, 41, 43) • Cryptographic or Formatting Error (81) • System Malfunction (96) • No Such Issuer (15) <p>The “decline response” surcharge will be included in the V.I.P. System fees collected from the issuer, as specified in the <i>Visa U.S.A. Inc. Operating Regulations</i>.</p> | <p>Latin America and Caribbean Region</p> <p>Visa Classic or Visa Gold issuers that fail to meet the specified authorization approval rate of 65% will be assessed a fine of US\$5 for each “decline” response over that rate.</p> <p>The following response codes are excluded from approval rate calculations and the fine assessment.</p> <p>Visa Electron transactions:</p> <ul style="list-style-type: none"> • Authorization Declined, Pick Up Card (04, 07, 41, 43) • Authorization Declined, Not Sufficient Funds (51) <p>All other Visa transactions:</p> <ul style="list-style-type: none"> • Authorization Declined, Pick Up Card (04, 07, 41, 43) • Authorization Declined, Do Not Honor (05) |
| Fees | | | |
| <p>Decline Fee</p> <p>The decline fee for international ATM transactions is US\$0.30 per transaction.</p> | | <p>The decline fee for U.S. domestic transactions is US\$0.25 per transaction.</p> | |

Optional Issuer Services

5

This chapter outlines a variety of optional issuer services available to participants in the Visa or Plus ATM programs. These services include:

- Balance Inquiry Service
- Online multicurrency conversion
- Routing options
- Custom Payment Service/ATM (CPS/ATM)

Balance Inquiry Service

The Balance Inquiry Service, which allows a cardholder to check account balances at an ATM, is available to both Visa and Plus issuers. To participate in the service, an issuer must certify with Visa and support balance inquiries as separate, nonfinancial transactions. The issuer may additionally provide balance information as part of an ATM cash disbursement. The issuer must provide balances in the currency of the cardholder's account, for conversion by Visa to the transaction currency. The acquirer will display the balance information—at a minimum in the acquirer currency and, optionally in both currencies—on the ATM screen or on a transaction receipt.

Visa assesses a fee of US\$0.30 for each balance inquiry. This fee is used to reimburse the ATM acquirer for expenses incurred for processing the transaction. If an issuer does not participate in the service, any inquiry from its cardholders will be declined and a decline fee of US\$0.30 will be assessed.

An issuer must provide the balance inquiry service to cardholders if it offers balance inquiry services through a network other than its proprietary network.

Balance inquiry fees differ in the United States (U.S.) region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Online Multicurrency Conversion

The online Multicurrency Service allows authorization and financial requests to be sent in any of the approximately 180 transaction currencies supported by Visa.

If the acquirer's transaction currency differs from the issuer's billing currency, the VisaNet Integrated Payment (V.I.P.) System automatically:

- Converts the currency to the issuer's billing currency
- Adds the appropriate conversion rate it uses to the authorization request

For reference purposes, the conversion rate is also supplied in the message.

This service enables issuers to provide detailed statement information to cardholders. This reduces inquiries resulting from cardholders who don't recognize transactions, while demonstrating the favorable exchange rates applied to Visa and Plus transactions.

Routing Options

Visa provides issuers with a variety of methods to structure the routing of authorization messages.

Options available to issuers include:

- Split routing (PIN/No PIN)
- Split routing (ATM/POS)
- Account selection routing
- Alternate routing of exceptions (members connected to the Single Message System only)
- Alternate routing of exceptions and ATM originals (BASE II only)

For more information on routing procedures and options, refer to the *V.I.P. System SingleConnect Service SMS ATM Processing Specifications* and the *V.I.P. System Services, Volume I*, Chapter 3, Introduction to Routing Services (for routing service availability), and Chapter 4, ATM/POS Split Routing Service.

Split Routing (PIN/No PIN)

Visa issuers wishing to designate an alternate processor (rather than Visa) to verify their transactions with Personal Identification Numbers (PINs) may take advantage of this option.

If this option is activated, transactions without PINs are routed to the issuer's primary endpoint and those with PINs are routed to the alternate endpoint.

Split Routing (ATM/POS)

This split routing version allows issuers to process their ATM transactions at one endpoint and their point-of-sale (POS) transactions at another. ATM/POS split routing can be used with PIN/No PIN split routing.

Account Selection Routing

Issuers may specify for Visa to route ATM transactions based on the account selected by the cardholder when using a multi-purpose card at an ATM. Issuers may specify two endpoints—one for deposit accounts and one for credit card accounts.

If the cardholder selects "From Checking Account" when performing an ATM withdrawal, the V.I.P. System can route the transaction to the issuer-specified site that processes checking accounts, rather than the site that would process a credit account. Reversals, adjustments, and ATM confirmations are routed in the same manner.

This service supports issuers processing credit and deposit account transactions in different systems and sites, and offers a card program that can access both types of accounts.

Alternate Routing of Exceptions and ATM Originals

Alternate routing is designed to help several different types of issuers connected to the Single Message System (SMS) or to BASE II, including:

- Members using third-party processors that process back office items at another site
- Members using regional centers that want to consolidate back office processing by product rather than region
- Issuers connected to both SMS and BASE II

Issuers connected to SMS only may designate one or two alternate endpoints (other than their online processor) to originate or receive exception and other types of back office transactions. The alternate endpoints may be another processor, the BackOffice Adjustment System (BOAS), or an equivalent back office system. If two endpoints are selected, transactions may be routed based on type, (for example, POS or ATM) or some other category. For example, a member may specify all POS transactions be routed to the alternate endpoint and all ATM transactions be sent to the original endpoint. There can be a large number of variations.

BASE II issuers using the split routing option may also choose to receive certain types of transactions at an alternate processing location. Normally the BASE II System delivers all data to a member's processor who, in turn, sends back office items to the member. Split routing eliminates this delay by delivering back office data directly to the member.

Eligible transactions include:

- Adjustments
- Back office adjustments (BASE II only)
- Reversals (BASE II Transaction Code 27 only)
- Chargebacks
- Chargeback reversals
- Representments
- Fee-related transactions (Visa only)
- Administrative messages
- Updates to exception and PIN Verification (SMS only)
- ATM-originated transactions (BASE II only)

Settlement may occur with either the original endpoint or the alternate endpoint.

Custom Payment Service/ATM

The Custom Payment Service/ATM program is an enhancement to standard dual-message processing that provides improved message quality and integrity for issuers, resulting in fewer chargebacks.

For more information about this service, see [Chapter 8. ATM Processing Options](#).

Regional Differences

Regional differences in optional issuer services are provided for the following section.

Balance Inquiry Service

- Balance Inquiry Fees—U.S. region

The regional differences are summarized in [Table 5–1](#).

Table 5–1: Regional Differences—Optional Issuer Services

| Visa International Operating Regulations | U.S. Region |
|---|---|
| Balance Inquiry Service | |
| Balance Inquiry Fees The fee for each international balance inquiry will be US\$0.30. If an issuer does not participate in the International Balance Inquiry Service, VisaNet will return the transaction as a decline. The acquirer will receive a decline fee of US\$0.30 for these transactions. | The fee for U.S. domestic balance inquiry transactions is US\$0.25 per transaction. |

Acquirer Participation Requirements 6

This chapter covers acquirer participation in the Visa Global ATM program. It specifies:

- Acquirer participation requirements
- Physical security requirements
- Processing requirements
- ATM cash disbursement fees and tiered service definition
- Visa/Plus international ATM service standard
- Global Visa/Plus ATM testing

Material in this chapter applies equally to Visa/Plus dual-message acquirers and to Visa/Plus Single Message System (SMS) acquirers. Exceptions are clearly noted in the text.

Acquirer Participation Requirements

Acquirer participation in the Visa Global ATM and Visa Smart Debit and Visa Smart Credit (VSDC) programs is optional. An acquirer accepting Visa/Plus transactions at its ATMs must meet all ATM participation and certification requirements defined in this guide, the *Visa International Operating Regulations*, and the *Payment Technology Standards Manual*.

In addition to being Visa members, acquirers must also obtain a license from Visa to use the Plus program marks, as specified in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 1, General Regulations. Acquirers should contact their Regional Office for the appropriate forms and instructions for acquiring the license.

Only ATMs that are owned, leased, controlled, or sponsored by a member may participate in the Visa Global ATM program.

Use of Non-Member Agents

A member that uses a non-member agent, also known as an Independent ATM Deployer (IAD) or Independent Sales Organization (ISO), to deploy and operate ATMs in the Visa Global ATM program is financially responsible for any losses caused by that agent. The member must ensure that it follows the rules for agents specified in Chapter 1 of the *Visa International Operating Regulations*, which describe member responsibilities when using an agent. In addition, the member must ensure that the agent complies with Visa PIN-security rules and all ATM participation and certification requirements as defined in this guide, the *Visa International Operating Regulations* and the *Payment Technology Standards Manual*.

Notification of Participation

An acquirer must:

- Send to Visa, at least 60 calendar days prior to participation, the appropriate forms which cover all information required to implement the acquirer as a new endpoint. Acquirers may obtain the forms from the their Regional Office.
- Notify Visa of all participating ATM locations, and advise Visa of additions and deletions to the list of participating ATMs as they occur. The information must include the address and number of ATMs at each location. Acquirers should contact their Regional Office for details of the format for submission of this information.

Participation requirements differ in the Asia-Pacific, Canada, Central and Eastern Europe, Middle East, and Africa (CEMEA), and United States (U.S.) regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Visa Smart Debit and Visa Smart Credit (VSDC) Program

An acquirer planning to implement the VSDC program, and all chip-reading devices placed in service on or after 1 January 2001, must meet the requirements specified in the *Visa International Operating Regulations, Volume I—General Rules*, the *EMV Integrated Circuit Card Terminal Specification for Payment Systems*, and the *Visa Integrated Circuit Card Specifications*. The acquirer must ensure that the Europay, Mastercard, and Visa (EMV)- and Visa integrated circuit card specification (VIS)-compliant chip-reading device:

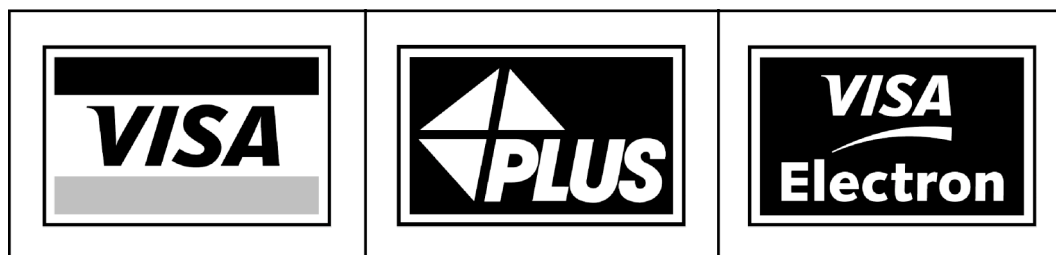
- Is capable of reading a magnetic stripe.
- Reads the chip if an EMV- or VIS-compliant chip is present. The magnetic stripe may be read first, but the data may only be transmitted from the magnetic stripe if the chip is not EMV- or VIS-compliant, or the chip reader or chip is inoperable.

VSDC program participation requirements differ in the European Union (EU) region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

ATM Signage

An acquirer must display the following ATM access symbols at each ATM participating in the network within 60 days of the activation date arranged with Visa. The Visa, Plus ATM, and the Visa Electron access symbols are shown in [Figure 6–1](#).

Figure 6–1: Visa, Plus, and Visa Electron Access Symbols

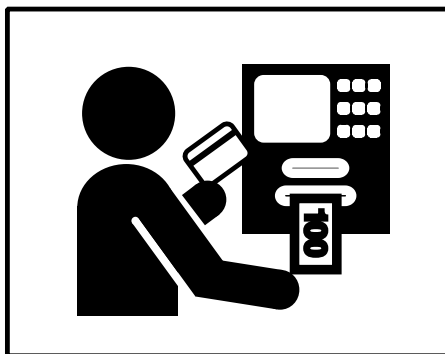


To avoid cardholder confusion, marks must not be displayed on an ATM prior to its activation on the network.

Special signage requirements apply to ATMs that do not accept all Visa cards. For details, refer to the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*. These signage requirements may be supplemented by on-screen messages which provide more information to those cardholders impacted by the restrictions.

To promote consistency and customer recognition at key travel locations, Visa makes a pictogram available and recommends its use in international travel and entertainment locations such as airports, train stations, shopping malls, resort locations, and similar places where a traveler would look for ATMs in a foreign environment. The pictogram, shown in [Figure 6–2](#), may be used on the ATM, the ATM surround, or in directional signage within a facility.

Figure 6–2: ATM Pictogram



Guidelines for the display of the marks and the pictogram, together with camera-ready artwork and color swatches, are provided in the *Visa ATM Signage Guide*. Acquirers may obtain copies of this guide from their Regional Office.

ATM signage requirements differ in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Physical Security Requirements

An ATM must meet the security requirements described in [Chapter 3. Risk Management](#).

The Visa standard is a numeric keypad. The PIN block format and PIN-pad layout must conform to the Visa requirements specified in the *Payment Technology Standards Manual*, “PIN and Security Standards.”

Keypad requirements differ in the Canada and U.S. regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Processing Requirements

To achieve a global network of 100 percent Visa/Plus co-branding, acquirers must accept both Visa cards and cards bearing the Plus symbol, unless local laws prohibit its use.

Acquirers planning to implement the VSDC (chip technology) program must review the CVM (Card Verification Method) List for each card, when applicable.

Acquirer processing participation requirements differ in the Canada region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Processing Options

Each acquirer must establish an online connection between its host and the Visa Integrated Payment (V.I.P.) System using the V.I.P. message formats. Acquirers can connect to the single message or dual-message systems. However, an acquirer in the U.S. region and all new acquirers (excluding acquirers that process through a Processor with an existing VisaNet endpoint) must connect to the Single Message System.

All existing ATM acquirers must be SMS- or Custom Payment Service/ATM (CPS/ATM)-certified by 1 October 2003. Transactions that are not SMS or CPS/ATM qualified by 1 October 2003 will lose all disbursement fees. Additionally, ATM transactions that do not qualify for SMS or CPS/ATM by 1 October 2004 will be assessed a Special ATM Handling Fee of US\$5. Additional details about the fees and services are described later in this chapter, and in [Chapter 8, ATM Processing Options](#).

Each ATM in the Visa Global ATM Network must be online to the acquirer's host system whenever it offers a service to international cardholders.

Visa BIN Requirements

Each acquirer connected directly to Visa must obtain a Visa BIN, or designate one of its existing BINs, to be used for its ATM acquiring program. BINs are used to identify members for routing and settlement purposes. Members connected to the dual-message system must use the same BIN in both BASE I and BASE II transactions.

Plus Proprietary Member Center (PMC) ID

A Plus Proprietary Member Center is the equivalent, on the Plus Switch, of a Visa BIN. It is used for routing and settling transactions to endpoints connected to the Plus Switch. Outside of North America (Canada, U.S.), each region is allocated a regional PMC for the routing of transactions between VisaNet and the Plus Switch. In the U.S. and Canada, individual PMCs are assigned to each Plus member connected to VisaNet.

From a processing perspective, acquirers that select the PMC ID option (one of two ATM transaction standardization options) during setup will not be required to send the PMC ID in ATM transactions. Additional information about ATM transaction standardization is provided in [Chapter 8. ATM Processing Options](#).

Card Verification Value (CVV) Service

All Visa/Plus ATM acquirers must participate in the Visa Card Verification Value (CVV) service. All acquirers must submit full, unaltered track 2 data in an authorization request and enter the value **90** (magnetic-stripe-read: CVV reliable) in Field 22—Point-of-Service Entry Mode Code.

Visa Smart Debit and Visa Smart Credit (VSDC) acquirers must include track 2 data from the chip and enter the value **05** (Integrated Circuit Card read: CVV reliable) in Field 22—Point-of-Service Entry Mode Code. VisaNet applies the same edit criteria to chip card transactions that are used for magnetic strip-read transactions.

For more information regarding CVV, see the “[Card Verification Value \(CVV\) Service](#)” section in [Chapter 3. Risk Management](#).

CVV Service compliance differs in the Latin America and Caribbean region, as specified in the “[Regional Differences](#)” section at the end of this chapter.

ATM Format Conversion (AFC) Service

With the ATM Format Conversion service, Visa and Plus issuers connected to SMS receive ATM transactions as full financial messages, including authorization requests from dual-message acquirers. Transactions originating from BASE I ATM acquirers, processing in a dual-message environment, that issue an authorization request by means of BASE I and submit a deferred clearing message in batch by means of BASE II, are treated like any standard full financial message.

BASE I transactions processed through the AFC service are authorization requests, ATM confirmations, system-generated reversals, and balance inquiries. Authorization requests are converted from authorizations to full financial messages by the V.I.P. System to enable the receiving issuer to post the transaction immediately to the cardholder's account.

VisaNet does not deliver a follow-up batch clearing transaction to the issuer. As a result, data that—in the dual-message service—generally appears in the BASE II message must be delivered in the authorization request. This data includes acquirer ID, account selection processing code, and merchant country code.

Visa manages the matching and reconciliation of converted messages, and associated messages (for example, chargebacks, chargeback reversals, and representments) are also managed through this service.

As these transactions originate as authorization-only requests, there may be occasions when the transactions do not meet all the standards of integrity usually associated with full financial messages.

IMPORTANT

Because transactions may have financial impact—both on the cardholder's account and settlement totals at Visa—due to the conversion of authorization requests to full financial messages, the use of reversal and adjustment messages to advise of cancellations, misdisburses, or other exception situations is essential. Use of these messages ensures that accounts and settlement totals reflect the correct position.

For an ATM Format Conversion transaction flow, see [Chapter 8, ATM Processing Options](#).

Hours of Operation

An ATM acquirer may choose the hours of operation for its ATMs, provided any cardholder can access the ATM any time it is online. To ensure a high quality of service, Visa recommends an ATM be available 24 hours a day, seven days a week.

Currencies Dispensed

A Visa/Plus ATM must dispense the local currency or display the type of currency dispensed, including travelers cheques. If an ATM dispenses multiple currencies, the authorization request must indicate the actual currency to be dispensed.

Minimum Cash Disbursement Requirements

A Visa/Plus ATM must be able to make a cash disbursement of at least US\$200 (US\$500 for Visa Gold cardholders) or local currency equivalent, per day, per cardholder account. An acquirer must allow the cardholder the option to obtain US\$200 in a single transaction.

Transaction Currency Authorization Requirements

An acquirer must submit each authorization request in the transaction currency. This requirement does not apply to sublicensees of Plus System, Inc.

Surcharging

An ATM acquirer must submit an ATM transaction for authorization and clearing at the same value as the cash dispensed to the cardholder. ATM acquirers must not add a surcharge except as permitted by a Visa International Board variance or where local laws expressly require that an ATM acquirer be permitted to impose a surcharge.

Surcharging requirements differ for the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

PIN Acceptance

An ATM acquirer must be able to process PINs of four, five, and six digits. At its option, an ATM acquirer may process PINs up to 12 digits in length. In the U.S. region, an ATM acquirer must accept and transmit PINs that are 4 through 12 alphanumeric characters long.

PIN Security

An acquirer must ensure the security of the PIN used to identify the cardholder in a transaction, as specified in [Chapter 3. Risk Management](#), and in the *Payment Technology Standards Manual*.

ATM Technology Requirements

An ATM used to obtain authorization through the V.I.P. System must be able to read the magnetic stripe or chip of a card as specified in the following manuals:

- *Payment Technology Standards Manual*
- *EMV Integrated Circuit Card Terminal Specification for Payment Systems*
- *Visa Integrated Circuit Card Specifications*

An acquirer must not:

- Perform any modulus-10 check digit validation
- Edit the length of the account number

For chip-initiated transactions, the ATM acquirer must choose one of the following actions:

- Ensure that track 2 of the chip is read and transmitted
- Transmit all data elements that create the EMV online card authorization cryptogram

An ATM acquirer must also ensure that all chip-reading ATMs support online PINs and must not support “signature” or “No CVM required”.

Track 2

A Visa/Plus ATM must read and transmit the entire contents of track 2 of the card, unaltered.

Retrieval Reference Number

An ATM acquirer must generate a retrieval reference number value containing a date (YDDD) corresponding to the local transaction date (positions 1–4).

Service Codes

An ATM acquirer must ensure that all EMV-compliant ATMs examine and act upon service codes in order to recognize EMV-compliant chip cards. ATMs which read the magnetic stripe shall not perform any service code editing. All transactions must be sent online to the issuer for authorization. Visa and Plus cards may be encoded with service codes as described in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 4, Acquirer Requirements & Information, and the V.I.P. System manuals for POS processing. These codes should not be used to edit or reject ATM transactions.

Expiry Dates

An ATM acquirer:

- Must not edit expiry dates
- Must not return or decline an ATM transaction based on the expiration date
- Must send all Authorization Requests originating from an expired card to the issuer for an Authorized Response

Account Number Capabilities

A Visa/Plus ATM must be able to accept all valid International Organisation for Standardisation (ISO) account numbers up to 19 digits in length, starting with any digit from 0 through 9.

Card Acceptance

A Visa/Plus ATM must accept all valid cards bearing the:

- Visa flag symbol
- Plus symbol
- Visa Electron symbol

Routing files, listing all valid card ranges for Visa, Plus, and combined systems, are prepared and distributed weekly by Visa and Plus System, Inc. For further information, refer to the *V.I.P. System SMS ATM Technical Specifications* or the *V.I.P. System BASE I Technical Specifications*.

Card acceptance requirements differ in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Acceptance of Proprietary ATM Cards Bearing the Plus Symbol

A Visa ATM must accept proprietary ATM cards bearing the Plus symbol if the following conditions are met:

- The account number begins with 4 and is 13 or 16 digits in length
- The magnetic-stripe or chip is encoded as specified in the following manuals:
 - *Payment Technology Standards Manual*
 - *PIN Management Requirements*
 - *EMV Integrated Circuit Card Terminal Specification for Payment Systems*
 - *Visa Integrated Circuit Card Specifications*
- The PIN is 4, 5, or 6 digits in length

No special processing is required for these cards.

ATM Access Restrictions

This section describes ATM access restrictions.

Restricted ATM Access of Visa Cards or Cards Bearing the Visa Electron Logotype

An ATM acquirer certified to accept Visa cards or cards bearing the Visa Electron symbol logotype may selectively deny access to its ATMs if the card presented is issued to residents of the country where the ATM is located and billed in the local currency.

An ATM with restricted access must display language with the Visa flag symbol that identifies the ATM acquirer and describes card acceptance or the nature of any restrictions, as described in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*. Screen messages may be used to supplement the information contained on such signage.

A domestic group member may establish any policy it chooses for sharing among its members if its Visa ATMs display the Visa flag symbol as specified in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*.

Restricted ATM Access of Visa TravelMoney Cards

No restrictions on the acceptance of Visa TravelMoney cards are permitted.

Restricted ATM Access of Cards Bearing the Plus Symbol

At the discretion of its Regional Board, an ATM acquirer accepting cards bearing the Plus symbol may selectively deny access to its ATMs.

Screen Message Requirements

An ATM acquirer may choose the messages displayed at its ATM. Visa recommends messages be displayed in at least two languages, one of which is English.

Each ATM must be capable of communicating the following information, at a minimum:

- Card invalid for this service
- Service unavailable now
- Invalid PIN—re-enter
- Card retained (if card retention is supported by the ATM)

Recommended screen messages in 11 major languages for the ISO decline codes typically used for ATM processing are provided in [Appendix A. ATM Message Screen Translations](#). Wherever possible, acquirers are encouraged to use these descriptive screen messages to explain why a transaction has been declined. This can avoid unnecessary repeat attempts by cardholders or prompt them to enter correct selections.

Also included in [Appendix A. ATM Message Screen Translations](#), are translations in five languages of standard phrases used for ATM screen messages.

Acquirer Timeouts

Neither an ATM nor an acquirer's host system may time out a transaction in less than 45 seconds.

Account Selection

An acquirer may offer account selection options to Visa and Plus cardholders.

If no account selection is offered, the acquirer must process the transaction with the "No Account Specified" (NAS) processing code in field 3 of the authorization request. The issuer has the option of returning a different processing code in field 3 of the authorization response. It is important to note that a dual-message acquirer may use this information to print on the customer's receipt, but must send the original processing code (NAS) in the BASE II clearing message. NAS is the only time the issuer has the option to change the processing code in the response.

If the acquirer offers account selection, Visa recommends that the acquirer provide the full range of options corresponding to the processing codes available. These options are:

- Checking account or current account
- Savings account
- Credit card account

The acquirer must pass the processing code corresponding to the cardholder's selection, unaltered, in the authorization message. In all subsequent messages (that is, reversals, chargebacks, and so on), the acquirer must use the same processing code as in the original authorization request.

To meet the requirements for ATM Tier II cash disbursement fees, an acquirer must comply with the account selection options specified in the "[Enhanced Functionality and Service](#)" section in this chapter.

Additional account selection requirements in the U.S. region are specified in the "[Regional Differences](#)" section at the end of this chapter.

