VISA

Welcome to
Using BOAS With the Single Message System

Using BOAS With the Single Message System has been updated. This version incorporates changes for BOAS Releases 8.0 and 8.2.

Using BOAS With the Single Message System is part of a documentation set. The other manuals include:

- *BOAS Administration and Technical Guide*

- *Using BOAS With the BASE II System*

This book replaces the previous version of *Using BOAS With the Single Message System* (0525-07). Please discard the old manual.

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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.
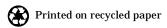
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Using BOAS With the Single Message System

BackOffice Adjustment System

Effective: 13 October 2000

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0525-09

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About This Guide

Using BOAS With the Single Message System is intended for data entry personnel using the BackOffice Adjustment System (BOAS) to enter exception transactions. This guide contains the following chapters:

- **Chapter 1: About BOAS—**provides an overview of BOAS and the system processing flows. It also describes the system menu structure.

- **Chapter 2: Getting Started—**discusses types of menu screens, using the keyboard, and logging on and off the system.

- **Chapter 3: Establishing a Daily Workflow—**provides a daily workflow guideline for BOAS processing.

- **Chapter 4: Researching Original Transactions—**describes how to request and review original transaction inquiries. It also explains how to create and send transactions based on original transactions.

- **Chapter 5: Entering Transaction Data—**describes how to enter, update, send, receive, and delete exception transactions.

- **Chapter 6: Sending and Receiving Transactions—**describes how to send and receive data from the VisaNet System.

- **Chapter 7: Working With BOAS Reports—**describes how to generate, browse, and automatically print BOAS reports.

- **Chapter 8: Verifying Settlement—**describes how to verify settlement once data has been received from Visa.

- **Chapter 9: Tracking Transactions—**describes how BOAS tracks adjustment transactions.

- **Appendix A: Frequently Asked Questions—**explains how to solve problems in BOAS.

- **Appendix B: Sample Reports—**provides sample reports for transactions processed through BOAS using the Single Message System (SMS).

- **Appendix C: BOAS System Messages—**lists messages and error codes users may encounter when using BOAS data entry functions.

- **Appendix D: V.I.P. System Codes—**lists the V.I.P. System reason and reject codes users may need to complete data entry functions.

- **Appendix E: BOAS Data Entry Alphabetical Quick Reference—** lists and describes field items found on BOAS data entry screens (in alphabetical order).

- **Appendix F: BOAS Data Entry Numerical Quick Reference—** lists and describes field items found on BOAS data entry screens (in numerical order).

A glossary is provided at the end of this guide.

Text Conventions Used in This Guide

This guide uses typefaces, symbols, and other devices to represent the information you see on BOAS screens, including the commands or information you type and the keyboard keys that you use. Table 1 shows the document conventions used in this guide.

Table 1:   Document Conventions Table (1 of 2)

Document Convention	Purpose in This Guide
ALL UPPERCASE LETTERS	Drive letters, subdirectory names, and file names; system statuses, modes, and states
➤	Indicates step-by-step procedures
boldface	Command buttons (**OK**, **Cancel**), menu names, menu choices referenced in procedures, and entries typed at the keyboard

Table 1:   Document Conventions Table (2 of 2)

Document Convention	Purpose in This Guide
Courier typeface	System prompts and messages displayed by the system
EXAMPLE	Identifies an example of what the accompanying text describes or explains
IMPORTANT	Highlights important information in the text
italics	Document titles; emphasis
keycaps (**Ctrl**)	Keyboard keys referenced in graphics
LetterGothic typeface	The typeface used to re-create screen captures and sample report layouts in text
"material in quote marks"	Section names referenced in a chapter
Note:	Provides more information about the preceding topic
<Numbers in angle brackets>	Indicates the corresponding numbered flag that is illustrated in an accompanying figure
Research Original	The location of the highlight bar on a BOAS screen is circled
⚠ Warning	Warns the reader of a potentially dangerous or damaging situation, process, or procedure

Page Layout Conventions

The pages in this user's guide that contain only header and footer
information, and no body text, are intentional. They create a mirrored
effect, with the procedure on the left page and the associated screen
sample on the right page.

Screen Representations Used in This Guide

The BOAS screen illustrations in this guide have been created to resemble the screens you see on your PC terminal.

While using BOAS, some menu screens appear as overlays on top of other screens. For example, in [Figure 1](#), the Research Original Transactions menu overlays the Main Menu.

For the sake of clarity, this guide sometimes shows these overlay screens as single screens. An example of this is shown in the lower portion of Figure 1.

Figure 1:   Examples of Screen Representations—Overlay and Single Screens

```
 MNU1 x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════ MASTER
                    ┤ M A I N   M E N U ├
   Research Original Transactions
         ┌IQRS┤ Research Original Transactions ├
   Ente  │ Research Original Data
   Ser   │
   Rec   │ Review Original Data
   Rep   │
         │ F1=Help  F2=Proceed        ESC=Return
   Tracking
   System Utilities
   F1=Help F2=Proceed Alt+F4=Exit
```

```
      ┌IQRS┤ Research Original Transactions ├
      │ Research Original Data
      │
      │ Review Original Data
      │
      │ F1=Help   F2=Proceed        ESC=Return
```

Related Publications

For additional information about BOAS, refer to the following publications:

- *BOAS Administration and Technical Guide*

- *Fraud Reporting System User's Manual*

- *V.I.P. System Overview*

- *V.I.P. System Reports*

- *V.I.P. System SingleConnect Service Interlink Processing Specifications*

- *V.I.P. System SingleConnect Service SMS ATM Processing Specifications*

- *V.I.P. System SingleConnect Service SMS POS (Visa & Visa Electron) Processing Specifications*

- *V.I.P. System SMS Processing Specifications (U.S.)*

- *V.I.P. System SingleConnect Service Interlink Reference Guide Technical Specifications*

- *V.I.P. System Interlink Technical Specifications*

- *V.I.P. System SingleConnect Service SMS ATM Technical Specifications*

- *V.I.P. System SMS ATM Technical Specifications (U.S.)*

- *V.I.P. System SingleConnect Service POS (Visa & Visa Electron) Technical Specifications*

- *V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications (U.S.)*

About BOAS

1

What Is BOAS?

The BackOffice Adjustment System (BOAS) is a PC-based application allowing members and processors connected to the Single Message System (SMS) to create original inquiries, enter exception transactions, and correct exception transactions returned from Visa.

BOAS processes the following exception transactions:

- Adjustments

- Chargebacks and representments

- VCRFS Disputes

- Fee collections and funds disbursements

- Exception file updates

- Fraud notifications

- Free text messages

- Interlink downtime sales drafts

- VCRFS nonfulfillments

- Retrieval requests

- PIN verification

In addition, BOAS can receive the following transactions (they are not created on BOAS):

- Reconciliation totals

- Settlement totals

- Cardholder database updates

BOAS runs on a personal computer at a member's site. It supports Visa, Interlink, Plus, and Gateway network transactions for issuers and acquirers. The BOAS application software is provided and maintained by Visa. BOAS is connected to the VisaNet system through a VisaNet Access Point (VAP).

Understanding the Processing Flow

Exception transactions flow to and from your PC to the VisaNet system and on to members and processors also connected to the VisaNet system. This section describes the process of sending and receiving transactions.

Sending Exception Transactions

Figure 1–1 is the first part of a two-part processing flow that illustrates the sending of exception transactions. Your institution is represented as Member A and other members and processors as Member B. The numbered items below refer to Figure 1–1:

<1>   You create a batch of transactions to be sent to Member B.

<2>   When you send a batch, BOAS dials the VAP to establish a connection. The session is disconnected, and the VAP dials back to BOAS (for system security). At the end of this process, BOAS is connected to the VAP.

<3>   Through the VAP, BOAS logs onto the VisaNet Integrated Payment (V.I.P.) System and prepares to send the exception transactions.

Figure 1–1:   BOAS Processing Flow—Sending (1 of 2)

Figure 1–2 illustrates the second part of the process that occurs as BOAS establishes a connection with a VisaNet Access Point (VAP) to send exception transactions. In Figure 1–2, your institution is represented as Member A and other members and processors as Member B. The numbered items below refer to Figure 1–2:

<4>   BOAS formats and sends a transaction from the batch to the V.I.P. System, which forwards it to Member B. Member B then responds to the V.I.P. System, which returns the response to the BOAS workstation.

<5>   BOAS matches the response with the transaction and logs them in a response file. The process of formatting and sending each transaction is repeated until all transactions in the batch have been sent and the corresponding responses have been logged.

<6>   BOAS logs off the V.I.P. System and the VAP.

Figure 1–2:   BOAS Processing Flow—Sending (2 of 2)

Receiving Exception Transactions

Figure 1–3 illustrates the first of a two-part processing flow that shows how BOAS receives exception transactions from the V.I.P. System. In Figure 1–3, your institution is represented as Member A and other members and processors as Member B. Some steps in the receiving process are similar to the sending process. The numbered items below refer to Figure 1–3.

<1> Prior to receiving exception transactions, Member B has sent exception transactions destined for your institution to the V.I.P. System. The V.I.P. System responds with stand-in processing (STIP) for exception transactions and builds an advice file for your institution, Member A.

<2> When you receive transactions, BOAS dials the VAP to establish a connection. The session is disconnected, and the VAP dials back to BOAS (for system security). At the end of this process, BOAS is connected to the VAP.

<3> BOAS logs on to the V.I.P. System and begins to receive exception transactions from the advice file. When BOAS has received an exception transaction, it is logged to a receive file.

Figure 1–3:   BOAS Processing Flow—Receiving (1 of 2)

Figure 1–4 illustrates how BOAS receives exception transactions from the V.I.P. System. In Figure 1–4, your institution is represented as Member A and other members and processors as Member B. Some steps in the receiving process are similar to the sending process. The numbered items below refer to Figure 1–4.

<4>   BOAS continues to receive exception transactions until the advice file has been emptied and all received transactions are logged to the receive file.

<5>   BOAS logs off the V.I.P. System and the VAP.

Figure 1–4:   BOAS Processing Flow—Receiving (2 of 2)

Using the BOAS Menu Structure

BOAS is a menu-driven application. [Figure 1–5](#) illustrates the basic structure.

The Main Menu is your gateway to the rest of the BOAS menus. From this menu you can select:

- **Research Original Transactions**—allows you to receive original transaction data for research and inquiry purposes. The original data can be used to create and send exception transactions.

- **Enter Transactions**—allows you to enter, update, send, and delete BOAS transaction data.

- **Send Transactions**—allows you to send exception transactions to Visa.

- **Receive Transactions**—allows you to receive exception transactions from Visa.

- **Reporting**—allows you to generate summary and detail reports of your daily BOAS activity.

- **Tracking**—allows you to track the status of your BOAS transactions.

- **System Utilities**—allows you to use the utility functions needed for system administration, such as maintaining operator identifications and importing mainframe transaction files.

  Note: *System Utilities are covered in the* BOAS Administration and Technical Guide*.*

Figure 1–5:   BOAS System Menu Structure

```
                                    ┌─────────────┐
                                    │  MAIN MENU  │
                                    └─────────────┘
```

| Research Original Transactions | Enter Transactions | Send Transactions | Receive Transactions | Reporting | Tracking | System Utilities |

Research Original Transactions
— Research Original Transaction
— Review Original Data

Enter Transactions
— Data Entry Batch Management
   — Transaction Record Selection
   — Transaction Selection Menu

Receive Transactions
— Receive BASE II CTF Data
— Receive V.I.P. System Data

System Utilities
— Event Log Browse
— Operator ID Maintenance
— Profile Maintenance
   — System Menu
   — Security Menu
   — Network Menu
   — Transaction Menu
   — Aging Alert Menu
   — Reporting Menu
   — Data Maintenance Menu
— Import Data

Getting Started 2

Understanding BOAS Screens

BOAS has three types of screens:

- Menu screens

- Work screens

- Online help screens

Menu Screens

A menu screen is divided into four areas, as shown in <u>Figure 2–1</u>:

Title—This area contains the following information:

<1> Screen identifier

For example, the Main Menu shown in <u>Figure 2–1</u> is identified as *MNU1*.

<2> BOAS version number, represented as x.xx in this guide

<3> Processing center BIN, a six-digit number assigned by Visa representing the appropriate processing center. This number is entered on your System Profile screen.

<4> Application's title, the Visa BackOffice Adjustment System

<5> Current operator's identification, entered when you log on to BOAS.

<6> Menu title

Menu Selection—lists the menu choices. To select a menu choice, use the keyboard arrow keys to highlight your choice and select it by pressing **F2**.

Command Area—displays a list of function keys. The standard function keys are described in "Using the Keyboard" later in this chapter.

Message Line—displays informational or error messages. Refer to Appendix C for message descriptions and suggested responses.

Figure 2–1:   Example of a Menu Screen

Work Screens

Work screens are used to enter data or make additional transaction choices. An example work screen is shown in <u>Figure 2–2</u>. Work screens have five basic areas:

Title—This area contains the following information:

<1>   Screen identifier

For example, the Research Original Transactions screen shown in <u>Figure 2–2</u> is identified as IQTS.

<2>   BOAS version number. Represented as x.xx in this guide.

<3>   Processing center BIN, a six-digit number assigned by Visa that represents the appropriate processing center

<4>   Screen title and function

<5>   Current operator identification, entered when you log on to BOAS

Header—contains field headings, product-specific information, or count in the input area. This area may or may not appear.

Input Area—contains fields or items you can change or select. The example screen shown in <u>Figure 2–2</u>, contains a listing of inquiries.

Command Area—displays a list of function keys. The standard function keys are described in "Using the Keyboard" later in this chapter.

Message Line—displays informational or error messages. Refer to Appendix C for message descriptions and suggested responses.

Figure 2–2:   Example of a Work Screen

Online Help Screens

Online help is available for most screens within BOAS. Pressing **F1** accesses online help from wherever you are in the system.

The help screen overlays the currently active screen. For example, [Figure 2–3](#) shows the Main Menu Help Screen overlays the Main Menu.

Help screens include the following areas:

Title—contains the screen name. For example, the Main Menu Help Screen.

Display Area—contains the help information. Use **PgUp**, **PgDn**, and arrow keys to scroll through the text.

Message Line—displays any message; for example, [Figure 2–3](#) shows a message defining the keys you use with the screen.

Figure 2–3:   Example of a Help Screen

```
 MNU1 x.xx xxxxxx ====== Visa BACKOFFICE ADJUSTMENT SYSTEM ==========MASTER
                    M A I N    M E N U
            Research Original Transactions
                                                                    ┐
                          Main Menu Help Screen              }  Title
                                                                    ┘
            [Alt+F4]   Sign off of BOAS and Exit to DOS

            Screen Purpose:
               The Main Menu allows the operator to select        ons
               listed. To select a function, move the high         r
               down using the up-arrow [↑], down-arrow [↓]
               to the desired function and pressing the F2        ┐
                                                                  │
            Available functions and their components:             }  Display
               Research Original Transactions:                    │     Area
                  Request Original Data - Input request fo        │
                        data from the VTRS Data Base.             │
                  Review Original Data - Review the data that     ┘


 E800 Use ↑,↓, PgUp or PgDn to scroll, or ESC to exit.           ┐
                                                                 }  Message
                                                                 ┘     Line
```

Using the Keyboard

All of the BOAS screens use the same keyboard functions for basic actions. Table 2–1 lists the keys you use to perform standard BOAS functions.

Table 2–1:   Using Keyboard Keys (1 of 2)

Action Desired	Keyboard Action
Move highlight bar on menu screen to select an item	Press ⇑ to move up.
	Press ⇓ to move down.
	Press ⇐ to move left.
	Press ⇒ to move right.
	Press **Tab** to move to the next menu item in a sequence.
	Press **Shift + Tab** to move to the previous menu item in a sequence.
Move between screen pages	Press **PgUp** to go to the previous page.
	Press **PgDn** to go to the next page.
Move between input fields	Press **Tab** or **Enter** to move forward.
	Press **Shift + Tab** to move backwards
	Note: *On some non-menu screens, you can also use* the ⇑ *and* ⇓ *to move the cursor.*
Move cursor within field	Press the ⇐ to go to the previous character.
	Press the ⇒ to go to the next character.
Correct character within field	1. Press the ⇐ or the ⇒ to move the cursor to the first character to be corrected.
	2. Type over the incorrect characters.
Return to previous (higher level) menu or screen	Press **Esc**.

Table 2–1:   Using Keyboard Keys (2 of 2)

Action Desired	Keyboard Action
Cancel a function without completing it and return to previous menu	Press **Esc**.
Exit BOAS	Press **Esc** repeatedly from any screen until you return to the Main Menu and then press **Alt + F4** to exit.

Warning

Do not press **Ctrl + Break** while running BOAS. This key combination may cause unpredictable results.

Starting BOAS

To start BOAS, you must first know the BOAS version number. This number is listed on the installation diskette.

Note: *BOAS is a DOS application. You must exit Windows before starting the application.*

➤ **To start BOAS in DOS:**

1. At the command line, type **CD\BOASxxx** (**xxx** is the BOAS version number). For example, with Release 8.2 you type **CD\BOAS82**.

2. Press **Enter**.

3. At the BOASxxx prompt, type **BOAS**.

4. Press **Enter**.

   A warning screen is displayed before logon if any of the following conditions are found:

   –   Your PC has insufficient DOS memory to run the system.

   –   You are running DOS from a Windows environment.

   –   A disk caching program is presently enabled.

   The warning message is for your information only and is intended to remind you that these conditions may cause unpredictable results.

   The Visa International Confidentiality screen appears, as shown in . The next step is logging on to BOAS.

Figure 2–4:   Sample Start-up Screens

```
C:\BOASxxx>BOAS
```

Enter

```
═ LOGO x.xx ══════════════════════════════════════════════

        VisaNet Backoffice Adjustment System Release x.xx

    --- NOTICE --- NOTICE --- NOTICE --- NOTICE --- NOTICE ---
   These computer programs and the information furnished herein by
    Visa are CONFIDENTIAL, and are distributed to Visa Members and
   agents for their exclusive use in participating in Visa Sponsored
   programs, and shall not be duplicated, published, or disclosed in
    whole or in part, or used for other purposes, without the prior
                    written permission of Visa.

        Copyright (C) Visa International 1992–2000
                    All rights reserved

        Press F2 to Continue or ESC to Exit
```

Logging on to BOAS

If you have *not* been assigned an operator ID, use the procedure for "Logging on After Initial Installation." For this procedure, use the initial operator ID (MASTER) and password (MASTER) shipped with BOAS.

If you *have* been assigned a specific operator ID and password, use the procedure for "Logging on for Daily Use."

➤ **Logging on after initial installation:**

1. Press **F2** at the Visa International Confidentiality screen to display the Operator Sign-on screen (Figure 2–5).

2. Type **MASTER** in the Operator ID and password fields.

3. Tab to New Password, type a new password and press **F2**.

    Note: *Your password can be a minimum of five characters and maximum of eight characters. The characters do not appear when you type your password.*

4. Confirm your new password by typing it a second time.

5. Press **F2** to sign on to BOAS.

6. Press **F2** to proceed to the Main Menu.

➤ **Logging on for daily use:**

1. Press **F2** at the Visa International Confidentiality screen to display the Operator Sign-on screen (Figure 2–5).

2. Type your operator ID.

3. Type your password.

    Note: *If your password has expired or was changed by the System Administrator, you are prompted to type a new password.*

4. Press **F2** to log on to BOAS.

5. Press **F2** to display the Main Menu.

Figure 2–5:   BOAS Operator Sign-on Screen

```
 LOGO x.xx

        VisaNet Backoffice Adjustment System Release x.xx

     --- NOTICE --- NOTICE --- NOTICE --- NOTICE -[ F2 ]ICE ---
    These computer programs and the information furnished herein by
```

```
 SIGN x.xx ============ Visa BACKOFFICE ADJUSTMENT SYSTEM ==========

                  | OPERATOR SIGN-ON |

            Sign-on to the Visa BACKOFFICE ADJUSTMENT SYSTEM


              Confirm System Date: 05/19/99 Time: 14:49

                   Operator ID : MASTER
                   Password ...             [ F2 ]
                  New Password...:
                  Last Access Was 00/00/00 At 00:00
```

```
 MNU1 x.xx xxxxxx ======= Visa BACKOFFICE ADJUSTMENT SYSTEM ========== MASTER
              | M A I N   M E N U |

          Research Original Transactions

          Enter Transactions

          Send Transactions

          Receive Transactions

          Reporting

          Tracking

          System Utilities

      F1=Help  F2=Proceed  Alt+F4=Exit      [ F2 ]
```

Canceling an Operation

If you are selecting from a menu, resetting BOAS profile options, or entering data for a transaction, you can exit the screen without completing the operation by pressing **Esc** (see <u>Figure 2–6</u>).

The following procedure demonstrates how to cancel an operation and return to the Main Menu. Use the keys you learned in the previous section to perform these actions.

➤ **To cancel an operation:**

1. From the Main Menu, use ⇓ to move the highlight bar to **Research Original Transactions**.

2. Press **F2** to select this item. The Research Original Transaction menu overlays the Main Menu.

3. Press **F2** to select the **Research Original Data** menu item.

   The Research Original Transactions screen displays.

4. Press **Esc** to leave the screen without making any changes and return to the Research Original Transactions menu.

5. Press **Esc** to return to the Main Menu.

You can press the **Esc** key on any screen to cancel any uncompleted function in BOAS.

Figure 2–6:   Example of Canceling a BOAS Operation

```
  MNU1 x.xx xxxxxx ══════Visa BACKOFFICE ADJUSTMENT SYSTEM══════════MASTER
       ╔ M A I N   M E N U ╗
      ( Research Original Transactions )    F2  ◄──────────────┐
                                                                │
       Ent IQRS═ Research Original Transactions ═               │   Esc
                                                      │
       Se   ( Research Original Data )                ▼
                                                                │
       Re     Review Original Data                          ◄───┘
                                                   ◄────────────────┐
       Re                                         F2                │
            F1=Help   F2=Proceed        ESC=Retu                    │
       Tr                                                           │
                                          │                         │
                                          ▼                         │
                                                                    │
  IQRT x.xx xxxxxx═══    Visa BACKOFFICE ADJUSTMENT SYSTEM═══  MASTER═
  Batch ID: 12345678     Research Original Transactions    Record Num: 001

                        Original Data Inquiry

       Requested Date (MM/DD/YY):

       Card Number:
         and/or
       Transaction Identifier:

      Optional Input:
        Get Authorization (Y/N)...............: N
        Additional Database Search Days.......: 0(0 = Requested Date Only)
                                                (1 = Incl Day Before)
                                                (2 = Incl Day After)
                                                (3 = Incl Day Before and After)

        Retrieval Reference Number (VIP):
        Acquirer Reference Number (BASE II):

  F1=Help        F2=Save Trans                    Esc  ──────────┘
  F6=Send Batch  F7=View Batch     ESC=Return
```

Logging Off From BOAS

The example in <u>Figure 2–7</u> shows how to exit BOAS from the Research Original Transaction menu.

➤ **To log off from BOAS:**

1. From any screen, press **Esc** repeatedly until you return to the Main Menu screen.

2. Press **Alt** + **F4** from the Main Menu screen to return to the DOS prompt.

   ```
   C:\BOASxxx>
   ```

IMPORTANT

You must log off from BOAS after updating your system profile. See Chapter 4, Setting Up Your System Profile, in the *BOAS Administration and Technical Guide* for more information.

Figure 2–7: Logging off from BOAS

Establishing a Daily Workflow   **3**

Introduction

This chapter describes the daily workflow as a logical approach to organizing your work in preparation for sending and receiving transactions. The daily workflow provided here is a guideline for you to use as you become familiar with BOAS. Once you have gained some experience, you may find that your institution's workflow varies from the daily workflow presented in this chapter.

After you review this chapter, go to Chapter 4 for procedures on the following:

- Preparing original transaction inquiries

- Reviewing original data

- Entering new exception items

To create exception transactions that are not based on original transactions, refer to Chapter 5, Entering Transaction Data.

A Workflow for Receiving Transactions

Figure 3–1 illustrates a typical workflow for receiving exception transactions through BOAS. Although the specific procedures for completing the workflow can differ from organization to organization, the general elements of the typical workflow remain the same.

Table 3–1 describes the workflow focus for each element of BOAS daily processing.

Table 3–1:   Daily Workflow—Receiving Transactions

Elements of the Daily Workflow	Required	Optional
Log on to BOAS (See Chapter 2, Getting Started).	✔	
Receive exception transactions (See Chapter 6, Sending and Receiving Transactions).	✔	
Print and review reports (See Chapter 7, Working With BOAS Reports).		✔
Reply to received transactions and make internal adjustments.		✔
Go to workflow for sending transactions.		✔

Figure 3–1:   Daily Workflow for Receiving Exception Items

```
                    ┌──────────────────┐
                    │     LOG ON       │
                    └──────────────────┘
                             │
                             ▼
        ┌──────────────────────────────────────┐
        │         Receive Transactions         │
        └──────────────────────────────────────┘
                             │
                             ▼
        ┌──────────────────────────────────────┐
        │        Print and Review Reports      │
        └──────────────────────────────────────┘
                             │
                             ▼
                        ◇ Reply to
                          Received        NO      ┌──────────────┐
                          Exception    ─────────▶ │     Make     │
                          Items? ◇                │   Internal   │
                                                  │ Adjustments  │
                             │                    └──────────────┘
                            YES
                             │
                             ▼
                    ┌──────────────────┐
                    │   GO TO SEND     │
                    │    WORKFLOW      │
                    └──────────────────┘
```

Note: *Shaded boxes indicate optional workflow processes.*

A Workflow for Sending Exception Transactions

Figure 3–2 illustrates a typical workflow for sending exception transactions through BOAS. Although the specific procedures for completing the workflow can differ from organization to organization, the general elements of the typical workflow remain the same.