Transaction Receipt Requirements

A Visa/Plus ATM must offer a transaction receipt for each ATM cash disbursement, unless the paper supply is empty or a hardware malfunction prevents production of a transaction receipt. A Regional Board may waive this requirement. The transaction receipt must include the following information:

- ATM acquirer name
- Name of affiliated or domestic regional network (optional)
- ATM street location or location code
- ATM city and country (or province, or state, if applicable)
- Transaction amount indicated in transaction currency
- Account number (at least 4 digits must be truncated or masked)
- Type of account accessed
- Transaction date
- Authorization code
- Transaction type (cash disbursement)

The full account number must not be printed on the transaction receipt. At least four digits must be truncated or masked.

If an ATM cannot produce a transaction receipt and has the ability to cancel a transaction before it dispenses cash, it must allow the cardholder to request this option.

Transaction receipt requirements differ in the CEMEA and EU regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Visa and Plus ATM Transaction Processing

An acquirer must submit all international ATM transactions to VisaNet for processing, and comply with the authorization, clearing, and settlement requirements specified in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 6, Payment Services.

Visa will process an ATM cash disbursement as follows:

- As a Visa transaction, if it is made with a Visa card, or a card bearing the Visa Electron symbol
- As a Plus transaction, if it is made with a proprietary ATM card bearing the Plus symbol

Visa and Plus ATM transaction processing differ in the U.S region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

EMV Data Requirements

An acquirer that processes chip card transactions must:

- Identify the chip-initiated transaction in the authorization and clearing record
- Use the POS Entry Mode Code value of “05”
- Ensure the chip-initiated transaction contains all data elements that create the EMV online card authorization cryptogram if the acquirer is capable of processing full-chip data

EMV data requirements differ in the EU region, as specified in the [“Regional Differences”](#) section in this chapter.

Processing Time Limits for ATM Transactions (Dual-Message Processors)

The time limits for submitting ATM clearing transactions to BASE II are described in [Table 6–1](#). In calculating the number of calendar days, exclude the transaction date, central processing date, and Sunday.

Table 6–1: Processing Time Limits for ATM Transactions

| ATM Transaction Type | Processing Time Limit |
|--------------------------------|--|
| Visa and Plus ATM Transactions | Four calendar days from the transaction date, effective through 30 September 2003. Effective 1 October 2003, three calendar days from the transaction date. |
| CPS/ATM Transactions | Three calendar days from the transaction date |

Transaction Routing (BIN) Tables

Visa provides acquirers with Visa, Plus and combined system routing files (BIN Tables), which are required as part of Visa and Plus ATM transaction processing. These files enable the acquirer to properly route Visa/Plus transactions, thereby eliminating the risk of rejection due to improper routing.

For more information on routing files, acquirers should refer to the *V.I.P. System SMS ATM Technical Specifications* or the *V.I.P. System BASE I Technical Specifications*, or contact their Regional Office regarding this option.

Acquirer Institution Identification

The acquirer institution identification refers to the Visa BIN used by the acquirer for its Visa and Plus acquiring program. The BIN is sent in the V.I.P. System message field 32. It must be the BIN installed in the VisaNet Systems to identify the acquirer as a Visa and Plus acquirer. For dual-message processors, it must be the same BIN used in the 23-digit BASE II Microfilm Reference Number in the corresponding BASE II record.

ATM Authorizations

An acquirer must follow these requirements:

- An ATM acquirer must submit authorization requests in the transaction currency.

NOTE: *This requirement does not apply to sublicensees of Plus System, Inc.*

- A dual-message acquirer must submit the authorization code in the clearing record.

Transaction Exceptions at the ATM

The following section describes transaction exceptions that occur while the cardholder is at the ATM.

Acquirer Cancellations

An ATM acquirer may decline a cardholder request for cash disbursement without issuer permission only under the following circumstances:

- After four consecutive invalid PIN entries by the cardholder
- After four consecutive invalid transaction attempts by the cardholder
- After four consecutive negative authorization responses from the issuer (including the V.I.P. System)

Reversals

To ensure that the funds availability or cardholder open-to-buy is not negatively impacted, an acquirer must process a reversal in the following situations:

- The ATM fails to dispense any funds following an approval response.
- The cardholder cancels the transaction, or the transaction is canceled for any other reason after the authorization request has been sent.
- The acquirer does not receive a response to an authorization request prior to a time out by the host or ATM.
- The acquirer receives an approval response after it has been timed out by the host or ATM.

In all cases, the reversal amount must be the same as the original transaction amount.

ATM Misdispense

For a misdispense, the ATM acquirer must advise the issuer as follows:

- SMS ATM acquirers must use an adjustment transaction with a message reason code to indicate a misdispense has occurred.
- Dual-message ATM acquirers must process a BASE I ATM confirmation message for the actual amount dispensed if the misdispense is detected prior to the submission of the BASE II clearing record. If the error is identified after submission of the clearing record, the acquirer must reverse out the original Transaction Code 07 (TC 07) and resubmit a new TC 07 with the actual dispensed amount.

ATM misdispense processing differs in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Card Retention

The following section is a brief discussion of card retention.

General Requirements

An ATM is not required to have the ability to retain cards, but if the ATM is able to retain cards, it may do so only upon the specific request of the issuer.

If a card is legitimately retained, it must be logged under dual-custody immediately after removal from the ATM and rendered unusable. If the card bears a chip, the chip must not be damaged. If the card is a Visa or Visa Electron card, it must be returned to the issuer. An acquirer may collect a handling fee of US\$15 for returning the card. This fee can be collected through the use of BASE II TC 10 or SMS 0220 advice.

If the card bears only the Plus symbol, the acquirer must dispose of the card after it is rendered unusable. Handling fees do not apply for Plus-only cards.

Erroneous ATM Card Retention

If a hardware or software failure causes mistaken or accidental card retention, the Visa/Plus ATM acquirer must return the card to the cardholder, if requested, after reviewing positive cardholder identification and, where possible, comparing the cardholder's signature to that on the card signature panel. If the cardholder does not request return of the card within seven days, the acquirer must follow the card retention rules specified in the "[General Requirements](#)" section in this chapter.

ATM Cash Disbursement Fees and Tiered Service Definition

Visa has defined two different tiers or levels of international ATM service which correspond to different cash disbursement fees:

Each level provides different functionality and service to cardholders, as shown in [Table 6–2](#). The requirements for each tier are listed in the sections following the table.

Table 6–2: ATM Service Tier Definitions

| Tier Level | Functionality |
|------------|------------------------------------|
| Tier I | Basic ATM service |
| Tier II | Enhanced functionality and service |

Basic ATM Service

A Tier I acquirer must adhere to the following requirements:

- Provide the basic services of cash withdrawal.
- Comply with all applicable *Visa International Operating Regulations* requirements
- Accept Visa cards and cards bearing the Plus symbol.
- Use the V.I.P. multicurrency service for authorization requests.
- Use the Visa and Plus routing tables for transaction routing.

Enhanced Functionality and Service

A Tier II acquirer must provide the Tier I functions and comply with all of the following requirements:

- Comply with the Visa International Acquirer Quality Service Standards.
- Participate in the CVV Service.
- Do one of the following:
 - Participate in Single Message System processing.
 - Meet CPS/ATM standards and complete certification for a dual-message processing acquirer.
- Provide one of the customer account selection options specified in [Table 6–3](#).

Table 6–3: Customer Account Selection

| Account Selection Option | Account Option | Acquirer Must Send |
|--------------------------------------|---|--|
| “From Account” selection offered | <ul style="list-style-type: none">• Checking account or current account• Savings account• Credit card account | Appropriate “From Account” processing code, as specified in the <i>Payment Technology Standards Manual</i> |
| “From Account selection” not offered | None | “No Account Specified” (NAS) code |

International ATM Cash Disbursement Fees

Issuers pay a fixed disbursement fee for each approved international Visa/Plus ATM cash disbursement. The acquirer receives a fee based on the tiered service level for which it qualifies.

To qualify for the Tier II fee, an acquirer must have completed the necessary service certifications, demonstrating business and technical qualification. Following successful certification, qualification flags will be set in the VisaNet System.

Business qualification flag settings are:

0 = Acquirer does not process ATM transactions

1 = Acquirer is business-qualified

3 = Acquirer is not business-qualified

Members must allow up to two weeks for qualification flags to be activated. Payment of the higher rate will only begin when the business qualification flag has been activated. Transactions that do not meet the Tier II qualifications as described in this chapter will receive the Tier I fee.

Effective 1 October 2003, participation in SMS or CPS/ATM is mandatory for ATM acquirers. Acquirers meeting both the business and technical qualifications described in [Table 6-6](#) will receive the Tier II fees outlined in [Table 6-4](#) and [Table 6-5](#).

The tiered cash disbursement fee schedule benefits acquirers as they expand ATM functionality and location. The international ATM cash disbursement fees, effective through 3 October 2003, are shown in [Table 6-4](#).

Table 6-4: International ATM Cash Disbursement Fees (Effective Through 3 October 2003)

| Tier Structure | Issuer Pays | | | Acquirer Receives | | |
|----------------|---|--|-----------------------------|--|---|-----------------------------|
| | International ATM Cash Disbursement Fee | CEMEA Infrastructure Development Fee (Transactions Acquired in CEMEA Region) | International ATM Incentive | International ATM Cash Disbursement Fee (All Regions Except CEMEA) | International ATM Cash Disbursement Fee (CEMEA Region only) | International ATM Incentive |
| Tier I | US\$1.00 | US\$0.35 | US\$0.50 | US\$1.00 | US\$1.35 | Not applicable |
| Tier II | US\$1.00 | US\$0.35 | US\$0.50 | US\$1.00 | US\$1.35 | US\$0.50 |

The international ATM cash disbursement fees, effective 4 October 2003, are shown in [Table 6–5](#).

Table 6–5: International ATM Cash Disbursement Fees (Effective 4 October 2003)

| Tier Structure | Issuer Pays | | Acquirer Receives | | Issuer Rebate | |
|----------------|---|--|---|---|---|--|
| | International ATM Cash Disbursement Fee | CEMEA Infrastructure Development Fee (Transactions Acquired in CEMEA Region) | International ATM Cash Disbursement Fee | International ATM Cash Disbursement Fee (CEMEA Region only) | International ATM Cash Disbursement Fee | CEMEA Infrastructure Development Fee (Transactions Acquired in CEMEA Region) |
| Tier I | US\$1.00 | US\$0.35 | US\$0.00 | US\$0.00 | US\$1.00 | US\$0.35 |
| Tier II | US\$1.00 | US\$0.35 | US\$1.00 | US\$1.35 | Not applicable | Not applicable |

The following exceptions apply to the fees listed in [Table 6–5](#):

- For transactions between the Canada and U.S. regions, the fee is US\$0.50.
- For transactions between the Asia-Pacific and U.S. regions, the fee is US\$1.00.
- For Visa TravelMoney transactions between the Canada and U.S. regions, the fee is US\$0.50.
- For interregional Visa TravelMoney transactions, the fee is US\$1.00.
- For intraregional Visa TravelMoney transactions, refer to the applicable Regional Operating Regulations.

An ATM acquirer must complete certification confirming that it meets both the business and technical qualifications, as described in [Table 6–6](#), to receive Tier II fees.

Table 6–6: Business and Technical Qualifications for Tier II Fees

| Qualification Type | Qualifications |
|--------------------|---|
| Business | <p>Support all Tier I functions:</p> <ul style="list-style-type: none"> • Provide cash withdrawal • Use Visa Routing Table and Plus Routing Table • Accept all valid cards • Comply with <i>Visa International Operating Regulations</i>, including, but not limited to: <ul style="list-style-type: none"> – Reversal processing – No expiration date editing • Comply with acquirer quality service levels • Comply with customer account selection option standards |
| Technical | <p>Acquirer must participate in SMS or meet CPS/ATM standards on each transaction for dual messages:</p> <ul style="list-style-type: none"> • BASE I <ul style="list-style-type: none"> – Participate in the CVV Service – Use multicurrency service for authorization requests • BASE II <ul style="list-style-type: none"> – Match authorization and clearing message data (account number, transaction amount, merchant category code, and currency code) – Provide payment service fields, transaction identifier, validation code, authorization characteristics indicator, and requested payment service fields – Supply ATM name and location fields – Clear within three days <p>Effective 1 October 2003, acquirers must meet the enhanced CPS/ATM data requirements:</p> <ul style="list-style-type: none"> • Additional authorization and clearing message code matching (acquirer institution ID, account selection processing code and merchant country code fields) • Authorization and clearing processed through the same network |

Acquirers participating in the CPS/ATM Service should also refer to the *CPS/ATM for BASE I and BASE II Members Technical Guide/Member Implementation Guide*.

For CPS/ATM dual-message participants, Visa will monitor the acquirer's transactions to ensure compliance with required standards. Those transactions that meet all CPS/ATM service standards will qualify for the Tier II fee for international transactions. Transactions that fail to qualify for CPS/ATM or SMS will receive the Tier I fee through 3 October 2003.

ATM Disbursement Fee Impact

ATM transactions from acquirers that are not SMS- or CPS/ATM-certified by 3 October 2003 will lose all cash disbursement fees, as detailed in [Table 6–7](#). Effective 1 October 2004, these transactions will be assessed a minimum US\$5 special ATM handling fee.

Transactions from CPS/ATM-certified acquirers that do not meet the Tier II requirements from 1 October 2004 will be returned to the acquirer for resubmission. Acquirers will be assessed a US\$5 special handling fee per transaction in addition to any normal BASE II return fees. A CPS/ATM transaction submitted after the 3-calendar-day processing limit will not be returned to the acquirer but will be settled and assessed the minimum special ATM handling fee of US\$5.

Bilateral ATM cash disbursement fees and Visa TravelMoney ATM cash disbursement fees are impacted in the same manner as international ATM cash disbursement fees.

Table 6–7: Non-Compliant (SMS- or CPS/ATM-Qualified) ATM Disbursement Fee Impact

| Effective Date | Disbursement Fee Paid By Issuer | Fee Rebated To Issuer | Fee Received By Acquirer | Handling Fee Paid By Acquirer | Received By Visa |
|--|---------------------------------|-----------------------|--------------------------|-------------------------------|------------------|
| Through 3 October 2003 | US\$1.50 | n/a | US\$1.00 | n/a | US\$0.50 |
| 4 October 2003 through 30 September 2004 | US\$1.00 | U \$1.00 | US\$0.00 | n/a | US\$0.00 |
| Effective 1 October 2004 | US\$1.00 | US\$1.00 | US\$0.00 | US\$5.00 ¹ | n/a ² |

n/a = not applicable

¹Payable to issuing region

²Excludes small volume of special handling fees received by the issuing region

Payment of Fees

An acquirer will receive Tier I or Tier II fees monthly through the standard Visa settlement process by means of the Integrated Billing System.

Decline Fee

ATM acquirers will receive a decline fee of US\$0.30 for each international ATM authorization request or balance inquiry that results in a decline response other than the following codes:

- Authorization Declined, Pick up Card (04, 07, 41, 43)
- Cryptographic or Formatting Error (81)
- System Malfunction (96)
- No Such Issuer (15)

Fees are remitted monthly and are advised by means of the Integrated Member Billing Statement. Decline fees for domestic transactions processed by Visa may differ.

Decline fees differ in the U.S. region, and Tier II ATM cash disbursement, incentive, and special handling fees differ in the EU region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Visa/Plus International ATM Service Standard

Cardholders expect a consistently high level of service quality worldwide. To ensure that this is achieved, Visa has developed an international Visa/Plus ATM service standard that establishes a performance target, particularly in the ATM acquirer service.

NOTE: *Asia-Pacific region service levels are defined and documented separately. Acquirers in the Asia-Pacific region should contact their Customer Services Representative for more information.*

This service standard is part of the comprehensive Visa International Service Quality Program (ISQP). For more information, acquirers should contact their Regional Customer Services Representative for the International Service Quality Program.

The ATM Clearing Rate is the number of ATM items clearing within four days of the transaction date, expressed as a percentage of total ATM items authorized. The systemwide service level for members is 100%. Effective 1 October 2003, the ATM Clearing Rate will be reduced from four days to three days.

Global Visa/Plus ATM Testing

This section describes Global Visa/Plus ATM testing.

Certification Testing

Visa provides test cards, which are designed to cover most card issuing conditions. These conditions include:

- Account number lengths
- Track encoding
- Service codes
- PIN length
- Expiration dates
- Account selection options

These cards may be used to supplement initial certification.

Field Testing

A test deck of cards are maintained for periodic testing of cardholder experience at the point of transaction. This test deck will be smaller in size than the deck used to support initial certification but may contain live cards, which ensures that the cardholder is able to withdraw funds. This field testing may be done by regional staff or a third-party contracted to do formal testing of ATM performance.

Regional Differences

Regional differences for acquirer participation requirements are divided into the following sections:

Acquirer Participation Requirements

- Participation Requirements—Asia-Pacific, Canada, CEMEA, and U.S. regions
- Visa Smart Debit and Visa Smart Credit (VSDC) Program—EU region
- ATM Signage—U.S. region

Physical Security Requirements

- Keypad Requirements—Canada and U.S. regions

Processing Requirements

- Acquirer Processing Participation Requirements—Canada region
- Card Verification Value (CVV) Service—Latin America and Caribbean region
- Surcharging—U.S. region
- Card Acceptance—U.S. region
- Account Selection—U.S. region
- Transaction Receipt Requirements—CEMEA and EU regions
- Visa and Plus ATM Transaction Processing—U.S. region
- EMV Data Requirements—EU region
- ATM Misdispense—U.S. region

ATM Cash Disbursement Fees and Tiered Service Definition

- Decline Fee—U.S. region
- ATM Cash Disbursement, Incentive, and Special Handling Fees—EU region

The regional differences in the acquirer participation requirements are summarized in [Table 6–8](#).

Table 6–8: Regional Differences—Acquirer Participation Requirements (1 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|---|--|
| Acquirer Participation Requirements | | | |
| Participation Requirements | <p>Plus Licensee and Participant Requirements</p> <p>Plus licensees and non-member Plus participants may certify ATMs (and permit participating members that it sponsors to certify ATMs) for participation in the Plus ATM program as follows:</p> <p>With the prior approval of its sponsoring general Plus member or non-member Plus participant:</p> <ul style="list-style-type: none"> • Each general Plus member and non-member Plus participant must, and • Each sponsored Plus member and sponsored non-member Plus participant may provide ATMs owned, operated, or controlled by the Plus member, non-member Plus participant, and sponsored non-member Plus participant. | <p>Whenever an acquirer plans to display the Visa and Plus symbols on an ATM not included in the original certification, it must notify Visa U.S.A. Inc., in writing, of the new ATM address information.</p> | <p>Asia-Pacific Region</p> <p>If an ATM accepts MasterCard and Cirrus cards, it must also accept Visa and Plus cards.</p> <p>CEMEA Region</p> <p>A member must have issued cards for one year or issued an agreed-upon number of cards. In addition, the member must demonstrate both its:</p> <ul style="list-style-type: none"> • Intent to increase its existing Merchant base, and • A commitment to install point-of-transaction terminals. |

Table 6–8: Regional Differences—Acquirer Participation Requirements (2 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|--|--|--|
| Acquirer Participation Requirements <i>(continued)</i> | | | |
| Participation Requirements <i>(continued)</i> | <p>To participate in the Plus ATM program, Plus licensees and non-member Plus participants must comply with the:</p> <ul style="list-style-type: none"> • <i>Visa International Operating Regulations, Volume I—General Rules, Chapter 4, Acquirer Requirements & Information</i> • <i>Visa Global ATM Planning Guide</i> • <i>PIN Security Requirements</i> manual | <p>An ATM participating in an acquirer's other regional or national ATM networks must also participate in the Visa Global ATM program.</p> <p>An acquirer that participates in the Visa Global ATM program must become a member of Plus System, Inc. Visa sublicenses members to display the Plus symbol if the member was a participant in the Visa network on or before 31 December 1991.</p> <p>Scrip terminals, except those that participated in the Plus program prior to October 1992, may not participate in the Visa Global ATM program. Scrip terminals that participated prior to October 1992:</p> <ul style="list-style-type: none"> • May display the Plus symbol • Must <i>not</i> display the Visa flag symbol | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (3 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|--|---|
| Acquirer Participation Requirements <i>(continued)</i> | | | |
| Visa Smart Debit and Visa Smart Credit (VSDC) Program | | | EU Region Effective 1 October 2001, all newly installed ATMs that accept Visa and Visa Electron symbol cards must be fully EMV- and Visa integrated circuit card specification (VIS)-compliant. |
| ATM Signage Special signage requirements apply to ATMs that do not accept all Visa cards. Refer to the <i>Visa International Operating Regulations, Volume III—Cards and Marks Specifications</i> for details. | | An acquirer may not display the Visa or Plus symbol on or surrounding an ATM unless that ATM accepts all Visa cards. | |
| Physical Security Requirements | | | |
| Keypad Requirements The Visa standard keypad is a numeric keypad. The PIN block format and PIN-pad layout must conform to the Visa requirements specified in the <i>PIN Security Standards</i> manual. | The keypad must be in alphanumeric format. | The keypad must be in alphanumeric format. | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (4 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|--------------------|---|
| Processing Requirements | | | |
| Acquirer Processing Participation Requirements Effective 1 April 1996, all new ATM acquirers must accept both Visa cards and cards bearing the Plus symbol. Effective 1 December 1996, all acquirers must accept both Visa cards and cards bearing the Plus symbol. | ATM acquirers certified to accept cards bearing the Plus symbol are granted a variance and are not required to also accept Visa cards. | | |
| Card Verification Value (CVV) Service All Visa ATM acquirers and issuers must participate in the CVV Service. All cards must be encoded. | | | Latin America and Caribbean Region All active BINs in the VisaNet System must be in “participation” mode. |

Table 6–8: Regional Differences—Acquirer Participation Requirements (5 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|---|--|
| Processing Requirements <i>(continued)</i> | | | |
| Surcharging An ATM acquirer must submit an ATM transaction for authorization and clearing at the same value as the cash dispensed to the cardholder and must not add a surcharge or fee to the transaction amount. | | Following are the surcharging requirements for the U.S. region: <ul style="list-style-type: none"> • A surcharge may be imposed only on cards issued by a U.S. member, unless the surcharge is imposed in a state (or other jurisdiction) that prohibits the enforcement of the <i>Visa International Operating Regulations</i> “no surcharging” policy, in which case all automated cash disbursements may be surcharged. As of 1 January 2003, 12 U.S. states are permitted to surcharge, per their state law. These states are: Alabama, Arkansas, Georgia, Idaho, Louisiana, Maine, Minnesota¹, Mississippi, Nevada, Tennessee, Texas, and Wyoming. | |

¹ ATMs located within 50 miles of the Canadian border can surcharge Canadians. All other countries are subject to the prohibition.

Table 6–8: Regional Differences—Acquirer Participation Requirements (6 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|--|
| Processing Requirements <i>(continued)</i> | | | |
| Surcharging <i>(continued)</i> | | <ul style="list-style-type: none"> • A surcharge may be added to an automated cash disbursement only if surcharges are added to all other interchange transactions through other shared networks at the same ATM. • The amount of the surcharge imposed on an automated cash disbursement must not exceed the amount imposed on any other shared transaction performed at the same ATM. • A Visa/Plus ATM acquirer must comply with specific surcharging disclosure requirements including ATM surround signage, screen disclosures with interactive cancellation prompts, and receipt disclosure (as outlined in the <i>Visa U.S.A. Inc. Operating Regulations</i> and the <i>Plus System, Inc. Operating Regulations</i>). | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (7 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Surcharging <i>(continued)</i> | | <ul style="list-style-type: none"> • A Visa/Plus acquirer must comply with the SMS format specifications including the use of field 28, which must contain the surcharge amount. • To ensure cards issued outside the U.S. are excluded from surcharges (except where permitted by local law), a Visa/Plus ATM acquirer must use the revised BIN table which contains country codes. • A Visa/Plus ATM acquirer must provide written notice of intent to surcharge automated cash disbursements a minimum of 30 calendar days prior to implementation to the following address: Visa/Plus ATM Product Office ATTN: Surcharging Notification P.O. Box 194607 San Francisco, CA 94119-4607 | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (8 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|---|
| Processing Requirements <i>(continued)</i> | | | |
| Surcharging <i>(continued)</i> | | <ul style="list-style-type: none"> A Visa/Plus ATM acquirer that has notified the Visa/Plus Product Office of its intent to surcharge must report quarterly the location and number of ATMs surcharging. <p>A Visa/Plus ATM acquirer failing to comply with any of the above items may be subject to fines and penalties equal to three times the amount of surcharges imposed on customers during the period of non-compliance or to the fines outlined in the <i>Visa U.S.A. Inc. Operating Regulations</i>, whichever is greater.</p> | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (9 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|--|--|
| Processing Requirements <i>(continued)</i> | | | |
| Card Acceptance | | <p>A member may acquire transactions generated with proprietary ATM cards bearing the Plus symbol by becoming a member of Plus System, Inc., as specified in the <i>Plus System, Inc. Operating Regulations</i>, and by both:</p> <ul style="list-style-type: none"> • Displaying the Plus symbol at one or more of its ATMs • Issuing proprietary ATM cards bearing the Plus symbol, as specified in the <i>Plus System, Inc. Operating Regulations</i> and <i>Plus System, Inc. Operating Procedures</i> | |
| Account Selection An acquirer may offer account selection options to holders of Visa cards or proprietary ATM cards bearing the Plus symbol. | | <p>An ATM must offer the following choice of account types and cardholder services, unless prohibited by local law:</p> <ul style="list-style-type: none"> • Cash disbursements: checking, savings, and credit accounts • Balance inquiries: checking, savings, and credit accounts • Transfers between accounts: checking and savings accounts | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (10 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|----------------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Transaction Receipt Requirements A Visa/Plus ATM must offer a Transaction receipt for each ATM cash disbursement, unless the paper supply is empty or a hardware malfunction prevents production of a transaction receipt. | | | CEMEA and EU Regions A participating ATM that does not routinely produce a transaction receipt is exempt from doing so. |
| Visa and Plus ATM Transaction Processing Visa will process an ATM cash disbursement as follows: <ul style="list-style-type: none"> As a Visa transaction, if it is made with a Visa card, or a card bearing the Visa Electron symbol As a Plus transaction, if it is made with a proprietary ATM card bearing the Plus symbol | | Except as specified below, all domestic transactions generated with proprietary ATM cards bearing the Plus symbol at a Visa/Plus ATM are governed by Plus System, Inc. and must be processed as specified in the <i>Plus System, Inc. Operating Regulations</i> . An acquirer may designate a transaction generated with a Visa card bearing the Plus symbol as either a Visa transaction governed by the <i>Visa U.S.A. Operating Regulations</i> , or a Plus transaction governed by the <i>Plus System, Inc. Operating Regulations</i> and <i>Plus System, Inc. Operating Procedures</i> . | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (11 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|----------------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Visa and Plus ATM Transaction Processing <i>(continued)</i> | | <p>If an acquirer has not made this designation, Visa will consider a:</p> <ul style="list-style-type: none"> • Transaction at a Visa ATM directly connected to the debit system as a Visa ATM transaction • Transaction at an ATM directly connected to the Plus System, Inc. as a Plus ATM transaction | |
| EMV Data Requirements | | | <p>EU Region</p> <p>Effective 1 October 2001, all EU acquirers must be certified by Visa to demonstrate their support of EMV minimum data requirements, as specified in the addendum to <i>EMV '96 Integrated Circuit Card Terminal Specification for Payment Systems, Version 3.1.1, Part III, Section 2, "Acquirer Interface."</i></p> |

Table 6–8: Regional Differences—Acquirer Participation Requirements (12 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|---|--|
| Processing Requirements <i>(continued)</i> | | | |
| ATM Misdispense For a misdispense, a Visa/Plus ATM acquirer must advise the issuer of the actual amount dispensed. | | If a misdispense occurs, an acquirer: <ul style="list-style-type: none"> • May, in order to be protected from issuer chargeback rights, process an adjustment within 10 calendar days of the central processing date of the original transaction by submitting a transaction which adjusts the cardholder's account for the amount of the misdispense. • Must process an adjustment within 45 calendar days of the central processing date of the original transaction by submitting a transaction which adjusts the cardholder's account for the amount of the misdispense | |

Table 6–8: Regional Differences—Acquirer Participation Requirements (13 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|----------------------|---|--|
| ATM Cash Disbursement Fees and Tiered Service Definition | | | |
| Decline Fee The decline fee for international ATM transactions is US\$0.30 per transaction. | | The decline fee for US domestic transactions is US\$0.25 per transaction. | |
| ATM Cash Disbursement, Incentive, and Special Handling Fees | | | EU Region Effective 6 April 2002, the EU intraregional ATM cash disbursement and incentive fees will be set in euro (EUR) according to the fees set out in the <i>Visa Regional Operating Regulations—European Union (EU)</i> . Effective 1 October 2004, the EU intraregional special handling fee for non-compliant transactions will be EUR 2.5. |

Optional Acquirer Services

7

The standard services available to acquirers of the Visa Global ATM Network are enhanced by a variety of optional services. This chapter gives an overview of the optional services available and provides references to other Visa documents for more detailed information. This chapter includes a review of:

- Routing options
- Balance Inquiry Service

An additional optional service, PIN Management, enabling Personal Identification Number (PIN) change and PIN unblock functions, is available in the European Union (EU) region, as specified in the “[Regional Differences](#)” section in this chapter.

Routing Options

Visa provides acquirers with a variety of methods to structure the routing of authorization messages. Options available to acquirers include:

- Priority routing
- Alternate routing of exceptions (members connected to the Single Message System only)
- Alternate routing of exceptions and ATM originals (BASE II only)

Complete details of these services may be found in the following manuals:

- *V.I.P. System SingleConnect Service SMS ATM Processing Specifications*
- *V.I.P. System SMS ATM Technical Specifications, Volumes 1 and 2*
- *V.I.P. System Services, Volumes 1 and 2*
- *V.I.P. System BASE I Processing Specifications*
- *V.I.P. System BASE I Technical Specifications, Volumes 1 and 2*

Priority Routing

Priority Routing is available to all Visa acquirers connected to the Single Message System (SMS) supporting the acquiring of multiple card programs. An acquirer may assign routing priorities to its card programs to be used for all customer transactions. The service is important for members participating in more than one network, because if each network is priced differently, members have the option to choose the most cost-effective path.

Acquirers do not need to specify the network to be used in each instance. Based on the acquirer's routing priorities, VisaNet selects the network to use to route the transaction. VisaNet compares the networks of the acquirer and the issuer, identifies networks common to both and selects one based on the priorities the acquirer has established.

To use the priority routing option, acquirers must rank their programs in order of priority, from highest to lowest, when they fill out the VisaNet Integrated Payment (V.I.P) System Implementation Planning Questionnaire. VisaNet will then route transactions based on those priorities.

If an acquirer who has ranked Visa as its highest priority and Plus as second, receives a transaction that could be either Visa or Plus, VisaNet will compare the acquirer's networks to those of the issuer, and if both have Visa, route it as a Visa transaction. If the issuer is a Plus member, VisaNet will route the transaction as a Plus transaction.

Priority routing may be requested only for original financial transactions and reversals. It is not used for:

- Adjustments
- Chargebacks
- Reversals of chargebacks
- Representments
- Any message type not directly related to a customer transaction

Alternate Routing of Exceptions (Acquirers Connected to SMS)

Acquirers connected to SMS may designate one or two alternate endpoints, other than their online processor, to originate and receive exceptions and other types of back office transactions. The alternate endpoint may be another processor, the Visa BackOffice Adjustment System (BOAS), or an equivalent back office system.

If two endpoints are selected, transactions may be routed based on type (for example, point of sale or ATM) or some other category. There can be a large number of variations. A member may specify that all ATM-related transactions be routed to an alternate endpoint different from the original endpoint.

Eligible transactions include:

- Adjustments
- Chargebacks
- Chargeback reversals
- Representments
- Fee-related transactions
- Administrative messages
- Paper sales drafts

Settlement may occur with either the original endpoint or the alternate endpoint.

Alternate Routing of Exceptions and ATM Originals (BASE II Only)

BASE II acquirers using the split routing option of the File Distribution Service may choose to receive transactions involving back office items at an alternate processing location. These items include:

- Chargebacks
- Representments
- Reversals
- Fee collections and funds disbursements
- Free form text messages
- All other BASE II nonfinancial transactions

This service is designed to help several different types of members, including:

- Members using third-party processors that process back office items at another site
- Members using regional centers that want to consolidate back office processing by product rather than region
- Acquirers connected to both SMS and BASE II

Balance Inquiry Service

The Visa/Plus Balance Inquiry Service allows a cardholder to check an account balance at an ATM. Acquirer participation in the Balance Inquiry Service is optional, but *must* be provided to cardholders if the acquirer supports balance inquiry for other than its proprietary network.

To participate in the service, an acquirer must:

- Support balance inquiries as separate, nonfinancial transactions
- Display the balance in the currency of the ATM, either on the screen or on a transaction receipt
- Be certified by Visa

An acquirer may additionally supply the cardholder with any balance information provided by the issuer as part of an approved ATM cash disbursement.

A participating acquirer will receive a balance inquiry fee of US\$0.30 for each balance inquiry. This fee is used to reimburse the ATM owner for expenses incurred for processing the transaction. If an issuer does not participate in the Balance Inquiry Service, VisaNet will return the transaction as a decline. The acquirer will receive a decline fee of US\$0.30 for these transactions.

Up to two different balances may be returned by the issuer for each account. Processing codes that indicate which balances have been sent are defined according to the International Organisation for Standardisation (ISO) rules in [Table 7-1](#).

Table 7-1: Balance Inquiry Service Processing Code Definitions

| Code | ISO Definition | Recommended Screen Language |
|------|--|---|
| 01 | Bank Account: Current Ledger (posted) Balance | Account Balance |
| | Credit Card Account: Amount of Credit Remaining to the Customer | Remaining Credit |
| 02 | Bank Account: Current Available Balance | Available Balance or Balance Available for Withdrawal |
| | Credit Card Account: Credit Limit | Credit Limit |

Acquirers are only required to provide the balance in local currency on the screen or on a transaction receipt. Certified multicurrency acquirers have the option of displaying the cardholder's balance in the cardholder's billing currency as well. The currency code and amount in the cardholder's billing currency are provided in the same field.

Regional Differences

Regional differences in optional acquirer services are provided in the following section:

Optional Acquirer Services

- PIN Management—EU region

The regional difference is summarized in [Table 7-2](#).

Table 7-2: Regional Differences—Optional Acquirer Services

| Visa International Operating Regulations | EU Region |
|--|---|
| PIN Management | This optional service is available in the EU region, enabling acquirers to offer a PIN change and PIN unblock facility at their ATMs to cardholders of participating issuers. EU acquirers should contact their region for further information. |

ATM Processing Options

8

Members have the option to process ATM transactions through the Single Message System (SMS) or the BASE I and BASE II systems. Members of the United States (U.S.) region may provide connections through the Plus Switch rather than VisaNet. All other regions must provide connections through VisaNet. VisaNet provides the interface permitting transactions to flow even if the acquirer and the issuer are connected to different systems.

This chapter describes:

- VisaNet processing systems
- Single-message and dual-message processing
- Processing options for issuers and acquirers
- Single-message service, including an overview of ATM transaction standardization
- Dual-message service, including an overview of Custom Payment Service/ATM (CPS/ATM)

While members may choose the system to which they will connect, this chapter provides guidelines for making that choice. Further materials are available, and Visa staff will be able to assist members with their decision.

VisaNet Processing Systems Overview

This section provides a high-level description of the major transaction processing systems which make up the VisaNet network—the Visa Integrated Payment (V.I.P.) System, the BASE II System (clearing), and the VisaNet Settlement Service (VSS).

V.I.P. System Overview

The V.I.P. System is the real-time Visa message transaction switching and processing system supporting all transactions presented to VisaNet. The V.I.P. System is comprised of two components:

- **Single Message System**—This system is composed of the data processing systems, networks, and operations supporting requests, responses, and settlement for single-message financial transactions
- **BASE I System**—This system supports dual-message processing, and is made up of the systems, networks, and operations that support the delivery of authorization-related services for transactions that are subsequently cleared and settled through BASE II

For additional information, refer to the *V.I.P. System SingleConnect Service SMS ATM Processing Specifications* and the *V.I.P. System Services* manuals.

The V.I.P. System determines the routing required for each message, and routes it to SMS or the BASE I System, as appropriate.

Single Message System (SMS)

The Single Message System supports full financial transactions containing both authorization and clearing information in each transaction.

The basic functions of SMS are:

- Message routing
- Personal Identification Number (PIN) and card verification
- Stand-in processing and clearing

An interface between SMS and BASE I enables transactions to flow between issuers and acquirers regardless of their processing connection.

The fundamental difference between SMS and BASE I is that SMS messages have full financial integrity so that issuers can post immediately to cardholder accounts and VisaNet can perform settlement calculations based on one message exchange (request and response).

BASE I System

BASE I is the system that supports online authorization request processing for the dual-message processing service. The basic functions of BASE I are:

- Message routing
- PIN and card verification
- Stand-in processing

Dual-message processing requires two separate message cycles to complete each transaction. The first message cycle contains the acquirer's authorization request, which is followed by an authorization response message sent by the issuer, through VisaNet, to the acquirer. In the second cycle, the acquirer submits a clearing record to BASE II as part of the batch job for clearing and settlement.

An interface between the BASE I and BASE II Systems and SMS enables BASE I and BASE II members to communicate with members connected to SMS.

BASE II System

The BASE II System is a dual-message clearing system. Its main function is the collection and delivery of Visa transaction data, often referred to as "interchange," for members.

VisaNet Settlement Service (VSS)

The VisaNet Settlement Service is a system which performs settlement functions for SMS and BASE II members after they have separately performed their own clearing functions through their systems. VSS provides settlement information to members in a standardized set of reports. VSS also allows members to:

- Define financial relationships
- Select reports and report destinations
- Determine funds transfer points

Single-Message and Dual-Message Processing Overview

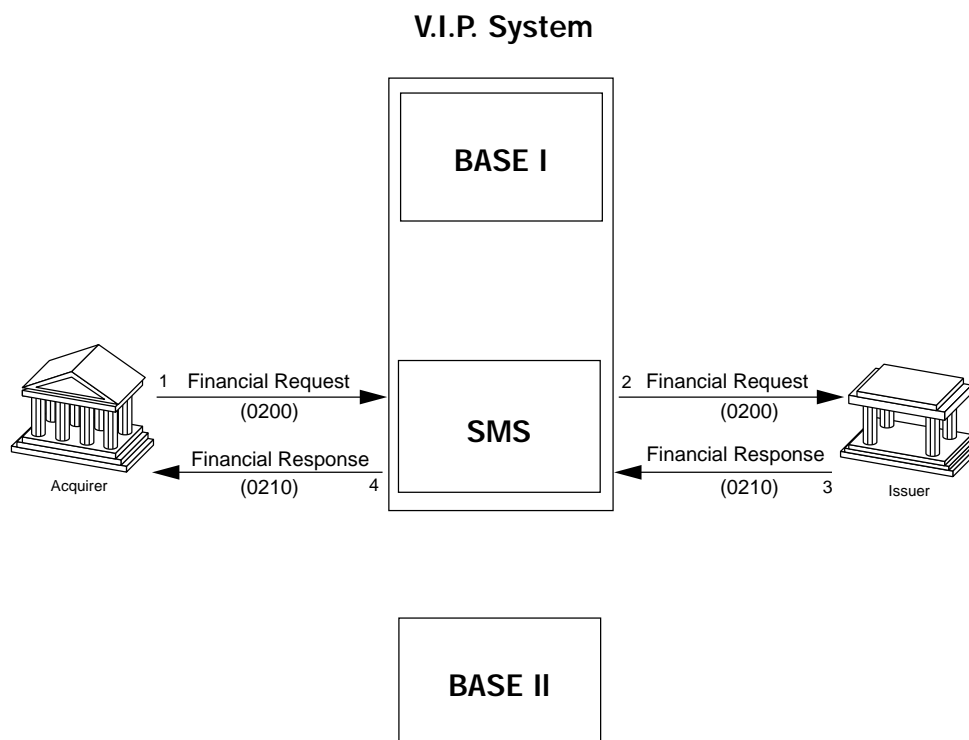
The VisaNet systems described above support both single-message and dual-message transaction processing. The diagrams in this section demonstrate the basic message flows through the VisaNet systems for single- and dual-message processing. Two diagrams show the message flows when the issuer and acquirer are connected to different systems.

Single-Message Processing

The Single Message System provides processing support to issuers and acquirers for real-time financial requests and cardholder account posting through a single exchange of messages. VisaNet performs settlement calculation using logs of approved transactions.

The message flow for an approved cash disbursement between an acquirer and an issuer that are both connected to SMS is shown in [Figure 8–1](#).

Figure 8–1: Single-Message Processing

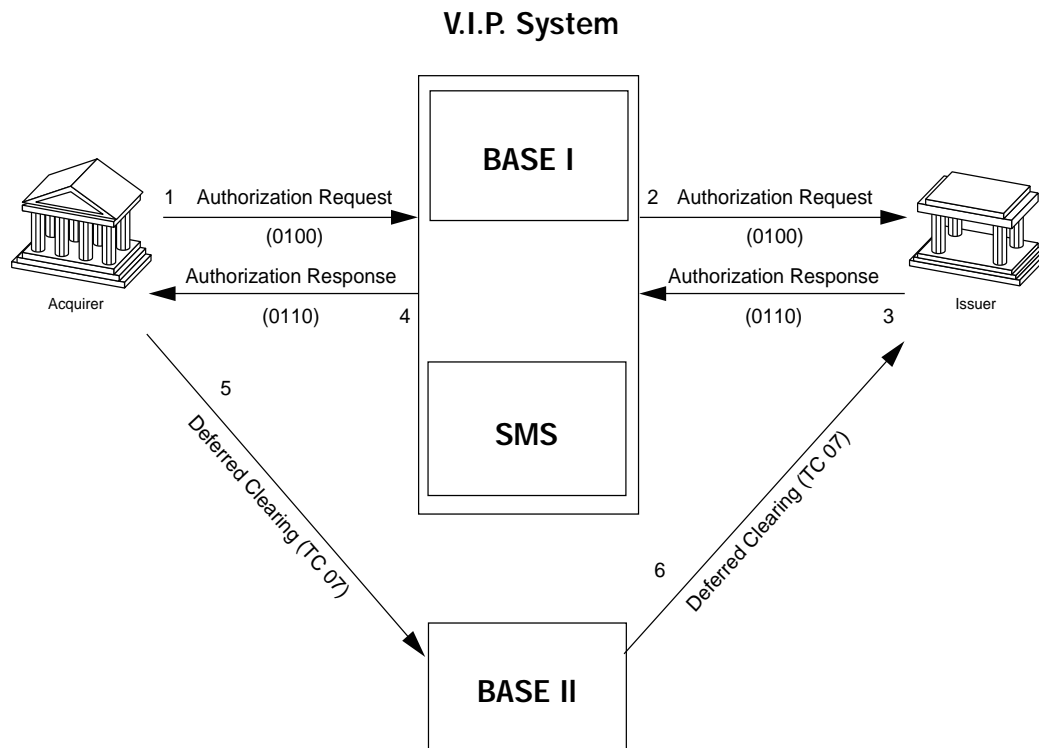


Dual-Message Processing

The BASE I and BASE II Systems provide real-time authorization facilities by the issuer or through stand-in processing, and deferred clearing of transactions.

An overview of the message flow for an approved cash disbursement between an acquirer and an issuer that are both connected to BASE I and BASE II is shown in [Figure 8-2](#).

Figure 8-2: Dual-Message Processing



Dual-Message and Single-Message Processing

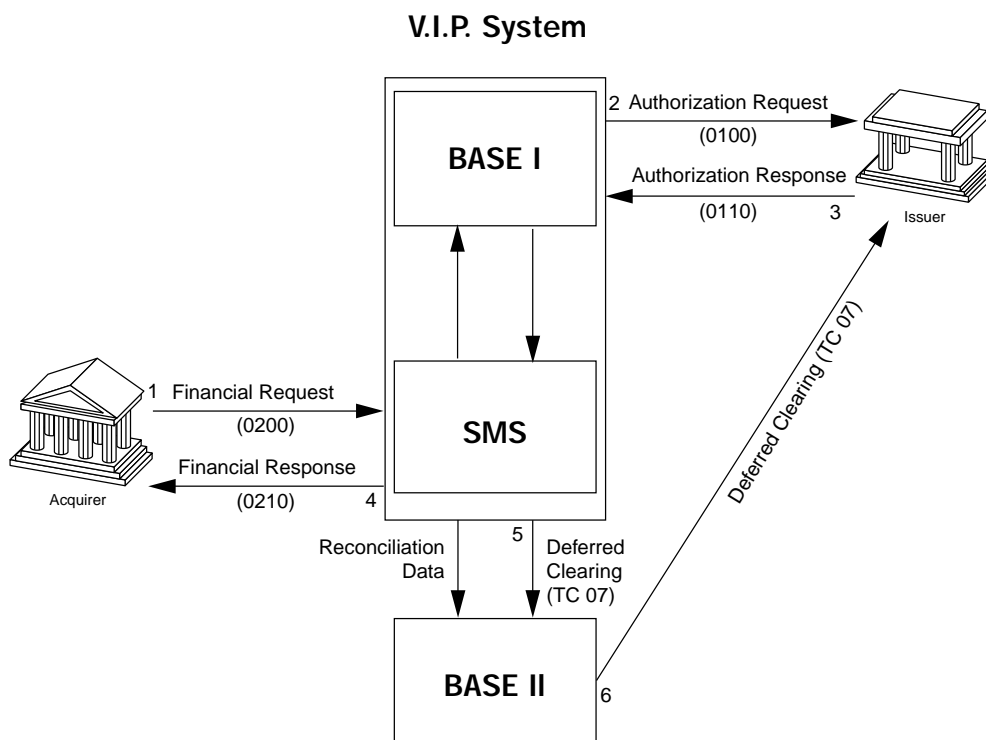
This section describes the communication between acquirers and issuers connected to different V.I.P. System components.

Single-Message Acquirer to Dual-Message Issuer

When an acquirer is connected to a different V.I.P. System component (SMS or BASE I) than the issuer, Visa interfaces between the two operating environments.

An overview of the message flow for an approved cash disbursement is shown in [Figure 8–3](#). This figure depicts how VisaNet processing supports communication between a single-message-connected acquirer and a dual-message-connected issuer.

Figure 8–3: Single-Message Acquirer and Dual-Message Issuer Processing



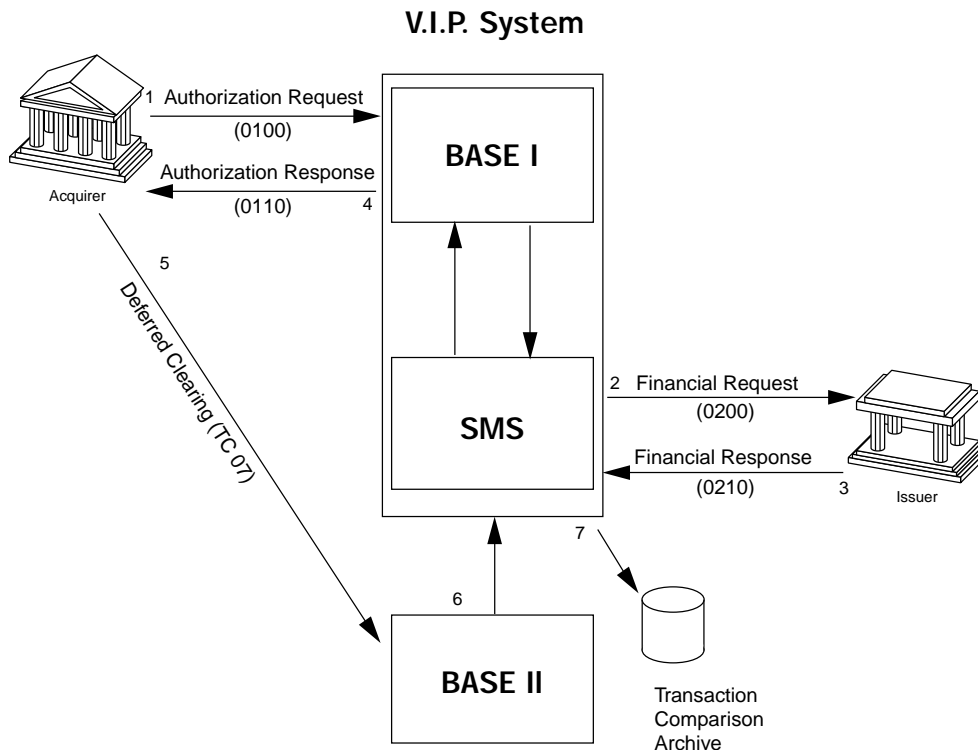
Dual-Message Acquirer to Single-Message Issuer (ATM Format Conversion)

The flow when a transaction is acquired by a dual-message-connected acquirer for routing to a single-message-connected issuer is shown in [Figure 8-4](#). In this figure, the transaction flows from BASE I as an authorization request and then is converted to a financial request by SMS before it is delivered to the issuer as a financial request.

BASE I transactions processed through the ATM Format Conversion (AFC) Service are authorization requests, ATM confirmations, system-generated reversals, and balance inquiries. Visa manages the matching and reconciliation of converted messages, as well as associated messages (for example, chargebacks, chargeback reversals, and representments), through this service.

Because transactions may have financial impact—both on the cardholder's account and settlement totals at Visa—due to the conversion of authorization requests to full financial messages, the use of reversal and adjustment messages to advise of cancellations, misdispenses, or other exception situations is essential. Use of these messages ensures that accounts and settlement totals reflect the correct position.

Figure 8-4: Dual-Message Acquirer and Single-Message Issuer (ATM Format Conversion)



Processing Options

This section describes the ATM transaction processing options available to issuers and acquirers.

Single-Message and Dual-Message Options

Issuers and acquirers can choose between two methods of ATM transaction processing. These options are available for both Visa and Plus programs:

- **Single-message**—All transactions are delivered as full financial requests.
- **Dual-message**—Authorization-only requests are submitted, followed later by a clearing message. Settlement is calculated from the clearing message.