Table 3–2 describes the workflow focus for each element of BOAS daily processing.

Table 3–2:   Daily Workflow—Sending Transactions

Elements of the Daily Workflow	Required	Optional
Log on (see Chapter 2, Getting Started).	✔	
Prepare inquiries (see Chapter 4, Researching Original Transactions).	✔	
Review original data (see Chapter 4, Researching Original Transactions).	✔	
Enter new exception transactions (see Chapter 4, Researching Original Transactions and Chapter 5, Entering Transaction Data).	✔	
Reply to received exception transactions (see Chapter 9, Tracking Transactions).	✔	
Send Transactions (see Chapter 4, Researching Original Transactions and Chapter 6, Sending and Receiving Transactions).	✔	
Print and review reports.		✔
Correct rejected exception transactions (see Chapter 5, Entering Transaction Data).	✔	
Verify settlement (see Chapter 8, Verifying Settlement).	✔	

Figure 3–2:   Daily Workflow for Sending Exception Transactions


```
                        ┌──────────────┐
                        │   LOG ON     │
                        └──────┬───────┘
        ┌──────────────┬───────┴───────┬──────────────┐
        ▼              ▼               ▼              ▼
  ┌──────────┐  ┌──────────┐  ┌──────────────┐  ┌──────────────┐
  │ Prepare  │  │ Review   │  │ Enter New    │  │ Reply to     │
  │ Inquiries│  │ Original │  │ Exception    │  │ Received     │
  │          │  │ Data     │  │ Items        │  │ Exception    │
  │          │  │          │  │              │  │ Items        │
  └────┬─────┘  └────┬─────┘  └──────┬───────┘  └──────┬───────┘
       └─────────────┴──────┬────────┴─────────────────┘
                            ▼
            ┌───────────────────────────────┐
            │      Send Transactions        │◄─────┐
            └───────────────┬───────────────┘      │
                            ▼                       │
            ┌───────────────────────────────┐      │
            │    Print and Review Reports   │      │
            └───────────────┬───────────────┘      │
                            ▼                       │
            ┌───────────────────────────────┐      │
            │ Correct Rejected Exception    │──────┘
            │ Transactions                  │
            └───────────────┬───────────────┘
                            ▼
            ┌───────────────────────────────┐
            │       Verify Settlement       │
            └───────────────────────────────┘
```

Note: *Shaded boxes indicate optional workflow processes.*

Researching Original Transactions 4

Introduction

The Research Original Transactions function allows you to request and retrieve original transaction data from Visa. Once you have retrieved original transaction data (see <u>Chapter 6, Sending and Receiving Transactions</u>), you can:

- View original transaction details.

- Create exception transactions.

- Send batches of exception transactions to the VisaNet system.

- Generate reports from exception transactions.

Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for descriptions of the fields on the screens described in this chapter.

Creating Original Data Inquiries

This section explains how to create original data inquiries with the Original Data Inquiry function. This function allows you to request original transaction information from Visa. Visa stores original authorizations and financial transactions for three years.

While BOAS allows a maximum of 999 inquiries per batch, your institution's processing constraints may limit you to smaller batches. For example, you may need to limit batch size to 25 to 50 inquires.

Begin this procedure from the Main Menu, as shown in <u>Figure 4–1</u>.

➤ **To create an original data inquiry:**

1. Highlight **Research Original Transactions** and press **F2** to display the Research Original Transactions menu.

2. Highlight **Research Original Data** and press **F2** to display the Original Data Inquiry screen.

3. Enter the required information (see <u>Table 4–1</u> for details).

   You can also enter any optional information, such as the Retrieval Reference Number, to limit your search parameters.

4. Press **F2** to save your original data inquiry to a batch. Your screen displays a blank Original Data Inquiry screen.

   If you do not save your inquiry, you receive an Exit Confirmation message. To enter additional inquiries, repeat steps 3 through 4.

   Note: *If you want to check your inquiries before sending them to Visa, do not return to the Main Menu. Go to the section entitled, "Viewing and Updating Original Data Inquiries."*

Figure 4–1:   Create Original Data Inquiries

```
MNU1 x.xx xxxxxx ════════ Visa BACKOFFICE ADJUSTMENT SYSTEM ════════════ MASTER ═══
              ┌─ M A I N   M E N U ─┐                    ┌────┐
             ╭──────────────────────╮                    │ F2 │
             │ Research Original Transactions │          └────┘
              Ent ┌IQRS═ Research Original Transactions ═┐
              Se         ╭──────────────────────╮
                         │ Research Original Data │
              Re           Review Original Data
              Re                                              ┌────┐
                      F1=Help    F2=Proceed       ESC=Ret    │ F2 │
              Tr                                              └────┘
```

```
┌─IQRT x.xx xxxxxx═══════ Visa BACKOFFICE ADJUSTMENT SYSTEM═════════ MASTER ═══
│ Batch ID: 12345678     Research Original Transactions    Record Num: 001

                         Original Data Inquiry

 Requested Date (MM/DD/YY)................: 04/15/99

 Card Number...............................: 1234 5678 9012 3456 789
   and/or
 Transaction Identifier.....................: 123456789012345

 Optional Input:
      Get Authorization (Y/N)..............: N
      Additional Database Search Days.......: 0 (0=Requested Date Only)
                                                (1=Incl Day Before)
                                                (2=Incl Day After)
                                                (3=Incl Day Before and After)
 Retrieval Reference Number (VIP)..........: 123456789012
 Acquirer Reference Number (BASE II):
                                     ┌────┐
 F1=Help         F2=Save Trans    ◄──│ F2 │
 F6=Send Batch   F7=View Batch       └────┘          ESC=Return
```

Table 4–1 describes and defines the purpose of each field on the Original Data Inquiry screen (refer to Figure 4–2).

Table 4–1:   Original Data Inquiry Fields

Field Item	Option	Description
<1> Requested Date	Required	This field represents the date of the original transaction or the settlement date. The date must be at least one day earlier than your current system date. (The date format is based on the Profile System Date format.)
<2> Card Number and/or Transaction ID	Required	The card number identifies a specific card number. The Transaction ID is a unique identifier assigned by Visa for Visa Network 0002 and 0004 Plus transactions.
<3> Get Authorizations	Optional	Specifies whether authorization messages (0100) are to be retrieved in addition to original financial transaction data. The default value is "N" for No.
<4> Additional Database Search Days	Optional	Identifies the number of additional days searched when retrieving original data. The default value for this field is "0". To extend the dates in the search beyond the Requested Date, you must enter a value in this field.
<5> Retrieval Reference Number (V.I.P.)	Optional	This field identifies a V.I.P. System transaction number and maps to Field 37.
<6> Acquirer Reference Number (BASE II)	Optional	This identifies a BASE II value assigned to each draft transaction from TCR 0.

Figure 4–2:   Original Data Inquiry Screen

```
┌─IQRT x.xx xxxxxx════╤ Visa BACKOFFICE ADJUSTMENT SYSTEM ╞══ MASTER ══
  Batch ID: 12345678 │ Research Original Transactions │   Record Num: 001

                        Original Data Inquiry

 1▶ Requested Date ...... (MM/DD/YY). : 04/15/99

        Card Number..................... : 1234 5678 9012 3456 789
 2▶    and/or
        Transaction Identifier........... : 123456789012345

  Optional Input:
 3▶   Get Authorization (Y/N)...........: N
 4▶   Additional Database Search Days....: 0 (0 = Requested Date Only)
                                             (1 = Incl Day Before)
                                             (2 = Incl Day After)
                                             (3 = Incl Day Before and After)

 5▶ Retrieval Reference Number (VIP)....: 123456789012
 6▶ Acquirer Reference Number (BASE II).:

 ┌──────────────────────────────────────────────────────────────┐
  F1=Help        F2=Save Trans
  F6=Send Batch  F7=View Batch                          ESC=Return
```

Viewing and Updating Original Data Inquiries

This section describes the procedure for viewing and updating original data inquiries before sending them to Visa.

Begin this procedure from the Original Data Inquiry screen immediately after you create a batch of inquiry transactions (see <u>Figure 4–3</u>).

➤ **To view and update an original data inquiry:**

1. Press **F7** to view your batch of original data inquiries.

   BOAS displays the Inquiries screen. Check each inquiry to ensure the accuracy of the data. To correct an inquiry, go to step 2. If not, go to the section entitled, "Sending Inquiries to Visa."

2. Use ⇓ to move the cursor to highlight the inquiry you want to view and press **F2**.

   Your screen displays the Original Data Inquiry-Update screen.

3. Enter the appropriate changes and press **F2** to save your changes.

4. Press **Esc** to return to the Research Original Transactions screen.

When you finish viewing and updating a batch of inquiry transactions, you can send the batch to Visa. Refer to the section entitled, "Sending Inquiries to Visa" for this procedure.

To delete a transaction before sending the batch to Visa, see the next section, "Deleting Original Inquiry Transactions."

Figure 4–3:   View and Update Original Data Inquiries

```
┌─IQRT x.xx xxxxxx═══Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│ Batch ID: A5117011    ███Research Original Transactions███  Record Num: OO1
│
│                        Original Data Inquiry
│
│   Requested Date (MM/DD/YY)....: 04/15/99               ┌─────┐
│                                                         │ F7  │
│   Card Number                  : 1234 5678 9012 3456 789└─────┘
```

```
┌─IQTS x.xx xxxxxx═══  Visa BACKOFFICE ADJUSTMENT SYSTEM  ═══ MASTER ═══
│                      ███Research Original Transactions███
│ Batch ID: A5117011   ███       Inquiries             ███  Record Count: 123
│
│  Req Date │ Card Number       │ Trans. Id.      │ Ret. Ref./Acquirer. Ref. No.
│ ─────────────────────────────────────────────────────────────────────────
│ ⟨04/15/99  1234567890123456789 123456789012345  12345678901234567890123⟩
│  mm/dd/yy  1234567890123456789 123456789012345  12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345  1234567890┌─────┐
│                                                            │ F2  │
                                                             └─────┘
```

```
┌─IQAC x.xx xxxxxx═══  Visa BACKOFFICE ADJUSTMENT SYSTEM═══  MASTER ═══
│ Batch ID: A5117011   ███Research Original Transactions███  Record Num: OO1
│
│                     Original Data Inquiry - Update
│
│ ⟨Requested Date (MM/DD/YY)............: 04/15/99                        ⟩
│
│  Card Number.........................: 1234 5678 9012 3456 789
│    and/or
│  Transaction Identifier...............: 123456789012345
│
│  Optional Input:
│      Get Authorization (Y/N).........:
│      Additional Database Search Days..: O (O = Requested Date Only)
│                                          (1 = Incl Day Before)
│                                          (2 = Incl Day After)
│                                          (3 = Incl Day Before and After)
│
│  Retrieval Reference Number (VIP).....: 123456789012
│  Acquirer Reference Number (BASE II):              ┌─────┐
│                                                    │ F2  │
│ ─────────────────────────────────────────────────└─────┘────
│ F1=Help        F2=Save Trans
│ F6=Send Batch   F7=View Batch        ESC=Return
```

Deleting Original Inquiry Transactions

Before a batch of inquiry transactions is sent to Visa, you have the opportunity to delete any of the transactions from the batch.

⚠
Warning

Once you have deleted a record, you cannot retrieve it. The record is removed from the batch.

Begin this procedure from the Inquiries screen (see <u>Figure 4–4</u>).

➤ **To delete an original inquiry transaction:**

1. Use ⇓ to move the cursor to highlight the inquiry you want to delete.

2. Press **Del** to delete the inquiry. You are prompted to verify the deletion. Press **F2** to complete the deletion or press **Esc** to cancel the deletion.

3. Repeat steps 1 and 2 to delete any additional inquires.

Go to the next section to learn how to send your batch of inquiries to Visa.

Figure 4–4:   Delete Original Data Inquiries


```
┌ IQTS x.xx xxxxxx ═══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═════ MASTER ═══
│                         Research Original Transactions
│  Batch ID: A5117011              Inquiries              Record Count: 123
├──────────────────────────────────────────────────────────────────────────
│  Req Date │ Card Number          │ Trans. Id.      │ Ret. Ref./Acquirer. Ref. No.
│
│  04/15/99  1234567890123456789 123456789012345  12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345  12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345  123456789012
│  mm/dd/yy  1234567890123456789 123456789012345  123456789012
│  mm/dd/yy  1234567890123456789 123456789012345  12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345  123456789012
│  mm/dd/yy  1234567890123456789 123456789012345  12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345  12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345  123456789012
│  mm/dd/yy  1234567890123456789 123456789012345  123456789012
│  mm/dd/yy  1234567890123456789 123456789012345  123456789012
│
│                                                              Del
├──────────────────────────────────────────────────────────────────────────
│  F1=Help        F2=Update F6=Send Batch
│  PgUp=Prev Page  Ctrl+PgUp=Top    ↑=Line Up        DEL=Delete
│  PgDn=Next Page  Ctrl+PgDn=Bottom ↓=Line Down      ESC=Return
```

Sending Inquiries to Visa

Once you have created a batch of inquiries and verified the information, use this procedure to send your batch of inquiries to Visa.

Begin this procedure from the Inquiries screen or the Original Data Inquiry-Update screen (see Figure 4–5).

➤ **To send a batch of inquiries to Visa:**

1. Press **F6** to send the batch to Visa.

    The system processes the batch of inquiries into a V.I.P format and connects to the VAP. During the data transmission, the screen displays the following:

    – A status message containing the progress of the transmission

    – The number of records sent

    – The number of errors encountered

    Note: *If errors are encountered, a message at the bottom of the screen defines it (see Appendix A, Frequently Asked Questions, for a discussion of transmission errors).*

    Once this process is complete, the system returns you to the Main Menu and displays statistics on the right half of your screen. These statistics describe:

    – The total number of transactions sent to Visa.

    – The total dollar amount of transactions in the batch.

    – The number of transactions tracked by the system.

    – The total number of errors.

2. You can correct any rejected exception transactions, generate reports on the inquiries sent, or do both.

Refer to the next section, "Generating Inquiry Reports," to learn how to generate reports on the inquiries you have sent to Visa.

Figure 4–5:   Send Inquiries to Visa

```
┌ IQTS x.xx xxxxxx ════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│                      Research Original Transactions
│  Batch ID: A5117011          Inquiries              Record Count: 123
├────────────────┬──────────────┬────────────────────────────────────
│ Req Date │ Card Number      │ Trans. Id.      │ Ret. Ref./Acquirer. Ref. No.
├──────────┼──────────────────┼─────────────────┼─────────────────────────────
│  mm/dd/yy  1234567890123456789 123456789012345 12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345 12345678901234567890123
│  mm/  /    1234567890123456789 123456789012345 123456789012
│  mm/       1234567890123456789 123456789012345 123456789012
│  mm/dd/yy  1234567890123456789 123456789012345 12345678901234567890123
│  mm/dd/yy  1234567890123456789 123456789012345 123456789012
│  mm/dd/yy  1234567890123456789 123456789012345 12345678901234567890123
```

F6

```
┌ MNU1 x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════ MASTER ═══
│   ┌─ M A I N   M E N U ─┐
│   │                     │       Send Statistics
│   │ Research Original Transactions
│   │                     │       Number Sent 1
│   │ Enter Transactions  │       Amount Sent 338.00
│   │                     │       Tracked
│   │ Send Transactions   │       Total Errors
│   │                     │
│   │ Receive Transactions│
│   │                     │       Received Statistics
│   │ Reporting           │
│   │                     │       Number Received
│   │ Tracking            │       Amount Received
│   │                     │       Tracked
│   │ System Utilities    │       Exported
│   │                     │       Total Errors
│   │                     │
│   │ F1=Help F2=Proceed Alt+F4=Exit
│   └─────────────────────┘
```

Generating Inquiry Reports

BOAS provides summary and detailed reports based on the Original Data Inquiries you have sent to Visa.

Use this procedure to generate AD-320 reports. A description of these reports is in <u>Appendix B, Sample Reports</u>.

Note: *AD-320 reports may be set up in your Reporting Profile to print automatically. Refer to the* BOAS Administration and Technical Guide *for detailed information on automatic printing.*

Before you can generate reports showing original data, you must receive inquiry response transactions from the VisaNet system. Refer to Chapter 6, Sending and Receiving Transactions, for more information.

Begin this procedure from the Main Menu screen as shown in <u>Figure 4–6</u>.

➤ **To generate an inquiry report:**

1. Highlight the **Research Original Transactions** menu item and press **F2** to display the Research Original Transactions menu.

2. Highlight the **Review Original Data** menu item and press **F2** to display the Review Inquiry Status screen.

3. Generate the report.

   a. Press **F9** to generate a summary report. This report (AD-320S) prints a one-line-per-inquiry response, listing the Card Number/Transaction ID, Requested Date, Status/Type, Operator ID, and creation information.

   b. Press **F10** to generate a detail report. This report (AD-320D) provides formatted records (similar to the AD-240V report) of the inquiry transaction responses.

   When the report completes, the system displays a confirmation message.

This completes the procedure for generating an inquiry report. To browse or print reports, see <u>Chapter 7, Working With BOAS Reports</u>.

Figure 4–6: Generate a Inquiry Report

```
 MNU1 x.xx xxxxxx ═════Visa BACKOFFICE ADJUSTMENT SYSTEM ══════════MASTER ═

        ┌─ M A I N   M E N U ─┐                    ┌────┐
        │                     │                    │ F2 │
        │ ╭─────────────────────────╮              └────┘
        │ │ Research Original  Transactions │
        │                     │
        Ent─IQRS─┤ Research Original  Transactions ├─
        │                     │
        Se    │   Research Original  Data          │
        │                     │
        Re    │ ╭─────────────────────╮            │        ┌────┐
        │     │ │ Review Original  Data │          │        │ F2 │
        Re    │ ╰─────────────────────╯            │        └────┘
        │                     │
        Tr    │ F1=Help   F2=Proceed        ESC=Re│
        │                     │
        System Utilities
```

```
 ═IQFB x.xx xxxxxx════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═════ MASTER ═
                    Research Original Transactions
                    Review Inquiry Status

                        Requested   Trans                        Operator
    Card No/Trans ID      Date       Date      Status/Type          ID

    24833004332          02/16/98   02/15/98   Purchase            MASTER
    2483300433230000835  02/16/98   02/17/98   Purchase - Return   MASTER
    402523512345         04/15/98              Not Found           MASTER2
    4426217563211235     03/15/98              Response Pending    MASTER3
    4426217563211240     03/15/98              Response Pending    MASTER
    4765237566321321     03/15/98              Response Pending    MASTER
    4765237566321321     03/15/98              Response Pending    MASTER
    5212345678901234560  04/11/98   04/11/98   ATM Withdrawal      MASTER1
    527234561201234567   04/04/98   04/04/98   Pre-Au   F10        MASTER
    527234561201234567   04/04        F9       Access Denied       MASTER
    527234561201234567   04/04/98   04/04/98   Purchase            MASTER
    527234561201234567   04/04/98   04/04/98   Purchase            MASTER

    F1=Help    F2=View Detail   F3=Search              F5=Reset Search
    F6=Send Batch: A1234567    F9=Generate Summary Rpt  F10=Generate Detail Rpt
    PgUp=Prev Page     Ctrl+PgUp=Top        ↑=Line Up          DEL=Delete
    PgDn=Next Page     Ctrl+PgDn=Bottom     ↓=Line Down        ESC=Return
```

Reviewing the Status of Original Data Inquiries

BOAS provides you with the ability to review the status of your original data inquiries.

In order to use this function, you must first create and send original data inquiries to Visa and then receive any outstanding transactions. After you send and receive the transactions, as described in Chapter 6, Sending and Receiving Transactions, you are ready to review the status of your inquiries.

Begin this procedure from the Main Menu. The progression of this procedure is shown in Figure 4–7.

➤ **To review the status of original data inquiries:**

1. Highlight the **Research Original Transactions** menu item and press **F2** to display the Research Original Transactions menu.

2. Highlight the **Review Original Data** menu item and press **F2** to display the Review Inquiry Status screen.

3. Use the **PgDn** and **PgUp** keys to move through the pages of data.

   Inquiry status is listed under the heading Status/Type. If your inquiry status/type is a `Response Pending`, inquiry information has not been received by BOAS. The system must receive your inquiry in order to update it.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for screen field descriptions.

To search for a specific inquiry transaction, see "Searching for a Specific Original Data Inquiry."

Figure 4–7:   Review Original Data Status

```
 MNU1 x.xx xxxxxx ══════Visa BACKOFFICE ADJUSTMENT SYSTEM ══════════MASTER ═

          ┌─ M A I N   M E N U ─┐              ┌────┐
          │                     │              │ F2 │
          │ Research Original Transactions │   └────┘
          │
          Ent─IQRS─ Research Original Transactions ─┐
          │
          Se      Research Original Data
          │
          Re      Review Original Data
          │
          Re                                        ┌────┐
          │                                         │ F2 │
          Tr    F1=Help   F2=Proceed      ESC=Re    └────┘

          System Utilities
```

```
 IQFB x.xx xxxxxx══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═════ MASTER ═
                         Research Original Transactions
                            Review Inquiry Status
                         ┌──────────┬────────┬──────────────────┬──────────┐
                         │Requested │ Trans  │                  │ Operator │
  Card No/Trans ID       │ Date     │ Date   │ Status/Type      │   ID     │
 ────────────────────────┼──────────┼────────┼──────────────────┼──────────┤
  24833004332             02/16/98   02/15/98  Purchase           MASTER
  24833004332300000835    02/16/98   02/17/98  Purchase - Return  MASTER
  402523512345            04/15/98             Not Found          MASTER2
  4426217563211235        03/15/98             Response Pending   MASTER3
  4426217563211240        03/15/98             Response Pending   MASTER
  4765237566321321        03/15/98             Response Pending   MASTER
  4765237566321321        03/15/98             Response Pending   MASTER
  5212345678901234560     04/11/98   04/11/98  ATM Withdrawal     MASTER1
  527234561201234567      04/04/98   04/04/98  Pre-Auth           MASTER
  527234561201234567      04/04/98             Access Denied      MASTER
  527234561201234567      04/04/98   04/04/98  Purchase           MASTER
  527234561201234567      04/04/98   04/04/98  Purchase           MASTER

  F1=Help    F2=View Detail   F3=Search               F5=Reset Search
  F6=Send Batch: A1234567    F9=Generate Summary Rpt  F10=Generate Detail Rpt
  PgUp=Prev Page    Ctrl+PgUp=Top         ↑=Line Up          DEL=Delete
  PgDn=Next Page    Ctrl+PgDn=Bottom      ↓=Line Down        ESC=Return
```

Table 4–2 describes Review Inquiry screen status.

Table 4–2:   Review Inquiry Screen Status

Status	Description
Access denied	You are not authorized to view this information.
Contact Visa	One or more record segments have been corrupted. Contact your Visa Customer Service Account Manager.
Exception created	An exception transaction has been created.
Not found	No record found that matches your inquiry.
Partial record	Entire record was not received. Resubmit the inquiry.
Please resubmit	Response time for the transaction has expired. Resubmit the inquiry.
Response pending	BOAS is waiting for a response from Visa.
System unavailable	System problems have been detected. Try again in one hour. If system problem continues, contact your Visa Customer Service Account Manager.
Unidentified transaction	All segments have been returned, but BOAS is unable to identify the transaction. Resubmit the inquiry.

Table 4–3 describes Review Inquiry screen transaction types.

Table 4–3:   Review Inquiry Screen Transaction Types (1 of 2)

Transaction Types	Description
ATM Reversal	Reversal of an ATM withdrawal
ATM Withdrawal	Cash withdrawal from an automated teller machine
Authorization	A nonfinancial authorization
Cash (TC 07)	Cash dispensed from a merchant or an automated teller machine (BASE II)
Cash Reversal (TC 27)	Reversal of an cash ATM withdrawal (BASE II)

Table 4–3:   Review Inquiry Screen Transaction Types (2 of 2)

Transaction Types	Description
Credit Adjustment	Credit to the cardholder's account
Credit Adjustment—No Previous Transaction	Credit to the cardholder's account (not based on a previous transaction)
Credit Voucher (TC 06)	Financial transaction instructing the issuer to credit the cardholder's account for the return of merchandise (BASE II)
Credit Voucher Reversal (TC 26)	Reversal of a credit to a cardholder's account for the return of merchandise (BASE II)
Debit Adjustment	Debit to the cardholder's account
Debit Adjustment—No Previous Transaction	Debit to the cardholder's account (not based on a previous transaction)
Manual Cash	Manual cash transaction
Merchandise Credit	Financial transaction instructing the issuer to credit the cardholder's account for the return of merchandise
Merchandise Credit Reversal	Reversal of a credit to a cardholder's account for the return of merchandise
Preauth Reversal	Reversal of a previous preauthorization transaction
Preauthorization	A nonfinancial preauthorization
Preauthorization Completion	A financial completion of a previously authorized message
Purchase	Purchase of goods or services
Purchase (TC 05)	Purchase of goods or services (BASE II)
Purchase Advice	A financial transaction for purchase of goods or services from BASE II
Purchase Reversal	Reversal of the original purchase transaction
Purchase Reversal (TC 25)	Reversal transaction on the original purchase transaction (BASE II)

> ***Note:***   *Transaction types display according to your system profile setup.*

Searching for a Specific Original Data Inquiry

Begin this procedure from the Review Inquiry Status screen as shown in
<u>Figure 4–8</u>.

➤ **To search for a specific original data inquiry:**

1. Press **F3** to display the Search screen.

2. Enter your search parameters.

   You can search for any combination of the search parameters. For
   instance, you can enter the Transaction Date and the Primary Account
   Number or enter only one of those parameters. If you enter a specific
   parameter, the system displays all transaction records matching the
   search criteria.