CPS/ATM is available as an optional service with all processing services, although it is particularly applicable in a dual-message environment. It allows improved management of the cardholder's open-to-buy through better matching of authorization to clearing messages using a unique transaction identifier. In addition, CPS/ATM will ensure more timely delivery of clearing records by acquirers. For the CPS/ATM key elements, see the "[Custom Payment Service/ATM Description](#)" section in this chapter.

Issuer Processing Considerations

An issuer might want to consider some of the following factors when selecting a processing service:

- Product to be issued—Debit or credit and ATM/POS or ATM only
- Internal processing infrastructure and ease with which either processing system can be integrated
- Existing VisaNet connections
- Future product development plans

Visa staff are available to support members in determining the most appropriate interface to develop.

ATM Acquirer Processing Considerations

An acquirer might want to consider some of the following factors when selecting its processing service:

- All new ATM acquirers must be SMS
- Effective October 2003, all existing ATM acquirers must be SMS- or CPS/ATM-compliant (see the “[Custom Payment Service/ATM Description](#)” section in this chapter)
- Internal processing infrastructure and ease with which either processing system can be integrated
- Existing VisaNet connections
- Future product development plans

Visa staff are available to support members in determining the most appropriate interface to develop.

ATM acquirer processing requirements differ in the U.S. region, as specified in the “[Regional Differences](#)” section at the end of this chapter.

Single Message System Description

This section describes the V.I.P. service. The AS2805 version of the service (for Australian and New Zealand members) is described in the *VisaNet Processing Systems Manual*, “AS2805 Service Technical Description.” For U.S. region members connecting to the Plus Switch, see the *Plus System, Inc. Technical Specifications*. The following sections provide an overview of SMS, including:

- Message formats
- Message set used for ATM processing
- Message integrity
- Settlement and reconciliation procedures
- Exception processing
- ATM transaction standardization

For a full description, refer to the *V.I.P. System SingleConnect Service SMS ATM Processing Specifications* and the *V.I.P. SMS ATM Technical Specifications*.

Message Formats

The Single Message System uses the V.I.P. message formats based on the International Organisation for Standardisation (ISO) 8583 (August 1987) standard. This standard organizes messages into functionally-related groups as shown in [Table 8–1](#).

Table 8–1: Single-Message ATM Processing Message Format Requirements (1 of 2)

| Message Type | Description |
|--------------|-----------------------|
| 02xx | Financial messages |
| 02xx | Fee-related messages |
| 03xx | File-related messages |
| 04xx | Reversal messages |
| 04xx | Chargeback messages |
| 04xx | Fee-related messages |

Table 8–1: Single-Message ATM Processing Message Format Requirements (2 of 2)

| Message Type | Description |
|--------------|---|
| 05xx | Reconciliation messages |
| 06xx | Administrative messages <i>Note: The 0620 message is also used for funds transfer totals.</i> |
| 08xx | Network management messages |

Messages are then further categorized as either requests or advices, which are represented by the variables “xx” in the table. The differences between requests and advices are described in the following sections.

Request Messages

Request messages are created by the acquirer and delivered to the issuer immediately. The issuer responds with an approval or decline response.

Messages originating from the acquirer, known as requests, are identified by “00” in the last two digits of the message type. Replies to this message type are identified by “10” in the last two digits and are known as responses.

Repeat requests are not permitted for ATM transactions. If a request times out, the acquirer sends a reversal of the original request followed by a new authorization request.

Advice Messages

An advice can be created by an acquirer, an issuer, V.I.P. System stand-in processing, or the V.I.P. System. The reply is known as an advice response.

Advices differ from requests because they:

- Are usually stored for later recovery.
- Contain notification of decisions or events that have already occurred.
- Cannot be declined. If a chargeback right applies, a transaction received as an advice can be returned.
- Cannot be reversed. The exception to reversal advices is when an issuer reverses a chargeback that was sent in error.

Message Requirements

In SMS, each system transaction is composed of a pair of messages—a request and its corresponding response, or an advice and its corresponding advice response.

ATM transaction activities and the system transactions that must be supported for each activity are outlined in [Table 8–2](#). The table details only the first message of the transaction pair.

Table 8–2: Single-Message ATM Transaction Processing Message Types (1 of 2)

| Acquirer and Issuer Message Activity | Message Used When... | Message | Generated By |
|--------------------------------------|---|---------|--------------|
| Cash Disbursement Request | | 0200 | Acquirer |
| Balance Inquiry | | 0200 | Acquirer |
| Reversal | <p>The acquirer detects one of the following error conditions:</p> <ul style="list-style-type: none"> • Approved transaction is cancelled at the ATM by the cardholder or for any other reason • No response received to 0200 request and it is unknown if request was approved or declined • Cannot send approved response to ATM • Receives approval response from VisaNet after it has been timed out by its host or the ATM • No completion received from ATM • ATM fails to dispense funds | 0420 | Acquirer |
| Cash Disbursement Adjustment | A cash dispense problem is detected at the ATM (misdispense of funds). | 0220 | Acquirer |
| Back Office Adjustment | A processing error or out-of-balance condition has been identified during or after ATM reconciliation. | 0220 | Acquirer |
| Chargeback | | 0422 | Issuer |
| Reversal of Chargeback | Correcting a chargeback sent in error. | 0422 | Issuer |
| Representment | | 0220 | Acquirer |

Table 8–2: Single-Message ATM Transaction Processing Message Types (2 of 2)

| Acquirer and Issuer Message Activity | Message Used When... | Message | Generated By |
|---|---|----------------|-------------------------------|
| Fee Collection/Funds Disbursement (Visa only) | | 0220/0422 | Acquirer, issuer, or VisaNet |
| File Maintenance | The issuer maintains exception files at VisaNet. | 0302/0322 | Issuer or VisaNet |
| Reconciliation | The member wants reconciliation data online. | 0500 | VisaNet to acquirer or issuer |
| Administrative | Conveying information between members or between VisaNet and members. | 0600/0620/9620 | Acquirer, issuer, or VisaNet |
| Network Management | Communicating information about system status. | 0800 | Acquirer, issuer, or VisaNet |

Message Integrity

Message integrity is a basic requirement of SMS. In simplest terms, message integrity means that a SMS ATM participant can be confident that all ATM participants have followed the rules, and a participant can act on a message or transaction as defined. For example, a completed transaction is actually completed or a canceled transaction that was, in fact, canceled.

Ensuring message integrity means ATM participants connected to SMS keep track of incoming and outgoing messages, and generate reversals for transactions that cannot be completed. This involves message tracking, transaction control, and transaction sets.

Message tracking is accomplished by using a message type (for example, request, response, reversal or chargeback) and one or more of the following key data elements to tie the transactions together:

- Transaction date and time
- Systems trace audit number
- Acquiring institution ID
- Retrieval reference number

Settlement

Since cardholder account posting takes place from the original financial request message, settlement for ATM participants connected to SMS refers to determining the net amount to be transferred to and from participants' clearing accounts.

The settlement process includes the following activities:

- Accumulating transaction counts and amounts
- Assessing cash disbursement fees and processing charges
- Calculating a net amount for the settlement day
- Reporting settlement totals to settlement entities

Net settlement is reported through the VisaNet Settlement System (VSS). A BASE II endpoint is not mandatory for receipt of these reports. The Direct File Delivery VisaNet Access Point (VAP), which does not require an edit package, may be used to deliver settlement data. Members should contact their Regional Office regarding VAP connection options.

Settlement Cutoff

In the single-message processing environment, settlement is determined by a central switch cutoff at the VisaNet Interchange Center (VIC). All single-message ATM transactions are settled with VisaNet at 10 p.m. Pacific time, equivalent to Greenwich Mean Time (GMT) minus eight or minus nine hours (1000 or 1100 GMT).

Reconciliation

Since the member's host system business day is usually different than the VIC cutoff, each member must devise a method for reconciling its business day and its record of processed transactions to those of Visa.

Visa provides several tools to aid members in this reconciliation process, as described briefly below. These tools provide differing degrees of transaction level detail:

- Summary reports provide daily totals (See "[Settlement Reporting](#)" in this chapter).
- Advices provide half-hourly status reports. As transactions occur, the V.I.P. System logs them and accumulates counts and gross amounts. At periodic intervals, the V.I.P. System places the accumulated totals in 0520 reconciliation advices. These totals represent the number and value of transactions accumulated since the beginning of the settlement day. After they are recovered, the advices can be used to cross-check center totals with those accumulated by the V.I.P. System. If there is a discrepancy, the member can isolate the out-of-balance condition to a 30-minute time frame.
- A member can send 0500 reconciliation requests at any time during the settlement day. The V.I.P. System responds with the total number and value of transactions accumulated since the beginning of the settlement day up to the last half-hourly cutoff point.
- Raw data provides transaction level data. An SMS member can use raw data to carry out transaction-by-transaction reconciliation of the member settlement log with the Visa settlement log. Raw data can also be used for the preparation of custom reports and as input to the Visa BackOffice Adjustment System (BOAS). For a description of raw data records, refer to the *V.I.P. System SingleConnect Service SMS ATM Technical Specifications*.

Exception Processing

In addition to the online interface for day-to-day ATM transaction processing, each member must plan a systems solution for ATM exception item processing.

Two options are available to members using single-message processing to support ATM exception items.

The member can either:

- Enhance its online host interface software to support the defined V.I.P. System International Organisation for Standardisation (ISO) message set for exceptions
- License BOAS software directly from Visa

With option one, ATM exception item transactions for both issuers and acquirers flow through the same online interface that handles the original ATM financial traffic.

With option two, transmission of all ATM adjustment transactions occurs on a separate platform from the member's host interface system. BOAS is pre-packaged, stand-alone software running on the member's IBM or IBM-compatible personal computer and provides either an online or batch interface to VisaNet. The use of BOAS saves the time and expense involved in building an automated adjustment system. For further explanation of the BOAS service, see [Chapter 10. Back Office Exception Processing](#).

ATM Transaction Standardization

Visa supports the standardization of ATM transactions for SMS participants by changing the processing of four ATM message fields. Members that want to format and process all ATM transactions (whether Visa ATM or Plus) based on a single, uniform specification, and a single set of message reason codes, may do so by implementing ATM transaction standardization.

Visa recommends that members fully implement ATM transaction standardization by selecting both the transaction standardization option and the Proprietary Member Center (PMC) ID option. Existing members may elect to continue sending and receiving ATM message fields and Plus message reason codes as they do currently or they may choose one or both of the following options:

- Members who fully implement ATM transaction standardization will:
 - No longer need to send or receive information in Field 44—Plus Contact Name and Number
 - No longer need to receive Field 59—State Code (positions 1–2) when the Country Code in the transaction is *not* for the Canada or U.S. regions
 - No longer need to send or receive Field 63.3—Plus Message Reason Codes
 - No longer need to send or receive Field 63.5—Plus Proprietary Member Center (PMC) ID

- Members who implement only the ATM transaction standardization option will:
 - No longer need to send or receive information in Field 44—Plus Contact Name and Number
 - No longer need to receive Field 59—State Code field (positions 1–2) when Country Code in the transaction is *not* for the Canada or U.S. regions
 - No longer need to send or receive Field 63.3—Plus Message Reason Codes

Members who implement only the PMC ID option will no longer need to send or receive Field 63.5—Plus Proprietary Member Center ID in ATM transactions.

A comparison of ATM transaction standardization processing options is shown in [Table 8–3](#).

Table 8–3: ATM Transaction Standardization Processing Options

| Option Selected | Plus Contact Name and Number (Field 44) | State Code (Field 59) ¹ | Plus Message Reason Code (Field 63.3) | Plus Proprietary Member Center (PMC) ID (Field 63.5) |
|---|---|---|---|--|
| Full ATM Transaction Standardization | Will receive only Visa usage | Issuer will no longer receive “00” for non-Canada, non-U.S. | Will send and receive only Visa reason codes for both Plus and Visa | Will not send or receive |
| ATM Transaction Standardization Option Only | Will receive only Visa usage | Issuer will no longer receive “00” for non-Canada, non-U.S. | Will send and receive only Visa reason codes for both Plus and Visa | Must send and receive |
| PMC ID Option Only | Must send and receive both Plus and Visa usages | Issuer must always receive | Must send and receive both Plus and Visa reason codes | Will not send or receive |
| No Option Selected | Must send and receive both Plus and Visa usages | Issuer must always receive | Must send and receive both Plus and Visa reason codes | Must send and receive |

¹A State/Province Code is always required when the Country Code is for the Canada or U.S. regions

Dual-Message Service Description

This section provides an overview of the dual-message ATM service and includes:

- A service overview
- ATM message processing
- Clearing and settlement procedures
- CPS/ATM description

For a full technical description of the service, refer to the *V.I.P. System BASE I Processing Specifications* and the *V.I.P. System BASE I Technical Specifications, Volumes I and 2*.

Service Overview

In a dual-message processing environment, two separate messages are required to complete each ATM cash disbursement transaction. The first message is an authorization request. In the point-of-sale (POS) world, this transaction is considered not to have financial integrity. Cardholder account posting or settlement calculation is not based on this message. However, in the ATM world, these transactions may have financial impact. A second message which contains posting and settlement information is required to confirm that the transaction was completed.

In VisaNet, BASE I processes authorization requests in an online environment and BASE II, which is a batch process, handles clearing. Balance inquiry transactions, which do not have a settlement impact, are processed through BASE I only.

Dual-Message Acquirer ATM Transaction Processing

ATM transaction activities and the system transactions that must be supported for each activity are outlined in [Figure 8–4](#).

Table 8–4: Dual-Message ATM Transaction Processing Message Types (1 of 2)

| Message Activity | Message Used When... | System/Message | Generated By |
|-----------------------------------|---|---|--------------|
| Cash Disbursement Request | | BASE I 0100 Authorization Request | Acquirer |
| Confirmation Message | The amount dispensed differs from the amount authorized (partial or misdispense) | BASE I 0102 ATM Confirmation | Acquirer |
| Reversal | <p>The acquirer detects one of the following error conditions:</p> <ul style="list-style-type: none"> • Approved transaction is cancelled at the ATM by the cardholder or for any other reason • No response received to 0200 request and it is unknown if request was approved or declined • Cannot send approved response to ATM • Receives approval response from VisaNet after it has been times out by its host or the ATM • No completion received from ATM • ATM fails to dispense funds | BASE I 0400 Reversal | Acquirer |
| Balance Inquiry | | BASE I 0100 Authorization Request | Acquirer |
| Cash Disbursement Clearing Record | | BASE II TC 07 Cash Disbursement—Member | Acquirer |
| Chargeback | | BASE II TC 17 Chargeback—Cash Disbursement (POS Condition Code = “17”) | Issuer |

Table 8–4: Dual-Message ATM Transaction Processing Message Types (2 of 2)

| Message Activity | Message Used When... | System/Message | Generated By |
|------------------------|--|--|------------------------------------|
| Reversal of Chargeback | | BASE II TC 37 Reversal—Cash Disbursement Chargeback (POS Condition Code = “54”) | Issuer |
| Representment | | BASE II TC 07 Representment—Cash Disbursement (Usage Code = “2”) | Acquirer |
| Late Reversal | Reversing a cash disbursement clearing record submitted in error. Note: Do not use to reverse BASE I transactions. | BASE II TC 27 Reversal—Cash Disbursement | Acquirer |
| Fee Collection | The acquirer collects captured card handling fee. | BASE II TC 10 Fee Collection | Acquirer, issuer, or VisaNet |
| Funds Disbursement | | BASE II TC 20 Funds Disbursement | Acquirer, issuer, or VisaNet |
| File Maintenance | The issuer maintains exception files at VisaNet. | BASE I 0302 Issuer File Update Request | Issuer |
| Administrative Message | Conveying information between members or between VisaNet and members. | BASE II TC 50 Free Text Message | Acquirer, issuer, or VisaNet |
| Network Management | Communicating information about system status. | BASE I 0800 Network Management | Acquirer, issuer, or VisaNet |

Clearing and Settlement

Clearing and settlement can only take place when the BASE II Transaction Code 07 (TC 07) is submitted to VisaNet by the acquirer. Clearing takes place six days a week. Maximum time limits for the submission of the TC 07 are shown in [Table 8–5](#).

Table 8–5: BASE II TC 07 Submission Time Limits

| ATM Transaction Type | Processing Time Limit |
|--------------------------------|--|
| Visa and Plus ATM Transactions | Effective through 30 September 2003, four calendar days from the transaction date Effective 1 October 2003, three calendar days from the transaction date |
| CPS/ATM Transactions | Three calendar days from the transaction date |

In calculating the number of calendar days, the transaction date, central processing date, and Sundays are excluded.

The clearing and settlement process includes the following activities:

- Sorting transactions by issuer
- Performing currency conversion (where applicable)
- Assessing cash disbursement fees and processing charges
- Delivering transaction files to issuers and acquirers
- Calculating a net amount for the settlement day
- Reporting settlement totals to settlement entities

Exception Processing

Members must be able to support processing of exception items including the sending and receipt of chargebacks and the sending and receipt of representments. Members can either develop their own procedures for the generation, submission, and tracking of exceptions or, alternatively, members can license the BOAS software from Visa. For further explanation of BOAS, see [Chapter 10. Back Office Exception Processing](#).

Custom Payment Service/ATM Description

Custom Payment Service/ATM is one of the custom payment services developed as part of the Payment Service/2000 (PS/2000) initiative. Payment Service/2000 is a comprehensive strategy designed to minimize exception processing overhead, reduce fraud and credit losses in the dual-message environment, and enforce operating regulations.

CPS/ATM is a service that is particularly applicable in a dual-message environment. It provides improved management of the cardholder's account through better matching of authorization to clearing messages using a unique transaction identifier. In addition, CPS/ATM ensures more timely delivery of clearing records by acquirers.

CPS/ATM is currently an optional service available to ATM acquirers. Effective 1 October 2003, all ATM transactions must be SMS- or CPS/ATM-compliant. ATM transactions that are not SMS- or CPS/ATM-compliant as of that date will lose all cash disbursement fees. Further, ATM transactions that do not qualify for SMS or CPS/ATM by 1 October 2004 will be assessed a minimum US\$5 special ATM handling fee. The non-certification fee impacts are outlined in [Table 6-7](#).

Acquirers not currently participating in SMS or CPS/ATM will be required to certify. Acquirers already following the CPS/ATM requirements will meet the enhanced Tier II data requirements with a simple report-based certification.

A list of CPS/ATM key elements is provided in [Table 8–6](#).

Table 8–6: CPS/ATM Key Elements

| Key Element | Description |
|-------------------------------------|--|
| Transaction Identifier (Field 62.2) | <p>This is an identifier assigned by Visa to uniquely identify and link together all related cardholder authorization and clearing transactions.</p> <p>Visa generates the Transaction Identifier (TID) for each transaction, and passes it to the issuer if the issuer is CPS/ATM-certified. The certified issuer returns the TID in each approval response, and Visa passes it to the acquirer if the acquirer is CPS/ATM-certified. The certified acquirer must include the TID in reversals and adjustments. The TID should be included in chargebacks and representments. The certified dual-message acquirer must include the TID in the clearing message.</p> |
| Validation Code (Field 62.3) | <p>The Validation Code is a value calculated by Visa that is used to determine the accuracy of the authorization data contained in the BASE II clearing record. The Validation Code does not apply to acquirers connected to SMS.</p> <p>Visa calculates the code and includes it in approved authorization responses sent to BASE I acquirers that have certified for CPS/ATM. Several key fields in the authorization response are used in Validation Code calculation, including the TID, transaction amount and currency code. The certified acquirer must send the Validation Code and the same unaltered key fields in the BASE II clearing record.</p> |
| Authorization and Clearing Data | <p>Effective 1 October 2003:</p> <p>Matching of authorization and clearing message data will include:</p> <ul style="list-style-type: none"> Existing CPS/ATM requirements (account number, transaction amount, and currency code) Enhanced CPS/ATM requirements (merchant country code, account selection processing code, and acquirer institution ID) Authorization and clearing through the same network |
| Shortened Clearing Time | <p>Certified CPS/ATM dual-message acquirers must send clearing transactions through BASE II within three calendar days.</p> |

Acquirers participating in the CPS/ATM Service should also refer to the *CPS/ATM for BASE I and BASE II Members Technical Guide/Member Implementation Guide*.

Settlement Reporting

VSS reports provide a common layout for SMS and BASE II members. This common layout allows all members to streamline their internal procedures.

All VSS reports are available in both print-ready and machine-readable formats. To reflect the needs of members, VSS reports use business-oriented terminology and feature standardized report layouts, eliminating the need to cross-train personnel on different settlement report back office reconciliation layouts for SMS and BASE II. Reports can be sent to multiple locations of their choice, including locations other than their processing centers.

Visa provides settlement reports daily and monthly, at both the detail and summary levels, to advise members of their ATM cash disbursement values, fees, and charges arising from ATM transactions processed through VisaNet.

For dual-message processors, report data is delivered along with cleared transactions. Visa provides summary and detail reports, available daily and monthly, which include calculations of the financial position for each member and lists the transaction values, ATM cash disbursement fees, Visa charges, and other information used by the member for balancing and reconciliation.

Mandatory and Recommended Reports

The Settlement and Summary Report (VSS-110), which is produced and delivered daily for any settlement reporting entity (SRE) that is a funds transfer point, is currently the only mandatory report.

Visa recommends that members elect to receive, at a minimum, the reports listed in [Table 8-7](#).

Table 8-7: Recommended Reports

| System | Reports |
|-----------------------|---|
| BASE II | <ul style="list-style-type: none"> • VSS-100-R—Revised Settlement Reporting Hierarchy List • VSS-110—Settlement Summary Report • VSS-120—Interchange Value Report • VSS-130—Reimbursement Fees Report • VSS-140—Visa Charges Report • VSS-900-S—Summary Reconciliation Report |
| Single Message System | <ul style="list-style-type: none"> • VSS-100-R—Revised Settlement Reporting Hierarchy List • VSS-110—Settlement Summary Report • VSS-115—SRE Settlement Recap Report • VSS-130-M—Monthly Reimbursement Fees Report • VSS-300—SRE Financial Recap Report • VSS-900—Reconciliation Report |

Other reports may be recommended in certain circumstances. For more information on available reports, delivery options, and detailed report layouts, refer to the *VSS User's Guide, Volume 1, Specifications* and *Volume 2, Reports*.

Regional Differences

Regional differences for ATM processing options are provided in the following section:

Processing Options

- ATM Acquirer Processing—U.S. region

Regional differences for ATM processing options are summarized in [Table 8–8](#).

Table 8–8: Regional Differences—ATM Processing Options

| Visa International Operating Regulations | U.S. Region |
|---|---|
| Processing Options | |
| ATM Acquirer Processing Considerations Effective 1 October 2003, all existing ATM acquirers will be required to connect using the Single Message System, or be CPS/ATM-certified for acquirer processing. | All existing ATM acquirers are required to connect using the Single Message System. |

This chapter discusses the VisaNet certification process, including pre-certification requirements and a certification task list. The purpose of the VisaNet certification process is to:

- Provide successful participant endpoint activation in the VisaNet service in order to ensure high levels of service quality to members, processors, and cardholders
- Ensure that participants are in compliance with the Personal Identification Number (PIN) security standards requirements
- Protect the integrity of the VisaNet systems

Through the certification process, Visa ensures participant endpoints can satisfactorily connect to VisaNet and meet the transaction interface processing requirements for the service for which they are certifying. For Europay, Mastercard, and Visa (EMV) systems and network infrastructure certification, and any applicable mandates, members should contact their regional office. Further information is also available at the EMVCo website: www.emvco.com.

Participants use Visa-defined scripts in both pre-certification and online certification testing, as described in this chapter. Visa qualifies a participant for activation in the VisaNet service when it has successfully completed the VisaNet certification process.

To ensure compliance with the PIN security standards, each participant in the transaction processing chain that manages cardholder PINs and encryption keys must complete the PIN Security Requirements Self-Audit form and return it to Visa 45 days before the advent of card activation or processing, or both.

Prior to certification, a member must complete the requirements shown in [Table 9–1](#).

Table 9–1: Pre-Certification Implementation Requirements

| Requirement | Issuer | | Acquirer | |
|--|--------------|--------------|--------------|--------------|
| | Visa Program | Plus Program | Visa Program | Plus Program |
| 1. Complete and return required forms and questionnaire to Visa. | ✓ | ✓ | ✓ | ✓ |
| 2. Be assigned a: – Visa BIN – Proprietary Member Center ID ¹ | ✓ | ✓ ✓ | ✓ | ✓ ✓ |
| 3. Provide a list of all ATM addresses. | | | ✓ | ✓ |
| 4. Identify subscription requirements for: – Visa BIN Table – Plus BIN Table – Combined Visa/Plus Table | | | ✓ | ✓ |
| 5. Complete coding of the software interface between member host and VisaNet, as specified in the technical documentation. | ✓ | ✓ | ✓ | ✓ |
| 6. Complete installation or upgrade (as appropriate) of all VisaNet Access Point (VAP) hardware and software at member site prior to online certification. | ✓ | ✓ | ✓ | ✓ |

¹A Proprietary Member Center (PMC) ID, applicable to Plus participants, is assigned at the regional level

Scope of VisaNet Certification

In some cases, fees may be assessed for certification. Members should contact their Regional Office for details.

Initial Certification

All new participant endpoints must complete the VisaNet certification process prior to activation. This process varies, dependent on the VisaNet System and services that the participant selects.

Re-Certification

Visa may require that an endpoint be re-certified under the following conditions:

- Visa introduces changes to the VisaNet System that impact transaction processing.
- A participant does not begin participation in the VisaNet service within the region-defined time frame following certification and production activation.
- Visa determines the certified endpoint fails to comply with the *Visa International Operating Regulations* or VisaNet service specifications and security standards.

Members may request that Visa re-certify them in order to support endpoint software and hardware changes that occur independent of VisaNet changes.

Certification Process Overview

The certification process consists of two or three phases, depending on the service being certified.

Phase I—Pre-Certification Testing

During the pre-certification phase, the member's host system interface software is tested using the Visa Integrated Payment (V.I.P.) System's VisaNet Certification Management Service (VCMS) and the Visa Test System (VTS2000 and VTS - Version 3) tool, which strengthens member readiness for new services and application enhancements, and enables self testing with the member's host system.

Phase II—Online Certification Testing With VisaNet

Once Phase I is complete, the member begins online certification testing. In Phase II testing, the member's host interface software communicates through its VAP directly with V.I.P. VCMS. Test time is scheduled between the member and Visa certification analyst.

Phase III—Offline Certification Testing With VisaNet

In conjunction with the online certification process, it is important for the member to test the receipt of all offline settlement reporting from VisaNet, and show successful reconciliation of the data, if applicable.

After it has validated the test results, Visa will confirm the member's activation date, which is generally two weeks after successful completion of the online certification testing.

Certification Process

This section provides greater detail about the certification process.

Phase I—Pre-Certification Testing With the V.I.P. VisaNet Certification Management Service With VTS Test Tool

Visa has developed VCMS for dual-message members to conduct dedicated, on-demand testing and certification. VCMS provides:

- A dedicated V.I.P. test environment for testing authorization, both single and dual message.
- A dedicated BASE II test environment for testing clearing and settlement interface with VisaNet.
- A consolidated service promoting successful certification by isolating the test and production environments, ensuring both are efficient and reliable.
- Concurrent staging of test and production files. Test and production files may be staged concurrently on production VisaNet Access Points (VAPs).
 - Files designated as TEST will be collected only by the test BASE II System; production files will be collected only by the production BASE II System.
 - V.I.P. stations designated for V.I.P. VCMS can send and receive BASE I and Single Message System (SMS) traffic.
- More flexible scheduling so members can test more thoroughly and certify successfully.

The Auto Presentation feature in VCMS enables BASE II issuers to receive clearing items through BASE II for approved authorization transactions and reversals initiated through V.I.P. VCMS. The BASE II member must therefore test the receipt of all offline settlement reporting from VisaNet and show successful reconciliation of the data in conjunction with the online certification process.

VisaNet Certification Management Service (VCMS)

The VisaNet Certification Management Service allows issuers and acquirers to control all testing variables, test at their convenience, and conduct basic testing as well as end-to-end and life-cycle testing. It provides truly autonomous testing with Visa verifying at the completion of the testing process that the member is certifiably ready for production interchange with Visa.

For BASE II, issuers will receive a test BASE II incoming Interchange Transaction File (ITF) from VCMS. Acquirers must submit a test BASE II outgoing ITF to VCMS. Use of VCMS test files prevents members from combining test and production data. Test file delivery and collection is scheduled with VCMS by the Regional Certification Group. For details on BASE II VCMS testing, refer to the *VisaNet Certification Management Service Testing and Certification Guide—BASE II Service, Member Version*.

For details on V.I.P. VCMS testing, refer to the *VisaNet Certification Management Service Testing and Certification Guide—V.I.P. System, Member Version*.

VisaNet Test System

The Visa Test System (VTS2000 and VTS - Version 3) is software developed and supplied by Visa to simulate online transactions with the V.I.P. System, which is available for member testing. The software runs on a member-supplied personal computer residing at the member's test site. VTS helps improve member readiness for new service enhancements and for ease of use during testing and certification.

VTS simulates the processing of transactions between the member's host system and the V.I.P. System to verify that online messages are properly formatted and processed by the member host system using scripts provided by Visa. As a simulator, VTS can be configured to act as both an issuer and acquirer to test the member's issuing and acquiring transactions, as appropriate.

VTS simulates the processing of transactions between the member's host system and the V.I.P. System to verify that functions selected in test scripts provided by Visa are properly processed by the host computer. The system supports end-to-end testing (testing of all functions from authorization through clearing) and features a user-friendly Windows interface with point-and-click menu options to easily create and execute transactions.

Features of VTS include:

- Test scripts and databases closely simulating production online message formats
- VisaNet Interchange Center (VIC) edits (limited) in VIC simulation mode
- Automated analysis of test results
- Online help facilities
- Various options for member self-testing
- Simultaneous running of test transactions to VCMS while connected to a production VAP, without interference with production
- Encryption and decryption functionality for PIN and chip transactions

Prior to commencing testing, a member must create the VTS test environment by supporting the following:

- An IBM or IBM-compatible personal computer (PC). For configuration requirements, refer to the *Visa Test System Document*.
- A test port on its host test system for connection to VTS.
- Cabling and modems (if necessary) to connect the host system test port to VTS.

Visa will:

- Ship VTS software and associated test scripts and database files to the member.
- Provide members with the *VTS2000 User's Guide* and the *Visa Test System - Version 3 User's Guide*, as applicable.
- Provide a certification test script and database of all transactions required during testing. Visa creates appropriate scripts depending upon whether the member will be an issuer or acquirer, or both.
- Supply test cards, test keys and PINs (for acquirer certification).
- Supply an appropriate personal computer (PC) communications board for the member-selected communications protocol.

When the VTS test environment setup is complete, the member is able to execute the VTS transactions on their own schedule. Test cases can be run as often as required to ensure that the member's host system software is properly coded and installed. After all test cases have been executed, the results may be printed and returned to Visa for analysis. Visa will review the VTS log printout to ensure that the member is ready to begin online testing.

Phase II—Online Certification Testing With VisaNet

With the successful completion of Phase I, the member is ready to perform online certification testing with V.I.P. VCMS. Each member will execute the same test script (run in pre-certification) between its test host and Visa's regional certification lab.

Online certification testing differs from pre-certification in that:

- Test time must be scheduled in advance with Visa. A member should provide Visa with preferred and alternate test dates and times. The member and Visa will conduct the online certification testing together.
- Test results are immediately analyzed. A printout of test results is not required from the member.

If required, test transactions from Phase II are captured and logged at VisaNet to create input to Phase III—Offline Certification Testing.

Phase III—Offline Certification Testing

This section outlines the different offline certification procedures for different types of members.

Plus Program Issuer—BASE II

Visa will provide a dual-message issuer of proprietary ATM cards bearing the Plus symbol with a BASE II incoming ITF, as provided by the VCMS User Interface feature, containing the approved transactions (and transaction codes) from the online certification. If the VCMS Auto Presentation feature is used, this file will include the appropriate BASE II clearing items for approved authorization transactions and reversals. The issuer must successfully process and reconcile this file prior to Visa signoff to the online certification testing.

Plus Program Acquirer—Dual-Message

Within 10 days of successfully completing V.I.P. System testing, a dual-message acquirer must create a test BASE II outgoing ITF. The acquirer must load the test file on the VAP and advise Visa that the file is available for collection.

- The test BASE II outgoing ITF must contain clearing transactions that match the approved V.I.P. System messages processed in the online certification phase described above.
- The clearing transactions must reflect what the acquirer would submit to the BASE II system in a production environment.

The acquirer must *not* submit test data contained on the test BASE II outgoing ITF with its production BASE II file. Visa will process the test BASE II file through a test BASE II certification cycle. If there are no discrepancies, and all other processing requirements are met, the acquirer is considered certified.

Single-Message Participant

The final task in member certification for single-message ATM processing is to ensure that the member's settlement and reconciliation function is fully integrated with the VisaNet settlement and reporting systems. Test transactions from Phase II are used to simulate the day-to-day settlement function with VisaNet.

Offline certification testing accomplishes two important goals:

- First, the test transmission determines the VAP is properly configured to receive daily reports from VisaNet and the reports can be printed or re-processed by the member.
- Concurrently, the test reports provide the member with samples to use to balance its own reporting systems to the funds transfer totals included on the daily VisaNet settlement reports.

In a single-message processing environment, settlement is determined by a central switch cutoff at the VIC. All single-message ATM traffic with VisaNet VCMS is settled as of 0400 GMT.

During online certification testing, the cutoff can be simulated in order to produce two different days of test settlement reporting. Test settlement and raw data files for these two Visa business days can be created and transmitted to the member to verify the actual production environment.

Unlike Phases I and II, Phase III certification approval comes from the member rather than Visa. The member determines VisaNet reporting is successfully received at the VAP and transferred to the host or other machine for processing, and its reconciliation process can justify the totals reported on the VisaNet test settlement reports. The Regional Certification Group is available to provide support during this phase of certification.

Implementation

After the member has successfully completed all phases of certification, Visa sends a certification completion letter to the member.

Certification Task List

The high-level member certification and implementation task list is shown in [Table 9–2](#). Tasks are listed in the sequence in which they must be completed.

Table 9–2: Member Certification and Implementation Task List (1 of 2)

| Task | | Responsible Party |
|------|--|---------------------|
| 1 | Complete forms supplied by Visa and submit to Visa for approval. | Acquirer and issuer |
| 2 | Complete and return the PIN Security Standards Questionnaire (must be returned 45 days prior to service live date). | Acquirer and issuer |
| 3 | Complete key management process to ensure relevant Zone Control Master Keys and Issuer Working Keys are established at Visa or the issuer host, or both. | Issuer and Visa |
| 4 | Complete key management process to ensure relevant Acquirer Working Keys are established at Visa or the acquirer host, or both. | Acquirer and Visa |
| 5 | Provide Visa with a list of all ATM locations and associated information. | Acquirer |
| 6 | Assign Visa BIN and assign a Proprietary Member Center (PMC) ID, if applicable. | Visa |
| 7 | Provide Visa with test account numbers for use with certification scripts. | Issuer |
| 8 | Provide to the member the pre-certification package, including Visa testing tool and documentation (currently VTS), Visa and Plus ATM databases and paper scripts, test cards and test working keys. | Visa |
| 9 | Identify Visa and Plus BIN Table subscription requirements to Visa. | Acquirer |
| 10 | Set up member parameters in the Customer Online Repository (CORE) and Configuration Repository (Config), Visa's systems for testing. | Visa |
| 11 | Perform pre-certification phase using host application and VisaNet Test System. | Acquirer and issuer |
| 12 | Submit VisaNet test system (currently VTS) pre-certification logs to Visa for review. | Acquirer and issuer |
| 13 | Validate VisaNet test system (currently VTS) pre-certification logs. | Visa |
| 14 | Communicate results of pre-certification validation to member and confirm online certification schedule. | Visa |
| 15 | If requested, schedule ongoing Visa and Plus BIN Table distribution. | Visa |

Table 9–2: Member Certification and Implementation Task List (2 of 2)

| Task | | Responsible Party |
|------|--|---------------------|
| 16 | Perform online certification phase. | Member and Visa |
| 17 | Create BASE II incoming ITF from online certification and send to issuer (dual-message members only), after having turned on auto-presentation. | Visa to issuer |
| 18 | Process and reconcile BASE II incoming ITF from online certification (dual-message members only). | Issuer |
| 19 | Submit test BASE II outgoing ITF from online certification and load to VAP. Notify Visa when file is available for collection (dual-message members only). | Acquirer |
| 20 | Process acquirer BASE II outgoing ITF through test BASE II certification cycle and offline certification system. | Visa |
| 21 | Provide settlement or raw data (for SMS members), or both, from online certification. | Visa |
| 22 | Reconcile settlement reports or raw data, or both, and communicate results to Visa. | Acquirer and issuer |
| 23 | Supply white plastic production card encoded to Visa standards, and a PIN for PIN issuance certification. ¹ | Issuer |
| 24 | Complete PIN issuance certification. | Visa |
| 25 | Communicate results of online certification validation and available production implementation date to acquirer. | Visa |
| 25 | Complete member implementation. | Member and Visa |

¹Task requirements may vary by region. For additional information, see the “Regional Differences” section at the end of each chapter.

Back Office Exception Processing

10

This chapter describes the means available to a member to resolve disputes and the processes available if a member's resolution efforts are unsuccessful. These processes include:

- Chargebacks and representments (adjustments)
- Arbitration
- Compliance

Chargebacks specific to ATM transactions are listed and described in [Table 10-1](#). For complete information concerning disputed transactions, refer to the *Visa International Operating Regulations, Volume II—Dispute Resolution Rules*.

The BackOffice Adjustment System (BOAS), a software package that can be licensed from Visa for the processing of exceptions, is also described in this chapter.

Procedures for the notification of exception items which are processed through the ATM Format Conversion (AFC) Service are described. These vary slightly from the procedures for standard processed transactions.

Chargebacks and Representments Overview

This section provides an overview of the chargeback and representment process.

Chargeback and Representment Process

After receiving a first presentment, an issuer may charge back a transaction to an acquirer. Similarly, the acquirer may represent the chargeback to the issuer. An issuer must *not* charge back an ATM transaction a second time.

A member may have the right to file for arbitration or compliance after exercising a chargeback or representment, as applicable. (See the [“Arbitration”](#) and [“Compliance”](#) sections in this chapter.)

This section and the *Visa International Operating Regulations, Volume II—Dispute Resolution Rules* govern chargeback and representment rights. Only group member Operating Regulations or private agreements may supersede them.

Chargeback and Representment Transmission

A member must process chargebacks or representments for international transactions through VisaNet. For the required format, refer to the appropriate technical documentation. Valid chargeback reasons for ATM transactions are identified in the following section.

Chargebacks

An issuer may charge back ATM transactions to an acquirer under the conditions specified in [Table 10–1](#).

Table 10–1: ATM Chargeback Reasons

| ATM Chargeback Reason | Reason Code | Time Limit (Days) |
|--|-------------|-------------------|
| Counterfeit transaction (Visa transactions only) | 62 | 120 |
| Late presentment | 74 | 90 |
| Nontransaction currency through VisaNet (International only) | 76 | 120 |
| Nonreceipt of cash at ATM (International only) | 90(ii) | 180 |

Chargeback requirements for issuers differ in the United States (U.S.) region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Attempt to Post

Before exercising a chargeback, the issuer must attempt to honor the transaction. If this fails and the issuer has already billed the transaction to the cardholder, the issuer must credit the cardholder for the chargeback amount. The issuer must *not* be reimbursed twice for the same transaction.

Transaction Chargeback Method

An issuer must charge back each transaction separately. The issuer must *not* combine transactions and charge them back as a single transaction.

Chargeback Documentation Requirements

Issuers must complete and mail the documents as described in [Table 10–2](#).

Table 10–2: Chargeback Documentation Requirements

| Requirement | Description |
|--------------------|---|
| Complete documents | <p>The issuer must provide an acquirer with the following chargeback documentation for each transaction, if required:</p> <ul style="list-style-type: none"> • A completed Chargeback/Representment Documentation Transmittal, including the chargeback reference number. • For asserted fraudulent use of a card or account number, a signed cardholder certification denying participation in the transaction (each fraudulent transaction does <i>not</i> require a separate certification). • For non-English documentation, translations into English. • Other documentation as specified for each chargeback. |
| Mail documents | <p>The issuer must do one of the following:</p> <ul style="list-style-type: none"> • Mail this documentation in the special chargeback documentation envelope to the address designated in the chargeback data field of the <i>Visa Interchange Directory</i> and the <i>Plus Directory</i>. Refer to the <i>Visa International Operating Regulations, Volume 11—Dispute Resolution Rules</i>, Appendix B, “Exhibits.” • Fax the documentation, if permitted by the issuer’s region. |

Chargeback documentation requirements for issuers differ in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Chargeback Amount

The issuer must charge back for either:

- Actual billed amount in the billing currency.
- Partial transaction amount to remedy the presentment error.

Chargeback amount requirements for issuers differ in the Canada and U.S. regions, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Currency Conversion

Visa will convert the billing currency to the acquirer’s settlement currency using the basic currency conversion rate.

Representments

This section describes representments in detail.

Representation Reasons and Conditions

An acquirer may represent a transaction to the issuer as specified for each applicable reason code.

Representation Time Limit

The representment time limit varies depending on the reason for the representment. For the detailed information, refer to the *Visa International Operating Regulations—Volume II, Dispute Resolution Rules*.

The representment time limit is generally but not always calculated from the receipt date of the first chargeback.

The representment time limit requirements for acquirers differ in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Representation Documentation Requirements

Acquirers must complete and mail the documents as described in [Table 10–3](#).

Table 10–3: Representment Documentation Requirements

| Requirement | Description |
|--------------------|---|
| Complete documents | <p>The acquirer must provide the issuer with the following representment documentation, if required:</p> <ul style="list-style-type: none">• Documentation to remedy the first chargeback• If documentation is provided, a completed Chargeback/Representment Documentation Transmittal, including the chargeback reference number, if used• Translations of any non-English documentation |
| Mail documents | <p>The acquirer must do one of the following:</p> <ul style="list-style-type: none">• Mail this documentation in the special representment documentation envelope to the address designated in the chargeback data field of the Visa Interchange Directory on the input date of the representment. Refer to the <i>Visa International Operating Regulations, Volume 11—Dispute Resolution Rules</i>, Appendix B, “Exhibits.”• Fax the documentation on the input date of the representment, if permitted by the acquirer’s region. |

Representment Amount

For a representment, the Representment Amount field must contain one of the following:

- Same amount in the same transaction currency as in the original presentment
- Partial transaction amount to remedy the chargeback
- Same or corrected amount in the settlement currency as received by the acquirer for the chargeback

Currency Conversion Difference

VisaNet converts the transaction amount to the billing currency using the currency conversion rate. The acquirer is liable for any difference between the charged-back amount and the representment amount. The issuer is liable for any difference between the amount originally presented and the representment amount.

If the transaction currency and the billing currency are denominated in the euro or one of its national currency units, VisaNet converts the transaction amount of the billing currency using the basic currency conversion rate.

The representment time limit for acquirers differs in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Arbitration

Arbitration allows Visa to assign liability for a disputed chargeback or representment. If a member cannot resolve a chargeback or representment dispute, the member may request arbitration from Visa within the allowable time limits.

For complete details of the arbitration process, refer to the *Visa International Operating Regulations, Volume II—Dispute Resolution Rules*, Chapter 2, Arbitration.

Pre-Arbitration

Before filing for arbitration, the requesting member must attempt, in writing, to resolve the dispute with the opposing member. If pre-arbitration fails, the member may pursue arbitration.

Arbitration Process

A member may file for arbitration under the following conditions:

- Acquirer improperly represented a transaction receipt as specified for reason codes 62, 74, 76, or 90(ii).
- Issuer processed a second chargeback.
- Required documentation to support the representment was incomplete or not received within 30 calendar days.
- Acquirer reference number, tracing data, or account number did not match the original data in the first presentment or chargeback record.

Visa Arbitration Decision

The Arbitration Committee uses all available information, including the *Visa International Operating Regulations* edition effective on the transaction date, in making its decision, and notifies both members of its decision in writing.

The U.S. dollar amount, or local currency equivalent, of the dispute determines whether the adversely affected member may appeal the decision. The adversely affected member is financially liable.

An appeal for arbitration differs in the U.S. region, as specified in the [“Regional Differences”](#) section at the end of this chapter.

Direct Arbitration

An acquirer may file for direct arbitration if the Chargeback Reduction Service returns a transaction with a valid authorization.

For complete details about the direct arbitration process, refer to the *Visa International Operating Regulations, Volume II—Dispute Resolution Rules*, Chapter 2, Arbitration.

Compliance

Compliance allows a member that has no chargeback or representment right to file a written appeal against another member for a violation of the *Visa International Operating Regulations*. For complete details about the compliance process, refer to the *Visa International Operating Regulations, Volume II—Dispute Resolution Rules*, Chapter 3, Compliance.

A member may file for compliance if *all* of the following are true:

- A violation of the *Visa International Operating Regulations* occurred.
- Member has no chargeback or representment right.
- Member incurred or will incur a financial loss as a direct result of the violation.
- Member would *not* have incurred the financial loss if the violation had not occurred.

Violations *not* involving a transaction are resolved as specified in the *Visa International Operating Regulations, Volume I—General Rules*, Chapter 1, General Regulations, and as deemed appropriate by Visa.

Pre-Compliance

Before filing for compliance, the requesting member must attempt in writing to resolve the dispute with the opposing member. If pre-compliance fails, the member may pursue compliance.

Compliance Process

The requesting member must file its compliance request with its group member, or with Visa if it does not have a group member.

Visa Compliance Decision

The Compliance Committee uses all available information, including the *Visa International Operating Regulations* effective on the transaction date, to make its decision, and notifies both members of its decision in writing.

The U.S. dollar amount, or local currency equivalent, of the dispute determines whether the adversely affected member may appeal the decision.

The adversely affected member is financially liable, as specified in the *Visa International Operating Regulations*.

BackOffice Adjustment System (BOAS)

The BackOffice Adjustment System (BOAS) is pre-packaged software available from Visa for the processing of exception items for all Visa products. The software is licensed from Visa.

With BOAS, the sending and receipt of ATM exception items occur on a separate platform from a member's host system. This avoids the need to develop and support an interface to either the V.I.P. System or BASE II for adjustment processing. BOAS saves the time and expense involved in developing an automated adjustment system and, since Visa staff maintains and updates BOAS to keep pace with any new Visa processing requirements, members can avoid this expense.

BOAS Processing

ATM adjustment transactions entered into BOAS are accumulated in a batch for subsequent transmission to VisaNet at the end of the processing day. In addition to ATM exception items, BOAS can be used to process point-of-sale exception items for any Visa program. These ATM adjustment transactions include the following optional functions:

- **File maintenance**—A facility to update cardholder files residing at Visa
- **Transaction tracking and reporting**—The tracking and reporting of BOAS activity by member-defined groups of transactions
- **Cardholder and merchant correspondence**—Creation and use of form letters to assist in written communications with cardholders or merchants regarding adjustments

Installation of the BOAS Software

Visa provides the BOAS software on diskettes for a new installation. The member is responsible for providing an IBM or IBM-compatible personal computer (PC) running DOS version 5.0 or higher, to serve as a BOAS workstation.

For V.I.P. System connections, BOAS communicates with VisaNet either through a dedicated port on the member's VisaNet Access Point (VAP), which is configured as a dial-up port, or through a Gateway VAP located at a Visa Interchange Center (VIC). For a VAP located at a member's site, the member must provide a dial-up telecommunications line and a modem for connection to the VAP. For a current list of approved modems, members should contact their Visa representative.

For BASE II connections, BOAS creates a standard Center Transaction File (CTF) which can be merged with the members' other daily CTF files for edit package processing.

The BOAS operating procedures are documented in the BackOffice Adjustment System manuals. Additional information and training are available from a Regional Customer Services Office.

ATM Transaction Standardization

The ATM transaction standardization, described in [Chapter 8. ATM Processing Options](#), provides a single set of message reason codes (field 63.3) for all ATM transactions processed by VisaNet.

Single Message System (SMS) members selecting the ATM transaction standardization option, on its own or in conjunction with the Proprietary Member Center (PMC) ID option, are encouraged to use this standardized set of message reason codes. These codes that can be used for both Visa ATM and Plus are shown, by transaction type, in [Table 10–4](#).

Table 10–4: Message Reason Codes By Transaction Type

| Transaction Type | Message Reason Code |
|---|--|
| Adjustments (Cash Disbursement and Back Office) | <ul style="list-style-type: none"> • 2001—Transaction voided by cardholder (online correction) • 2002—Wrong amount due to ATM misdispense (online correction) • 2004—Acquirer correction (“back office” adjustment) • 2102—Approved transaction, previously reversed when no confirmation received from point of service; did complete |
| Acquirer Reversal | <ul style="list-style-type: none"> • 2501—Transaction voided by cardholder • 2502—Transaction has not completed (request or advice timed out or the ATM malfunctioned) • 2503—No confirmation from point of service |
| Visa-Generated Reversal Advice (ATM Format Conversion issuers only) | <ul style="list-style-type: none"> • 2547—Potential duplicate financial transaction • 2548—Duplicate (including retrieval reference number) financial transaction |
| Chargeback and Chargeback Reversal (ATM Format Conversion only) | <ul style="list-style-type: none"> • 0030—Services not rendered (U.S. only) • 0062—Counterfeit transaction • 0074—Late presentment • 0076—Nontransaction currency through BASE II (International only) • 0090—Nonreceipt of funds (International only) |

Exception Processing Messages for ATM Format Conversion

This section describes exception processing for dual-message acquirers and single-message issuers.