   To search based on transaction status, press **F4** to display the
   transaction status selection menu. Highlight your choice and press
   F2 to return to the search parameters screen.

   To search based on product, press **F8** to display the product selection
   menu. Highlight your choice and press **F2** to return to the search
   parameters screen.

3. Press **F2** to execute the search. The Review Inquiry Status screen
   appears displaying the records meeting your search criteria.

4. To reset the Review Inquiry Status screen to display all records and
   clear your search parameters, press **F5**.

Once you locate an inquiry, you can view the original transaction details.
Refer to the "Viewing Original Transaction Detail" section later in this
chapter for instructions.

Figure 4–8:   Search for Specific Original Data Inquiry

```
┌─ IQFB x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═════ MASTER ═══
│                        ┌──────────────────────────────────────────┐
│                        │      Research Original Transactions       │
│                        │         Review Inquiry Status             │
│                        └──────────────────────────────────────────┘
│                    ┌───────────┬───────┬─────────────────┬──────────┐
│                    │ Requested │ Trans │                 │ Operator │
│   Card No/Trans ID │   Date    │ Date  │  Status/Type    │    ID    │
│                    │           │       │                 │          │
│   2483300433230000835  02/16/98  02/15/98  Purchase           MASTER
│   2483300433230000835  02/16/98  02/17/98  Purchase - Return  MASTER
│   402523512345         04/15/98            Not Found          MASTER2
│   4426217563211235     03/15/98            Response Pending   MASTER3
│   4426217563211240     03/15/98            Response Pending   MASTER
│   4765237566321321     03/15/98            Response Pending   MASTER
```

F3

```
                     ┌─ IQFS ─────────────────────────────────────────────────┐
                     │                                                         │
                     │   Search Parameters:  (any combination is acceptable)   │
                     │                                                         │
                     │      Requested Date (MM/DD/YY)... : 12/12/12            │
                     │      Transaction Date (MM/DD/YY). : 12/12/12 through 12/12/12
                     │      Primary Account Number...... : 1234 5678 9012 3456 789
                     │      Transaction Identifier...... : 123456789012345     │
                     │      Transaction Amount...........:                     │
   F1=Help           │      Operator ID................. : XXXXXXXX            │
   F6=Send Bat       │      Retrieval Reference Number.. : 123456789012        │
   PgUp=Prev P       │      Acquirer Reference Number... : 1 234567 8901 23456789012 3
   PgDn=Next P       │      Acquiring Institution ID Code: 123456              │
                     │      Status/Type..... (Use F4) ... : XXXXXXXXXXXXXXXXXX  │
                     │      Product........ (Use F8) ... : XXXXXXXXXXXXXX       │
                     │ F1=Help   F2=Search              F4=Status Select    F2 │
                     │           F8=Product Select       ESC=Return            │
                     └─────────────────────────────────────────────────────────┘
```

Deleting Original Data Inquiry Records

You can delete original data inquiry records from your inquiry status listing when they are no longer needed. You can configure BOAS to automatically delete old records after one to seven days (the default is seven days). Refer to the *BOAS Administration and Technical Guide* for more information on systematic deletion.

⚠️
Warning

Once you have deleted a record, you cannot retrieve it. The record is removed from the file.

Begin this procedure from the Review Inquiry Status screen (see Figure 4–9).

➤ **To delete an original data inquiry record:**

1. Use the ⇓ and ⇑ keys to highlight the inquiry you want to delete.

2. Press **Del** to delete the inquiry. You are prompted to verify the deletion. Press **F2** to complete the deletion or press **Esc** to cancel the deletion.

3. Repeat steps 1 and 2 to delete any additional inquiries.

To return to the Main Menu, press **Esc** until the Main Menu appears.

Note: *BOAS automatically deletes inquiries that are more than seven days old.*

Figure 4–9:   Delete Original Data Inquiries

```
┌─IQFB x.xx xxxxxx══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════ MASTER ══
│                        Research Original Transactions
│                           Review Inquiry Status
│
│                          Requested  Trans                            Operator
│  Card No/Trans ID          Date      Date      Status/Type               ID
│
│  1234179001806017000     09/03/98  09/13/98    PURCHASE (TC05)
│  1234404013983020000     09/03/98  09/13/98    PURCHASE (TC05)
│  1234406065911015000     09/03/98  09/13/98    CREDIT VOUCHER REV (TC26)
│  1234406093418017000     09/03/98  09/13/98    EXCEPTION CREATED
│  1234406099017011000     09/03/98  09/13/98    CREDIT VOUCHER (TC06)
│  1234406119676010000     09/03/98  09/13/98    CREDIT VOUCHER (TC06)
│  1234406123191014000     09/03/98  09/13/98    CREDIT VOUCHER (TC06)
│  1234406139271016000     09/03/98  09/13/98    PURCHASE (TC05)
│  1234470038440007000     09/03/98  06/03/98    CASH (TC07)
│  1234481038020012000     09/03/98  09/13/98    PURCHASE (TC05   Del
│  1234481038482014000     09/03/98  09/13/98    PURCHASE (TC05
│
│  F1=Help    F2=View Detail   F3=Search            F5=Reset Search
│  F6=Send Batch: A1234567    F9=Generate Summary Rpt  F10=Generate Detail Rpt
│  PgUp=Prev Page    Ctrl+PgUp=Top          ↑=Line Up        DEL=Delete
│  PgDn=Next Page    Ctrl+PgDn=Bottom       ↓=Line Down      ESC=Return
```

Viewing Original Transaction Detail

This section explains how to view your original transaction detail records.

Begin this procedure from the Review Inquiry Status screen.

➤ **To view an original transaction detail:**

1. Highlight a transaction on the Review Inquiry Status screen. In the example shown in <u>Figure 4–10</u>, the transaction for Trans ID number 248330043327515 is highlighted.

2. Press **F2** to display the View Original Transaction Detail screen. This screen allows you to review your original transaction details. Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

    Note: *If a field value is not present on your screen, this indicates the field value was not present in the original transaction.*

If you want to create issuer and acquirer exception transactions, you can do so at this point by pressing **F2** or **F3**.

The screen shows control keys appropriate to your function:

•   If you are an issuer, **F2** displays.

•   If you are an acquirer, **F3** displays.

Note: *If you are both an issuer and an acquirer, both keys display.*

Refer to the section titled "<u>Creating Exception Transactions</u>."

Also review the appropriate subsections in this chapter to learn about creating specific issuer and acquirer exception transactions.

Figure 4–10: View Original Transaction Detail

```
 ┌─IQFB x.xx xxxxxx════Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════ MASTER ═══
 │                      Research Original Transactions
 │                        Review Inquiry Status
 │  ┌──────────────────────┬──────────┬───────┬──────────────┬──────────┐
 │  │                      │Requested │ Trans │              │ Operator │
 │  │ Card No/Trans ID     │   Date   │ Date  │ Status/Type  │    ID    │
 │  ├──────────────────────┼──────────┼───────┼──────────────┼──────────┤
 │  │ 248330043327515      │ 02/16/98 │02/15/98│ Purchase          MASTER │
 │  │ 2483300433230000835  │ 02/16/98 │02/17/98│ Purchase - Return MASTER │
 │  │ 402523512345         │ 04/15/98 │       │ Not Found         MASTER2│
 │  │ 4426217563211235     │ 03/15/98 │       │ Response Pending  MASTER3│
 │  │ 4426217563211240     │ 03/15/98 │       │ Response P ┌──────┐┌──────┐ STER
 │  │ 4765237566321321     │ 03/15/98 │       │ Response P │  F2  ││or F3 │ STER
 │  │ 4765237566321321     │ 03/15/98 │       │ Response Pending  MASTER │
 │  │ 5212345678901234560  │ 04/11/98 │04/11/98│ ATM Withdrawa      MASTER1│
 │  │ 527234561201234567   │ 04/04/98 │04/04/98│ Pre-Auth          MASTER │
```

```
   ┌─IQDT x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM──────── MASTER ═══
   │ VISA                 Research Original Transactions
   │ Network 0002         View Original Transaction Detail         Purchase
   │ ──────────────────────────────────────────────────────────────────────
   │ Transaction Identifier.: 248330043327515      Processing Code.: 02 00 00
   │ Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
   │ Retrieval Ref Number...: 325769500695         Tran Amount.....:      95.33
   │ BII Acquirer Ref Number: 612345632575000695000029 Tran Fee Amt:
   │ Trace Number...........: 000002                Other Amount....:
   │ Merchant Type..........: 5999                  Tran Currency Code.: 840
   │ Local Trans. Date(mmdd): 09/14                 Trans Time (hhmmss):
   │ Acquiring Inst. ID.....: 123456                Expiration Date....:
   │ Card Acceptor ID   ...:                        Acq Country Code...: 840
   │ Card Acceptor Name.....: rec 29 logical day 1b     Terminal ID..:
   │    City/Country........: san mateo    US       State..............: 06 (CA)
   │ Message Reason Code....: 0085                  ZIP/Postal Code....:
   │ Visa Acq Business ID...: 00400125              Mail, Phone or E/C:
   │ Region Merchant Number.:                       Financial Inst ID..:
   │ Auth Character Ind.....:                       Multiple Clearing Seq:   of
   │ Reimbursement Attribute: 0                     POS MOD/CAP/INFO..:   / /
   │ ──────────────────────────────────────────────────────────────────────
   │ F1=Help   F2=Create Iss Exception   F3=Create Acq Exception   ESC=Return
```

Creating Exception Transactions

Once you have reviewed your original transaction details, you can create issuer and acquirer exception transactions.

Issuers can create the following exception transactions:

- <u>Request for Copy</u> (POS network)

- <u>Request for Original</u> (POS network)

- <u>Chargeback</u>

- <u>Fraud Advice</u> (Visa only)

Acquirers can create the following exception transactions:

- <u>Debit Adjustment</u>

- <u>Credit Adjustment</u>

- <u>Fraud Advice</u> (Visa only)

The following sections are separated into issuer and acquirer transactions. Within each subsection are procedures for creating exception transactions by product type (Visa, Interlink, Plus, ATM Gateway, and POS Gateway).

To enter, update, send, or delete other BOAS exception transactions, refer to Chapter 5, Entering Transaction Data.

From this point forward, BOAS shows only screens applicable to your system profile and product type.

Note: *Your system profile setup determines your ability to access certain exception transactions. Refer to the* BOAS Administration and Technical Guide *for detailed system profile information.*

If you are an issuer, continue to the next section, "<u>Creating Issuer Exception Transactions</u>." If you are an acquirer, see the section, "Entering Acquirer Transactions" later in this chapter.

Descriptions for the fields on exception transaction screens are located in <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>.

Creating Issuer Exception Transactions

This section describes how to create issuer exception transactions. It covers the following exception transactions:

- [Request for Copy](#)

- [Request for Original](#)

- [Chargeback](#)

- [Fraud Advice](#)

Most of these procedures begin from the Issuer Exception Selection menu. Access this menu by pressing **F2** from the View Original Transaction Detail screen.

Look for the appropriate procedure for your product type. This manual includes procedures for:

- Visa

- Interlink

- Plus

- POS Gateway

- ATM Gateway

Visa Issuers

This subsection contains procedures for Visa issuers to create exception transactions.

All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions displays once you save your transactions within BOAS.

Once you have completed your data entry, see the "Sending Transactions to Visa" section located at the end of this chapter.

Request for Copy

Begin this procedure from the Issuer Exception Selection menu, as shown in <u>Figure 4–11</u>.

➤ **To request a photocopy of an original transaction:**

1. Highlight the **Request for Copy** menu item and press **F2**. The Request for Copy screen displays. This screen displays different formats depending on the value of the VCRFS Format indicator on the System Profile screen. See the "<u>VCRFS Format</u>" section for details.

2. Enter the necessary information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   Req. for Copy Created: Batch ID A6334005 Record 1

4. Press **Esc** to return to the Review Inquiry Status screen.

   From the Review Inquiry Status screen, you can view another inquiry or you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–11: Request for Copy

```
┌ IQDT x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══     MASTER ══
│ VISA                    Research Original Transactions
│ Network 0002         View Original Transaction Detail
│ Transaction Identifier.:                  Processing Code.: 02 00 00
│ Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
│ Retrieval Ref N ┌ IQVB ═ Issuer Exception Selection ══      .:      95.33
│ BII Ac┌ F2 ┐              ┌ Request for Copy ────────┐
│ Trace └────┘                                                ┌ F2 ┐
│ Merchant Type.        Request for Original              de.: 840
│ Local Trans. D  ┌ IQGC ═════     Request For Copy      (mss):
│ Acquiring Ins
│ Card Acceptor                       Required Information
│ Card Acceptor
│   City/Countr
│ Message Reaso       Message Reason Code..: ?
│ Visa Acq Busir  ┌ F1
│ Region Merchar             Optional Information
│ Auth Character
│ Reimbursement Attrib    Issuer Control Number: 114371374
│ Additional Data Priv
│ D*******                Fax Number...........: 95104174478
│
│ ┌─────────────          Additional Trace Data:
│ │ F1=Help   F2=Create                              ┌ F2 to Save ┐ n
│ │                       F1=Help  F2=Save           └────────────┘
│ │
└─┴─────────────
```

VCRFS Format

The Request for Copy Required Information screen displays different options depending on how the VCRFS Format is set on the System Profile screen. There are three options for the VCRFS Format setting: **A** (always), **N** (never), or **S** (for selected transactions). The default is **N**.

The Required Information screen in <u>Figure 4–11</u> shows the options available when the VCRFS Format is set to **N**. Example 1 shows the options displayed when the VCRFS Format is set to **A**. Examples 2A and 2B depict the **S** setting, both enabled and disabled.

> *Note:*   *The Excluded TID Reason field appears only when the original transaction does not have a transaction identifier (TID).*

Example 1: VCRFS Format Set to A

```
┌─IQGC══════════════╣ Request For Copy ╠══════════════════════┐
│                                                             │
│                    Required Information                      │
│ Message Reason Code..: ####                                 │
│                                                             │
│                     Optional Information                    │
│                                                             │
│   Issuer Control Number: 114371374                          │
│   Fax Number...........: 95104174478                        │
│   Additional Trace Data: _____               │
│   Excluded TID Reason..:                                    │
│ Req Fuflfill Method ...: 1                                  │
│ Issuer RFC BIN ........:######                              │
│ Source Sub-Address ....: #######                            │
│                                                             │
│                                                             │
│                                                             │
│  F1=Help          F2=Save              ESC=Return           │
└─────────────────────────────────────────────────────────────┘
```

Example 2A: VCRFS Format Set to S (Enabled)

```
┌─IQVB═════════════╣ Request For Copy ╠═════════════
│
│                     Required Information
│
│ Message Reason Code..: ####
│
│                      Optional Information
│
│   Issuer Control Number: 114371374
│   Fax Number...........: 95104174478
│   Additional Trace Data: _____
│   Excluded TID Reason..:
│ Req Fuflfill Method ...: 1
│ Issuer RFC BIN ........:######
│ Source Sub-Address ....: #######
│
│
│
│  F1=Help  F2=Save                        ESC=Return
│ F9=Disable VCRFS Format            VCRFS Enabled
```

Example 2B: VCRFS Format Set to S (Disabled)

```
┌─IQVB═════════════╣ Request For Copy ╠═════════════
│
│                     Required Information
│
│ Message Reason Code..: ####
│
│                      Optional Information
│
│   Issuer Control Number: 114371374
│   Fax Number...........: 95104174478
│   Additional Trace Data: _____
│   Excluded TID Reason..:
│
│
│  F1=Help  F2=Save                        ESC=Return
│ F9=Enable VCRFS Format             VCRFS Disabled
```

Request for Original

Begin this procedure from the Issuer Exception Selection menu.

➤ **To request an original transaction draft from the merchant processing center:**

1. Highlight the **Request for Original** menu item and press **F2** to display the Request for Original screen, as shown in <u>Figure 4–12</u>.

2. Enter the necessary information.

   Note: *The Excluded TID Reason field appears only when the original transaction does not have a transaction identifier (TID).*

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   ```
   Req. for Original Created: Batch ID A6334005 Record 2
   ```

4. Press **Esc** to return to the Review Inquiry Status screen.

   From the Review Inquiry Status screen, you can view another inquiry or you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section at the end of this chapter.

Figure 4–12: Request for Original

```
 ┌IQDT x.xx xxxxxx ══╤═Visa BACKOFFICE ADJUSTMENT SYSTEM ╞═══ MASTER ═══┐
 │VISA                    Research Original Transactions                │
 │Network 0002          ▐ View Original Transaction Detail ▌            │
 ├──────────────────────────────────────────────────────────────────────┤
 │ Transaction Identifier.:                  Processing Code.: 02 00 00 │
 │ Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840│
 │ Retrieval Ref ┌IQVA═▐ Issuer Exception Selection ▌═══════╕ .:  95.33│
 │ BII Acquirer R│                                          │          │
 │ Trace Number. │    Request for Copy                      │          │
 │ Merch   pe ┌──────┐                              ┌──────┐│e.: 840   │
 │ Local    . │  F2  │───▶ ◠ Request for Original ◡  │  F2  ││mmss):    │
 │ Acquiring Ins└──────┘─IQVK═══════▐ Request For Original ▌╘══════╕    │
 │ Card Acceptor │                  Required Information           │    │
 │ Card Acceptor │                                                 │    │
 │    City/Count │  Message Reason Code..: ?                       │    │
 │ Message Reaso │                                                 │    │
 │ Visa Acq Busi │     Optional Information                        │    │
 │ Region Mercha │                                                 │    │
 │ Auth Characte │  Issuer Control Number: 41777417474             │    │
 │ Reimbursement │  Fax Number...........:                         │IEL │
 │ Additional Da │  Additional Trace Data:                         │    │
 │ D*******      │  Excluded TID Reason..:                         │    │
 ├───────────────┤                    ┌───────────────────┐        ├────┤
 │ F1=Help    F2=Cre                  │    F2 to Save     │        │ rn │
 │               └  F1=Help  F2=Save  └───────────────────┘  ESC=Return │
 └──────────────────────────────────────────────────────────────────────┘
```

Chargeback

A chargeback exception transaction returns an original transaction to the acquirer. Chargeback rights are governed by *Visa Operating Regulations*. Begin this procedure from the Issuer Exception Selection menu.

➤ **To create a chargeback transaction:**

1. Highlight the **Chargeback** menu item and press **F2** to display the Chargeback screen, as shown in <u>Figure 4–13</u>.

2. Enter the necessary information.

   Note: *The Excluded TID Reason field appears only when the original transaction does not have a transaction identifier (TID).*

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   Chargeback Created: Batch ID A6334005 Record 3

4. Press **Esc** to return to the Review Inquiry Status screen.

   From the Review Inquiry Status screen, you can view another inquiry or you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–13: Chargeback

```
 IQDT x.xx xxxxxx         Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
 VISA                        Research Original Transactions
 Network 0002              View Original Transaction Detail
 Transaction Identifier.:                     Processing Code.: 02 00 00
 Primary Accou  IQVA   Issuer Exception Selection         ode...: 840
 Retrieval Re                                             ...:         95.33
 BII Acquirer      Request for Copy
 Trace Number                                             ...:
 Merchant Typ      Request for Original                   Code.: 840
 Local  ┌────┐                                            ss):
 Acqui  │ F2 │──►  Chargeback                      ┌────┐ ...:
 Card Accepto └────┘                               │ F2 │ ode...: 840
 Card Accepto                                      └────┘
    City/Coun  IQVC            Chargeback              ID
 Message Reas                Required Information     │
 Visa Acq Bus                                         ▼
 Region Merch   Message Reason Code.........: ?
 Auth Charact
 Reimbursement At  Transaction Amount..........:      121.08
 Additional Data
 D*******          Documentation Indicator.....:

 F1=Help    F2=Cr   Chargeback Reference Number.:

                    Message Text................:

                           Optional Information

                    Other Amount................:
                    VDAS IEW BIN................:
                    Additional Trace Data.......:
                    Excluded TID Reason.........:

                 F1=Help  F2=Save                      ESC=Return
                                      ┌──────────────┐
                                      │  F2 to Save  │
                                      └──────────────┘
```
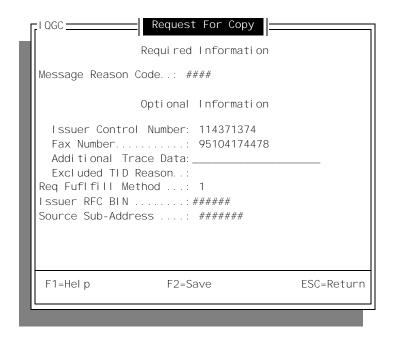
Fraud Advice

The fraud advice transaction reports fraud to VisaNet. There are three types of fraud transactions:

- Advice

- NRI (Not Received as Issued)

- ICS (Issuers' Clearinghouse Service)

Begin this procedure from the Issuer Exception Selection menu.

➤ **To create a fraud advice transaction:**

1. Highlight the **Fraud Notification** menu item and press **F2** to display the Fraud Advice/NRI/ICS data entry screen, as shown in Figure 4–14.

2. Enter the necessary information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

   Note: *For additional information, refer to the* Fraud Reporting System User's Guide *and* Issuers' Clearinghouse Service User's Manual.

3. Press **F2** to save the transaction. A message appears on your screen, similar to the following:

   Fraud Advice Created: Batch ID A6334005 Record 4

4. Press **Esc** to return to the Review Inquiry Status screen.

   From the Review Inquiry Status screen, you can view another inquiry or you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–14: Fraud Advice

```
 ┌ IQDT x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ├──── MASTER ═══
 │ VISA                     Research Original Transactions
 │ Network 0002          │ View Original Transaction Detail │
 │ Transaction Identifier.:                    Processing Code.: 02 00 00
 │ Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
 │ Retrieval Ref Number...: 325769500695       Tran Amount.....:      95.33
 ┌ IQVA ┤ Issuer Exception Selection ├═══════════ 000029
 │        Request for Copy                      Other Amount....:
 │                                              Tran Currency Code.: 840
 │        Request for Original                  Trans Time (hhmmss):
 │                                              Expiration Date....:
 │        Chargeback                            Acq Country Code...: 840
 │      ⟨ Fraud Notification ⟩              1b   Terminal ID..:
 │                                              State..............: 06 (CA)
 │                                              ZIP/Postal Code....:
 │                                              Mail, Phone or E/C.:
 │  F1=Help  F2=Procee┌──────┐   ESC=Return     Financial Inst ID..:
 │                    │  F2  │                   Multiple Clearing Seq:    of
 │                    └──────┘                   POS MOD/CAP/INFO..:    /  /
 │ Additional ┌ IQVE ──────────▼─── Fraud Advice/NRI/ICS ─────────┐ EL
 │ D*******   │        Required Information
 │            │
 │ F1=Help    │ Forwarding Inst. ID Code..:
 │            │ Fraud Currency Code.......:
 │            │ Fraud Amount..............:
 │            │ Notification Code.........:      Fraud Type.......:
 │            │ Account Sequence Number...:      Card Capability..:
 │            │ Issuer Generated Auth.....:      Cashback Ind.....:
 │            │ Investigative Status......:      Case Number......:
 │            │ Excluded TID Reason.......:      Travel Agency ID.:
 │            │ Locator Number............:      Arrest Code......:
 │            │ Authorization Code........:      Market Segment...:
 │            │ Social Security Number....:
 │            │ Cardholder Ind Method Used:    ┌─────────────┐
 │            │ Additional Trace Data.....:    │  F2 to Save │
 │            │                                └─────────────┘
 │            │ F1=Help    F2=Save    PgDn=Next Page      ESC=Return
 │            └──────────────────────────────────────────────────┘
```

Interlink Issuers

This section provides the procedure for Interlink issuers to create exception transactions.

Note: *A chargeback transaction is the only exception transaction an Interlink issuer can create.*

All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions display once you save your transactions within BOAS. Once you have completed your data entry, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Interlink Chargebacks

A chargeback exception transaction returns an original transaction to the acquirer. Chargeback rights are governed by Interlink Operating Regulations.

Begin this procedure from the View Original Transaction Detail screen.

➤ **To create a chargeback transaction:**

1. Press **F2** to display the Chargeback screen, as shown in Figure 4–15.

2. Enter the necessary information. Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.
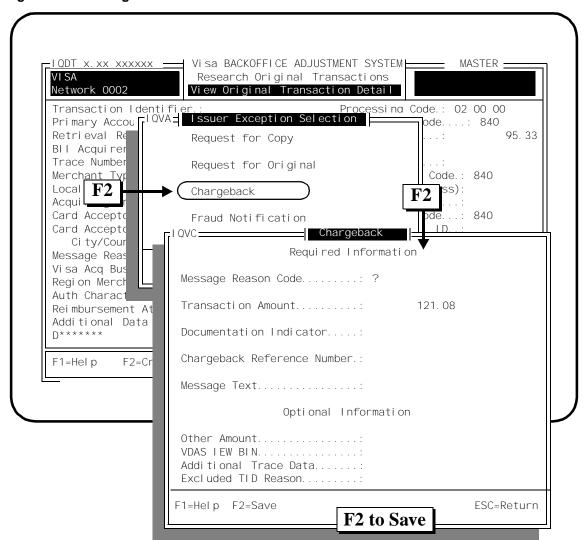
3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   `Chargeback Created: Batch ID A6334006 Record 1`

4. Press **Esc** to return to the Review Inquiry Status screen. From the Review Inquiry Status screen, you can view another inquiry or you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–15: Interlink Chargebacks