Dual-Message Acquirers

If an acquiring member conforms to the standard ATM processing rules, it is not expected that the member will experience any added BASE II exception processing. However, under the following circumstances, members may receive exception messages:

- When the account number, acquirer BIN, authorization code, account type, currency code and transaction amount in the BASE II clearing record are not identical to the account number, acquirer BIN, authorization code, account type, currency code and transaction amount in the authorization request, Visa will generate a BASE II return with a V3 reason code to recover the funds BASE II paid to the acquirer. The acquirer must correct the erroneous information in the clearing record to match the data in the authorization request and resubmit the clearing to BASE II.
- When chargebacks initiated by issuers connected to SMS do not flow through systematically to the BASE II acquirer, Visa will generate a TC 10 (Miscellaneous Funds Collection) instead of a TC 17 (Cash Disbursement Chargeback).

Single-Message Issuers

Under normal circumstances, issuers will not experience any changes to the exception processing procedures of the Single Message System. However, if representments do not flow through the VisaNet systems automatically, the transactions will be forwarded to issuers through an acquirer-generated 0220 fee collection message.

Regional Differences

Regional differences in back office exception processing are divided into the following sections.

Chargebacks

Chargebacks—U.S. region

Chargeback Documentation Requirements—U.S. region

Chargeback Amount—Canada and U.S. regions

Representments

Representment Time Limit—U.S. region

Arbitration

Arbitration Appeal—U.S. region

The regional differences in back office exception processing are summarized in [Table 10–5](#).

Table 10–5: Regional Differences—Back Office Exception Processing (1 of 3)

| Visa International Operating Regulations | Canada Region | U.S. Region |
|---|---------------|--|
| Chargebacks | | |
| Chargebacks An issuer may charge back ATM transactions to an acquirer under the conditions specified below: <ul style="list-style-type: none"> Reason Code 62, Counterfeit transaction—Time Limit 120 days Reason Code 74, Late presentment—Time Limit 90 days Reason Code 76, Nontransaction currency through BASE II (International only)—Time Limit 120 days Reason Code 90(ii), Nonreceipt of cash at ATM—Time Limit 180 days | | A Visa ATM transaction may only be charged back for the following reasons, as specified in the <i>Visa U.S.A. Inc. Operating Regulations</i> : <ul style="list-style-type: none"> Reason Code 30, Services not rendered—Time Limit 180 days Reason Code 74, Late presentment—Time Limit 20 days Reason Code 62, Counterfeit transaction—Time Limit 120 days |

Table 10–5: Regional Differences—Back Office Exception Processing (2 of 3)

| Visa International Operating Regulations | Canada Region | U.S. Region |
|--|--|---|
| Chargebacks <i>(continued)</i> | | |
| Chargeback Documentation Requirements An issuer must provide an acquirer with the following chargeback documentation for each transaction, if required: <ul style="list-style-type: none"> • A completed Chargeback and Representment Documentation Transmittal, including the chargeback reference number • For asserted fraudulent use of a card or account number, a signed cardholder certification denying participation in the transaction • For non-English documentation, translations into English • Other documentation as specified for each chargeback | | An issuer must provide an acquirer with the following chargeback documentation for each transaction, if required: <ul style="list-style-type: none"> • A completed Visa U.S.A. Interchange Adjustment Advice (Exhibit E) • When a cardholder letter is required, other than a certification asserting fraudulent use of a card or account number, a letter signed by the cardholder, printed e-mail with the cardholder's name and e-mail address, or fax sent directly from a personal computer and identifying the cardholder as the sender |
| Chargeback Amount There is no minimum chargeback amount for the above chargebacks. | No chargeback is permitted for less than CA\$10. | No chargeback is permitted for less than US\$10 for chargeback reason code 30 and 74. |
| Representments | | |
| Representment Time Limit The representment time limit is generally calculated from the receipt date of the first chargeback through BASE II. | | An acquirer must process a representment within 30 days of the central processing date of a first chargeback. |

Table 10–5: Regional Differences—Back Office Exception Processing (3 of 3)

| Visa International Operating Regulations | Canada Region | U.S. Region |
|--|---------------|--|
| Arbitration | | |
| <p>Arbitration Appeal</p> <p>Specified in this chapter and the <i>Visa International Operating Regulations, Volume II—Dispute Resolution Rules, Section 2.1.C</i>, “Arbitration Process.”</p> <p>A member may file for arbitration under the following conditions:</p> <ul style="list-style-type: none"> • Acquirer improperly re-presented a transaction receipt as specified for reason codes 62, 74, 76, or 90(ii) • Issuer processed a second chargeback • Requested documentation to support the chargeback was incomplete or not received within 30 days • Acquirer reference number or account number did not match the original data in the first presentment or chargeback record | | <p>A member may appeal to Visa U.S.A. Inc. for arbitration within 45 calendar days from the central processing date of the last chargeback or representment for any of the following reasons:</p> <ul style="list-style-type: none"> • Paper was improperly presented • Invalid acquirer reference number or account number, or both • Required documentation supporting the representment was not received within 21 calendar days from the central processing date of the representment <p>At least 15 calendar days before filing for arbitration, the issuer must attempt, either verbally or in writing, to obtain the documentation from the acquirer.</p> <p>The acquirer must provide the documentation to the issuer with proof of delivery. If it cannot show proof of delivery, the acquirer will be liable for the transaction and all applicable arbitration fees, as specified in the <i>Visa U.S.A. Inc. Operating Regulations, Volume II—Dispute Resolution Rules, Section 2.2.B</i>.</p> |

Regional Differences

11

This chapter summarizes the regional differences corresponding to the material presented in Chapters 3, 4, 5, 6, 7, 8, and 10 of this guide. These differences are outlined in [Table 11–1](#) and described in detail in the following sections. The summaries appear in this chapter in the same order as they appear in the proceeding chapters.

Table 11–1: Regional Differences Compilation (1 of 3)

| Chapter | Requirements Areas | Regional Differences |
|--|---|---|
| Chapter 3, Risk Management | ATM Security | <ul style="list-style-type: none">• Triple Data Encryption Standard (TDES) Implementation—Central and Eastern Europe, Middle East, and Africa (CEMEA) region |
| | Card Verification Value (CVV) Service | <ul style="list-style-type: none">• Card Verification Value (CVV) Service Requirements—Latin America and Caribbean region |
| Chapter 4, Issuer Participation Requirements | Issuer Participation Requirements | <ul style="list-style-type: none">• Visa Global ATM Program—Canada, Latin America and Caribbean, and United States (U.S.) regions• Plus Program—Canada and U.S. regions• Visa Smart Debit and Visa Smart Credit (VSDC) Program—European Union (EU) region |
| | PIN Issuance and PIN Verification Standards | <ul style="list-style-type: none">• PIN Issuance Standards—CEMEA and EU regions |

Table 11–1: Regional Differences Compilation (2 of 3)

| Chapter | Requirements Areas | Regional Differences |
|--|-------------------------------------|---|
| Chapter 4, Issuer Participation Requirements <i>(continued)</i> | Processing Requirements | <ul style="list-style-type: none"> Assured Transaction Response Standards—Asia-Pacific, CEMEA, EU, and U.S. regions Card Verification Value (CVV) Service—Latin America and Caribbean region Minimum Disbursement Amounts—Latin America and Caribbean and U.S. regions Systematic and Selective Denials—Latin America and Caribbean and U.S. regions Minimum Monthly Approval Rates—Latin America and Caribbean and U.S. regions |
| | Fees | <ul style="list-style-type: none"> Decline Fee—U.S. region |
| Chapter 5, Optional Issuer Services | Balance Inquiry Service | <ul style="list-style-type: none"> Balance Inquiry Fees—U.S. region |
| Chapter 6, Acquirer Participation Requirements | Acquirer Participation Requirements | <ul style="list-style-type: none"> Participation Requirements—Asia-Pacific, Canada, CEMEA, and U.S. regions Visa Smart Debit and Visa Smart Credit (VSDC) Program—EU region ATM Signage—U.S. region |
| | Physical Security Requirements | <ul style="list-style-type: none"> Keypad Requirements—Canada and U.S. regions |

Table 11–1: Regional Differences Compilation (3 of 3)

| Chapter | Requirements Areas | Regional Differences |
|--|--|---|
| Chapter 6, Acquirer Participation Requirements <i>(continued)</i> | Processing Requirements | <ul style="list-style-type: none"> • Acquirer Processing Participation Requirements—Canada region • Card Verification Value (CVV) Service—Latin America and Caribbean regions • Surcharging—U.S. region • Card Acceptance—U.S. region • Account Selection—U.S. region • Transaction Receipt Requirements—CEMEA and EU regions • Visa and Plus ATM Transaction Processing—U.S. region • EMV Data Requirements—EU region • ATM Misdispense—U.S. region |
| | ATM Cash Disbursement Fees and Tiered Service Definition | <ul style="list-style-type: none"> • Decline Fee—U.S. region • ATM Cash Disbursement, Incentive, and Special Handling Fees—EU region |
| Chapter 7, Optional Acquirer Services | PIN Management | <ul style="list-style-type: none"> • PIN Management—EU region |
| Chapter 8, ATM Processing Options | Processing Options | <ul style="list-style-type: none"> • ATM Acquirer Processing Considerations—U.S. region |
| Chapter 10, Back Office Exception Processing | Chargebacks | <ul style="list-style-type: none"> • Chargebacks—U.S. region • Chargeback Documentation Requirements—U.S. region • Chargeback Amount—Canada and U.S. regions |
| | Representments | <ul style="list-style-type: none"> • Representment Time Limit—U.S. region |
| | Arbitration | <ul style="list-style-type: none"> • Arbitration Appeal—U.S. region |

Regional Differences—Chapter 3, Risk Management

This section summarizes regional differences in [Chapter 3, Risk Management](#). They include:

ATM Security

- Triple Data Encryption Standard (TDES) Implementation—Central and Eastern Europe, Middle East, and Africa (CEMEA) region.

Card Verification Value (CVV) Service

- Requirements—Latin America and Caribbean region.

The regional differences are summarized in [Table 11–2](#).

Table 11–2: Regional Differences—Risk Management

| Visa International Operating Regulations | Central and Eastern Europe, Middle East, and Africa Region | Latin America and Caribbean Region |
|---|---|--|
| ATM Security | | |
| Triple Data Encryption Standard (TDES) Implementation | ATM implementation of TDES is mandated from 1 January 2006. | |
| Card Verification Value (CVV) Service | | |
| Requirements All members must participate in the Card Verification Value (CVV) Service. All cards must be encoded. An issuer can perform card verification or, at the issuer's request, Visa will perform the verification. | | <ul style="list-style-type: none"> • All active BINs in the VisaNet system must be in "participation" mode • A penalty of US\$5 will be assessed to the issuer for each transaction containing a CVV error that the issuer approves. |

Regional Differences—Chapter 4, Issuer Participation Requirements

This section summarizes regional differences in [Chapter 4, Issuer Participation Requirements](#). They include:

Issuer Participation Requirements

- Visa Global ATM Program—Canada, Latin America and Caribbean, and U.S. regions
- Plus Program—Canada and U.S. regions
- Visa Smart Debit and Visa Smart Credit (VSDC) Program—EU region

PIN Issuance and PIN Verification Standards

- PIN Issuance Standards—Canada, CEMEA, and EU regions

Processing Requirements

- Assured Transaction Response Standards—Asia-Pacific, CEMEA, EU, and U.S. regions
- Card Verification Value (CVV) Service—Latin America and Caribbean and U.S. regions
- Minimum Disbursement Amounts—Latin America and Caribbean and U.S. regions
- Systematic and Selective Denials—Latin America and Caribbean and U.S. regions
- Minimum Monthly Approval Rates—Latin America and Caribbean and U.S. regions

Fees

Decline Fee—U.S. region

The regional differences are summarized in [Table 11–3](#).

Table 11–3: Regional Differences—Issuer Participation Requirements (1 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|--|---|
| Issuer Participation Requirements | | | |
| Visa Global ATM Program | Issuer participation in the Plus ATM program is optional. Before participating, a member must successfully complete certification, as specified in the <i>ATM Planning Guide</i> . | <p>An issuer must:</p> <ul style="list-style-type: none"> Send Visa, at least 45 days prior to participation, the appropriate forms indicating its decision to participate, processing options, and working keys. Generate PINs as specified in the <i>Payment Technology Standards Manual</i>, the <i>Visa International Operating Regulations</i>, <i>Volume I—General Rules</i>, Chapter 3, Issuer Requirements & Information, and the <i>Visa U.S.A. Inc. Operating Regulations</i>. Meet the issuer service quality standards specified in the <i>Visa U.S.A. Inc. Operating Regulations</i>. <p>An issuer may not establish a minimum transaction amount for Visa ATM transactions.</p> | <p>Latin America and Caribbean Region</p> <p>A Visa Gold card issuer must use stand-in processing and the Visa PIN Verification Service (PVS).</p> |

Table 11–3: Regional Differences—Issuer Participation Requirements (2 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|--|
| Issuer Participation Requirements <i>(continued)</i> | | | |
| Visa Global ATM Program <i>(continued)</i> | | <p>A Visa Classic, Visa Gold, Visa Platinum, Visa Signature, and Visa Infinite card issuer must:</p> <ul style="list-style-type: none"> • Participate in the Visa ATM network. • Complete all certification requirements as specified in Chapter 9, Certification. <p>A Visa Gold, Visa Platinum, Visa Signature, and Visa Infinite card issuer must use stand-in processing and the Visa PIN Verification Service.</p> <p>If requested by the subscribing company, a Visa Business issuer <i>may</i> participate in the Visa ATM network by complying with the Visa Classic issuer requirements specified in this chapter.</p> | |

Table 11–3: Regional Differences—Issuer Participation Requirements (3 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|--|---|
| Issuer Participation Requirements <i>(continued)</i> | | | |
| Plus Program | <p>Compatibility</p> <p>All Plus members, non-member Plus participants, or sponsored non-member Plus participants must cooperate in the development and use of compatible cards, equipment, forms, and operating procedures.</p> <p>Other Requirements</p> <p>The provisions specified in the <i>Visa Canada Operating Regulations</i> and the <i>Visa International Operating Regulations</i> supersede the <i>Plus System, Inc. Operating Regulations</i>.</p> | <p>The additional participation requirements for participation in the Plus program specified in this chapter are different in the U.S. region, as specified in the <i>Visa U.S.A. Inc. Operating Regulations</i> and <i>Plus System, Inc. Operating Regulations</i>.</p> | |
| Visa Smart Debit and Visa Smart Credit (VSDC) Program | | | <p>EU Region</p> <p>All new Visa or Visa Electron chip programs initiated on or after 1 January 1999 must be compliant with EMV specifications and the 3-volume <i>Visa Integrated Circuit Card Specifications</i> manual.</p> <p>Effective 1 October 2001, Visa and Visa Electron chip programs must be EMV- and VIS-compliant.</p> |

Table 11–3: Regional Differences—Issuer Participation Requirements (4 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|-------------|--|
| PIN Issuance and PIN Verification Standards | | | |
| PIN Issuance Standards | | | <p>CEMEA and EU Regions</p> <p>Visa schedules PIN issuance certification either following the online certification process for new issuers, or as an independent certification for existing issuers that introduce new products offering Visa/Plus ATM access.</p> <p>Using a test card and PIN supplied by the issuer, Visa certifies that the issuer's PIN generation, issuance, and verification processes are valid. To accomplish this, Visa initiates a test ATM authorization request to the issuer. Because this test transaction has no financial impact, the issuer should not process it as a transaction with financial impact. After Visa signoff, the issuer may proceed to the implementation phase.</p> |

Table 11–3: Regional Differences—Issuer Participation Requirements (5 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|----------------------|--------------------|---|
| Processing Requirements | | | |
| Assured Transaction Response Standards The maximum time limit for response to an authorization request with PIN data is 30 seconds. | | 25 seconds | Asia-Pacific Region 25 seconds CEMEA Region 25 seconds EU Region 25 seconds |
| Card Verification Value (CVV) Service <ul style="list-style-type: none"> • All Visa issuers must participate in the CVV Service. • All cards must be encoded. • An issuer can perform card verification or, at the issuer's request, Visa will perform the verification. | | | Latin America and Caribbean Region <ul style="list-style-type: none"> • All active BINs in the VisaNet system must be in "participation" mode. • A penalty of US\$5 will be assessed to the issuer for each transaction containing a CVV error that the issuer approves. |

Table 11–3: Regional Differences—Issuer Participation Requirements (6 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|---|
| Processing Requirements <i>(continued)</i> | | | |
| <p>Minimum Disbursement Amounts</p> <p>An issuer must ensure that its cardholders may obtain at least US\$200 (US\$500 for Visa Gold), or local currency equivalent, per day. This amount is subject to both the issuer's normal authorization criteria and any maximum amounts agreed to by members with a given country for domestic transactions.</p> | | <p>Visa will authorize up to US\$200, or local currency equivalent, per day per Visa Gold, Visa Platinum, Visa Signature, or Visa Infinite account if the card issuer is unavailable. The authorization will be generated using stand-in processing and the PIN Verification Service, or without PIN verification if the issuer has not established PVS stand-in processing parameters.</p> | <p>Latin America and Caribbean Region</p> <p>The V.I.P. System will authorize an ATM cash disbursement up to US\$200 per day per Visa Gold account if the Visa Gold issuer is unavailable, using the Loss Control and PIN Verification Services. If the issuer does not use the PIN Verification Service, Visa will authorize the cash disbursement without PIN verification</p> <p>A Visa Classic issuer must ensure that its cardholder may obtain at least US\$100 per day, or local currency equivalent, through the Visa Global ATM program, subject to the issuer's normal authorization criteria.</p> |

Table 11–3: Regional Differences—Issuer Participation Requirements (7 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Systematic and Selective Denials | | A Visa Classic, Visa Gold, Visa Platinum, Visa Signature, or Visa Infinite card issuer must not systematically decline ATM cash disbursement requests. Visa may grant a variance to this prohibition. Additionally, an issuer must not systematically decline ATM cash disbursement requests indicating “No Account Specified” in the processing code field. | Latin America and Caribbean Region A Visa Gold or Visa Classic card issuer must not systematically decline all ATM cash disbursements. Visa may grant a variance to this prohibition. |

Table 11–3: Regional Differences—Issuer Participation Requirements (8 of 8)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|---|--|
| Processing Requirements <i>(continued)</i> | | | |
| Minimum Monthly Approval Rates | | <p>Visa Classic, Visa Gold, Visa Platinum, or Visa Infinite issuers that fail to maintain a minimum monthly approval rate of 50% will be assessed a fine of US\$5 for each “decline” response over that rate.</p> <p>The following response codes are excluded from approval rate calculations and the fine assessment, unless an issuer declines 100% of its Visa ATM authorization requests:</p> <ul style="list-style-type: none"> • Authorization Declined, Pick Up Card (04, 07, 41, 43) • Cryptographic or Formatting Error (81) • System Malfunction (96) • No Such Issuer (15) <p>The “decline response” surcharge will be included in the V.I.P. System fees collected from the issuer, as specified in the <i>Visa U.S.A. Inc. Operating Regulations</i>.</p> | <p>Latin America and Caribbean Region</p> <p>Visa Classic or Visa Gold issuers that fail to meet the specified authorization approval rate of 65% will be assessed a fine of US\$5 for each “decline” response over that rate.</p> <p>The following response codes are excluded from approval rate calculations and the fine assessment.</p> <p>Visa Electron transactions:</p> <ul style="list-style-type: none"> • Authorization Declined, Pick Up Card (04, 07, 41, 43) • Authorization Declined, Not Sufficient Funds (51) <p>All other Visa transactions:</p> <ul style="list-style-type: none"> • Authorization Declined, Pick Up Card (04, 07, 41, 43) • Authorization Declined, Do Not Honor (05) |
| Fees | | | |
| <p>Decline Fee</p> <p>The decline fee for international ATM transactions is US\$0.30 per transaction.</p> | | <p>The decline fee for U.S. domestic transactions is US\$0.25 per transaction.</p> | |

Regional Differences—Chapter 5, Optional Issuer Services

This section summarizes regional differences in [Chapter 5, Optional Issuer Services](#). They include:

Balance Inquiry Service

- Balance Inquiry Fees—U.S. region

The regional differences are summarized in [Table 11-4](#).

Table 11-4: Regional Differences—Optional Issuer Services

| Visa International Operating Regulations | U.S. Region |
|---|---|
| Balance Inquiry Service | |
| Balance Inquiry Fees The fee for each international balance inquiry will be US\$0.30. If an issuer does not participate in the International Balance Inquiry Service, VisaNet will return the transaction as a decline. The acquirer will receive a decline fee of US\$0.30 for these transactions. | The fee for U.S. domestic balance inquiry transactions is US\$0.25 per transaction. |

Regional Differences—Chapter 6, Acquirer Participation Requirements

This section summarizes regional differences in [Chapter 6. Acquirer Participation Requirements](#). They include:

Acquirer Participation

- Participation Requirements—Asia-Pacific, Canada, CEMEA, and U.S. regions
- Visa Smart Debit and Visa Smart Credit (VSDC) Program—EU region
- ATM Signage—U.S. region

Physical Security Requirements

- Keypad Requirements—Canada and U.S. regions

Processing Requirements

- Acquirer Processing Participation Requirements—Canada region
- Card Verification Value (CVV) Service—Latin America and Caribbean and U.S. regions
- Surcharging—U.S. region
- Card Acceptance—U.S. region
- Account Selection—U.S. region
- Transaction Receipt Requirements—CEMEA and EU regions
- Visa and Plus ATM Transaction Processing—U.S. region
- EMV Data Requirements—EU region
- ATM Misdispense—U.S. region

ATM Cash Disbursement Fees and Tiered Service Definition

- Decline Fee—U.S. region
- ATM Cash Disbursement, Incentive, and Special Handling Fees—EU region

The regional differences are summarized in [Table 11–5](#).

Table 11–5: Regional Differences—Acquirer Participation Requirements (1 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|---|--|
| Acquirer Participation Requirements | | | |
| Participation Requirements | <p>Plus Licensee and Participant Requirements</p> <p>Plus licensees and non-member Plus participants may certify ATMs (and permit participating members that it sponsors to certify ATMs) for participation in the Plus ATM program as follows:</p> <p>With the prior approval of its sponsoring general Plus member or non-member Plus participant:</p> <ul style="list-style-type: none"> • Each general Plus member and non-member Plus participant must, and • Each sponsored Plus member and sponsored non-member Plus participant may provide ATMs owned, operated, or controlled by the Plus member, non-member Plus participant, and sponsored non-member Plus participant. | <p>Whenever an acquirer plans to display the Visa and Plus symbols on an ATM not included in the original certification, it must notify Visa U.S.A. Inc., in writing, of the new ATM address information.</p> | <p>Asia-Pacific Region</p> <p>If an ATM accepts MasterCard and Cirrus cards, it must also accept Visa and Plus cards.</p> <p>CEMEA Region</p> <p>A member must have issued cards for one year or issued an agreed-upon number of cards. In addition, the member must demonstrate both its:</p> <ul style="list-style-type: none"> • Intent to increase its existing Merchant base, and • A commitment to install point-of-transaction terminals. |

Table 11–5: Regional Differences—Acquirer Participation Requirements (2 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|--|--|--|
| Acquirer Participation Requirements <i>(continued)</i> | | | |
| Participation Requirements <i>(continued)</i> | <p>To participate in the Plus ATM program, Plus licensees and non-member Plus participants must comply with the:</p> <ul style="list-style-type: none"> • <i>Visa International Operating Regulations, Volume I—General Rules, Chapter 4, Acquirer Requirements & Information</i> • <i>Visa Global ATM Planning Guide</i> • <i>PIN Security Requirements</i> manual | <p>An ATM participating in an acquirer's other regional or national ATM networks must also participate in the Visa Global ATM program.</p> <p>An acquirer that participates in the Visa Global ATM program must become a member of Plus System, Inc. Visa sublicenses members to display the Plus symbol if the member was a participant in the Visa network on or before 31 December 1991.</p> <p>Scrip terminals, except those that participated in the Plus program prior to October 1992, may not participate in the Visa Global ATM program. Scrip terminals that participated prior to October 1992:</p> <ul style="list-style-type: none"> • May display the Plus symbol • Must <i>not</i> display the Visa flag symbol | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (3 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|--|---|
| Acquirer Participation Requirements <i>(continued)</i> | | | |
| Visa Smart Debit and Visa Smart Credit (VSDC) Program | | | EU Region Effective 1 October 2001, all newly installed ATMs that accept Visa and Visa Electron symbol cards must be fully EMV- and Visa integrated circuit card specification (VIS)-compliant. |
| ATM Signage Special signage requirements apply to ATMs that do not accept all Visa cards. Refer to the <i>Visa International Operating Regulations, Volume III—Cards and Marks Specifications</i> for details. | | An acquirer may not display the Visa or Plus symbol on or surrounding an ATM unless that ATM accepts all Visa cards. | |
| Physical Security Requirements | | | |
| Keypad Requirements The Visa standard keypad is a numeric keypad. The PIN block format and PIN-pad layout must conform to the Visa requirements specified in the <i>PIN Security Standards</i> manual. | The keypad must be in alphanumeric format. | The keypad must be in alphanumeric format. | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (4 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|--|--------------------|---|
| Processing Requirements | | | |
| Acquirer Processing Participation Requirements Effective 1 April 1996, all new ATM acquirers must accept both Visa cards and cards bearing the Plus symbol. Effective 1 December 1996, all acquirers must accept both Visa cards and cards bearing the Plus symbol. | ATM acquirers certified to accept cards bearing the Plus symbol are granted a variance and are not required to also accept Visa cards. | | |
| Card Verification Value (CVV) Service All Visa ATM acquirers and issuers must participate in the CVV Service. All cards must be encoded. | | | Latin America and Caribbean Region All active BINs in the VisaNet System must be in “participation” mode. |

Table 11–5: Regional Differences—Acquirer Participation Requirements (5 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|--|--|
| Processing Requirements <i>(continued)</i> | | | |
| <p>Surcharging</p> <p>An ATM acquirer must submit an ATM transaction for authorization and clearing at the same value as the cash dispensed to the cardholder and must not add a surcharge or fee to the transaction amount.</p> | | <p>Following are the surcharging requirements for the U.S. region:</p> <ul style="list-style-type: none"> • A surcharge may be imposed only on cards issued by a U.S. member, unless the surcharge is imposed in a state (or other jurisdiction) that prohibits the enforcement of the <i>Visa International Operating Regulations</i> “no surcharging” policy, in which case all automated cash disbursements may be surcharged. As of 1 January 2003, 12 U.S. states are permitted to surcharge, per their state law. These states are: Alabama, Arkansas, Georgia, Idaho, Louisiana, Maine, Minnesota¹, Mississippi, Nevada, Tennessee, Texas, and Wyoming. | |

¹ ATMs located within 50 miles of the Canadian border can surcharge Canadians. All other countries are subject to the prohibition.

Table 11–5: Regional Differences—Acquirer Participation Requirements (6 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|--|
| Processing Requirements <i>(continued)</i> | | | |
| Surcharging <i>(continued)</i> | | <ul style="list-style-type: none"> • A surcharge may be added to an automated cash disbursement only if surcharges are added to all other interchange transactions through other shared networks at the same ATM. • The amount of the surcharge imposed on an automated cash disbursement must not exceed the amount imposed on any other shared transaction performed at the same ATM. • A Visa/Plus ATM acquirer must comply with specific surcharging disclosure requirements including ATM surround signage, screen disclosures with interactive cancellation prompts, and receipt disclosure (as outlined in the <i>Visa U.S.A. Inc. Operating Regulations</i> and the <i>Plus System, Inc. Operating Regulations</i>). | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (7 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Surcharging <i>(continued)</i> | | <ul style="list-style-type: none"> • A Visa/Plus acquirer must comply with the SMS format specifications including the use of field 28, which must contain the surcharge amount. • To ensure cards issued outside the U.S. are excluded from surcharges (except where permitted by local law), a Visa/Plus ATM acquirer must use the revised BIN table which contains country codes. • A Visa/Plus ATM acquirer must provide written notice of intent to surcharge automated cash disbursements a minimum of 30 calendar days prior to implementation to the following address: Visa/Plus ATM Product Office ATTN: Surcharging Notification P.O. Box 194607 San Francisco, CA 94119-4607 | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (8 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|---|
| Processing Requirements <i>(continued)</i> | | | |
| Surcharging <i>(continued)</i> | | <ul style="list-style-type: none"> A Visa/Plus ATM acquirer that has notified the Visa/Plus Product Office of its intent to surcharge must report quarterly the location and number of ATMs surcharging. <p>A Visa/Plus ATM acquirer failing to comply with any of the above items may be subject to fines and penalties equal to three times the amount of surcharges imposed on customers during the period of non-compliance or to the fines outlined in the <i>Visa U.S.A. Inc. Operating Regulations</i>, whichever is greater.</p> | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (9 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|--|--|
| Processing Requirements <i>(continued)</i> | | | |
| Card Acceptance | | <p>A member may acquire transactions generated with proprietary ATM cards bearing the Plus symbol by becoming a member of Plus System, Inc., as specified in the <i>Plus System, Inc. Operating Regulations</i>, and by both:</p> <ul style="list-style-type: none"> • Displaying the Plus symbol at one or more of its ATMs • Issuing proprietary ATM cards bearing the Plus symbol, as specified in the <i>Plus System, Inc. Operating Regulations</i> and <i>Plus System, Inc. Operating Procedures</i> | |
| Account Selection An acquirer may offer account selection options to holders of Visa cards or proprietary ATM cards bearing the Plus symbol. | | <p>An ATM must offer the following choice of account types and cardholder services, unless prohibited by local law:</p> <ul style="list-style-type: none"> • Cash disbursements: checking, savings, and credit accounts • Balance inquiries: checking, savings, and credit accounts • Transfers between accounts: checking and savings accounts | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (10 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Transaction Receipt Requirements A Visa/Plus ATM must offer a Transaction receipt for each ATM cash disbursement, unless the paper supply is empty or a hardware malfunction prevents production of a transaction receipt. | | | CEMEA and EU Regions A participating ATM that does not routinely produce a transaction receipt is exempt from doing so. |
| Visa and Plus ATM Transaction Processing Visa will process an ATM cash disbursement as follows: <ul style="list-style-type: none"> As a Visa transaction, if it is made with a Visa card, or a card bearing the Visa Electron symbol As a Plus transaction, if it is made with a proprietary ATM card bearing the Plus symbol | | Except as specified below, all domestic transactions generated with proprietary ATM cards bearing the Plus symbol at a Visa/Plus ATM are governed by Plus System, Inc. and must be processed as specified in the <i>Plus System, Inc. Operating Regulations</i> . An acquirer may designate a transaction generated with a Visa card bearing the Plus symbol as either a Visa transaction governed by the <i>Visa U.S.A. Operating Regulations</i> , or a Plus transaction governed by the <i>Plus System, Inc. Operating Regulations</i> and <i>Plus System, Inc. Operating Procedures</i> . | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (11 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|----------------------|--|---|
| Processing Requirements <i>(continued)</i> | | | |
| Visa and Plus ATM Transaction Processing <i>(continued)</i> | | <p>If an acquirer has not made this designation, Visa will consider a:</p> <ul style="list-style-type: none"> • Transaction at a Visa ATM directly connected to the debit system as a Visa ATM transaction • Transaction at an ATM directly connected to the Plus System, Inc. as a Plus ATM transaction | |
| EMV Data Requirements | | | <p>EU Region</p> <p>Effective 1 October 2001, all EU acquirers must be certified by Visa to demonstrate their support of EMV minimum data requirements, as specified in the addendum to <i>EMV '96 Integrated Circuit Card Terminal Specification for Payment Systems, Version 3.1.1, Part III, Section 2, "Acquirer Interface."</i></p> |

Table 11–5: Regional Differences—Acquirer Participation Requirements (12 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|--|---------------|---|--|
| Processing Requirements <i>(continued)</i> | | | |
| ATM Misdispense For a misdispense, a Visa/Plus ATM acquirer must advise the issuer of the actual amount dispensed. | | If a misdispense occurs, an acquirer: <ul style="list-style-type: none"> • May, in order to be protected from issuer chargeback rights, process an adjustment within 10 calendar days of the central processing date of the original transaction by submitting a transaction which adjusts the cardholder's account for the amount of the misdispense. • Must process an adjustment within 45 calendar days of the central processing date of the original transaction by submitting a transaction which adjusts the cardholder's account for the amount of the misdispense | |

Table 11–5: Regional Differences—Acquirer Participation Requirements (13 of 13)

| Visa International Operating Regulations | Canada Region | U.S. Region | Asia-Pacific, CEMEA, EU, and Latin America and Caribbean Regions |
|---|---------------|---|--|
| ATM Cash Disbursement Fees and Tiered Service Definition | | | |
| Decline Fee The decline fee for international ATM transactions is US\$0.30 per transaction. | | The decline fee for US domestic transactions is US\$0.25 per transaction. | |
| ATM Cash Disbursement, Incentive, and Special Handling Fees | | | EU Region Effective 6 April 2002, the EU intraregional ATM cash disbursement and incentive fees will be set in euro (EUR) according to the fees set out in the <i>Visa Regional Operating Regulations—European Union (EU)</i> . Effective 1 October 2004, the EU intraregional special handling fee for non-compliant transactions will be EUR 2.5. |

Regional Differences—Chapter 7, ATM Processing Options

This section summarizes regional differences in [Chapter 7, Optional Acquirer Services](#). They include:

Optional Acquirer Services

- PIN Management—EU region

The regional differences are summarized in [Table 11–7](#).

Table 11–6: Regional Differences—Optional Acquirer Services

| Visa International Operating Regulations | EU Region |
|--|---|
| PIN Management | This optional service is available in the EU region, enabling acquirers to offer a PIN change and PIN unblock facility at their ATMs to cardholders of participating issuers. EU acquirers should contact their region for further information. |

Regional Differences—Chapter 8, ATM Processing Options

This section summarizes regional differences in [Chapter 8, ATM Processing Options](#). They include:

Processing Options

- ATM Acquirer Processing—U.S. regions

The regional differences are summarized in [Table 11–7](#).

Table 11–7: Regional Differences—ATM Processing Options

| Visa International Operating Regulations | U.S. Region |
|---|---|
| Processing Options | |
| ATM Acquirer Processing Considerations Effective 1 October 2003, all existing ATM acquirers will be required to connect using the Single Message System, or be CPS/ATM-certified for acquirer processing. | All existing ATM acquirers are required to connect using the Single Message System. |

Regional Differences—Chapter 10, Back Office Exception Processing

This section summarizes regional differences in [Chapter 10, Back Office Exception Processing](#). They include:

Chargebacks

Chargebacks—U.S. region

Chargeback Documentation Requirements—U.S. region

Chargeback Amount—Canada and U.S. regions

Representments

Representment Time Limit—U.S. region

Arbitration

Arbitration Appeal—U.S. region

The regional differences are summarized in [Table 11–8](#).

Table 11–8: Regional Differences—Back Office Exception Processing (1 of 3)

| Visa International Operating Regulations | Canada Region | U.S. Region |
|---|---------------|--|
| Chargebacks | | |
| Chargebacks An issuer may charge back ATM transactions to an acquirer under the conditions specified below: <ul style="list-style-type: none"> Reason Code 62, Counterfeit transaction—Time Limit 120 days Reason Code 74, Late presentment—Time Limit 90 days Reason Code 76, Nontransaction currency through BASE II (International only)—Time Limit 120 days Reason Code 90(ii), Nonreceipt of cash at ATM—Time Limit 180 days | | A Visa ATM transaction may only be charged back for the following reasons, as specified in the <i>Visa U.S.A. Inc. Operating Regulations</i> : <ul style="list-style-type: none"> Reason Code 30, Services not rendered—Time Limit 180 days Reason Code 74, Late presentment—Time Limit 20 days Reason Code 62, Counterfeit transaction—Time Limit 120 days |

Table 11–8: Regional Differences—Back Office Exception Processing (2 of 3)

| Visa International Operating Regulations | Canada Region | U.S. Region |
|--|--|---|
| Chargebacks <i>(continued)</i> | | |
| Chargeback Documentation Requirements An issuer must provide an acquirer with the following chargeback documentation for each transaction, if required: <ul style="list-style-type: none"> • A completed Chargeback and Representment Documentation Transmittal, including the chargeback reference number • For asserted fraudulent use of a card or account number, a signed cardholder certification denying participation in the transaction • For non-English documentation, translations into English • Other documentation as specified for each chargeback | | An issuer must provide an acquirer with the following chargeback documentation for each transaction, if required: <ul style="list-style-type: none"> • A completed Visa U.S.A. Interchange Adjustment Advice (Exhibit E) • When a cardholder letter is required, other than a certification asserting fraudulent use of a card or account number, a letter signed by the cardholder, printed e-mail with the cardholder's name and e-mail address, or fax sent directly from a personal computer and identifying the cardholder as the sender |
| Chargeback Amount There is no minimum chargeback amount for the above chargebacks. | No chargeback is permitted for less than CA\$10. | No chargeback is permitted for less than US\$10 for chargeback reason code 30 and 74. |
| Representments | | |
| Representment Time Limit The representment time limit is generally calculated from the receipt date of the first chargeback through BASE II. | | An acquirer must process a representment within 30 days of the central processing date of a first chargeback. |

Table 11–8: Regional Differences—Back Office Exception Processing (3 of 3)

| Visa International Operating Regulations | Canada Region | U.S. Region |
|--|---------------|--|
| Arbitration | | |
| <p>Arbitration Appeal</p> <p>Specified in this chapter and the <i>Visa International Operating Regulations, Volume II—Dispute Resolution Rules, Section 2.1.C</i>, “Arbitration Process.”</p> <p>A member may file for arbitration under the following conditions:</p> <ul style="list-style-type: none"> • Acquirer improperly re-presented a transaction receipt as specified for reason codes 62, 74, 76, or 90(ii) • Issuer processed a second chargeback • Requested documentation to support the chargeback was incomplete or not received within 30 days • Acquirer reference number or account number did not match the original data in the first presentment or chargeback record | | <p>A member may appeal to Visa U.S.A. Inc. for arbitration within 45 calendar days from the central processing date of the last chargeback or representment for any of the following reasons:</p> <ul style="list-style-type: none"> • Paper was improperly presented • Invalid acquirer reference number or account number, or both • Required documentation supporting the representment was not received within 21 calendar days from the central processing date of the representment <p>At least 15 calendar days before filing for arbitration, the issuer must attempt, either verbally or in writing, to obtain the documentation from the acquirer.</p> <p>The acquirer must provide the documentation to the issuer with proof of delivery. If it cannot show proof of delivery, the acquirer will be liable for the transaction and all applicable arbitration fees, as specified in the <i>Visa U.S.A. Inc. Operating Regulations, Volume II—Dispute Resolution Rules, Section 2.2.B</i>.</p> |

ATM Message Screen Translations

A

This appendix provides translations of ATM screen messages to assist ATM acquirers in developing the following ATM screens:

- ATM Denial Codes—11 ATM denial code messages in English and in the following 10 languages: Arabic, Chinese, French, German, Italian, Japanese, Korean, Portuguese, Spanish (European and Latin American)
- ATM Phrases—32 ATM phrases in English and in the following four languages: French, German, Japanese and Spanish

ATM Denial Codes

Denial Code 91, 83

Your card issuer is not available — please try again later.

الرجاء حاول ثانية لاحقاً.

مصدر بطاقةكم لا يجيب

無法聯繫發卡銀行，請稍後再試

Impossible de contacter votre banque, veuillez réessayer ultérieurement.

Ihre Bank ist zur zeit nicht erreichbar, bitte versuchen sie es später noch einmal.

Operazione non effettuabile per cause tecniche, prego ripetere l'operazione

アナタノカードハ、ハッコウガイシャニツナガリマセン。

シバラクシテカラ、モウイチドソウサシテクダサイ。

Emissor de seu cartão indisponível favor tentar mais tarde.

Su banco no está disponible - Pruebe más tarde.

El banco emisor de su tarjeta no está disponible, por favor vuelva a intentar más tarde.

Denial Code 01, 05, 14, 51, 52, 53, 57, 62

Your card issuer has declined your transaction

مُصدرِ بطاقتكم
رفض تلبية طلبكم.

發卡銀行拒絕此交易

Votre banque n'a pas autorisé la transaction.

Ihre Bank hat den Auftrag abgelehnt.

Operazione non autorizzata.

アナタノカードハ、ハツコウガイシャノ、ショウニンガエラレマセン。

카드발행사가 귀하의 거래를 승인하지 않습니다.

O emissor do cartão recusou sua transação.

Su banco ha denegado esta transacción.

El banco emisor de su tarjeta ha rechazado la transacción.

Denial Code 04, 07, 41, 43

Your card has been retained at your Issuer's request.

تم سحب بطاقتكم
بناءً على طلب المُصدر.

按發卡銀行要求，此卡已被沒收

Carte retenue sur instruction de votre banque.

Ihre Karte wird auf Anweisung ihrer bank einbehalten.
Bitte warten sie auf ihren beleg und benachrichtigen sie ihre bank.

Carta trattenuta come richiesto rivolgersi alla propria banca.

ハッコウガイシャノシジニシタガイ、アナタノカードガカイシュウサレマシタ。

카드발행사의 요청에 따라 귀하의 카드를 회수하겠습니다

Cartão retido a pedido do emissor.

Se retiene su tarjeta a petición de su banco.

Su tarjeta ha sido retenida a solicitud del banco emisor.

Denial Code 54

Your card has expired.

بطاقتكم منتهية.

您的卡片已過使用期限

Cette carte n'est plus valide.

Ihre Karte ist nicht mehr gültig.

Carta scaduta.

カードユウコウキゲンガキレテイマス。

카드의 유효기간이 지났습니다.

Cartão expirado

Su tarjeta ha caducado.

Su tarjeta ha vencido.

Denial Code 55

Your card Issuer could not verify your Personal Identification Number — please re-enter your PIN.

مُصدر بطاقةكم لم يتعرف

على رقمكم السري

الرجاء—أعد إدخال رقمكم السري.

發卡銀行無法認證您的密碼，請再行輸入您的密碼

Votre banque n'a pas reconnu votre code confidentiel, veuillez réentrer votre code confidentiel.

Bitte geben Sie ihre Geheimnummer nochmals ein.

Codice segreto non corretto prego ripetere l'operazione.

アンショウバンゴウガ、ヨミトレマセン。ソノバンコウヲ、サイニユウリョクシ
テクダサイ。

입력하신 카드암호(PIN)를 귀하의 카드발행사에서 확인할 수 없었습니다
카드번호를 다시 한번 입력해 주십시오

O emissor não pode verificar seu No. de identidade pessoal Favor tornar a entrar seu código.

Su banco no ha podido verificar su número de identificación personal (NPI) - vuelva a introducir su NPI por favor.

El banco emisor de su tarjeta no pudo verificar su número de identificación personal (PIN) - por favor, vuelva a ingresar su "PIN".

Denial Code 12

Your card is not valid for this service.

بطاقتكم غير صالحة
لهذه الخدمة.

您的卡片不能用於此項服務

Cette carte ne peut être utilisée pour ce service.

Diese Karte kann für diesen Zweck nicht angenommen werden.

Operazione non corretta prego ripetere l'operazione.

アナタノカードハ、コノサービスヲゴリヨウハデキマセン。

귀하의 카드로는 이 서비스를 받으실 수 없습니다

Cartão inválido para serviço solicitado.

Su tarjeta no es válida para este servicio.

Su tarjeta no tiene validez para este tipo de servicio.

Denial Code 61

You have exceeded your withdrawal limit.

لقد تجاوزت
حد السحب المحدد لك.

您已超過您的提款限額

Vous avez dépassé le montant disponible pour le retrait.

Sie haben ihren Verfügungsrahmen überschritten.

Disponibilita' giornaliera esaurita.

ヒキダシヨウゲンドガクヲ、コエテイマス。

귀하의 이용한도가 초과되었습니다

Limite de retirada excedido.

Ha excedido su límite de retirada permitido.

Usted ha excedido el límite de sus retiros en efectivo.

Denial Code 39, 52, 53

The account selection you have requested is invalid.

الحساب الذي طلبته منتهي الفاعلية.

您要求了無效的賬戶選擇

Le compte sélectionné est incorrect.

Die Kontoauswahl ist ungültig.

Il conto prescelto non e' valido prego ripetere l'operazione.

センタクサレタゴウノ、ムコウデス。

귀하의 카드로는 "선택하신 서비스"를 이용하실 수 없습니다.

Conta solicitada inválida.

Selección inválida de cuenta.

La selección de cuenta solicitada no es válida.

Denial Code 75

You have exceeded the number of PIN entries allowed.

لقد تجاوزت عدد المحاولات
المسموحة لإدخال الرقم السري.

您鍵入密碼的次數已超過規定

Code confidentiel incorrect. Nombre maximum de tentatives dépassé.

Sie haben die erlaubte Anzahl von Geheimnummer-eingaben überschritten.

Troppe digitazioni errate del codice segreto rivolgersi alla propria banca.

アンショウバンゴウノ、ニュウリョクカイスウゲンドヲコエマシタ。

카드암호를 잘못 입력하신 횟수가 초과되어 더이상
거래는 불가합니다.

Ha excedido los intentos permitidos.

Usted ha excedido el número de intentos permitido para su número de identificación personal.

Denial Code — All Others

We are unable to complete this transaction.

عفواً، لم نتمكن
من إكمال هذا الطلب.

我們無法完成此項處理

La transaction ne peut être effectuée.

Zur Zeit sind wir nicht in der Lage, diese Transaktion durchzuführen. Bitte versuchen sie es später noch einmal.

Operazione non effettuabile per cause tecniche ci scusiamo per l'inconveniente.

オトリヒキヲカンリョウデキマセン。

전산장애로 거래처리가 불가합니다.

Não foi possível concluir esta transação.

No podemos realizar esta transacción.

Denial Code — Acquirer Not Available

Service unavailable — try again later.

الخدمة متوقفة - الرءاء حاول ثانية لاحقاً.

暫停服務，請稍後再試

Service non disponible. Veuillez réessayer ultérieurement.

Transaktion wurde abgebrochen. Bitte versuchen sie es später noch einmal.

Sportello automatico temporaneamente fuori servizio ci scusiamo per l'inconveniente.

タダイマゴリヨウデキマセン。シバラクシテカラ、
モウイチドソウサシテクダサイ。

전산장애로 거래처리가 불가하오니 잠시후 다시 이용해 주십시오.

Serviço indisponível. Favor tentar novamente.

Servicio no disponible - Pruebe más tarde.

Servicio no disponible - Por favor trate más tarde.

ATM Phrases

Screen 000

Would you like more time to complete your transaction?

Souhaitez-vous plus de temps pour effectuer la transaction?

Benötigen sie mehr Zeit zur Ausführung der Transaktion?

オトリヒキニモウシバラクジカンガヒツヨウデスカ？

¿Necesita más tiempo para completar su transacción?

Screen 001

Sorry, temporarily out of service.

Appareil momentanément hors de service.

Leider vorübergehend außer betrieb.

オソレイリマスガ、タダイマオトリアツカイデキマセン

Disculpe, esta máquina no está en funcionamiento.

Screen 004

Your card has been captured due to a card reader failure.

Carte retenue suite à une défaillance du lecteur de carte.

Ihre Karte wurde aufgrund eines Lesefehlers einbehalten.

カードヨミトリキガフリョウノタメカードヲトリコミマシタ

Su tarjeta ha sido retenida debido a una falla del lector de tarjetas.

Screen 006

Please insert your card.

Veuillez insérer votre carte.

Bitte führen sie ihre Karte ein.

カードヲオイレクダサイ

Por favor, inserte la tarjeta.

Screen 011

Please enter your personal identification number.

Veuillez entrer votre code confidentiel.

Bitte geben sie ihre Geheimnummer ein.

アンショウバンゴウヲオシテクダサイ

Por favor, ingrese su número de identificación personal.

Screen 012

Which language would you like to use?

Sélectionnez une langue?

Bitte wählen sie eine Sprache?

ヒョウジゲンゴヲオエラビクダサイ

¿Qué idioma prefiere utilizar?

Screen 013

Please select your transaction.

Withdrawal or cash advance

Balance Inquiry

Transfer

Selectionnez la transaction voulue.

Retrait ou avance d'espèces

Interrogation de solde.

Transfert

Bitte wählen sie eine Transaktion.

Abhebung oder Barvorschuß

Aktueller Kontostand

Überweisung

ゴヨウケンヲオエラビクダサイ

キアッシング マタハ ヨキンヒキダシ

ザンダカシヨウカイ

シキンツケカエ

Por favor, elija la transacción que desea realizar.

Retiro o anticipo en efectivo

Solicitar el saldo

Transferencia

Screen 021

Sorry, we are unable to dispense the amount you have requested.

Press cancel to stop/return card.

Le montant demandé ne peut vous être délivré.

Appuyez sur Annuler pour arrêt/retour carte.

Leider können wir den gewünschten Betrag nicht auszahlen.

Drücken sie "abbrechen", um den Vorgang abubrechen und die Karte zurückzuerhalten.

オソレイリマスガ ゴヨウボウノキンガクヲオダシスルコトガデキマセン
チュウシスルトキハキヤンセルキーヲオシ カードヲオウケドリクダサイ

Disculpe, no podemos procesar la cantidad que ha solicitado.
Presione "cancel" para detener la transaccion/devolucion de tarjeta.

Screen 027

Sorry, temporarily unable to dispense cash.
Would you like another transaction?

Distribution de billets momentanément impossible.
Souhaitez-vous effectuer une autre transaction?

Zur zeit leider keine Bargeldausgabe möglich.
Möchten sie eine andere Transaktion durchführen?

オソレイリマスガ タダイマゲンキンヲオダシスルコトガデキマセン
ホカノオトリヒキヲゴキボウサレマスカ

Disculpe, por el momento la máquina no dispensa efectivo.
¿Desea otra realizar otra transaccion?

Screen 030

Unable to print receipt.
Do you want to continue with this transaction?

Impression du reçu impossible.
Souhaitez-vous poursuivre la transaction?

Beleg kann nicht ausgedruckt werden.
Möchten sie diese Transaktion fortsetzen?

ウケトリショウヲウチダスコトガデキマセン
コノオトリヒキヲツヅケマスカ

No se puede imprimir recibos.
¿Desea continuar esta transacción?

Screen 031

Unable to print receipt, your account balance will be shown on screen.

Impression du reçu impossible, le solde de votre compte apparaîtra à l'écran.