```
IQDT x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
INTERLINK                 Research Original Transactions
Network 0003             View Original Transaction Detail
Transaction Identifier.:                    Processing Code.: 02 00 00
Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
Retrieval Ref Number...: 325769500695       Tran Amount.....:        95.33
BII Acquirer Ref Number: 61234563257500695000029
Trace Number...........: 000002             Other Amount...
Merchant Type..........: 5999               Tran Currency  | F2 | 840
Local Trans. Date(mmdd): 09/14              Trans Time (hh
Acquiring   IQIA                  Chargeback
Card Acc                      Required Information
Card Acc
  City/      Message Reason Code.........: ?
Message      Transaction Amount..........:
Visa Acc
Region M     Supporting Information......:
Auth Cha
Reimburs      Orig. Transm. Date.........:         Orig. Trace Number..:
Addition      Text.......................:         Orig. Transm. Time..:
D*******

F1=Help


                              Optional Information

              Other Amount.................:
              Additional Trace Data.......:          | F2 to Save |


             F1=Help  F2=Save                             ESC=Return
```

Plus Issuer and ATM Gateway

This section provides the procedure for ATM Gateway and Plus issuers to create exception transactions.

Note: *A chargeback transaction is the only exception transaction a Plus issuer can create.*

All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions display once you save your transactions within BOAS. Once you have completed your data entry, continue to the "Sending Transactions to Visa" section located at the end of this chapter.
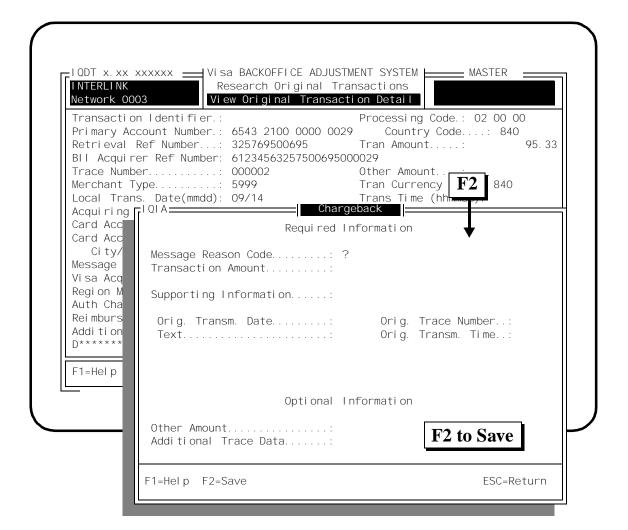
Plus Issuer Chargebacks

A chargeback exception transaction returns an original transaction to the acquirer. Chargeback rights are governed by Visa and Plus Operating Regulations. Use this procedure to create a chargeback transaction.

Begin this procedure from the View Original Transaction Detail screen as shown in Figure 4–16. This example assumes the ATM Standardization flag is set to "**N**" in the system profile.

Note: *The Additional Response Data field will not appear if the ATM Standardization flag is set to "Y" in the system profile.*

➤ **To create a chargeback transaction:**

1. Press **F2** to display the data entry screen.

2. Enter the necessary information. Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following: **Chargeback Created: Batch ID A6334006 Record 1**

4. Press **Esc** to return to the Review Inquiry Status screen. From the screen, you can view another inquiry or you can send your batch. To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–16: Plus Issuer Chargebacks

```
 IQDT x.xx xxxxxx ══╦══Visa BACKOFFICE ADJUSTMENT SYSTEM ╞═════ MASTER ════
 Plus                   Research Original Transactions
 Network 0004         View Original Transaction Detail
 Transaction Identifier.:                    Processing Code.: 02 00 00
 Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
 Retrieval Ref Number...: 325769500695       Tran Amount.....:          95.33
 BII Acquirer Ref Number: 612345632575000695000029
 Trace Number...........: 000002              Other Amount....:
 Merchant Type..........: 5999                Tran Currency Code.: 840
 Local Trans. Date(mmdd): 09/14              Tran ┌─────┐(hhmmss):
 Acquiring Inst. ID.....: 123456             Expi │ F2  │ Date....:
 Card Acceptor ID   ...:                     Acq Cou└─────┘Code...: 840
 Card Accepto ┌ iQPB══════════════╦ Chargeback ═══════════╗
   City/Count │                 Required Information
 Message Rea  │
 Visa Acq Bu  │   Message Reason Code.........: ?
 Region Merc  │
 Auth Charac  │   Transaction Amount..........:
 Reimburseme  │                                                        EL
 Additional   │   Additional Response Data....:
 D*******     │
              │                 Optional Information
 ┌──────────  │
 │ F1=Help    │   Additional Trace Data.......:                        n
 └──────────  │
              │
              │
              │ F1=Help  F2=Save  ┌──────────────┐          ESC=Return
              │                   │  F2 to Save  │
              │                   └──────────────┘
```

POS Gateway Network Issuers

This subsection provides the procedures for POS Gateway Network issuers (networks 0008–0030) to create exception transactions. The following transactions can be created by POS Gateway Network issuers:

- Request for copy

- Request for original

- Chargebacks

All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions display once you save your transactions within BOAS. Once you have completed your data entry, continue to the, "Sending Transactions to Visa" section located at the end of this chapter.

POS Request for Copy

Begin this procedure from the Issuer Exception Selection menu, as shown in Figure 4–17.

➤ **To request a photocopy of an original transaction:**

1. Highlight the **Request for Copy** menu item and press **F2** to display the Request for Copy screen.

2. Enter the necessary information. Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   Request for Copy Created: Batch ID A6334006 Record 1

4. Press **Esc** to return to the Review Inquiry Status screen. From the Review Inquiry Status screen, you can view another inquiry or you can send your batch. To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–17: POS Request for Copy

```
 IQDT x.xx xxxxxx ━━━ Visa BACKOFFICE ADJUSTMENT SYSTEM ┣━━━ MASTER ━━━
 POS                     Research Original Transactions
 Network 0008           View Original Transaction Detail
 Transaction Identifier.:                    Processing Code.: 02 00 00
 Primary Account Number.┌IQGA═ Issuer Exception Selection ═━─ Country Code....: 840
 Retrieva               │                                  ount.....:        95.33
 BII Ac                 │  ( Request for Copy )
 ┌──F2──┐ ──────▶       │                          ┌──F2──┐ mount....:
 └──────┘               │    Request for Original  └──────┘ rency Code.: 840
 Local                  │                                   me (hhmmss):
 Acquir                 │    Chargeback                     on Date....:
 Card A ┌IQGC══════════════╗ Request For Copy ╠═══════════ntry Code..: 840
 Card A │                      Required Informatio                  06 (CA)
   Cit  │
 Messag │   Message Reason Code..: ?
 Visa A │
 Region Merc│    Optional Information                              of
 Auth Charac│                                                     / /
 Reimburseme│   Issuer Control Number:                         FROM FIEL
 Additional │                                                 
 D*******   │   Fax Number...........:
 ┌─────────┐│                                              ┌─────────┐
 │ F1=Help ││   Additional Trace Data:                     │SC=Return│
 └─────────┘│                                              └─────────┘
            │ F1=Help  F2=Sav  F2 to Save      ESC=Return
            └─────────────────────────────────────────────┘
```

POS Request for Original

Begin this procedure from the Issuer Exception Selection menu.

➤ **To request an original transaction draft from the merchant processing center:**

1. Highlight the **Request for Original** menu and press **F2** to display the Request for Original screen, as shown in <u>Figure 4–18</u>.

2. Enter the necessary information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   `Req. for Original Created: Batch ID A6334005 Record 2`

4. Press **Esc** to return to the Review Inquiry Status screen.

   From the Review Inquiry Status screen, you can view another inquiry or you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–18: POS Request for Original

```
 ┌─IQDT x.xx xxxxxx ════╤═Visa BACKOFFICE ADJUSTMENT SYSTEM ├──── MASTER ═══
 │POS                       Research Original Transactions
 │Network 0008          ║View Original Transaction Detail║
 │Transaction Identifier.:                      Processing Code.: 02 00 00
 │Primary Account Number  ┌─IQGA─╢ Issuer Exception Selection ║───  Country Code....: 840
 │Retrieva                                                    ount.....:        95.33
 │Bll Ac                     Request for Copy
 │   ┌──F2──→                                            ┌──F2──  mount....:
 │  │a                    ( Request for Original )        │      rrency Code.: 840
 │Local                                                   │      me (hhmmss):
 │Acqui                      Chargeback                          on Date....:
 │Card A                                                         try Code  : 840
 │Card A      ┌─IQVK════════╤═ Request For Original ║═══════════════╗
 │  Ci t  ┌─┤                   Required Information            │    06 (CA)
 │Messag                                                        ↓
 │Visa A                   Message Reason Code..: ?
 │Region Merc
 │Auth Charac                        Optional Information              :    of
 │Reimburseme                                                       / /
 │Additional              Issuer Control Number:                   FROM FIEL
 │D*******
 │                        Fax Number...........:
 │F1=Help                                                            SC=Return
 │                        Additional Trace Data:
 │         F1=Help  F2=Save   │F2 to Save│         ESC=Return
 └──────────────────────────────────────────────────────────────────────
```

POS Chargebacks

A chargeback exception transaction returns an original transaction to the acquirer. Chargeback rights are governed by the Regional Operating Regulations.

Begin this procedure from the Issuer Exception Selection menu.

➤ **To create a chargeback transaction:**

1. Highlight the **Chargeback** menu item and press **F2** to display the Chargeback screen, as shown in Figure 4–19. Enter the necessary information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.
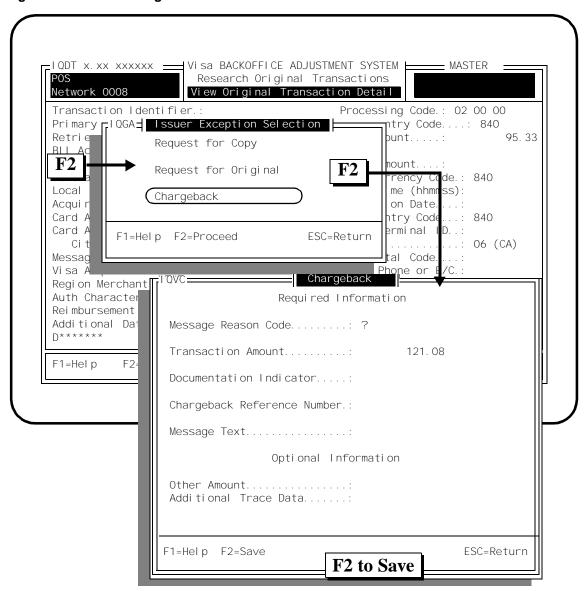
2. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   Chargeback Created: Batch ID A6334005 Record 3

3. Press **Esc** to return to the Review Inquiry Status screen.

   From the Review Inquiry Status screen, you can view another inquiry or you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–19: POS Chargebacks

```
 ┌IQDT x.xx xxxxxx ═══╤══Visa BACKOFFICE ADJUSTMENT SYSTEM ╞═══ MASTER ═══
 │POS                 │        Research Original Transactions
 │Network 0008        │╞══View Original Transaction Detail══╡
 │Transaction Identifier.:                     Processing Code.: 02 00 00
 │Primary ┌IQGA═╡ Issuer Exception Selection ╞═══ ntry Code....: 840
 │Retrie  │                                         ount.....:       95.33
 │BIl Ac  │
 │ ┌────┐ │  Request for Copy                      mount....:
 │ │ F2 │─┼──────────────▶                 ┌────┐  rrency Code.: 840
 │ └────┘ │  Request for Original           │ F2 │  me (hhmmss):
 │Local   │                                 └────┘  on Date.....:
 │Acquir  │ ⟨ Chargeback ⟩                         ntry Code...: 840
 │Card A  │                                         erminal ID..:
 │Card A  │                                          ...........: 06 (CA)
 │  Cit   │  F1=Help  F2=Proceed        ESC=Return  tal Code....:
 │Messag  └────────────────────────────────────────┘Phone or E/C.:
 │Visa A       ╔IQVC══════════════╡ Chargeback ╞════════════════════════╗
 │Region Merchant                                                        ║
 │Auth Character                     Required Information                ║
 │Reimbursement                                                          ║
 │Additional Dat     Message Reason Code.........: ?                     ║
 │D*******                                                               ║
 │                   Transaction Amount..........:       121.08          ║
 │F1=Help    F2=                                                         ║
 └──────────────     Documentation Indicator.....:                      ║
                                                                         ║
                     Chargeback Reference Number.:                      ║
                                                                         ║
                     Message Text.................:                      ║
                                                                         ║
                               Optional Information                     ║
                                                                         ║
                     Other Amount.................:                      ║
                     Additional Trace Data.......:                      ║
                                                                         ║
                   ┌─────────────────────────────────────────────────┐ ║
                   │ F1=Help  F2=Save                    ESC=Return   │ ║
                   │                    ┌──────────────┐              │ ║
                   │                    │  F2 to Save  │              │ ║
                   └────────────────────└──────────────┘──────────────┘ ║
                     ╚═══════════════════════════════════════════════════╝
```

Creating Acquirer Exception Transactions

This section describes how to create acquirer exception transactions. Your system profile determines your ability to create the following exceptions transactions:

- Debit adjustments

- Credit adjustments

- Fraud advices

Most of these procedures begin from the Acquirer Exception Selection menu. Access this menu by pressing **F3** from the View Original Transaction Detail screen.

Look for the appropriate procedure for your product type. This manual includes procedures for the following product types:

- Visa

- Interlink

- Plus

- POS Gateway

- ATM Gateways

Visa Acquirers

This subsection provides the procedures for Visa acquirers to create exception transactions. All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions display once you save your transactions within BOAS.

Once you have completed your data entry, continue to the "Sending Transactions to Visa" section located at the end of this chapter.

Credit Adjustment

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a credit adjustment from the acquirer:**

1. Highlight the **Credit Adjustment** menu item and press **F2** to display the Credit Adjustment screen, as shown in <u>Figure 4–20</u>.

2. Enter the necessary information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   Note: *The Excluded TID Reason field appears only when the original transaction does not have a transaction identifier (TID).*

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.
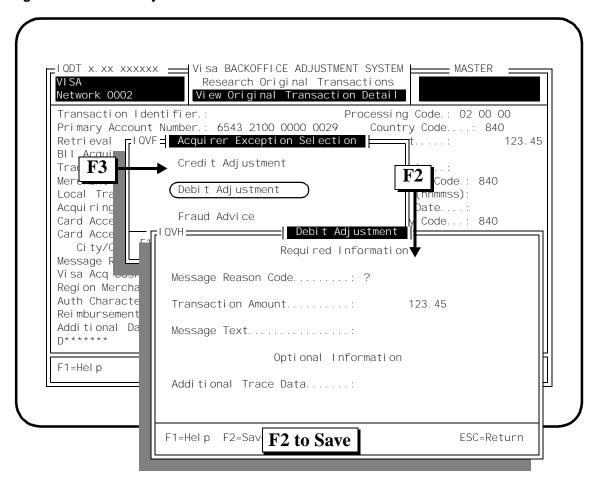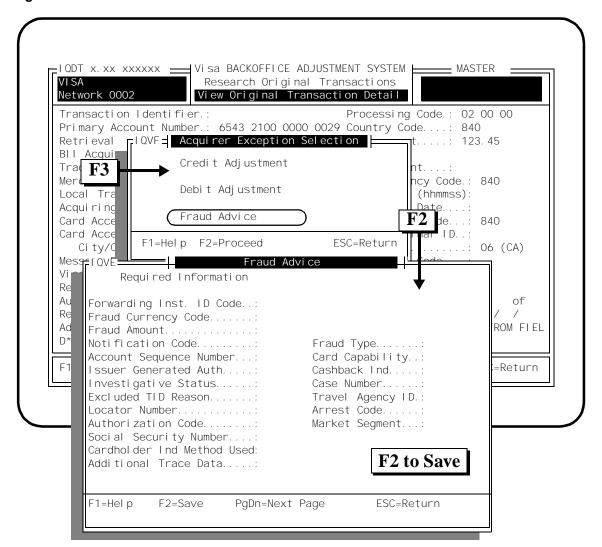
3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   ```
   Credit Adjustment Created: Batch ID A6334005 Record 1
   ```

4. Press **Esc** to return to the Review Inquiry Status screen.

   You can view your original transaction details for another inquiry, or, if you are finished with the batch, you can send the batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–20: Credit Adjustment Transaction

```
┌─IQDT x.xx xxxxxx ══╤ Visa BACKOFFICE ADJUSTMENT SYSTEM ══╤══ MASTER ══
│ VISA                     Research Original Transactions
│ Network 0002            │View Original Transaction Detail│
├──────────────────────────────────────────────────────────────────────
│ Transaction Identifier.:                  Processing Code.: 02 00 00
│ Primary Account Number.: 6543 2100 0000 0029   Country Code....: 840
│ Retrieval  ┌─IQVF─┤ Acquirer Exception Selection ├──      t.....:    123.45
│ Bill  ┌────┐│
│ Trac  │ F3 │├──→ ( Credit Adjustment )            ┌────┐ ..:
│ Merchant   │                                      │ F2 │ Code.: 840
│ Local Tra  │       Debit Adjustment               └────┘ (hhmmss):
│ Acquiring  │┌─IQVG════════════╡ Credit Adjustment ╞─ Date  :
│ Card Acce  ││                  Required Information
│ Card Acce  ││
│   City/C   ││  Message Reason Code.........: ?
│ Message R  ││
│ Visa Acq   ││  Transaction Amount..........:      123.45
│ Region Merch   │
│ Auth Characte  │  Message Text................:
│ Reimbursement  │
│ Additional Da  │              Optional Information
│ D*******       │
│               ││  Additional Trace Data.......:
│ ┌───────────┐ ││  Excluded TID Reason.........:
│ │ F1=Help   │ │
│ └───────────┘ │  F1=Help  F2=Sav┌───────────────┐       ESC=Return
                                   │  F2 to Save   │
                                   └───────────────┘
```

Debit Adjustment

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a debit adjustment from the merchant:**

1. Highlight the **Debit Adjustment** menu item and press **F2** to display the Debit Adjustment screen, as shown in Figure 4–21.

2. Enter the necessary information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.
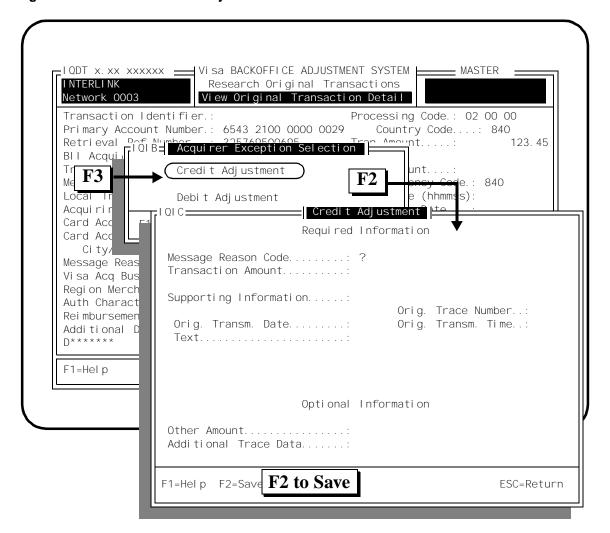
3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   Debit Adjustment Created: Batch ID A6334005 Record 1

4. Press **Esc** to return to the Review Inquiry Status screen.

   You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–21: Debit Adjustment Transaction

```
 IQDT x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
VISA                      Research Original Transactions
Network 0002           View Original Transaction Detail
Transaction Identifier.:                    Processing Code.: 02 00 00
Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
Retrieval   IQVF  Acquirer Exception Selection          t.....:      123.45
Bll Acqui
Trac  ┌─F3─┐   →    Credit Adjustment              ┌─F2─┐  .:
Merc  └────┘                                       └────┘ Code.: 840
Local Tra        ( Debit Adjustment )                    (hhmmss):
Acquiring                                                 Date....:
Card Acce          Fraud Advice                          Code...: 840
Card Acce   IQVH              Debit Adjustment
   City/C                   Required Information
Message R
Visa Acq Busi   Message Reason Code.........: ?
Region Mercha
Auth Characte   Transaction Amount..........:       123.45
Reimbursement
Additional Da   Message Text.................:
D*******
                             Optional Information
 F1=Help        Additional Trace Data.......:


                F1=Help  F2=Sav  F2 to Save          ESC=Return
```

Fraud Advice

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create an exception transaction that reports fraud to Visa through VisaNet:**

1. Highlight the **Fraud Advice** menu item and press **F2** to display the Fraud Advice screen (see <u>Figure 4–22</u>).

2. Enter the necessary information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   Fraud Advice Created: Batch ID A6334005 Record 1

4. Press **Esc** to return to the Review Inquiry Status screen.

   You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–22: Fraud Advices

```
  IQDT x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM          MASTER
 VISA                      Research Original Transactions
 Network 0002             View Original Transaction Detail
 Transaction Identifier.:                      Processing Code.: 02 00 00
 Primary Account Number.: 6543 2100 0000 0029 Country Code....: 840
 Retrieval    IQVF   Acquirer Exception Selection          t.....: 123.45
 Bll Acqui
 Tra         F3          Credit Adjustment                 nt....:
 Merc                                                       ncy Code.: 840
 Local Tra               Debit Adjustment                  (hhmmss):
 Acquiring                                                 Date....:
 Card Acce             Fraud Advice                  F2     de...: 840
 Card Acce                                                   al ID.:
    City/C      F1=Help  F2=Proceed         ESC=Return     .......: 06 (CA)
 Mess  IQVE                      Fraud Advice                 ode...
 Vi                  Required Information
 Re
 Au         Forwarding Inst. ID Code..:                            of
 Re         Fraud Currency Code.......:                         /  /
 Ad         Fraud Amount..............:                         ROM FIEL
 D*         Notification Code.........:       Fraud Type.......:
            Account Sequence Number...:       Card Capability..:
 F1         Issuer Generated Auth.....:       Cashback Ind.....:     =Return
            Investigative Status......:       Case Number......:
            Excluded TID Reason.......:       Travel Agency ID.:
            Locator Number............:       Arrest Code......:
            Authorization Code........:       Market Segment...:
            Social Security Number....:
            Cardholder Ind Method Used:
            Additional Trace Data.....:              F2 to Save

            F1=Help    F2=Save      PgDn=Next Page       ESC=Return
```

Interlink Acquirers

This sections provides procedures for Interlink acquirers to create the following transactions:

- Credit adjustments

- Debit adjustments

All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions display once you save your transactions within BOAS. Once you have completed your data entry, continue to the "Sending Transactions to Visa" section located at the end of this chapter.

Interlink Credit Adjustments

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a credit adjustment from the merchant processing center:**

1. Highlight the **Credit Adjustment** menu item and press **F2** to display the Credit Adjustment screen, as shown in Figure 4–23.

2. Enter the necessary information.

    Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

    To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.
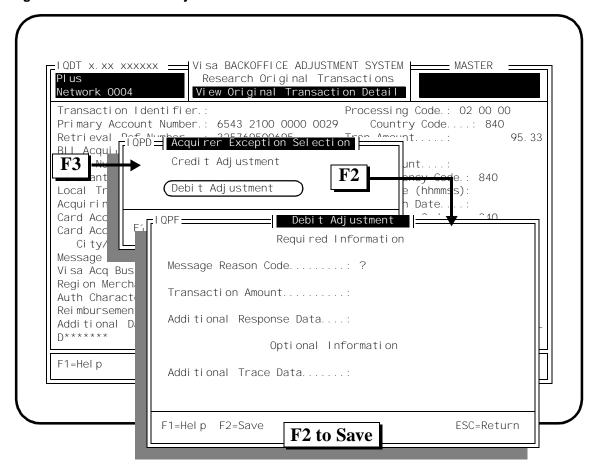
3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

    ```
    Credit Adjustment Created: Batch ID A6334005 Record 1
    ```

4. Press **Esc** to return to the Review Inquiry Status screen.

    You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

    To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–23: Interlink Credit Adjustments

```
┌IQDT x.xx xxxxxx ══╤═Visa BACKOFFICE ADJUSTMENT SYSTEM╞════ MASTER ════
│INTERLINK              Research Original Transactions
│Network 0003        │ View Original Transaction Detail │
│Transaction Identifier.:                    Processing Code.: 02 00 00
│Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
│Retrieval Ref Number   : 335769500695      Tran Amount.....:       123.45
│BII Acqui┌IQIB═╡ Acquirer Exception Selection │
│Tr        │    ┌─────────────────────────┐       ┌──┐ unt....:
│Me    F3 │    │ Credit Adjustment       │       │F2│ ncy Code.: 840
│Local In │    └─────────────────────────┘       └──┘ e (hhmmss):
│Acquirin │      Debit Adjustment                          te
│Card Acc └IQIC═══════════════════╡ Credit Adjustment │
│Card Acc                          Required Information
│  City/
│Message Reas    Message Reason Code.........: ?
│Visa Acq Bus    Transaction Amount..........:
│Region Merch
│Auth Charact    Supporting Information......:
│Reimbursemen                                      Orig. Trace Number..:
│Additional D     Orig. Transm. Date.........:    Orig. Transm. Time..:
│D*******         Text.......................:
│┌──────────┐
││F1=Help   │
│└──────────┘
│                               Optional Information
│
│                Other Amount................:
│                Additional Trace Data.......:
│
│                F1=Help  F2=Save │ F2 to Save │          ESC=Return
```

Interlink Debit Adjustments

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a debit adjustment from the merchant processing center:**

1. Highlight the **Debit Adjustment** menu item and press **F2** to display the Debit Adjustment screen, as shown in <u>Figure 4–24</u>.

2. Enter the necessary information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transaction. A message appears at the bottom of your screen, similar to the following:

   Debit Adjustment Created: Batch ID A6334005 Record 1

4. Press **Esc** to return to the Review Inquiry Status screen.

   You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–24: Interlink Debit Adjustments

```
┌─IQDT x.xx xxxxxx ══╤═Visa BACKOFFICE ADJUSTMENT SYSTEM ╞══ MASTER ═══
│ INTERLINK              Research Original Transactions
│ Network 0003          View Original Transaction Detail
│ Transaction Identifier.:                    Processing Code.: 02 00 00
│ Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
│ Retrieval Ref Number.:                          Tran Amount.....:       123.45
│┌──────┐  ┌IQIB═╡ Acquirer Exception Selection ╞────────┐
││  F3  │→│                                              │unt....:
│└──────┘  │         Credit Adjustment          ┌──────┐ ney Code.: 840
│ Merchant │                                     │  F2  │
│ Local Tr │        (Debit Adjustment )          └──────┘ e (hhmmss):
│ Acquirin │                                              n Date....:
│ Card Acc  F1─IQID═══════════════════╡ Debit Adjustment ╞═════════┐
│ Card Acc                          Required Information           │
│   City/                                                          │
│ Message Reas  Message Reason Code.........: ?                    │
│ Visa Acq Bus  Transaction Amount..........:                      │
│ Region Merch                                                     │
│ Auth Charact  Supporting Information......:                      │
│ Reimbursemen                                  Orig. Trace Number..:
│ Additional D   Orig. Transm. Date.........:   Orig. Transm. Time..:
│ D*******       Text........................:                     │
│                                                                  │
│ F1=Help                                                          │
│                               Optional Information               │
│               Other Amount.................:                     │
│               Additional Trace Data.......:                      │
│                                                                  │
│          F1=Help  F2=Sav┌─────────────┐            ESC=Return    │
│                         │ F2 to Save  │                          │
│                         └─────────────┘                          │
└──────────────────────────────────────────────────────────────────┘
```

ATM Gateway and Plus Acquirers

This section provides procedures for ATM Gateway and Plus acquirers to create the following exception transactions:

- Credit adjustments

- Debit adjustments

These procedures are applicable to the following ATM Gateway Networks:

- 0006-Cirrus

- 0007-MasterCard

- 0040-AMEX

- 0041-Discover

- 0042-AFFN-ATM

- 0043-Diners Club

All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions display once you save your transactions within BOAS.

Once you have completed your data entry, continue to the "Sending Transactions to Visa" section located at the end of this chapter.

Plus Credit Adjustments

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a credit adjustment from the ATM processing center:**

1. Highlight the **Credit Adjustment** menu item and press **F2** to display the Credit Adjustment screen, as shown in <u>Figure 4–25</u>. This example assumes the ATM Standardization flag is set to **N** in the system profile.

   Note: *The Additional Response Data field will not appear if the ATM Standardization flag is set to* **Y** *in the system profile.*

2. Enter the necessary information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transactions. A message appears at the bottom of your screen, similar to the following:

   ```
   Credit Adjustment Created: Batch ID A6334005 Record 1
   ```

4. Press **Esc** to return to the Review Inquiry Status screen.

   You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–25: Plus Credit Adjustments

```
 IQDT x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
 Plus                   Research Original Transactions
 Network 0004          View Original Transaction Detail
 Transaction Identifier.:                    Processing Code.: 02 00 00
 Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
 Retrieval Ref Number  . 33576950060QF    Tran Amount.....:        95.33
 BII Acqui   IQPD   Acquirer Exception Selection
      N                                               unt...:
 ant          ( Credit Adjustment )              ency Code.: 840
 Local Tr                                   F2     e (hhmmss):
 Acquirin         Debit Adjustment                h Date....:
 Card Acc     F  IQPE              Credit Adjustment      y Code  : 840
 Card Acc                          Required Information
    City/
 Message      Message Reason Code.........: ?
 Visa Acq Bus
 Region Merch    Transaction Amount.......:
 Auth Charact
 Reimbursemen  Additional Response Data....:
 Additional D
 D*******                 Optional Information
 F1=Help
              Additional Trace Data.......:


              F1=Help  F2=Save    F2 to Save        ESC=Return
```

F3

Plus Debit Adjustments

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a debit adjustment from the ATM processing center:**

1. Highlight the **Debit Adjustment** menu item and press **F2** to display the Debit Adjustment screen, as shown in <u>Figure 4–26</u>. This example assumes the ATM Standardization flag is set to **N** in the system profile.

    Note: *The Additional Response Data field will not appear if the ATM Standardization flag is set to* **Y** *in the system profile.*

2. Enter the necessary information.

    Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

    To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transactions. A message appears at the bottom of your screen, similar to the following:

    Debit Adjustment Created: Batch ID A6334005 Record 1

4. Press **Esc** to return to the Review Inquiry Status screen.

    You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

    To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–26: Plus Debit Adjustments

```
┌─IQDT x.xx xxxxxx ══Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│Plus                     Research Original Transactions
│Network 0004          │View Original Transaction Detail│
│Transaction Identifier.:                    Processing Code.: 02 00 00
│Primary Account Number.: 6543 2100 0000 0029   Country Code....: 840
│Retrieval Ref Number   : 33576950060QF   Tran Amount.....:       95.33
│BLI Acqui┌─IQPD═│Acquirer Exception Selection│═══
│       ┌──N┐    │                              │     unt....:
│ F3    │ant│    │  Credit Adjustment     ┌─────┐│ncy Code.: 840
│       └───┘    │                        │ F2  │e (hhmmss):
│Local Tr        │ ( Debit Adjustment )   └─────┘ h Date...:
│Acquirin        │                                        240
│Card Acc ──IQPF══════════════│ Debit Adjustment │═══════════
│Card Acc  F                   Required Information
│   City/
│Message
│Visa Acq Bus        Message Reason Code.........: ?
│Region Merch
│Auth Charact        Transaction Amount..........:
│Reimbursemen
│Additional D        Additional Response Data....:
│D*******
│                              Optional Information
├─────────────
│ F1=Help             Additional Trace Data.......:
│
│
│
│                F1=Help  F2=Save    ┌──────────┐      ESC=Return
│                                     │F2 to Save│
└─────────────────────────────────────└──────────┘──────────────
```

Point-of-Sale (POS) Gateway Network Acquirers

This section provides procedures for POS Gateway Network acquirers to create exception transactions. These procedures are applicable to Point-of-Sale (POS) Gateway Networks (0008–0030). The following transactions can be created by POS Gateway Network acquirers:

- Credit adjustments
- Debit adjustments

All exception transactions created while in the View Original Data process are stored in a single batch. The batch identification (ID) associated with exception transactions display once you save your transactions within BOAS. Once you have completed your data entry, go to the "Sending Transactions to Visa" section located at the end of this chapter.

POS Credit Adjustments

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a credit adjustment from the merchant processing center:**

1. Highlight the **Credit Adjustment** menu item and press **F2** to display the Credit Adjustment screen, as shown in <u>Figure 4–27</u>.

2. Enter the necessary information. Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transactions. A message appears at the bottom of your screen, similar to the following:

   ```
   Credit Adjustment Created: Batch ID A6334005 Record 1
   ```

4. Press **Esc** to return to the Review Inquiry Status screen.

   You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–27: POS Credit Adjustments

```
 IQDT x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ═══
 POS                     Research Original Transactions
 Network 0008          View Original Transaction Detail

 Transaction Identifier.:                  Processing Code.: 02 00 00
 Primary Account Number.: 6543 2100 0000 0029    Country Code....: 840
 Retrieval Ref Number...: 33576950040E    Tran Amount.....:       95.33
 BII Acqui┌─IQGB══ Acquirer Exception Selection ══
┌──┐   Ne │                                          unt....:
│F3│───▶  │    Credit Adjustment                     ency Code.: 840
└──┘ ant  │                                ┌──┐      e (hhmmss):
 Local Tr │     Debit Adjustment           │F2│──────── Date...:
 Acquirin │                                └──┘       n Date...:
 Card Acc │    F1─IQVG═══════════ Credit Adjustment   y Code   : 840
 Card Acc │                      Required Information
   City/  │                                                    ──▶
 Message  │         Message Reason Code........: ?
 Visa Acq Bus
 Region Merch        Transaction Amount.........: 123.45
 Auth Charact
 Reimbursemen        Message Text..............:
 Additional D
 D*******                       Optional Information
┌─────────────┐
│ F1=Help     │     Additional Trace Data.......:
└─────────────┘

                 F1=Help  F2=Sav ┌──────────┐        ESC=Return
                                  │F2 to Save│
                                  └──────────┘
```

POS Debit Adjustments

Begin this procedure from the Acquirer Exception Selection menu.

➤ **To create a debit adjustment from the merchant processing center.**

1. Highlight the **Debit Adjustment** menu item and press **F2** to display the Debit Adjustment screen, as shown in Figure 4–28.

2. Enter the necessary information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

   To choose a Message Reason Code, type a question mark (**?**) in this field and press **Enter**. A list of valid codes displays. Highlight a value and press **F2**.

3. Press **F2** to save the transactions. A message appears at the bottom of your screen, similar to the following:

   Debit Adjustment Created: Batch ID A6334005 Record 1

4. Press **Esc** to return to the Review Inquiry Status screen.

   You can view your original transaction details for another inquiry or if you are finished with the batch, you can send your batch.

   To send your batch, press **F6**. For additional information, refer to the "Sending Transactions to Visa" section located at the end of this chapter.

Figure 4–28: POS Debit Adjustments

```
IQDT x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
POS                      Research Original Transactions
Network 0008            View Original Transaction Detail

Transaction Identifier.:                    Processing Code.: 02 00 00
Primary Account Number.: 6543 2100 0000 0029     Country Code....: 840
Retrieval Ref Number...: 33576950060QF    Tran Amount.....:        95.33
BII Acqui┌ IQGB ══ Acquirer Exception Selection ══
     Nu │                                              unt....:
   ant  │      Credit Adjustment                       ency Code.: 840
Local Tr│    ╭─────────────────╮           ┌─────┐    e (hhmmss):
Acquirin │    │ Debit Adjustment │           │ F2  │    n Date....:
Card Acc │    ╰─────────────────╯           └─────┘    cy Code..: 840
Card Acc ┌ IQVH ══════════ Debit Adjustment ══
   City/ │                Required Information
Message  │
Visa Acq Bus│  Message Reason Code.........: ?
Region Merch│
Auth Charact│  Transaction Amount..........: 123.45
Reimbursemen│
Additional D│  Message Text................:
D*******   │
           │               Optional Information
┌ F1=Help  │
           │  Additional Trace Data.......:
           │
           │
           │  F1=Help  F2=Sav  F2 to Save          ESC=Return
```

Sending Transactions to Visa

Use this procedure to send a batch of transactions to VisaNet.

➤ **To send a batch from the Review Inquiry Status screen:**

1. Press **F6** to send your batch of transactions to Visa.

   The system checks the selected batches for V.I.P. formatted data and then connects to the VAP (see Figure 4–29). During the data transmission, the screen displays the following:

   – A status message containing the progress of the transmission

   – The number of records sent

   – The number of errors encountered

   If errors are encountered, a message appears at the bottom of the screen (see Appendix A, Frequently Asked Questions, for a discussion of transmission errors).

   Once this process is complete, BOAS returns you to the Main Menu and displays statistics on the right side of your screen. These statistics describe:

   – The total number of transactions sent to Visa.

   – The total dollar amount of transactions in the batch.

   – The number of transactions tracked by the system.

   – The total number of errors.

2. You can either correct any rejected exception transactions or generate reports on the inquiries sent.

Refer to the "Generating Inquiry Reports" section earlier in this chapter to learn how to generate reports on the inquiries you have sent to Visa.

Figure 4–29: Sending Transactions to VisaNet

```
┌─IQFB x.xx xxxxxx────── Visa BACKOFFICE ADJUSTMENT SYSTEM──── MASTER ──┐
│                        Research Original Transactions                │
│                          Review Inquiry Status                       │
│  ┌──────────────────────────┬──────────┬──────┬──────────────┬───────┐
│  │                          │Requested │Trans │              │Operator│
│  │ Card No/Trans ID         │  Date    │ Date │  Status/Type │   ID   │
│  ├──────────────────────────┴──────────┴──────┴──────────────┴───────┤
│  │ 1234179001806017000 09/23/97  09/13/97        Purchase             │
│  │ 1234402028386015000 09/23/97  09/13/97        Purchase             │
│  │ 1234404013983020000 09/23/97  09/13/97        Purchase             │
│  │ 1234406065911015000 09/23/97  09/13/97        Debit Adjustment     │
│  │ 1234406093418017000 09/23/97  09/13/97        Manual Case          │
│  │ 1234406090017011000 09/23/97  09/13/97        Credit Adjustment    │
│  │ 1234406119676010000 09/23/97  09/13/97        Credit Adjustment    │
│  │ 1234406123191014000 09/23/97  09/13/97        Credit Adjustment    │
│  │ 1234406139271016000 09/23/97  09/13/97        Purchase             │
│  │ 1234470038440007000 09/23/97  06/03/97        AMT Withdrawal       │
│  │ 1234481038020012000 09/23/97  09/13/97        Purchase   ┌──────────┐
│  │ 1234481038482014000 09/23/97  09/13/97        Purchase   │F6 to send│
│  └──────────────────────────────────────────────────────────└──────────┘
└──────────────────────────────────────────────────────────────────────┘

┌─MNU1 x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═════ MASTER ═┐
│    ┌─ M A I N    M E N U ─┐      Send Statistics                       │
│    │                       │                                           │
│    │ Research Original Transactions   Number Sent 1      T1998087.002  │
│    │                       │          Amount Sent 338.00               │
│    │ Enter Transactions    │          Tracked                          │
│    │                       │          Total Errors                     │
│    │ Send Transactions     │                                           │
│    │                       │                                           │
│    │ Receive Transactions  │          Received Statistics              │
│    │                       │                                           │
│    │ Reporting             │          Number Received                  │
│    │                       │          Amount Received                  │
│    │ Tracking              │          Tracked                          │
│    │                       │          Exported                         │
│    │ System Utilities      │          Total Errors                     │
│    │                       │                                           │
│    │                       │                                           │
│    │ F1=Help F2=Proceed Alt+F4=Exit                                    │
│    └───────────────────────┘                                          │
└──────────────────────────────────────────────────────────────────────┘
```

Entering Transaction Data 5

Introduction

The Enter Transactions function is used to create exception transactions without basing them on original information stored at Visa. An example is an Exception File Update/Inquiry or a Fee Collection/Funds Disbursement for which an original transaction was not received by Visa.

Groups of transactions are stored in batches during data entry. Once you determine that a group of transactions is entered correctly (or you have entered 999 transactions, the maximum capacity of a single batch), the batch is complete.

[Appendix E, BOAS Data Entry Alphabetical Quick Reference](#), contains descriptions of the fields on the data entry screens.

Creating a New Batch

To create a new batch, you must first specify the product type and the transaction perspective, then add a new transaction.

Specifying the Product Type and Transaction Perspective

Begin this procedure from the Main Menu.

➤ **To specify the product type and the transaction perspective:**

1. Highlight the **Enter Transactions** menu item and press **F2** to display the Data Entry - Batch Management screen.

2. Press **Ins** to display the Transaction Selection Menu screen for a new batch.

3. Press **F8** to display the product selection menu. Use your cursor keys to select your product type and type **Y** next to it. The product type displays on the Transaction Selection Menu. In the example in Figure 5–1, the Product Type is `VISA`.

   If your BOAS system profile is set up to process both issuer and acquirer transactions, an `Issuer/Acquirer?` prompt appears.

4. Type **I** to create an issuer transaction. Type **A** to create an acquirer transaction.

   IMPORTANT

   When you select a transaction perspective, only those transactions types applicable to your product type are highlighted. For example, in the Transaction Selection Menu shown in Figure 5–1, the issuer perspective is chosen. Only those transaction types applicable to an issuer, such as an RFC Dispute, are displayed.

   The VCRFS Format setting on the System Profile screen also determines which transaction types are displayed. See "Entering Issuer Transactions" and "Entering Acquirer Transactions" later in this chapter for more information.

The next sections of this chapter describe how to add transactions to batches.

Figure 5–1:   Create a New Batch

```
MNU1 x.xx xxxxxx ══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════════ MASTER ═══
              ▌ M A I N   M E N U ▐

                Research Original Transactions

               ⬭Enter Transactions ⬭      F2

                Send Transactions
```

```
VSEL x.xx xxxxxx ══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════ MASTER ═══
                        Data Entry - Batch Management

 Batch ID │ Date / Time │ Operator │ Tran Cnt. │ Total Amount │ In Use By
           Last Updated                                        Ins

 A3099001  04/09/93 12:16  MASTER          2
```

```
TMNU x.xx xxxxxx ══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════ MASTER ═══
                        Transaction Selection Menu

  Product: VISA (0002)      Issuer/Acquirer:I       Format: VIP

 CHARGEBACKS:              REPRESENTMENTS:          ORIGINALS:
  Sales/Purchases           Sales/Purchases          Sales/Purchases
  Credit/Return             Credit/Return            Credit/Return
  Cash                      Cash                     Cash
  Adjustment                Adjustment               Reversals:
  Reversals:                Reversals:               Sales/Purchase
  Sales/Purchases           Sales/Purchase           Credit/Return
  Credit/Return             Credit/Return            Cash
  Cash                      Cash                    MISCELLANEOUS:
  Adjustment               RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
                            Request for Original     Fraud Notification
 OTHER FINANCIAL:           Request for Copy         ICS Input
  Interlink Sales Drafts    Copy Confirmation        Merchant File Upd (1)
  ADJ-No Previous Trans     RFC Dispute              Merchant File Upd (2)
  Adjustments              FILE MAINTENANCE:
  Fee Collection            Exception File Inq/Upd
  Funds Disbursement        PIN Verif. File Inq/Upd               F8

  F1=Help    F2=ADD selected Transaction F8=Select Product ESC=Return
   E133 Select desired transaction & press F2, or ESC to exit.
```

Adding a New Transaction

To add a transaction, you must first select a transaction type from the Transaction Selection Menu before you enter data on data entry screens.

The two subsections below describe generic procedures you must do when adding a transaction. However, the procedures for adding specific types of exception transactions to new or existing batches are described in separate sections based on the transaction perspective. If you are an issuer, use the procedures in the section entitled, "Entering Issuer Transactions." If you are an acquirer, use the procedures in the section entitled, "Entering Acquirer Transactions."

Selecting a Transaction Type

The Transaction Selection Menu shown in <u>Figure 5–2</u>, lists the transaction types available within BOAS. Use of a specific transaction type depends on your transaction perspective (for example, issuer or acquirer), product type, and VCRFS Format selection. Only applicable transactions are highlighted on the menu.

For more information on selecting a product type and setting the VCRFS Format in the System Profile screen, see the *BOAS Administration and Technical Guide.*

➤ **To select a transaction type:**

1. Use the keys listed in <u>Table 5–1</u> to highlight a transaction type.

Table 5–1:   Transaction Selection Menu Keyboard Actions

Key	Result
⇐	Cursor moves to the left, or to the top of the next column containing an available selection item. If cursor is in the first column, it moves to the third column.
⇒	Cursor moves to the right, or to the top of the next column containing an available selection item. If the cursor is in the third column, it moves to the first column.
⇑	Cursor moves up to the next available selection within column. If the cursor is on the highest available selection, it moves to the last available selection within the column.
⇓	Cursor moves down to the next available selection within the column. If the cursor is on the lowest available selection, it moves to the first available selection within the column.
Home	Cursor moves to the Issuer/Acquirer field. If only one perspective and one format (V.I.P. or BASE II) is available, press any key to move the cursor to the first transaction selection available. If only one perspective is available, but multiple formats, use the right arrow key to move the cursor to the Format field.

2. Press **F2** to display the transaction data entry screen.

Figure 5–2:   Transaction Selection Menu

```
┌─TMNU x.xx xxxxxx ════Visa BACKOFFICE ADJUSTMENT SYSTEM ══════MASTER ═══
│                      Transaction Selection Menu
│
│   Product: VISA (0002)        Issuer/Acquirer:?         Format: VIP/BASE II
│
│  CHARGEBACKS:               REPRESENTMENTS:            ORIGINALS:
│   Sales/Purchases            Sales/Purchases            Sales/Purchases
│   Credit/Return              Credit/Return              Credit/Return
│   Cash                       Cash                       Cash
│   Adjustment                 Adjustment                 Reversals:
│   Reversals:                 Reversals:                 Sales/Purchase
│   Sales/Purchases            Sales/Purchase             Credit/Return
│   Credit/Return              Credit/Return              Cash
│   Cash                       Cash                       MISCELLANEOUS:
│   Adjustment                 RETRIEVAL REQUESTS:        Free Text/Adm. Msg.
│                              Request for Original       Fraud Notification
│  OTHER FINANCIAL:            Request for Copy           ICS Input
│   Interlink Sales Drafts     Copy Confirmation          Merchant File Upd (1)
│   ADJ-No Previous Trans      RFC Nonfulfillment/Disp    Merchant File Upd (2)
│   Adjustments                FILE MAINTENANCE:
│   Fee Collection             Exception File Inq/Upd
│   Funds Disbursement         PIN Verif. File Inq/Upd
│
│  F1=Help    F2=ADD selected Transaction    F8=Select Product      ESC=Return
│   E133 Select desired transaction & press F2, or ESC to exit.
```

The next section describes how to use the data entry screens.

Using Transaction Data Entry Screens

Although there are multiple screens for some transactions, you usually use the same keys to move the cursor and enter data. Figure 5–3 shows an example of some data entry screens. Table 5–2 defines the keys you can use with the transaction data entry screens.

Table 5–2:   Transaction Data Entry Screen Key Functions

To:	Press:
Save your entries	**F2**
Copy a field from the same field in a previously send transaction	**F4**
Delete a completed transaction	**F5**
Move cursor within a field	$\Leftarrow$ or $\Rightarrow$
Move to the next transaction data entry screen	**PgDn**
Move to the previous transaction data entry screen	**PgUp**
Exit without saving changes	**Esc**

Figure 5–3: Sample Data Entry Screens

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
│                      Transaction Selection Menu
│  Product: VISA (002)                    Issuer/Acquirer:I    Format: VIP
│
│  CHARGEBACKS:              REPRESENTMENTS:            ORIGINALS:
│ ( Sales/Purchases )         Sales/Purchases           Sales/Purchases
│   Credit/Return             Credit/Return             Credit/Return
│   Cash                      Cash                      Cash    ┌──────┐
│   Adjustment                Adjustment                Rever   │  F2  │
│   Reversals:                Reversals:                Sales/P └──────┘

┌─D422 x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
│  Batch ID: A3099001      Sales Chargeback   (0002)    Record ┌──────┐
│                                                               │ PgDn │
│  Transaction Identifier.:              Excluded TID Reason   └──────┘

┌─D42A x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
│  Batch ID: A3099001         Chargeback   (P. 2)       Record Num: 001
│
│  Original Data Elements:
│   Transm. Date (mmdd):                Transm. Time(hhmmss):
│   Message Type.......:                Trace Number........:
│   Acquirer ID........:                Fwd Inst. ID........:
│  Additional Data (Usage 7):
│   Usage Code.....................:
│   Documentation Ind...............:
│   Chargeback Reference No.........:
│   Message Text..........:
│  Chargeback Reduction/Base II Flags:
│   Mail, Phone or E/C Indicator....:   Special Condition Indicator, RIS.....:
│   Special Chargeback Ind..........:   Special Condition Indicator, Merchant:
│  Reimbursement and Settlement Information:
│   Settlement Flag.................:
│   Reimbursement Attribute.........:   Additional Data Indicator...:    ┌──────┐
│   Merchant Volume Indicator.......:   Member Calculated IRF.......:    │  F2  │
│  Chip Card:                                                            └──────┘
│   Card Sequence No................:   Application Trans Counter...:    ┌──────┐
│                                                                        │ Esc  │
│  ──────────────────────────────────────────────────────────────       └──────┘
│
│  F1=Help    F2=Save Trans    F4=Copy Trans      F5=Delete Trans    ESC=Return
```

Working With an Existing Batch

Before sending a batch to Visa, you can perform the following functions:

- Open an existing batch

- Search for a specific transaction within a batch

- Modify existing transactions

- Add transactions to an existing batch

- Delete transactions from an existing batch

- Generate a report from the Data Entry Batch Management screen

Opening an Existing Batch

Begin this procedure from the Main Menu.

➤ **To open an existing batch:**

1. Highlight the **Enter Transactions** menu item and press **F2** to display the Data Entry - Batch Management screen.

2. Highlight the ID of the batch you want to open. Use the arrow keys to highlight the batch.

   The example in <u>Figure 5–4</u> shows batch number A3099001 highlighted.

   Note: *Access to a batch is exclusive. You are not able to select a batch if another operator's ID appears in the* In Use By *column.*

3. Press **F2** to open the batch.

   <u>Figure 5–4</u> shows the Transaction Record Selection screen displays a list of the transactions in the batch.

   Note: *To modify an existing transaction, see the section "Modifying Existing Transactions." To add or delete a transaction, see the sections entitled "Adding Transactions to a Batch" and "Deleting Transactions from a Batch."*

The next section describes how to search for a specific transaction within a batch.

Figure 5–4:   Opening an Existing Batch