Beleg kann derzeit nicht ausgedruckt werden. Ihr Kontostand wird angezeigt.

ウケトリショウインサツデキマセン。オキヤクサマノザンダカハスクリーンニ
ヒョウジサレマス。

No se puede imprimir recibos; el saldo de su cuenta aparecerá en pantalla.

Screen 032

Please wait for cash.

Sortie des billets, veuillez patienter.

Bitte auf Bargeld warten.

ゲンキンヲゴヨウイシテイマスノデ、オマチクダサイ

Espere para recibir el dinero.

Screen 040

Please take your card and cash.

Wait a moment for your receipt

Veuillez retirer les billets et la carte.

Impression du reçu, veuillez patienter.

Bitte Karte und Bargeld entnehmen.

Bitte warten sie auf ihren Beleg.

カードトゲンキンヲオウケトリクダサイ

リョウシュウショウヲアゲマスカラ、シバラクオマチクダサイ

Por favor tome su tarjeta y el efectivo.
Espere un momento por el recibo.

Screen 057

Please contact your financial institution.

Veuillez contacter votre banque.

Bitte wenden sie sich an ihr Finanzinstitut.

カードハツコウガイシャニゴレンラククダサイ

Por favor, comuníquese con su institución financiera.

Screen 060

Sorry, we are temporarily unable to process this transaction.

Transaction momentanément impossible, veuillez nous excuser.

Zur Zeit sind wir leider nicht in der Lage, diese Transaktion durchzuführen.

オソレイリマスガ、タダイマコノオトリヒキハオトリアツカイデキマセン

Disculpe, no podemos procesar la cantidad que ud. Ha solicitado.

Screen 062

Your card has been inserted improperly or is damaged.

Please try to insert your card again.

If you continue to have difficulty, please contact your branch or customer service.

Introduction incorrecte de la carte ou carte endommagée.

Veuillez réintroduire la carte.

Si le problème persiste, veuillez contacter votre banque ou le service d'appel.

Ihre Karte wurde nicht korrekt eingeführt oder ist beschädigt.

Bitte versuchen sie es noch einmal.

Wenn sie weiterhin auf Schwierigkeiten stoßen, wenden sie sich bitte an ihre Bank oder den Kundendienst.

カードガタダシクイレラレテイナイアルイハカードガハソンシテオリマス
モウイチドカードヲオイレクダサイ

サラニゴフメイナテンガアレバ カードハッコウガイシャ
マタハ カスタマーサービスニゴレンラククダサイ

La tarjeta se insertó mal o está dañada.

Por favor, inserte la tarjeta de nuevo.

Si el problema persiste, por favor comuníquese con la sucursal o con atención al cliente.

Screen 067

Last transaction discontinued at your request.

La dernière transaction a été annulée à votre demande.

サキホドノオトリヒキハ、ゴヨウボウドオリチュウシシマシタ

Die letzte Transaktion wurde auf ihre Anweisung abgebrochen.

Usted solicito que se discontinuara la ultima transaccion.

Screen 074

Account Balance

Cash Available

Solde du compte

Montant des espèces disponibles

Kontostand

Bargeld verfügbar

コウザザンダカ
ゲンキンガゴザイマス

Saldo de la cuenta
Efectivo disponible

Screen 102

Withdrawal from
Credit Card
Checking
Savings or money market

Retrait sur
Carte de crédit
Compte bancaire
Compte d'épargne ou compte boursier

Abhebung von
Kreditkarte
Girokonto
Sparkonto oder Geldmarktfonds

ヒキダシ
クレジットカード
トウザヨキン
フツウヨヨキン

Retirar de
Tarjeta de crédito
Cuenta corriente
Ahorros o mercado de valores

Additional Support From Visa

B

Visa is available to assist members at any time with questions concerning the Visa Global ATM program. Visa staff can guide members to more detailed information about the program and help resolve any issues unique to their market situation.

This guide is part of a library of tools that Visa offers to support the development of the Visa Global ATM program.

For more information, members should contact their Regional Office at the following locations:

Visa Asia-Pacific

30 Raffles Place #10-00

Caltex House

Singapore 048622

+65 437 5800 Telephone

Visa Canada

40 King Street West, Suite 3710

P.O. Box 124

Toronto, Ontario M5H 3Y2

Canada

+1 416 367 8472 Telephone

Visa Central and Eastern Europe, Middle East, and Africa

99 Kensington High Street, 3rd Floor

P.O. Box 253

London W8 5TE

United Kingdom

+44 207 937-8111 Telephone

NOTE: *This address is effective through April 2003.*

Visa European Union

99 Kensington High Street, 3rd Floor

P.O. Box 253

London W8 5TE

United Kingdom

+44 207 937-8111 Telephone

NOTE: *This address is effective through April 2003.*

Visa Latin America and Caribbean

700 NW 107th Avenue, Suite 320 Miami, FL 33172-3139

P.O. Box 026098

Miami, FL 33102-6098

USA

+1 305 551 5900 Telephone

Visa U.S.A.

Visa U.S.A. Inc. and Visa International

P.O. Box 8999

San Francisco, CA 94128-8999

USA

+1 650 432 3200 Telephone

Glossary

Account Number

A primary cardholder account number that is:

- Embossed and encoded on a Visa card.
- Encoded on a Visa Electron card, a proprietary card bearing the Plus symbol, or a card bearing the Visa Electron symbol.
- Contained within the chip on a chip card.

acquirer

A member that signs a merchant or disburses currency to a cardholder in a cash disbursement, and directly or indirectly enters the resulting transaction receipt into interchange.

Acquirer Reference Number

A 23-digit identification number included in a BASE II clearing record, as specified in the V.I.P. System and BASE II System manuals.

Acquirer Working Key

An encryption key used by an acquirer for PIN translation.

arbitration

A process where Visa determines financial liability between members for interchange transactions that are presented and charged back.

Arbitration Committee

A Visa committee that resolves certain disputes between members arising from chargebacks.

Assured Transaction Response

The time limit within which an issuer must provide an authorization response. If a response is not provided within this time, Visa stand-in processing provides the response on behalf of the issuer.

ATM

An unattended terminal that:

- Has electronic capability
- Accepts PINs
- Disburses currency or cheques
- May provide balance information, funds transfers between accounts, and other services

ATM acquirer

An ATM participant sponsoring ATMs in the Visa Global ATM program and directly or indirectly enters the resulting transaction receipt into interchange.

ATM card

See Proprietary ATM card.

ATM cash disbursement

Currency obtained at an ATM displaying the Visa, Plus, or Visa Electron acceptance mark, for which the cardholder's PIN is accepted.

ATM participant

A Visa or Plus member that participates in the Visa Global ATM program.

ATM transaction

The act between a cardholder and a Visa/Plus ATM acquirer that results in the disbursement of cash.

ATM transaction receipt

A paper record of an ATM transaction.

authorization

A process, as specified in the *Visa International Operating Regulations*, where an issuer, an authorizing processor, or stand-in processing approves a transaction. This includes a domestic authorization and an international authorization.

Authorization Characteristics Indicator

A CPS/ATM indicator used to identify a Custom Payment Services transaction.

Authorization Code

A code that an issuer, its authorizing processor, or stand-in processing provides to indicate approval of a transaction. The code is returned in the authorization response and may be recorded on the transaction receipt as proof of authorization.

authorization request

A merchant's or acquirer's request for an authorization.

authorization response

An issuer's reply to an authorization request. The *Visa International Operating Regulations* refers to the following types of authorization response:

- Approval response
- Decline response
- Pickup response
- Referral response

BackOffice Adjustment System (BOAS)

Prepackaged software available from Visa for the processing of exception items for all Visa products.

BASE I

See V.I.P. System and VisaNet Integrated Payment System.

BASE II

The VisaNet System that provides deferred clearing and settlement services to members.

BASE II delivery file

A BASE II file used during clearing and settlement certification testing to ensure the ATM issuer/acquirer can process clearing and settlement through the VisaNet System.

basic currency conversion rate

A wholesale market rate or government mandated rate, in effect one day prior to the central processing date.

BIN

A 6-digit number assigned by Visa and used to identify a member or processor for authorization, clearing, or settlement processing.

card

A valid Visa or Visa Electron card, or a proprietary ATM card bearing the Plus or Visa Electron symbol (that is, one that has not expired, been reported lost or stolen, or is not counterfeit).

Card Verification Key

A working key used to generate and verify the Card Verification Value.

Card Verification Value (CVV) Service

A VisaNet service where Visa validates the Card Verification Value in an Authorization Request on behalf of the issuer.

Card Verification Value (CVV)

A unique check value encoded on the magnetic stripe of a card to validate card information during the Authorization process. The Card Verification Value is calculated from the data encoded on the magnetic stripe using a secure cryptographic process.

cardholder

An individual to whom a card is issued, or who is authorized to use that card.

center

A member or processor facility at which authorization, clearing, settlement, and other related activities take place.

Central Processing Date

The date (based on Greenwich Mean Time) on which a member inputs interchange data to, and the data is accepted by, a VisaNet Interchange Center (VIC).

certification

The process where an issuer or acquirer demonstrates its ability to communicate with VisaNet.

chargeback

A transaction an issuer returns to an acquirer.

chargeback period

The number of calendar days from the endorsement date of a transaction receipt (or central processing date, as applicable), during which time the issuer may exercise a chargeback right.

chip

An electronic component designed to perform processing or memory functions.

chip card

A card embedded with a chip that communicates information to a point-of-transaction terminal.

chip-reading advice

A point-of-transaction terminal capable of reading, communicating, and processing transaction data from a chip card.

clearing

All of the functions necessary to collect a clearing record from an acquirer in the transaction currency and deliver it to the issuer in the billing currency, to reverse this transaction, or to process a fee collection transaction.

compliance

A process where Visa resolves disputes between members arising from violations of the *Visa International Operating Regulations*, when the requesting member can certify that a financial loss has occurred, or will occur for a specific amount, and no chargeback right is available.

Compliance Committee

A Visa committee formed to resolve certain disputes between members arising from violations of the *Visa International Operating Regulations*.

counterfeit card

One of the following:

- A device or instrument that is printed, embossed, or encoded so as to purport to be a card, but that is not a card because an issuer did not authorize its printing, embossing, or encoding
- An instrument that is printed with the authority of the issuer and that is subsequently embossed or encoded without the issuer's authority
- A card that an issuer has issued and that is altered or re-fabricated, except one on which the only alteration or re-fabrication comprises modification of the signature panel or cardholder signature

Custom Payment Service (CPS)

A Visa payment service that accommodates specific payment environments with an identifier that remains with the transaction throughout its lifecycle.

Custom Payment Service/ATM (CPS/ATM)

A custom payment service for the Visa Global ATM program.

Data Encryption Algorithm (DEA)

A published encryption algorithm used to protect critical information by enciphering data based upon a variable secret key. DEA is also used to provide security during PIN translation.

Data Encryption Standard (DES)

A symmetric key methodology that uses the Data Encryption Algorithm approved for encrypting PINs in Visa card production transactions. *See* Data Encryption Algorithm.

debit system

The V.I.P. System software that supports both authorization-only and full financial (single-message) transactions. Its basic functions are routing, cardholder PIN and card verification, clearing and settlement, and stand-in processing.

direct arbitration

A process where Visa assigns financial liability for a transaction when either the:

- Chargeback Reduction Service rejects a presentment because it cannot verify authorization.
- Acquirer claims that the rejected transaction was authorized.

dual-message processing

The two-step process used to perform authorization through the V.I.P. System at the time of the transaction, and clearing and settlement through BASE II at a later time.

Dynamic Key Management (DEA) Service

A service used to change DEA encryption working keys using online messages. This service is available to members using the SingleConnect Service.

Edit Package

The software that Visa supplies to processors to:

- Validate interchange data destined for BASE II.
- Process interchange data sent from the processor to Visa.
- Process incoming transactions received from Visa.

EMV

The technical specifications developed (jointly by Europay International, Mastercard International, and Visa International) to provide standards for processing chip debit and credit transactions, and ensure global interoperability for the use of chip technology in the payment industry.

endpoint

A member or processor connected directly to VisaNet for authorization, clearing, or settlement purposes.

endorsement date

One of the following dates on a clearing record:

- If cleared through BASE II, the edit package run date on which a member submits outgoing interchange
- If cleared under a private agreement, the date on which a member processes outgoing interchange
- If cleared through the Single Message System, the settlement date
- For BASE II transactions, the endorsement date is no later than the date on which the member creates the BASE II interchange file. For transactions with indecipherable or invalid account numbers not cleared through BASE II, the date on which the transaction was first entered into interchange and mailed.

full financial transaction

An authorization request and a settlement transaction combined in a single (0200) message.

group member

A member, as defined under the *Visa International By-Laws and Regional Board Delegations*.

Hardware Security Module (HSM)

A device used for translation of PINs during a transaction on cards.

host system

A system used by an issuer or an acquirer to perform ATM processing.

Integrated Chip Card CVV (iCVV)

A chip-unique CVV in the magnetic-stripe image contained in the chip which VSDC issuers may optionally use to prevent the fraudulent capture of magnetic-stripe information from chip-read transaction data and the subsequent creation of magnetic-stripe cards.

interchange

The exchange of clearing records between members. The *Visa International Operating Regulations* refers to the following types of interchange:

- Domestic Interchange
- International Interchange

interchange reimbursement fee

A fee reimbursed by an acquirer to an issuer in the clearing and settlement of an interchange transaction.

interchange transaction

A transaction where the issuer and the acquirer are different.

Interchange Transaction File

An electronic file containing a member's interchange data.

international authorization

The authorization of an international transaction.

international balance inquiry

A cardholder request for his account balance initiated at an ATM and processed as a separate, nonfinancial transaction.

International Balance Inquiry Service

An ATM service that allows a cardholder to check his or her account balance through VisaNet.

International Board

The Visa International Board of Directors.

International Organisation for Standardisation (ISO)

The specialized international agency that establishes and publishes international technical standards.

international transaction

A transaction where the issuer of the card used is not located in the transaction country.

interregional transaction

A transaction where the issuer of the card used is not located in the transaction region.

intraregional transaction

A transaction where the issuer of the card used is located in the transaction region, but not in the transaction country.

issuer

A member that issues Visa, Visa Electron, or proprietary ATM cards bearing the Plus or Visa Electron symbol, and whose name appears on the card as the issuer (or, for cards that do not identify the issuer, the member that enters into the contractual relationship with the cardholder).

issuer approval rate

The percentage of authorization requests approved by the issuer.

Issuer Working Key

A working key used by Visa to translate the PIN for transmission to the issuer.

key management service

A service that Visa provides to process, store, and transmit member keys associated with PIN security used in ATM transactions.

logotype

A wordmark depicted in stylized lettering.

magnetic stripe

The magnetic stripe on a card containing the necessary information to complete a transaction.

mark

A word, name, design, symbol, or other device, or any combination thereof, that an entity adopts to identify its goods or services. The *Visa International Operating Regulations* refers to the following categories of mark:

- Acceptance mark
- ATM acceptance mark
- Design
- Enhanced Visa wordmark
- Hologram
- Logotype
- Non-Visa-owned marks
- Olympic marks
- Product name
- Program mark
- Service mark
- Symbol
- Visa-owned marks
- Wordmark

member

An entity that is a member of Visa. The *Visa International Operating Regulations* refer to the following types of member:

- Acquirer
- Associate
- ATM acquirer
- Charter member
- Disbursing member
- Group member
- Issuer
- Merchant bank
- Participant
- Plus program participant
- Principal
- Visa Electron acquirer
- Visa Electron issuer
- Visa issuer

non-member agent

An organization or individual that is not a member, has no direct connection to VisaNet, and provides members with card-related support services such as:

- Merchant solicitation, sales, or service
- Point-of-transaction terminal installation and service
- Transaction receipt data capture and transmission
- Cardholder solicitation services

notification

The written notice delivered by mail, courier, facsimile, telex, or hand. Notification is effective when posted, sent, or transmitted by Visa to the member or its agent.

online certification

The certification testing process conducted on-line with the V.I.P. System after pre-certification has been successfully completed.

PS/2000 (PaymentService/2000)

A Visa initiative to migrate the Visa payment service to a fully electronic environment.

physically secure device

A device with negligible probability of being successfully penetrated to disclose all or part of any cryptographic key or PIN.

PIN

A personal identification alpha or numeric code identifying a cardholder in an authorization request, originating at a terminal with authorization-only or data capture-only capability.

PIN translation

The process of PIN encryption and de-encryption performed in a secure environment.

PIN verification

A procedure used to verify cardholder identity when a PIN is used in an authorization request.

PIN Verification Service (PVS)

A service that Visa provides for the verification of cardholder PINs transmitted with authorization requests.

PIN Verification Value (PVV)

A 4-digit value used in PIN verification.

Plus ATM

An ATM that displays the Plus symbol and not the Visa flag symbol.

Plus ATM acquirer

A Plus participant acting as a disbursing member for Plus transactions.

Plus ATM card

A card bearing the Plus symbol.

Plus issuer

A Plus participant issuing proprietary ATM cards bearing the Plus symbol.

Plus program marks

The marks used in conjunction with the Plus program, including the Plus design, Plus symbol, Plus logotype and Plus wordmark.

Plus symbol

An ATM acceptance mark comprising the Plus design combined with the Plus Logotype denoting ATM access only. One of the Visa-owned marks.

Plus System, Inc. (PSI)

An entity sublicensed by Visa U.S.A. Inc. to administer the Plus program in the United States and certain other countries, in accordance with the affiliation agreements between that entity and Visa.

Plus logotype

A mark comprising the word “Plus.” One of the Visa-owned marks.

point-of-transaction terminal

A device used at the point-of-transaction that has a corresponding point-of-transaction capability. An ATM is one type of point-of-transaction terminal.

Positive Cardholder Authorization Service (PCAS)

A set of risk control services available to issuers, as specified in the *Payment Technology Standards Manual* or the *PIN Management Requirements* manual.

pre-certification

The first phase of the certification process, which confirms that the issuer has correctly formatted its V.I.P. System messages before beginning online certification.

presentment

A clearing record that an acquirer presents to an issuer through interchange, either initially (a first presentment) or after a chargeback (a representment).

processor

A member, or Visa, or a Visa-approved nonmember acting as the agent of a member, that provides authorization, clearing, or settlement services for members and merchants.

proprietary ATM card

A card that does not bear a Visa flag or Visa Electron symbol, but may bear a Plus or Visa Electron symbol.

Regional Office

The head office of a Visa region, located as follows:

- Asia-Pacific region: Tokyo, Japan
- Canada region (Visa Canada): Toronto, Canada
- Central and Eastern Europe, Middle East, and Africa (CEMEA) region: London, England

- European Union (EU) region: London, England
- Latin America and Caribbean region: Miami, U.S.A.
- United States region (Visa U.S.A. Inc.): Foster City, U.S.A.

Regional Operating Regulations

The Operating Regulations of a Visa region.

representment

A clearing record that an acquirer presents to an issuer through interchange after a chargeback.

Requested Payment Service Indicator

A code submitted by an acquirer to indicate the type of Custom Payment Service being requested.

response code

A code that an issuer, its authorizing processor, or stand-in processing provides to indicate how an acquirer should proceed with the cardholder transaction.

reversal

A BASE II or online financial transaction used to negate or cancel a transaction that has been sent through interchange in error.

service code

A number encoded on the magnetic stripe that identifies the circumstances under which the encoded BIN is valid (for example, international transactions, domestic transactions, restricted card use, local services, cardholder verification).

settlement

The reporting of settlement amounts owed by one member to another, or to Visa, as a result of clearing.

settlement amount

The daily net amount expressed in a member's settlement currency resulting from clearing. These amounts include transaction totals plus any applicable fees or charges, expressed in the member's settlement currency.

settlement currency

A currency that Visa uses to settle interchange, as specified in the VisaNet manuals.

SingleConnect Service

VisaNet services that enable members to process online financial and deferred clearing transactions through a single VisaNet interface for purchases and ATM transactions.

single-message processing

A processing methodology where transaction authorization, clearing, and settlement all occur through a single exchange of messages between an acquirer and issuer.

stand-in processing

The V.I.P. System component that provides authorization services on behalf of an issuer when the Positive Cardholder Authorization System is used or when the issuer or its authorizing processor is unavailable.

trade name

A name used to identify a business and to distinguish its activities from those of other businesses. In some cases the same words or symbols may serve as a trade name and a mark simultaneously.

transaction country

The country in which the ATM is located, regardless of the cardholder's location when a transaction occurs.

transaction currency

The currency in which a transaction is originally completed.

transaction date

The date on which a transaction between a cardholder and a merchant, an acquirer or carrier, occurs.

Transaction Identifier

A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response.

Triple Data Encryption Algorithm (TDEA)

The algorithm specified for Triple Data Encryption Algorithm modes of operation. *See* Data Encryption Algorithm.

unattended terminal

A device that reads, captures, and transmits card information. A cardholder operates this device in an unattended environment. An ATM is one type of unattended terminal.

unrecognized service code

A service code that a magnetic-stripe or a chip terminal cannot recognize.

V.I.P. System

The VisaNet Integrated Payment System. The VisaNet message processing system for both authorization and full financial messages, comprised of the Common Interface Function, BASE I, and the debit system.

V.I.P. System user

An authorizing processor that connects to the V.I.P. System through a terminal or computer device, for authorization and other services.

validation code

A unique value in the CPS/ATM program that Visa includes in each authorization response to ensure key authorization fields are preserved in the clearing record.

Visa

The Visa International Service Association and all of its subsidiaries and affiliates.

Visa acquirer

A member that signs a Visa merchant or disburses currency or loads funds to a Visa cardholder in a cash disbursement or load transaction, and directly or indirectly enters the resulting transaction receipt into interchange.

Visa ATM

An ATM that displays the Visa flag symbol and not the Plus symbol.

Visa Business card

A Visa card targeted to the small business market that is used to pay for employee business travel and general expenses, and complies with all of the following:

- Either silver or gold in color
- Bears the descriptive term “Business card”
- Is issued as specified in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*

Visa card

A card that bears the Visa flag symbol, enabling a Visa cardholder to obtain goods, services, or cash from a Visa merchant or an acquirer. A Visa card is always one of the following:

- Visa Business card
- Visa Classic card
- Visa Corporate card
- Visa Gold card

- Visa Infinite card
- Visa Platinum card
- Visa Premier card
- Visa Purchasing card

Visa Classic card

A general-purpose Visa card that is issued as specified in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*.

Visa Corporate card

A Visa card targeted to mid-to-large sized companies and used to pay for employee business travel and entertainment expenses, and complies with all of the following:

- Either silver or gold in color
- Bears the descriptive term “Business card”
- Is issued as specified in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*

Visa Electron card

A card that bears the Visa Electron symbol, and is issued as specified in the *Visa International Operating Regulations, Volume I—General Rules, Chapter 3, Issuer Requirements & Information*, and *Volume III—Cards and Marks Specifications*.

Visa Electron symbol

A mark consisting of the Impulse design and Visa Electron Logotype. One of the Visa-owned marks.

Visa flag symbol

A mark consisting of the Bands design and the Visa wordmark. One of the Visa-owned marks.

Visa Global ATM program

A program through which an ATM participant provides cash disbursement services to cardholders by acting as an issuer, an ATM acquirer, or both.

Visa Gold card

A premium Visa card that both:

- Offers core and optional services as specified in the *Visa International Operating Regulations, Volume I—General Rules*.
- Is issued as specified in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*.

Visa International Arbitration/Compliance Committee

See Arbitration Committee and Compliance Committee.

Visa International Board

See International Board.

Visa International marks

See Visa-owned marks.

Visa logotype

A mark comprising the word “Visa.” One of the Visa program marks.

Visa-owned marks

The marks owned by Visa, including the Visa, Visa Electron, and Plus program marks.

Visa/Plus ATM

An ATM that displays both the Visa flag symbol and the Plus symbol, and may also display the Visa Electron symbol.

Visa Premier card

A Visa card that both:

- Offers core and optional services as specified in the *Visa International Operating Regulations, Volume I—General Rules*.
- Is issued as specified in the *Visa International Operating Regulations, Volume III—Cards and Marks Specifications*.

Visa program marks

The marks used in connection with the Visa program.

VisaNet

The systems and services, including the V.I.P. System and BASE II, through which Visa delivers online financial processing authorization, clearing, and settlement services to members.

VisaNet Access Point (VAP)

The Visa equipment and software that a member uses to access the VisaNet Systems.

VisaNet authorization message format

A V.I.P. System message format that uses the Visa version of the International Organisation for Standardisation (ISO) bit map standard for bank card messages.

VisaNet communications network

The telecommunications facilities operated by Visa to support VisaNet services worldwide.

VisaNet Integrated Payment System

See V.I.P. System.

VisaNet Interchange Center (VIC)

A Visa facility that operates the VisaNet data processing systems and support networks.

Visa Test System (VTS2000 and VTS - Version 3)

The software provided by Visa for use during the pre-certification process for testing on the acquirer or issuer personal computer.

wordmark

A mark consisting entirely of a word.

working key

A Data Encryption Standard key used to protect data during PIN transmission.

Zone Control Master Key (ZCMK)

A key used to protect the security of working keys.

zone encryption technique

A technique used to ensure PIN security in the VisaNet communications network during PIN transmission.

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