```
MNU1 x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════════ MASTER
            ┌── M A I N   M E N U ──┐
              Research Original Transactions
                                        ┌────┐
             ( Enter Transactions )     │ F2 │
                                        └────┘
                                           │
                                           ▼
    VSEL x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ════ MASTER
                        ── Data Entry - Batch Management ──
     ┌──────────┬────────────┬──────────┬──────────┬──────────────┬─────────┐
     │ Batch ID │ Date / Time│ Operator │ Tran Cnt.│ Total Amount │ In Use By│
     │          │ Last Updated                                       ┌────┐
     │                                                               │ F2 │
     ( A3099001   04/09/98 12:16  MASTER        4          1513.46 ) └────┘
                                                                        │
                                                                        ▼
    DSEL x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════ MASTER
     Batch No.: A3099001    ── Transaction Record Selection ──   Batch 0.30 % Full
     ┌────────────┬───────────┬──────┬───────────────────┬──────────────────────┬────┐
     │ Type       │ Amount    │ Date │ Account Number    │ Merchant Name / Text │Upd?│
     │                                                                               │
     │ CHARGEBCK    1,234.56   0411  5899998500000003     BILLY'S               Y   │
     │ CHARGEBCK      278.90   0410  5899285730000003                               │
     │ REQ/ORIG                0410  5899285730598033     PALMER'S CAM               │
     │ EXC FILE                9312  5899875928733003     DEBIT & BASE I ADD         │
     │                                                                               │
     │                                                                               │
     │                                                                               │
     │                                                                               │
     │                                                                               │
     │                                                                               │
     │                                                                               │
     │                                                                               │
     │ F1=Help   F2=Update  PgUp=Prev-Page   ↑=Up    Ctl+PgUp=Top     INS=Add        │
     │ F3=Search            PgDn=Next-Page   ↓=Down  Ctl+PgDn=Bottom  ESC=Return     │
     └───────────────────────────────────────────────────────────────────────────────┘
```

Searching for a Transaction in an Existing Batch

Begin this procedure from the Transaction Record Selection screen.

➤ **To locate a specific transaction associated with a card number:**

1. Open an existing batch using the procedure described earlier in this section. The Transaction Record Selection screen lists the batch transactions.

2. Press **F3** to display the Search Parameters screen.

3. Enter the card account number and press **F2**.

   If a matching transaction is found, the system displays the transaction detail.

At this point, you can select a transaction to modify or you can return to the Data Entry - Batch Management screen by pressing **Esc**.

Figure 5–5:   Search for a Specific Transaction

```
┌─DSEL x.xx xxxxxx ══╤═ Visa BACKOFFICE ADJUSTMENT SYSTEM ╞═══ MASTER ═══
│ Batch No.: A3099001 │  Transaction Record Selection  │ Batch 0.30 % Full
├──────────┬──────────┬──────┬──────────────────┬──────────────────┬─────┤
│Type      │ Amount   │ Date │ Account Number   │ Merchant Name / Text │Upd?│
│                                                              ┌─────────┐
│CHARGEBCK   1,234.56  0411 5899998500000003    BILLY'S        │   F2    │  Y
│CHARGE┌─DSES ══════════════════════════════════════════       └────┬────┘
│REQ/  │ Search for:                                                 │
│EXC   │ Card Account Number..........:                             ▼
│      ├─────────────────────────────────────────────────────────
│      │      F1=Help          F2=Search          ESC=Return
│      └────────────────────────────────────────────────────────


├─────────────────────────────────────────────────────────────────────┤
│F1=Help   F2=Update  PgUp=Prev-Page    ↑=Up    Ctl+PgUp=Top    INS=Add │
│F3=Search            PgDn=Next-Page    ↓=Down   Ctl+PgDn=Bottom ESC=Return│
└─────────────────────────────────────────────────────────────────────┘
```

Modifying Existing Transactions

Begin this procedure from the Transaction Record Selection screen.

➤ **To modify an existing transaction before sending it to Visa:**

1. Find and highlight the transaction to be modified and press **F2** to display the data entry screen. Figure 5–6 shows a Sales Chargeback transaction.

2. Make any necessary changes to the transaction data.

3. Press **F2** to save your changes and return to the Transaction Record Selection screen.

Repeat steps 1 through 3 to modify any additional transactions.

Figure 5–6:   Modifying an Existing Transaction

```
┌DSEL x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│ Batch No.: A3099001   Transaction Record Selection    Batch 0.30 % Full
│ Type    │ Amount    │ Date│ Account Number  │  Merchant Name / Text │Upd?
│
│CHARGEBCK   1,234.56  0411 5899998500000003   BILLY'S             Y  ◄── F2
│CHARGEBCK    278.90   0410 5899285730000003
│REQ/ORIG              0410 5899285730598033   PALMER'S CAM
│EXC FILE              9712 5899875928733003   DEBIT & BASE I ADD
│
│
```

```
┌D422 x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM  ══ MASTER ═══
│ Batch ID: A3099001      Sales Chargeback (0002)        Record Num: 001
│ Transaction Identifier.:            Excluded TID Reason:
│ Primary Account Number.: 4444 4400 001
│ BII Acquirer Ref Number:
│ Expiration Date........: 9812                    Merchant Type: 5411
│ Card Acceptor ID Code..: 111111111111111   Visa Acq Business ID: 22222222
│ Card Acceptor Name.....: NAME                       Terminal ID: 33333333
│   City.................: CITY        State...............: 06
│   Country..............: US          ZIP/Postal Code.....: 44444
│ Acquiring Inst. ID Code..: 112233    Acq Inst Cntry Code.: 840
│ System Trace Audit Number: 000001    VDAS IEW BIN........: 0
│ Message Reason Code......: 0020      Authorization ID Rsp: 555555
│
│ Local Trans. Date (mmdd).: 0102
│ Transaction Amount.......: 100.00    Trans. Currency Code: 840
│ Other Transaction Amount.:  50.00    Processing Code.....: 00
│ POS Entry Capability Code: 0         Auth. Character Ind.: 0
│                                      Retrieval Ref Number:
│ Additional Trace Data....:                   Clearing Seq.:    ◄── F2
│
│ F1=Help    F2=Save Trans    F4=Copy field    F5=Delete Trans   ESC=Return
│          PgDn=Page 2 (Additional Information)
```

Adding Transactions to a Batch

You can add transactions to an existing batch before sending it to Visa.

➤ **To add transactions to an existing batch:**

1. Open an existing batch using the procedure described earlier in this chapter. The Transaction Record Selection screen lists the batch transactions.

2. Press **Ins** to display the Transaction Selection Menu screen.

3. Press **F8** to display the product selection menu. Use your cursor keys to select your product type and type **Y** next to it.

4. Select a transaction perspective at the prompt on the top of the screen.

   If your BOAS system profile is set up to process both issuer and acquirer transactions, an `Issuer/Acquirer?` prompt appears.

   – Type **I** for issuer or **A** for acquirer.

5. Highlight a transaction type and press **F2** to display the appropriate transaction data entry screen.

6. Enter all of the necessary information.

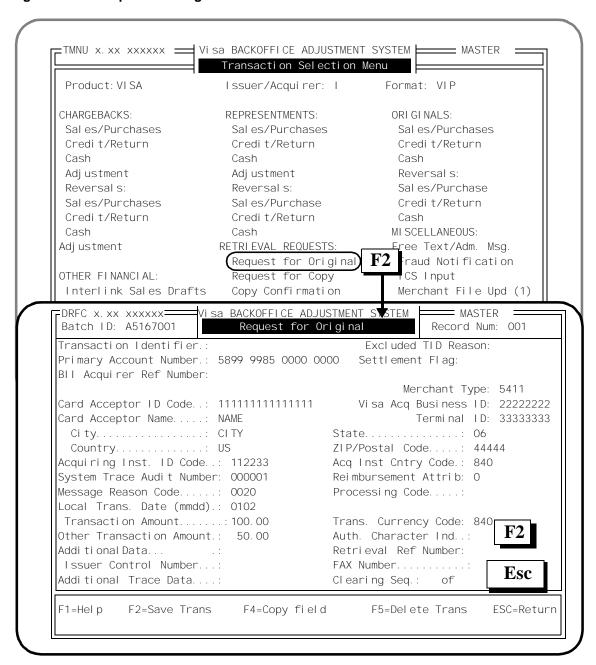   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

7. Press the **F2** key to save the transaction and return to the Transaction Selection Menu.

   Repeat steps 5 through 7 to enter additional transactions.

The next section describes the procedures for deleting transactions from an existing batch.

Figure 5–7:   Adding a Transaction

```
┌─DSEL x.xx xxxxxx ══╤═ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══╤═ MASTER ═══
│  Batch No.: A3099001 │   Transaction Record Selection      │ Batch 0.30 % Full
├─────────┬──────────┬──────┬──────────────────┬──────────────────────┬────
│ Type    │ Amount   │ Date │ Account Number   │ Merchant Name / Text │ Upd
│                                                                      INS
│ CHARGEBCK   1,234.56  0411 5899998500000003    BILLY'S            Y
```

```
┌─TMNU x.xx xxxxxx ══╤═ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══╤═ MASTER ═══
│                    │      Transaction Selection Menu        │
│  Product: VISA (0002) Issuer/Acquirer:I       Format: VIP
│
│ CHARGEBACKS:              REPRESENTMENTS:           ORIGINALS:
│ (Sales/Purchases)          Sales/Purchases           Sales/Purchases
│  Credit/Return             Credit/Return             Credit/Return
│  Cash                      Cash                      Cash            F2
│  Adjustment                Adjustment                Reversals:
│  Reversals:                Reversals:                Sales/Purchase
```

```
┌─D422 x.xx xxxxxx ══╤═ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══╤═ MASTER ═══
│  Batch ID: A3099001 │     Sales Chargeback (0002)           │ Record Num: 001
├──────────────────────────────────────────────────────────────────────────
│ Transaction Identifier.:                 Excluded TID Reason:
│ Primary Account Number.: 4444 4400 001
│ BII Acquirer Ref Number:
│ Expiration Date........: 9712                   Merchant Type: 5411
│ Card Acceptor ID Code..: 111111111111111  Visa Acq Business ID: 22222222
│ Card Acceptor Name.....: NAME                      Terminal ID: 33333333
│   City................: CITY        State...............: 06
│   Country.............: US          ZIP/Postal Code.....: 44444
│ Acquiring Inst. ID Code..: 112233   Acq Inst Cntry Code.: 840
│ System Trace Audit Number: 000001   VDAS IEW BIN........:
│ Message Reason Code......: 0020     Authorization ID Rsp: 555555
│
│ Local Trans. Date (mmdd).: 0102
│ Transaction Amount.......: 100.00   Trans. Currency Code: 840
│ Other Transaction Amount.:  50.00   Processing Code.....: 00
│ POS Entry Capability Code: 0 0      Auth. Character Ind.: 0
│                                     Retrieval Ref Number:      F2
│ Additional Trace Data....:                    Clearing Seq.:
├──────────────────────────────────────────────────────────────────────────
│ F1=Help   F2=Save Trans   F4=Copy field      F5=Delete Trans   ESC=Return
│         PgDn=Page 2 (Additional Information)
```

Deleting Transactions from an Existing Batch

You may delete transactions from an existing batch before sending it to Visa.

➤ **To delete transaction from an existing batch:**

1. Open an existing batch using the procedure described earlier in this section. The Transaction Record Selection screen lists the batch transactions.

2. Highlight the transaction to delete and press **F2** to display the transaction detail.

3. Press **F5** to delete the transaction. You are prompted to verify the deletion. Press **F2** to complete the deletion or press **Esc** to cancel the deletion.

   Repeat steps 2 and 3 to delete any additional transactions.

Figure 5–8:   Deleting a Transaction

```
┌DSEL x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
  Batch No.: A3099001    Transaction Record Seletion    Batch 0.30 % Full

 Type      │ Amount       │ Date │ Account Number    │ Merchant Name / Text │ Upd?

 C/B SALES   1,234.56   0411  5899998500000003      BILLY'S              │ F2 │
 CHARGEBCK     278.90   0410  5899285730000003
 REQ/ORIG              0410  5899285730598033      PALMER'S CAM

┌D422 x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
  Batch ID: A3099001       Sales Chargeback (0002)       Record Num: 001

 Transaction Identifier.:                  Excluded TID Reason:
 Primary Account Number.: 4444 4400 001
 BII Acquirer Ref Number:
 Expiration Date........: 9712                    Merchant Type: 5411
 Card Acceptor ID Code..: 111111111111111    Visa Acq Business ID: 22222222
 Card Acceptor Name.....: NAME                      Terminal ID: 33333333
  City.................: CITY         State...............: 06
   Country.............: US   │ F5 │  ZIP/Postal Code.....: 44444
 Acquiring Inst. ID Code..: 11220     Acq Inst Cntry Code.: 840
 System Trace Audit Number: 000001     VDAS IEW BIN........:
 Message Reason Code. ┌DVER ═══ ═══╫ VERIFY DELETE ══ ══════

 Local Trans. Date (      Press F2 to Proceed with Deletion
 Transaction Amount.      or
 Other Transaction A      Press ESC to Return without Deleting
 POS Entry Capabilit
                          F2=DELETE    ESC=Return
 Additional Trace Da

 F1=Help    F2=Save Trans    F4=Copy field     F5=Delete Trans    ESC=Return
         PgDn=Page 2 (Additional Information)
```

Deleting a Batch

You can delete a batch of transactions when it is no longer needed. Refer to the *BOAS Administration and Technical Guide* for more information on systematic deletion.

Warning

Once you have deleted a batch, you cannot retrieve it.

Begin this procedure from the Data Entry - Batch Management screen (see [Figure 5–9](#)).

➤ **To delete a batch:**

1. Use the arrow keys to move the cursor to highlight the batch you want to delete.

2. Press **Del** to delete the batch. You are prompted to verify the deletion. Press **F2** to complete the deletion or press **Esc** to cancel the deletion

   Repeat steps 1 and 2 to delete additional batches.

Figure 5–9:   Delete a Batch

```
┌─VSEL x.xx xxxxxx ══╤═ Visa BACKOFFICE ADJUSTMENT SYSTEM ══╤══ MASTER ══┐
│                     Data Entry - Batch Management                      │
├──────────┬────────────┬──────────┬──────────┬──────────────┬──────────┤
│ Batch ID │ Date / Time│ Operator │ Tran Cnt.│ Total Amount │ In Use By│
│          └ Last Updated┘          │          │              │          │
│                                                                        │
│ A3099001  04/09/98 12:16  MASTER        2              0.0┌─────┐      │
│                                                            │ Del │      │
│                                                            └──┬──┘      │
│            ┌─DVER ════════╤═════ VERIFY DELETE ════╤═══╗     │          │
│            │                                        │   ║     │          │
│            │   Press F2 to Proceed with Deletion    │   ║     ▼          │
│            │   or                                   │   ║                │
│            │   Press ESC to Return without Deleting │   ║                │
│            │                                        │   ║                │
│            ├────────────────────────────────────────┤   ║                │
│            │   F2=DELETE    ESC=Return              │   ║                │
│            └────────────────────────────────────────┘   ║                │
│              ╚══════════════════════════════════════════╝                │
├────────────────────────────────────────────────────────────────────────┤
│  F1=Help       F2=Select Batch    F6=Reset IN-USE-BY   DEL=Delete Batch │
│ F10=Generate  PgUp=Prev-Page  Ctl+PgUp=Top             INS=Create new batch│
│    Report     PgDn=Next-Page  Ctl+PgDn=Bottom          ESC=Return        │
└────────────────────────────────────────────────────────────────────────┘
```

Entering Issuer Transactions

This section describes how to create issuer transactions. Depending on your card program, you can create the following exception transactions in BOAS:

- Chargeback (all card programs)

- Chargeback reversal (Visa, Plus, POS Gateway, and ATM Gateway)

- Exception file inquiry/update (Visa, Plus, and Interlink)

- Fee collection (Visa and POS Gateway)

- Fraud notification (Visa only)

- Free text/administrative message (all card programs)

- Funds disbursement (Visa and POS Gateway)

- PIN verification file inquiry/update (Visa and Interlink)

- Request for copy (Visa and POS Gateway)

- Request for original (Visa and POS Gateway)

- RFC dispute (Visa Network POS only)

Transaction Menu—Issuer Perspective

When the Transaction menu displays an issuer perspective, the transactions shown are based on that perspective. For example, in <u>Figure 5–10</u>, the RFC Dispute transaction type (under Retrieval Requests) is issuer-specific.

VCRFS Format

The types of transactions listed on the Transaction Menu are also controlled by the VCRFS Format setting on the System Profile screen. There are three options for the VCRFS Format setting: **A** (always), **N** (never), or **S** (for selected transactions). If the VCRFS Format is set to **A** or **S**, the RFC Dispute transaction type will display on the Transaction Menu. If the VCRFS Format is set to **N**, the RFC Dispute transaction type will not display.

See Chapter 4, Setting Up Your System Profile, in the *BOAS Administration and Technical Guide* for more information on the VCRFS Format setting.

Figure 5–10: Transaction Selection Menu—Issuer Perspective

```
TMNU x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM          MASTER
                          Transaction Selection Menu

  Product: VISA (0002)       Issuer/Acquirer:I        Format: VIP/BASE II

 CHARGEBACKS:               REPRESENTMENTS:            ORIGINALS:
  Sales/Purchases            Sales/Purchases            Sales/Purchases
  Credit/Return              Credit/Return              Credit/Return
  Cash                       Cash                       Cash
  Adjustment                 Adjustment                 Reversals:
  Reversals:                 Reversals:                 Sales/Purchase
  Sales/Purchases            Sales/Purchase             Credit/Return
  Credit/Return              Credit/Return              Cash
  Cash                       Cash                      MISCELLANEOUS:
  Adjustment                RETRIEVAL REQUESTS:         Free Text/Adm. Msg.
                             Request for Original       Fraud Notification
 OTHER FINANCIAL:           Request for Copy           ICS Input
  Interlink Sales Drafts     Copy Confirmation          Merchant File Upd (1)
  ADJ-No Previous Trans      RFC Dispute                Merchant File Upd (2)
  Adjustments               FILE MAINTENANCE:
  Fee Collection             Exception File Inq/Upd
  Funds Disbursement         PIN Verif. File Inq/Upd

 F1=Help    F2=ADD selected Transaction    F8=Select Product     ESC=Return
   E133 Select desired transaction & press F2, or ESC to exit.
```

Chargeback (All Card Programs)

A chargeback exception transaction returns an original transaction or representment to the acquirer. Chargeback rights are governed by the *Visa International Operating Regulations*. Chargeback transaction types in BOAS are:

- Sales/Purchase—indicates an original transaction was a sales purchase transaction.

- Credit/Return—indicates an original transaction was a credit return.

- Cash—indicates an original transaction was an ATM cash or manual cash transaction.

- Adjustment—modifies an original transaction.

Begin this procedure from the Transaction Selection Menu, see [Figure 5–11](#).

➤ **To create a chargeback exception transaction:**

1. Highlight the appropriate Chargeback transaction type and press **F2** to display the data entry screen.

   In [Figure 5–11](#), the transaction type is a **Sales/Purchase**.

2. Enter the required information.

   Refer to [Appendix E, BOAS Data Entry Alphabetical Quick Reference](#), for descriptions of each field item.

3. Press **PgDn** to go to the next screen page. Complete any required fields on this screen.
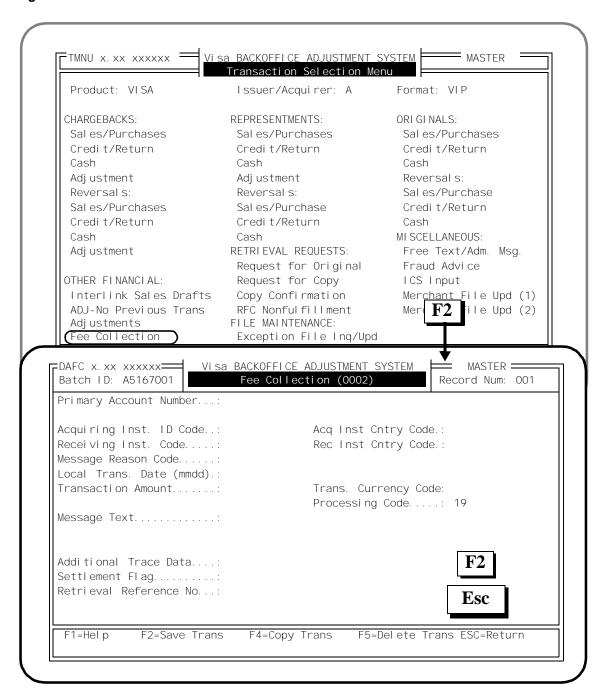
4. Press **F2** to save your transaction.

   Repeat steps 2 through 4 to create additional chargeback transactions in a batch.

5. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press to return to the Main Menu.

To send your batch to Visa now, refer to [Chapter 6, Sending and Receiving Transactions](#).

Figure 5–11: Chargeback

```
┌─TMNU x.xx xxxxxx ══╗ Visa BACKOFFICE ADJUSTMENT SYSTEM ╔══ MASTER ══
└                  ══╝      Transaction Selection Menu    ╚══        ══

  Product: VISA (002)                    Issuer/Acquirer:I   Format: VIP

  CHARGEBACKS:                REPRESENTMENTS:           ORIGINALS:
 (Sales/Purchases)            Sales/Purchases           Sales/Purchases
  Credit/Return               Credit/Return             Credit/Return
  Cash                        Cash                      Cash    ┌────┐
  Adjustment                  Adjustment                Rever   │ F2 │
  Reversals:                  Reversals:                Sales/P └────┘urchase
```

```
┌─D422 x.xx xxxxxx═══╗ Visa BACKOFFICE ADJUSTMENT SYSTEM ╔══ MASTER ══
│ Batch ID: A3099001 ║      Sales Chargeback   (0002)    ║ Record N┌──────┐
│                                                                  │ PgDn │
│ Transaction Identifier.:                     Excluded TID Reason └──────┘
```

```
┌─D42A x.xx xxxxxx═══╗ Visa BACKOFFICE ADJUSTMENT SYSTEM ╔══ MASTER ══
│ Batch ID: A3099001 ║       Chargeback    (P. 2)        ║ Record Num: 001

  Original Data Elements:
   Transm. Date (mmdd):              Transm. Time (hhmmss):
   Message Type.......:              Trace Number.........:
   Acquirer ID........:              Fwd Inst. ID.........:
  Additional Data (Usage 7):
   Usage Code.....................:
   Documentation Ind..............:
   Chargeback Reference No.........:
   Message Text..........:
  Chargeback Reduction/Base II Flags:
   Mail, Phone or E/C Indicator....:   Special Condition Indicator, RIS.....:
   Special Chargeback Ind..........:   Special Condition Indicator, Merchant:
  Reimbursement and Settlement Information:
   Settlement Flag......................:
   Reimbursement Attribute..............: Additional Data Ind..:
   Merchant Volume Indicator............: Member Calculated IRF:
  Chip Card:
   Card Sequence No.....................: Application Transaction Counter (DX).:

 ┌────────────────────────────────────────────────────────────────────┐
 │ F1=Help    F2=Save Trans    F4=Copy Field    F5=Delete Trans ESC=Return │
 │            PgUp=Page 1                     ┌────┐  ┌─────┐            │
 │                                           │ F2 │  │ Esc │            │
 └───────────────────────────────────────────└────┘──└─────┘────────────┘
```

Chargeback Reversal (Visa, Plus, POS Gateway, and ATM Gateway)

A chargeback reversal transaction reverses a chargeback that was sent in error.

Use this procedure to add one of the following chargeback reversal types:

- Sales/Purchase—indicates an original transaction was a sales purchase transaction.

- Credit/Return—indicates an original transaction was a credit return.

- Cash—indicates an original transactions was an ATM cash or manual cash transaction.

- Adjustment—indicates an original transaction was an adjustment transaction.

Begin this procedure from the Transaction Selection Menu, see Figure 5–12.

➤ **To create a chargeback reversal:**

1. Highlight the appropriate Chargeback Reversal menu item and press **F2** to display the data entry screen.

    In Figure 5–12, the requested transaction type is a Sales/Purchases Reversal transaction.

2. Enter the required information.

    Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for descriptions of each field item.
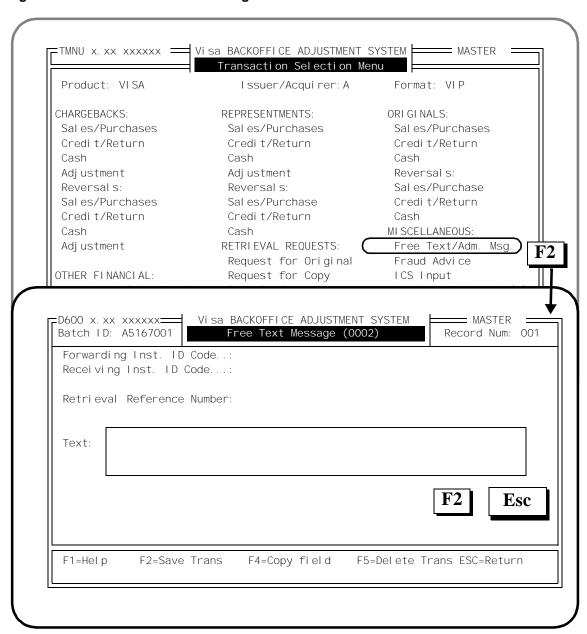
3. Press **PgDn** to display the next screen page and complete the required fields on this screen.

4. Press **F2** to save your transaction.

    Repeat steps 2 through 4 to enter additional chargeback reversal transactions in a batch.

5. Press **Esc** to return to the Transaction Selection menu.

    You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–12: Chargeback Reversal

```
┌─TMNU x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│                      Transaction Selection Menu
│ Product: VISA (002)      Issuer/Acquirer:I        Format: VIP
│
│ CHARGEBACKS:            REPRESENTMENTS:          ORIGINALS:
│  Sales/Purchases        Sales/Purchases          Sales/Purchases
│  Credit/Return          Credit/Return            Credit/Return
│  Cash                   Cash                     Cash    ┌──────┐
│  Adjustment             Adjustment               Rever  │  F2  │
│  Reversals:             Reversals:               Sales/Pu│rchase
│ ( Sales/Purchases )     Sales/Purchase           Credit/R│eturn
│  Credit/Return          Credit/Return            Cash    └──────┘
```

```
┌─D422 x.xx xxxxxx═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│ Batch ID: A3099001   Sales Chargeback Reversal  (0002)    Record N ┌──────┐
│                                                                    │ PgDn │
│ Transaction Identifier.:                    Excluded TID Reason:   └──────┘
```

```
┌─D42A x.xx xxxxxx═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│ Batch ID: A3099001   Sales Chargeback Reversal  (0002)    Record Num: 001
│
│ Original Data Elements:
│   Transm. Date (mmdd):           Transm. Time(hhmmss):
│   Message Type.......:           Trace Number........:
│   Acquirer ID........:           Forwarding Inst. ID.:
│ Additional Data (Usage 7):
│  Usage Code..........................:
│  Documentation Indicator..............:
│  Chargeback Reference No..............:     ┌──────┐
│  Message Text..........:                    │  F2  │
│ Chargeback Reduction/Base II Flags:         └──────┘
│  Mail, Phone or E/C Indicator....:   Special Condition Indicator, RIS.:
│  Special Chargeback Indicator....:   Special Condition Indicator, Merchant:
│ Reimbursement and Settlement Information:
│  Settlement Flag.................:          ┌──────┐
│  Reimbursement Attribute........:    Additional│ Esc │ Ind..:
│                                             └──────┘
│ F1=Help   F2=Save Trans    F4=Copy field F5=Delete Trans   ESC=Return
│          PgUp=Page 1
```

Exception File Inquiry/Update (Visa, Interlink, and Plus)

The Exception File Inquiry/Update function allows you to add, change, delete, and inquire about positive and negative cardholder information.

Begin this procedure from the Transaction Selection Menu (see [Figure 5–13](#)).

➤ **To make an exception file inquiry/update:**

1. Highlight the **Exception File Inquiry/Update** menu item and press **F2** to display the Exception File Inquiry/Update screen.

2. Enter the required information.

   Refer to [Appendix E, BOAS Data Entry Alphabetical Quick Reference](#), for descriptions of each field.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional exception file inquiry/update transactions to a batch.
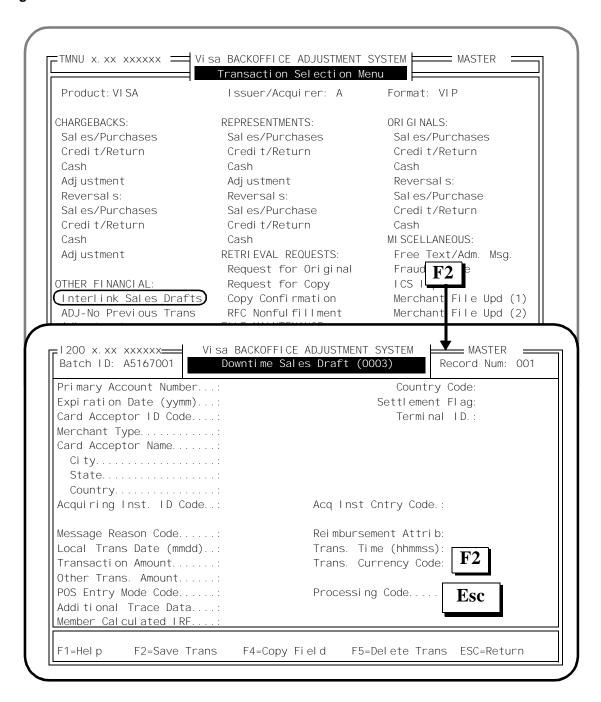
4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–13: Exception File Inquiry/Update

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════ MASTER ═══
│                      Transaction Selection Menu
│  Product: VISA (0002) Issuer/Acquirer:I      Format: VIP
│
│  CHARGEBACKS:              REPRESENTMENTS:            ORIGINALS:
│   Sales/Purchases           Sales/Purchases           Sales/Purchases
│   Credit/Return             Credit/Return             Credit/Return
│   Cash                      Cash                      Cash
│   Adjustment                Adjustment                Reversals:
│   Reversals:                Reversals:                Sales/Purchase
│   Sales/Purchases           Sales/Purchase            Credit/Return
│   Credit/Return             Credit/Return             Cash
│   Cash                      Cash                      MISCELLANEOUS:
│   Adjustment              RETRIEVAL REQUESTS:         Free Text/Adm. Msg.
│                            Request for Original       Fraud Notification
│  OTHER FINANCIAL:          Request for Copy           ICS Input
│   Interlink Sales Drafts   Copy Confirmation          Merchant File Upd (1)
│   ADJ-No Previous Trans    RFC Dispute                Merchant File Upd (2)
│   Adjustments             FILE MAINTENANCE:
│   Fee Collection           Exception File Inq/Upd        ┌─────┐
│   Funds Disbursement       PIN Verif. File Inq/Upd       │ F2  │
│                                                          └─────┘
│
│  ┌─EXCF x.xx xxxxxx══  Visa BACKOFFICE ADJUSTMENT SYSTEM  ═══ MASTER ═══
│  │ Batch ID: A5167001  Exception File Inquiry/Update (0002)  Record Num: 001
│  │
│  │  File.....................: E3 (E3) Debit and BASE I Exception Files
│  │                               (E4) Debit File Only
│  │
│  │   Request Type..............: 1  1=Add, 2=Change, 3=Delete, 5=Inquiry
│  │
│  │   Account Number............:
│  │
│  │                                                      ┌─────┐
│  │                                                      │ F2  │
│  │                                                      └─────┘
│  │   Additional Trace Data......:                       ┌─────┐
│  │   Retrieval Reference Number.: 012345678901          │ Esc │
│  │                                                      └─────┘
│  │
│  │ F1=Help    F2=Save Trans    F4=Copy Field    F5=Delete Trans ESC=Return
```

Fee Collection Transaction (Visa and POS Gateway)

A fee collection transaction is a miscellaneous financial charge assessed by a member or by Visa against a member.

Begin this procedure from the Transaction Selection Menu (see Figure 5–14).

➤ **To enter a fee collection transaction:**

1. Highlight the **Fee Collection** menu item and press **F2** to display the Fee Collection screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional fee collection transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Sending and Receiving Transactions.

Figure 5–14: Fee Collection Transaction

```
┌TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ══
                    Transaction Selection Menu
 Product: VISA (0002) Issuer/Acquirer:I     Format: VIP

CHARGEBACKS:              REPRESENTMENTS:           ORIGINALS:
 Sales/Purchases          Sales/Purchases           Sales/Purchases
 Credit/Return            Credit/Return             Credit/Return
 Cash                     Cash                      Cash
 Adjustment               Adjustment                Reversals:
 Reversals:               Reversals:                Sales/Purchase
 Sales/Purchases          Sales/Purchase            Credit/Return
 Credit/Return            Credit/Return             Cash
 Cash                     Cash                      MISCELLANEOUS:
 Adjustment               RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
                          Request for Original      Fraud Notification
OTHER FINANCIAL:          Request for Copy          ICS Input
 Interlink Sales Drafts   Copy Confirmation         Merchant File Upd (1)
 ADJ-No Previous Trans    RFC Dispute               Merchant File Upd (2)
 Adjustments                      ┌──────┐ FILE MAINTENANCE:
 Fee Collection                   │  F2  │ Exception File Inq/Upd
                                  └──────┘ PIN Verif File Inq/Upd
```

```
┌DIFC x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ══
 Batch ID: A5167001      Fee Collection (0002)        Record Num: 001

Primary Account Number...:
Acquiring Inst. ID Code..:          Acq Inst Cntry Code.:
Forwarding Inst. ID Code.:          Fwd Inst Cntry Code.:

Message Reason Code......:

Transaction Amount.......:          Trans. Currency Code:
                                    Processing Code.....: 19
Message Text.............:


Additional Trace Data....:                        ┌──────┐
 Settlement Flag.........:                        │  F2  │
Retrieval Reference No...:                        └──────┘
                                                  ┌──────┐
                                                  │ Esc  │
                                                  └──────┘
 F1=Help    F2=Save Trans   F4=Copy Trans   F5=Delete Trans   ESC=Return
```

Fraud Notification (Visa Only)

You can create transactions to report three types of fraud to Visa through the V.I.P. System. These transactions are nonfinancial copies of original drafts that were fraudulently initiated.

Begin this procedure from the Transaction Selection Menu (see Figure 5–15).

➤ **To create a fraud notification transaction:**

1. Highlight the **Fraud Notification** menu item and press **F2** to display the Fraud Notification data entry screen.

2. Enter the required information.

    Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **PgDn** to go to any addition screen pages. Complete the required fields.

4. Press **F2** to save your transaction.

    Repeat steps 3 through 5 to enter additional fraud transactions to a batch.

    Note: *To enter a different type of fraud notification you must press* ***Esc*** *to return to the Transaction Selection Menu and begin with step 1.*

5. Press **Esc** to return to the Transaction Selection Menu.

    You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–15: Fraud Notification

```
┌TMNU x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│                        Transaction Selection Menu
│
│  Product: VISA            Issuer/Acquirer:I       Format: VIP
│
│  CHARGEBACKS:             REPRESENTMENTS:          ORIGINALS:
│   Sales/Purchases          Sales/Purchases          Sales/Purchases
│   Credit/Return            Credit/Return            Credit/Return
│   Cash                     Cash                     Cash
│   Adjustment               Adjustment               Reversals:
│   Reversals:               Reversals:               Sales/Purchase
│   Sales/Purchases          Sales/Purchase           Credit/Return
│   Credit/Return            Credit/Return            Cash
│   Cash                     Cash                     MISCELLANEOUS:
│   Adjustment                  ┌────┐                  Free Text/Adm. Msg.
│                               │ F2 │               ( Fraud Notification )
│                            RETRIEVAL REQUESTS:       TCS Input
│  OTHER FINANCIAL:            Original
```

```
┌V400 x.xx xxxxxx═══  Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│Batch ID: A5167001         Fraud Notification (0002)    Record Num: 001
│
│ Transac    ┌ V40A ════════════════════════════════════════════════
│P ┌──────┐ │Excluded TID Reason......:      Cashback Ind..........:
│E │ PgDn │ │Market Segment...........:      Cashback Amount.......:
│Card A└──────┘│Issuer Generated Auth....:      Card Capability.......:
│Card A  │   │Investigative Status.....:      Mail, Phone or E/C Ind:
│ City   ▼   │Arrest Code..............:      Case Number...........:
│ Stat       │Travel Agency ID.........:      Locator Number........:
│Acquir      │Cardholder ID Method Used:      Social Security No....:
│Forwar      │Additional Trace Data....:
│Local       │Existing Debt Indicator..:               ┌──────┐
│Transa      │                                         │ PgDn │
│Notification └─────────────────────────────────────────└──────┘
│Fraud Type..  ┌ V40B ═══════════════════════════════════════════
│POS Terminal  │Cardholder information                        ▼
│Terminal ID.  │  Last Name........:            MI.:
│System Trace  │  First Name.......:
│Account Sequ  │  Primary Address..:
│              │  Secondary Address:
│              │  City.............:            State/Province:
│┌──────────┐  │  Postal Code......:            Telephone No..:    ┌────┐
││F1=Help   │  │Card Mailing Information:                          │ F2 │
││ PgDn=Page 2 │  Mailing Date (mmddyy):        Valid from (mmyy)....:
│              │  Mailing City.........:        State:...............:
│              │  Mailed from Postal...:
```

Free Text/Admin Message (All Card Programs)

Begin this procedure from the Transaction Selection Menu
(see <u>Figure 5–16</u>).

➤ **To submit text messages to a member:**

1. Highlight the **Free Text/Admin Message** menu item and press **F2** to display the Free Text Message screen.

2. Enter the required information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

3. Type your message in the Text box on the screen.

4. Press **F2** to save your transaction.

   Repeat steps 2 through 4 to enter additional free text/admin message transactions to a batch.

5. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–16: Free Text/Admin Message

```
┌─TMNU x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│                        Transaction Selection Menu
│  Product: VISA (0002) Issuer/Acquirer:I      Format: VIP
│
│ CHARGEBACKS:            REPRESENTMENTS:          ORIGINALS:
│  Sales/Purchases         Sales/Purchases          Sales/Purchases
│  Credit/Return           Credit/Return            Credit/Return
│  Cash                    Cash                     Cash
│  Adjustment              Adjustment               Reversals:
│  Reversals:              Reversals:               Sales/Purchase
│  Sales/Purchases         Sales/Purchase           Credit/Return
│  Credit/Return           Credit/Return            Cash
│  Cash                    Cash                     MISCELLANEOUS:
│  Adjustment              RETRIEVAL R⌐ ⌐S: ┌──────┐ Free Text/Adm. Msg.
│                          Request fo  ginal│  F2  │ Fraud Notification
│ OTHER FINANCIAL:         Request for Copy └──────┘ ICS Input
│  Interlink Sales Drafts  Copy Confirmation        Merchant File Upd (1)
│  ADJ-No Previous Trans   RFC Dispute              Merchant File Upd (2)
```

```
┌─D600 x.xx xxxxxx═══   Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│ Batch ID: A5167001      Free Text Message (0002)    Record Num: 001
│
│  Forwarding Inst. ID Code..:
│  Receiving Inst. ID Code...:
│
│  Retrieval Reference Number:
│
│
│  Text:  ┌──────────────────────────────────────┐
│         │                                      │
│         │                                      │
│         │                                      │
│         └──────────────────────────────────────┘
│
│                                          ┌──────┐
│                                          │  F2  │
│                                          └──────┘
│                                          ┌──────┐
│                                          │ Esc  │
│                                          └──────┘
│
│  F1=Help    F2=Save Trans    F4=Copy field    F5=Delete Trans ESC=Return
```

Funds Disbursement (Visa and POS Gateway)

A funds disbursement transaction is a miscellaneous financial credit given by a member or Visa to another member.

Begin this procedure from the Transaction Selection Menu (see <u>Figure 5–17</u>).

➤ **To submit a funds disbursement message to a member:**

1. Highlight the **Funds Disbursement** menu item and press **F2** to display the Funds Disbursement screen.

2. Enter the required information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional funds disbursement transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–17: Funds Disbursement

```
┌TMNU x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════ MASTER ════
│                      Transaction Selection Menu
│  Product: VISA          Issuer/Acquirer: I      Format: VIP
│
│  CHARGEBACKS:           REPRESENTMENTS:          ORIGINALS:
│   Sales/Purchases        Sales/Purchases          Sales/Purchases
│   Credit/Return          Credit/Return            Credit/Return
│   Cash                   Cash                     Cash
│   Adjustment             Adjustment               Reversals:
│   Reversals:             Reversals:               Sales/Purchase
│   Sales/Purchases        Sales/Purchase           Credit/Return
│   Credit/Return          Credit/Return            Cash
│   Cash                   Cash                    MISCELLANEOUS:
│   Adjustment            RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
│                          Request for Original     Fraud Notification
│  OTHER FINANCIAL:        Request for Copy         ICS Input
│   Interlink Sales Drafts Copy Confirmation        Merchant File Upd (1)
│   ADJ-No Previous Trans  RFC Dispute              Me┌──┐File Upd (2)
│   Adjustments           FILE MAINTENANCE:           │F2│
│   Fee Collection         Exception File Inq/Upd     └──┘
│  (Funds Disbursement)    PIN Verif. File Inq/Upd
```

                                                            F2
                                                             │
                                                             ▼

```
┌DIFC x.xx xxxxxx═══  Visa BACKOFFICE ADJUSTMENT SYSTEM ▼══ MASTER ════
│ Batch ID: A5167001       Funds Disbursement (0002)    Record Num: 001
│ Primary Account Number...:
│ Acquiring Inst. ID Code..:        Acq Inst Cntry Code.:
│ Forwarding Inst. ID Code.:        Fwd Inst Cntry Code.:
│
│ Message Reason Code......:
│
│ Transaction Amount.......:        Trans. Currency Code:
│                                   Processing Code.....: 29
│ Message Text.............:
│                                                         ┌──┐
│                                                         │F2│
│ Additional Trace Data....:                              └──┘
│  Settlement Flag.........:                              ┌────┐
│ Retrieval Reference No...:                              │Esc │
│                                                         └────┘
│  F1=Help    F2=Save Trans    F4=Copy Field    F5=Delete Trans   ESC=Return
```

PIN Verification File Inquiry/Update (Visa and Interlink)

You can use this transaction type to add, change, delete, or view the PIN Verification File Inquiry/Update transaction.

Begin this procedure from the Transaction Selection Menu (see Figure 5–18).

➤ **To create a PIN verification file inquiry/update:**

1. Highlight the **PIN Verif. File Inq/Upd** menu item and press **F2** to display the PIN Verification File Inquiry/Update screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to continue adding transactions to a batch. Press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–18: PIN Verification Inquiry/Update

```
TMNU x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
                       Transaction Selection Menu


  Product: VISA                Issuer/Acquirer:I     Format: VIP

CHARGEBACKS:           REPRESENTMENTS:          ORIGINALS:
 Sales/Purchases        Sales/Purchases          Sales/Purchases
 Credit/Return          Credit/Return            Credit/Return
 Cash                   Cash                     Cash
 Adjustment             Adjustment               Reversals:
 Reversals:             Reversals:               Sales/Purchase
 Sales/Purchases        Sales/Purchase           Credit/Return
 Credit/Return          Credit/Return            Cash
 Cash                   Cash                     MISCELLANEOUS:
 Adjustment             RETRIEVAL REQUESTS:      Free Text/Adm. Msg.
                        Request for Original     Fraud Notification
OTHER FINANCIAL:        Request for Copy         ICS Input
 Interlink Sales Drafts Copy Confirmation        Merchant File Upd (1)
 ADJ-No Previous Trans  RFC/Dispute              Merchant File Upd (2)
 Adjustments            FILE MAINTENANCE:
 Fee Collection         Exception File Inq/Upd
 Funds Disbursement     PIN Verif. File Inq/Upd
```

F2

```
PINF x.xx xxxxxx     Visa BACKOFFICE ADJUSTMENT SYSTEM       MASTER
Batch ID: A5167001   PIN Verification File Inq/Upd (0002)   Record Num: 001

 Request Type...............:    1=Add, 2=Change, 3=Delete, 5=Inquiry

 Account Number.............: 2847 2948 2900 0000
 Country Code...............:
 Action Date (yymmdd).......: 999900
 Algorithm Identifier.......: 01
 PIN Verification Key Index.: 6
 PIN Verification Value.....: 1111
 Additional Trace Data......:
 Retrieval Reference Number.: 3109122334103



F1=Help    F2=Save Trans   F4=Copy Field   F5=Delete Trans    ESC=Return
```

F2

Esc

Request for Copy (Visa and POS Gateway)

The Request for Copy function requests that the merchant processing center send you a copy of a sales draft.

Begin this procedure from the Transaction Selection Menu (see Figure 5–19).

➤ **To submit a request for copy of a sales draft:**

1. Highlight the **Request for Copy** menu item and press **F2** to display the Request for Copy screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **PgDn** to go to Page 2 of the Request for Copy screen.

4. Complete the required fields on the screen.

5. Press **F2** to save your transaction.

   Repeat steps 1 through 5 to enter additional request for copy transactions to a batch.

6. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–19: Request for Copy

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
│                        Transaction Selection Menu
│  Product: VISA              Issuer/Acquirer:I      Format: VIP
│
│ CHARGEBACKS:               REPRESENTMENTS:          ORIGINALS:
│  Sales/Purchases            Sales/Purchases          Sales/Purchases
│  Credit/Return              Credit/Return            Credit/Return
│  Cash                       Cash                     Cash
│  Adjustment                 Adjustment               Reversals:
│  Reversals:                 Reversals:               Sales/Purchase
│  Sales/Purchases            Sales/Purchase           Credit/Return
│  Credit/Return              Credit/Return            Cash
│  Cash                       Cash                    MISCELLANEOUS:
│ Adjustment                 RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
│                             Request for Original     Fraud Notification
│ OTHER FINANCIAL:          ( Request for Copy )  F2   ICS Input
│  Interlink Sales Drafts     Copy Confirmation        Merchant File Upd (1)
```

```
┌─DRFC x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
│  Batch ID: A5167001            Request for Copy        Record Num: 001
│ Transaction Identifier.:                    Excluded TID Reason:
│ Primary Account Number.: 5899 9985 0000 0000  Settlement Flag:
│ BII Acquirer Ref Number:
│                                              Merchant Type: 5411
│ Card Acceptor ID Code..: 111111111111111   Visa Acq Business ID: 22222222
│ Card Acceptor Name.....: NAME                      Terminal ID: 33333333
│   City.................: CITY              State................: 06
│   Country..............: US                ZIP/Postal Code.....: 44444    F2
│ Acquiring Inst. ID Code..: 112233          Acq Inst Cntry Code.: 840
│ System Trace Audit Number: 000001          Reimbursement Attrib: 0
│ Message Reason Code......: 0020            Processing Code.....: 00
│ Local Trans. Date (mmdd).: 0102                                        PgDn
│  Transaction Amount.......:100.00          Trans. Currency Code: 840
│ Other Transaction Amount.:  50.00          Auth. Character Ind..:
│ Additional Data...       .:                Retrieval Ref Number:        Esc
│  Issuer Control Number...:                 FAX Number..........:
│ Additional Trace Data....:                 Clearing Seq.:   of
│ ─────────────────────────────────────────────────────────────────
│  F1=Help   F2=Save Trans    F4=Copy Trans     F5=Delete Trans   ESC=Return
```

VCRFS Format

The command area of the Request for Copy screen displays different options depending on how the VCRFS Format is set on the System Profile screen. There are three options for the VCRFS Format setting: **A** (always), **N** (never), or **S** (for selected transactions). The default is **N**.

The command area of the Request for Copy screen in <u>**Figure 5–19**</u> shows the options available when the VCRFS Format is set to **N**. Example 1 shows the options displayed when the VCRFS Format is set to **A**. Examples 2 and 2A depict the **S** setting, both enabled and disabled.

Example 1: VCRFS Format Set to A

```
F1=Help  F2=Save Trans  F4=Copy Trans   F5=Delete Trans   ESC=Return
                         PgUp=Prev Page  PgDn=Next Page   VCRFS Enabled
```

Example 2A: VCRFS Format Set to S (Disabled)

```
F1=Help F2=Save Trans    F4=Copy Trans    F5=Delete Trans    ESC=Return
F9 = Enable VCRFS Format                              VCRFS Disabled
```

Example 2B: VCRFS Format Set to S (Enabled)

```
F1=Help  F2=Save Trans    F4=Copy Trans   F5=Delete Trans    ESC=Return
F9=Disable VCRFS Format   PgUp=Prev Page  PgDn=Next Page   VCRFS Enabled
```

If you press **PgDn** when VCRFS is enabled (example 2B), a second screen displays.

Example 2B (continued)

```
 DRF2

Issuer RFC BIN........: ######        Source Sub-Address..:########
Iss Requested Method..: #             Retrieval  Request ID:############
Acq Established Method: *
```

Request for Original (Visa and POS Gateway)

The Request for Original transaction requests that a merchant processing center mails you an original sales draft.

Begin this procedure from the Transaction Selection Menu (see Figure 5–20).

➤ **To submit a request for an original sales draft:**

1. Highlight the **Request for Original** menu item and press **F2** to display the Request for Original screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 through 5 to enter additional request for original transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–20: Request for Original

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│                        Transaction Selection Menu
│   Product: VISA            Issuer/Acquirer: I       Format: VIP
│
│  CHARGEBACKS:              REPRESENTMENTS:          ORIGINALS:
│   Sales/Purchases           Sales/Purchases          Sales/Purchases
│   Credit/Return             Credit/Return            Credit/Return
│   Cash                      Cash                     Cash
│   Adjustment                Adjustment               Reversals:
│   Reversals:                Reversals:               Sales/Purchase
│   Sales/Purchases           Sales/Purchase           Credit/Return
│   Credit/Return             Credit/Return            Cash
│   Cash                      Cash                     MISCELLANEOUS:
│  Adjustment                RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
│                             Request for Original    ⟨  F2  ⟩ Fraud Notification
│  OTHER FINANCIAL:           Request for Copy         TCS Input
│   Interlink Sales Drafts    Copy Confirmation        Merchant File Upd (1)
```

```
┌─DRFC x.xx xxxxxx════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│  Batch ID: A5167001          Request for Original        Record Num: 001
│ Transaction Identifier.:                     Excluded TID Reason:
│ Primary Account Number.: 5899 9985 0000 0000  Settlement Flag:
│ BII Acquirer Ref Number:
│                                               Merchant Type: 5411
│ Card Acceptor ID Code..: 111111111111111  Visa Acq Business ID: 22222222
│ Card Acceptor Name.....: NAME                      Terminal ID: 33333333
│   City................: CITY           State...............: 06
│   Country.............: US             ZIP/Postal Code.....: 44444
│ Acquiring Inst. ID Code..: 112233      Acq Inst Cntry Code.: 840
│ System Trace Audit Number: 000001      Reimbursement Attrib: 0
│ Message Reason Code......: 0020        Processing Code.....:
│ Local Trans. Date (mmdd).: 0102
│  Transaction Amount.......:100.00      Trans. Currency Code: 840   ┌─────┐
│ Other Transaction Amount.:  50.00      Auth. Character Ind.:       │ F2  │
│ Additional Data...    .:                Retrieval Ref Number:       └─────┘
│  Issuer Control Number...:             FAX Number..........:       ┌─────┐
│ Additional Trace Data....:             Clearing Seq.:   of         │ Esc │
│                                                                     └─────┘
│ F1=Help   F2=Save Trans    F4=Copy field      F5=Delete Trans   ESC=Return
```

RFC Dispute (Visa Network POS Only)

The RFC Dispute transaction disputes an RFC fulfillment image sent from an acquirer. This transaction is only available if the VCRFS flag on the System Profile screen is set to **A** (always) or **S** (sometimes).

Begin this procedure from the Transaction Selection Menu (see Figure 5–21).

➤ **To submit an RFC dispute:**

1. Highlight the **RFC Dispute** menu item and press **F2** to display the RFC Dispute screen.

2. Enter the required information. (The Ruling Reason Code and Return Reason Code fields only appear when viewing an RFC Dispute Ruling from the Tracking screen. These codes are supplied by Visa.)

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional dispute transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–21: RFC Dispute

```
TMNU x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
                       Transaction Selection Menu

 Product: VISA (0002)      Issuer/Acquirer:I      Format: VIP/BASE II

CH                       REPRESENTMENTS:          ORIGINALS:
 Sales/Purchases          Sales/Purchases          Sales/Purchases
 Credit/Return            Credit/Return            Credit/Return
 Cash                     Cash                     Cash
 Adjustment               Adjustment               Reversals:
 Reversals:               Reversals:               Sales/Purchase
 Sales/Purchases          Sales/Purchase           Credit/Return
 Credit/Return            Credit/Return            Cash
 Cash                     Cash                     MISCELLANEOUS:
 Adjustment               RETRIEVAL REQUESTS:      Free Text/Adm. Msg.
                          Request for Original     Fraud Notification
OTHER FINANCIAL:          Request for Copy   F2    ICS Input
 Interlink Sales Drafts   Copy Confirmation        Merchant File Upd (1)
 ADJ-No Previous Trans    RFC Dispute              Merchant File Upd (2)
```

```
DDIS x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
 Batch ID: A5167001         RFC  Dispute (0002)         Record Num: 001

Transaction Identifier.:          Settlement Flag: #
 Primary Account Number.:
 BII Acquirer Ref Number:

                                             Merchant Type:
 Source Sub Address.....:          Visa Acq Business ID:
 Destination Sub Address:

                                   State................:
                                   ZIP/Postal Code......:
 Acquiring Inst. ID Code..:        Acq Inst Cntry Code..:
 System Trace Audit Number:        Reimbursement Attrib.:
 Dispute Reason Code......:
 Ruling Reason Code.......:        Return Reason Code...:    F2
 Local Trans. Date (mmdd).:

                                   Auth. Character Ind.:     Esc
 RFC Retrieval Request ID:         Retrieval Ref Number:
                                   Error Return Flag...:
 Additional Trace Data...:         Clearing Seq. Num:

 F1=Help    F2=Save Trans    F4=Copy Trans    F5=Delete Trans   ESC=Return
                             PgUp=Prev Page   PgDn=Next Page
```

Entering Acquirer Transactions

This section describes how to create acquirer transactions. If you are an acquirer, you can create the following exception transactions in BOAS:

- Adjustments (all card programs)

- ADJ-No Previous Trans Transaction (Visa Only)

- Fee collection (Visa and POS Gateway)

- Free text/administration message (all card programs)

- Fraud advice (Visa only)

- Funds disbursement (Visa and POS Gateway)

- Interlink sales draft (Interlink only)

- Representment (all card programs)

- Request for confirmation (Visa and POS Gateway)

- RFC Nonfulfillment (Visa Network POS only)

Transaction Menu—Acquirer Perspective

When the Transaction menu displays an acquirer perspective, the transactions shown are based on that perspective. For example, in Figure 5–10, the RFC Nonfulfillment transaction type (under Retrieval Requests) is specific to the acquirer.

VCRFS Format

The types of transactions listed on the Transaction Menu are also controlled by the VCRFS Format setting on the System Profile screen. There are three options for the VCRFS Format setting: **A** (always), **N** (never), or **S** (for selected transactions). If the VCRFS Format is set to **A** or **S**, the RFC Nonfulfillment transaction type will display on the Transaction Menu. If the VCRFS Format is set to **N**, the RFC Nonfulfillment transaction type will not display.

See Chapter 4, Setting Up Your System Profile, in the *BOAS Administration and Technical Guide* for more information on the VCRFS Format setting.

Figure 5–22: Transaction Selection Menu—Acquirer Perspective

```
TMNU x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM          MASTER
                         Transaction Selection Menu

  Product: VISA (0002)      Issuer/Acquirer: A        Format: VIP

 CHARGEBACKS:              REPRESENTMENTS:           ORIGINALS:
  Sales/Purchases          Sales/Purchases           Sales/Purchases
  Credit/Return            Credit/Return             Credit/Return
  Cash                     Cash                      Cash
  Adjustment               Adjustment                Reversals:
  Reversals:               Reversals:                Sales/Purchase
  Sales/Purchases          Sales/Purchase            Credit/Return
  Credit/Return            Credit/Return             Cash
  Cash                     Cash                     MISCELLANEOUS:
  Adjustment              RETRIEVAL REQUESTS:        Free Text/Adm. Msg.
                           Request for Original      Fraud Advice
 OTHER FINANCIAL:          Request for Copy          ICS Input
  Interlink Sales Drafts   Copy Confirmation         Merchant File Upd (1)
  ADJ-No Previous Trans    RFC Nonfulfillment        Merchant File Upd (2)
  Adjustments             FILE MAINTENANCE:
  Fee Collection           Exception File Inq/Upd
  Funds Disbursement       PIN Verif. File Inq/Upd

 F1=Help    F2=ADD selected Transaction   F8=Select Product    ESC=Return
  E133 Select desired transaction & press F2, or ESC to exit.
```

Adjustment Transaction (All Card Programs)

Use the Adjustment screen to enter a debit or credit transaction to correct an out-of-balance transaction identified during reconciliation. Interlink acquirers can use this message type to create good faith collection transactions.

Begin this procedure from the Transaction Selection Menu (see Figure 5–23).

➤ **To correct an out-of-balance transaction:**

1. Highlight the **Adjustments** menu item and press **F2** to display the Adjustment screen.

2. Enter the required information.

   Refer to Appendix E. BOAS Data Entry Alphabetical Quick Reference, descriptions of each field.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional adjustment transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–23: Adjustment Transaction

```
 TMNU x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
                        Transaction Selection Menu

   Product: VISA              Issuer/Acquirer: A       Format: VIP

   CHARGEBACKS:              REPRESENTMENTS:          ORIGINALS:
    Sales/Purchases           Sales/Purchases          Sales/Purchases
    Credit/Return             Credit/Return            Credit/Return
    Cash                      Cash                     Cash
    Adjustment                Adjustment               Reversals:
    Reversals:                Reversals:               Sales/Purchase
    Sales/Purchases           Sales/Purchase           Credit/Return
    Credit/Return             Credit/Return            Cash
    Cash                      Cash                    MISCELLANEOUS:
    Adjustment               RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
                              Request for Original     Fraud Advice
   OTHER FINANCIAL:           Request for Copy         ICS Input
    Interlink Sales    s      Copy Confirmation        Merchant File Upd (1)
    ADJ-No Previous Trans     RFC Nonfulfillment       Merchant File Upd (2)
    Adjustments              FILE MAINTENANCE:
```

[F2]

```
 DADJ x.xx xxxxxx═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
  Batch ID: A5167001          Adjustment (0002)        Record Num: 001

  Transaction Identifier...:            Other Trans. Amount:
  Primary Account Number...:              Merchant Type:
  BII Acquirer Ref Number..:               Terminal ID..:
  Expiration Date..........:          Visa Acq Business ID:
  Card Acceptor ID Code....:            Merchant Volume Ind:
  Card Acceptor Name.......:
    City...................:         State...............:
    Country................:         ZIP/Postal Code.....:
  Acquiring Inst. ID Code..:         Acq Inst Cntry Code.:
  System Trace Audit Number:         Reimbursement Attrib:
  Message Reason Code......:         Mail/Phone, E/C Ind.:
  Local Trans. Date (mmdd).:         Trans. Time.(hhmmss):
  Transaction Amount.......:         Trans. Currency Code:       [F2]
  POS Entry Capability Code:         Processing Code.....: 02
  PIN Entry Capability.....:         Auth. Character Ind.:       [Esc]
  Settlement Flag..........:         Retrieval Ref Number:
  Member Calculated IRF....:
  Additional Trace Data....:         Excluded TID Reason:

   F1=Help    F2=Save Trans   F4=Copy field   F5=Delete Trans ESC=Return
```

ADJ-No Previous Trans Transaction (Visa Only)

The ADJ-No Previous Trans data entry screen allows you to enter the following transactions to support the Visa Check Card II product:

- An original purchase without PIN (Downtime Purchase)—Downtime Debit Original transaction

- An original merchandise return without PIN (Downtime Merchandise Return)—Downtime Credit Original Transaction

Begin this procedure from the Transaction Selection Menu (see Figure 5–24).

➤ **To create Visa ADJ-No Previous Trans Transactions:**

1. Highlight the **ADJ**-**No Previous Trans** menu item and press **F2** to display the ADJ-No Previous Trans screen.

2. Enter the required information. See Appendix E, BOAS Data Entry Alphabetical Quick Reference for descriptions of these fields.

3. Press **F2** to save your transaction.

4. Repeat steps 2 and 3 to enter additional transactions to a batch.

5. Press **Esc** to return to the Transaction Selection Menu.

6. You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–24: ADJ-No Previous Trans Transaction (Visa Only)

```
┌TMNU x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
                     Transaction Selection Menu

  Product: VISA (0002)          Issuer/Acquirer: A      Format: VIP

 CHARGEBACKS:              REPRESENTMENTS:           ORIGINALS:
  Sales/Purchases           Sales/Purchases           Sales/Purchases
  Credit/Return             Credit/Return             Credit/Return
  Cash                      Cash                      Cash
  Adjustment                Adjustment                Reversals:
  Reversals:                Reversals:                Sales/Purchase
  Sales/Purchases           Sales/Purchase            Credit/Return
  Credit/Return             Credit/Return             Cash
  Cash                      Cash                      MISCELLANEOUS:
  Adjustment                REPRESENTMENTS:           Free Text/Adm. Msg.
                            Request for Original      Fraud Advice
 OTHER FINANCIAL:           Request for Copy          ICS Input
  Interlink Sales Drafts    Copy Confirmation         Merchant File Upd (1)
 (ADJ-No Previous Trans)    RFC Nonfulfillment        Mer┌────┐ile Upd (2)
  Adjustments               FILE MAINTENANCE:            │ F2 │
  Funds Disbursement        Exception File Inq/Upd       └────┘
```

```
┌V220 x.xx xxxxxx═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
 Batch ID: A5167001    ADJ-No Previous Trans (0002)    Record Num: 001

 Primary Account Number...:
 Expiration Date..........:                    Settlement Flag: 9
 Card Acceptor ID Code....:                       Terminal ID.:
 Merchant Type............:
 Card Acceptor Name.......:
      City...............:
      State..............:
      Country............: US
 Acquiring Inst. ID Code..:          Acq Inst Cntry Code.: 840

 Message Reason Code......: 2007     Reimbursement Attrib:  ┌────┐
 Local Trans Date (mmdd)..:          Trans. Time (hhmmss):  │ F2 │
 Transaction Amount.......:          Trans. Currency Code: 840└────┘
 Other Trans. Amount......:                             ┌──────┐
 POS Entry Mode Code......: 01 2     Processing Code.....│ Esc  │
 Additional Trace Data....:                             └──────┘
 Transponder Ind..........:          Relationship Participant Ind.:
 ┌──────────────────────────────────────────────────────────────┐
 │ F1=Help   F2=Save Trans   F4=Copy Field   F5=Delete Trans ESC=Return │
 └──────────────────────────────────────────────────────────────┘
```

Fee Collection Transaction (Visa and POS Gateway)

A fee collection transaction is a miscellaneous financial charge assessed by a member or by Visa against a member.

Begin this procedure from the Transaction Selection Menu (see Figure 5–25).

➤ **To enter a fee collection transaction:**

1. Highlight the **Fee Collection** menu item and press **F2** to display the Fee Collection screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional Fee Collection transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–25: Fee Collection Transaction

```
┌─TMNU x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ════
│                          Transaction Selection Menu
│   Product: VISA              Issuer/Acquirer: A        Format: VIP
│
│   CHARGEBACKS:              REPRESENTMENTS:          ORIGINALS:
│    Sales/Purchases           Sales/Purchases          Sales/Purchases
│    Credit/Return             Credit/Return            Credit/Return
│    Cash                      Cash                     Cash
│    Adjustment                Adjustment               Reversals:
│    Reversals:                Reversals:               Sales/Purchase
│    Sales/Purchases           Sales/Purchase           Credit/Return
│    Credit/Return             Credit/Return            Cash
│    Cash                      Cash                    MISCELLANEOUS:
│    Adjustment               RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
│                              Request for Original     Fraud Advice
│   OTHER FINANCIAL:           Request for Copy         ICS Input
│    Interlink Sales Drafts    Copy Confirmation        Merchant File Upd (1)
│    ADJ-No Previous Trans     RFC Nonfulfillment      ┌──────┐ File Upd (2)
│    Adjustments              FILE MAINTENANCE:        │  F2  │
│   (Fee Collection)           Exception File Inq/Upd  └──────┘
└──────────────────────────────────────────────────────────│──────────
                                                             ▼
┌─DAFC x.xx xxxxxx═══   Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│ Batch ID: A5167001        Fee Collection (0002)         Record Num: 001
│ Primary Account Number...:
│
│ Acquiring Inst. ID Code..:          Acq Inst Cntry Code.:
│ Receiving Inst. Code.....:          Rec Inst Cntry Code.:
│ Message Reason Code......:
│ Local Trans. Date (mmdd).:
│ Transaction Amount.......:          Trans. Currency Code:
│                                     Processing Code.....: 19
│ Message Text.............:
│
│
│ Additional Trace Data....:                          ┌──────┐
│ Settlement Flag..........:                          │  F2  │
│ Retrieval Reference No...:                          └──────┘
│                                                     ┌──────┐
│                                                     │ Esc  │
│                                                     └──────┘
│ F1=Help    F2=Save Trans   F4=Copy Trans   F5=Delete Trans ESC=Return
└──────────────────────────────────────────────────────────────────────
```

Free Text/Admin Message (All Card Programs)

Use this procedure to submit messages to a member through BOAS. (Plus members can use this transaction to create Card Capture Notifications.)

Begin this procedure from the Transaction Selection Menu (see).

➤ **To submit a free text/admin message:**

1. Highlight the **Free Text/Adm. Msg.** menu item and press **F2** to display the Free Text Message screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Type your message in the `Text` box on the screen.

4. Press **F2** to save your transaction.

   Repeat steps 2 through 4 to enter additional Free Text/Admin transactions.

5. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–26: Free Text/Admin Message

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│                         Transaction Selection Menu
│   Product: VISA                Issuer/Acquirer:A      Format: VIP
│
│  CHARGEBACKS:                REPRESENTMENTS:           ORIGINALS:
│   Sales/Purchases             Sales/Purchases           Sales/Purchases
│   Credit/Return               Credit/Return             Credit/Return
│   Cash                        Cash                      Cash
│   Adjustment                  Adjustment                Reversals:
│   Reversals:                  Reversals:                Sales/Purchase
│   Sales/Purchases             Sales/Purchase            Credit/Return
│   Credit/Return               Credit/Return             Cash
│   Cash                        Cash                    MISCELLANEOUS:
│   Adjustment                RETRIEVAL REQUESTS:      ( Free Text/Adm. Msg. )   [F2]
│                              Request for Original      Fraud Advice
│  OTHER FINANCIAL:            Request for Copy          ICS Input
```

```
┌─D600 x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│  Batch ID: A5167001 │    Free Text Message (0002)    │ Record Num: 001

    Forwarding Inst. ID Code..:
    Receiving Inst. ID Code...:

    Retrieval Reference Number:


    Text:  ┌──────────────────────────────────────────┐
           │                                          │
           │                                          │
           │                                          │
           └──────────────────────────────────────────┘

                                          [F2]    [Esc]


  F1=Help    F2=Save Trans   F4=Copy field   F5=Delete Trans ESC=Return
```

Fraud Advice (Visa Only)

Use this procedure to transmit fraud information to Visa. These transactions are nonfinancial copies of original drafts that were fraudulently initiated.

Begin this procedure from the Transaction Selection Menu (see <u>Figure 5–27</u>).

➤ **To submit a fraud advice:**

1. Highlight the **Fraud Advice** menu item and press **F2** to display the data entry screen.

2. Enter the required information.

   Refer to <u>Appendix E, BOAS Data Entry Alphabetical Quick Reference</u>, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional fraud transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–27: Fraud Advice

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
│                       Transaction Selection Menu
│
│   Product: VISA             Issuer/Acquirer: A      Format: VIP
│
│  CHARGEBACKS:              REPRESENTMENTS:            ORIGINALS:
│   Sales/Purchases           Sales/Purchases           Sales/Purchases
│   Credit/Return             Credit/Return             Credit/Return
│   Cash                      Cash                      Cash
│   Adjustment                Adjustment                Reversals:
│   Reversals:                Reversals:                 Sales/Purchase
│   Sales/Purchases           Sales/Purchase             Credit/Return
│   Credit/Return             Credit/Return              Cash
│   Cash          ┌──────┐    Cash                      MISCELLANEOUS:
│   Adjustment    │  F2  │    RETRIEVAL REQUESTS:        Free Text/Adm. Msg.
│                 └──────┘      Request for Original ( Fraud Advice )
```

```
 ┌─V400 x.xx xxxxxx ─── Visa BACKOFFICE ADJUSTMENT SYSTEM ─── MASTER ───
 │ Batch ID: A5167001       Fraud Advice (0002)        Record Num: 001
 │                                           ┌────────┐
 │ Transaction Identifier.:                  │  PgDn  │
 │ Primary ──V40A──t Number.:                └────────┘
 │ Bl┌─────────────────────────────────────────────────────────────┐
 │ Ex│  Excluded TID Reason......:    Cashback Ind...........:       │
 │ Ca│  Market Segment...........:    Cashback Amount.......:        │
 │ Ca│  Issuer Generated Auth....:    Card Capability ....:          │
 │   │  Investigative Status.....:    Mail, ┌──────┐ C Ind:          │
 │   │  Arrest ──V40B──             Case N│ PgDn │um                 │
 │ Ac│  ┌──────────────────────────────────└──────┘────────┐        │
 │ Fo│  │ Cardholder information                            │        │
 │ Lo│  │   Last Name........:          MI.:                │        │
 │ Tr│  │   First Name.......:                              │        │
 │ No│  │   Primary Address..:                              │        │
 │ Fr│  │   Secondary Address:                              │        │
 │ PO│  │   City.............:         State/Province:       │        │
 │ Te│  │   Postal Code......:         Telephone No..:       │        │
 │ Sy│  │ Card Mailing Information:                          │        │
 │ Ac│  │   Mailing Date (mmddyy):     Valid from (mmyy)....:│        │
 │   │  │   Mailing City.........:     State:................│        │
 │ ┌─│  │   Mailed from Postal...:                           │        │
 │ │F1│  └──────────────────────────────────────────────────┘        │
 │ │Pg│Dn=Page 2                                                      │
```

Funds Disbursement (Visa and POS Gateway)

A funds disbursement transaction is a miscellaneous financial credit given by a member or Visa to another member. Use this procedure to submit messages to a member through BOAS.

Begin this procedure from the Transaction Selection Menu (see Figure 5–28).

➤ **To create a funds disbursement transaction:**

1. Highlight the **Funds Disbursement** menu item and press **F2** to display the Funds Disbursement screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional Funds Disbursement transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–28: Funds Disbursement

```
 ┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
 │                      Transaction Selection Menu
 │  Product: VISA          Issuer/Acquirer:A         Format: VIP
 │ CHARGEBACKS:           REPRESENTMENTS:          ORIGINALS:
 │  Sales/Purchases        Sales/Purchases          Sales/Purchases
 │  Credit/Return          Credit/Return            Credit/Return
 │  Cash                   Cash                     Cash
 │  Adjustment             Adjustment               Reversals:
 │  Reversals:             Reversals:               Sales/Purchase
 │  Sales/Purchases        Sales/Purchase           Credit/Return
 │  Credit/Return          Credit/Return            Cash
 │  Cash                   Cash                    MISCELLANEOUS:
 │  Adjustment            RETRIEVAL REQUESTS:       Free Text/Adm. Msg.
 │                         Request for Original     Fraud Advice
 │ OTHER FINANCIAL:        Request for Copy         ICS Input
 │  Interlink Sales Drafts Copy Confirmation    ┌─────┐erchant File Upd (1)
 │  ADJ-No Previous Trans  RFC Nonfulfillment   │ F2  │erchant File Upd (2)
 │  Adjustments           FILE MAINTENANCE:     └─────┘
 │  Fee Collection         Exception File Inq/Upd
 │ (Funds Disbursement)    PIN Verif. File Inq/Upd
 └──────────────────────────────────────────────────────────────────
```

```
 ┌─DAFC x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
 │ Batch ID: A5167001       Funds Disbursement (0002)     Record Num: 001
 │
 │ Primary Account Number...:
 │
 │ Acquiring Inst. ID Code..:           Acq Inst Cntry Code.:
 │ Receiving Inst. Code.....:           Rec Inst Cntry Code.:
 │ Message Reason Code......:
 │ Local Trans. Date (mmdd).:
 │ Transaction Amount.......:           Trans. Currency Code:
 │                                      Processing Code.....: 29
 │ Message Text.............:
 │                                                      ┌─────┐
 │                                                      │ F2  │
 │ Additional Trace Data....:                           └─────┘
 │ Settlement Flag..........:                           ┌─────┐
 │ Retrieval Reference No...:                           │ Esc │
 │                                                      └─────┘
 ├──────────────────────────────────────────────────────────────────
 │  F1=Help    F2=Save Trans    F4=Copy Field    F5=Delete Trans ESC=Return
 └──────────────────────────────────────────────────────────────────
```

Interlink Sales Draft (Interlink Only)

Use this procedure to submit an Interlink Downtime or Resubmission
Sales Draft. An Interlink Downtime Sales Draft is sent when Interlink is
down and the customer has signed a paper sales draft. If the downtime
sales draft is rejected, a Resubmission Sales Draft can be submitted.

Begin this procedure from the Transaction Selection Menu
(see Figure 5–29).

➤ **To submit an Interlink sales draft:**

1. Highlight the **Interlink Sales Drafts** menu item and press **F2** to
   display the Downtime Sales Draft screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference,
   for field descriptions.

3. Press **F2** to save your transaction.

   Repeat steps 2 and 3 to enter additional Interlink Sales Draft
   transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return
   to the Main Menu.

➤ **To access the Resubmission Sales Draft screen:**

1. At the Downtime Sales Draft screen, type **5205** in the Message Reason
   Code field.

2. Press **PgDn**. The Resubmission Sales Draft screen displays.

3. Enter the required information.

4. Press **F2** to save your transaction.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving
Transactions.

Figure 5–29: Interlink Sales Draft

```
┌TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
                    ┌ Transaction Selection Menu ┐

  Product: VISA              Issuer/Acquirer: A        Format: VIP

 CHARGEBACKS:               REPRESENTMENTS:            ORIGINALS:
  Sales/Purchases            Sales/Purchases            Sales/Purchases
  Credit/Return              Credit/Return              Credit/Return
  Cash                       Cash                       Cash
  Adjustment                 Adjustment                 Reversals:
  Reversals:                 Reversals:                 Sales/Purchase
  Sales/Purchases            Sales/Purchase             Credit/Return
  Credit/Return              Credit/Return              Cash
  Cash                       Cash                       MISCELLANEOUS:
  Adjustment                 RETRIEVAL REQUESTS:        Free Text/Adm. Msg.
                             Request for Original       Fraud │ e ┌────┐
 OTHER FINANCIAL:            Request for Copy           ICS I │   │ F2 │
 ⟨Interlink Sales Drafts⟩    Copy Confirmation          Merchant File Upd (1)
  ADJ-No Previous Trans      RFC Nonfulfillment         Merchant File Upd (2)
```

```
┌I200 x.xx xxxxxx══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
 Batch ID: A5167001    ┌ Downtime Sales Draft (0003) ┐   Record Num: 001

 Primary Account Number...:                   Country Code:
 Expiration Date (yymm)...:                   Settlement Flag:
 Card Acceptor ID Code....:                   Terminal ID.:
 Merchant Type............:
 Card Acceptor Name.......:
   City...................:
   State..................:
   Country................:
 Acquiring Inst. ID Code..:          Acq Inst Cntry Code.:

 Message Reason Code......:          Reimbursement Attrib:
 Local Trans Date (mmdd)..:          Trans. Time (hhmmss): ┌────┐
 Transaction Amount.......:          Trans. Currency Code: │ F2 │
 Other Trans. Amount......:                               └────┘
 POS Entry Mode Code......:          Processing Code..... ┌─────┐
 Additional Trace Data....:                               │ Esc │
 Member Calculated IRF....:                               └─────┘

 F1=Help    F2=Save Trans    F4=Copy Field    F5=Delete Trans  ESC=Return
```

Representment (All Card Programs)

A representment is a message an acquirer sends to an issuer when proof of an invalid chargeback transaction is available.

Begin this procedure from the Transaction Selection Menu (see Figure 5–30).

➤ **To submit representment transactions:**

1. Highlight the **Representment Sale/Purchases** menu item and press **F2** to display the Sales Representment screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Press **F2** to continue to page 2 of the Sales Representment screen.

4. Complete the required fields on the screen.

5. Press **F2** to save your transaction.

   Repeat steps 2 through 5 to enter additional representment transactions to a batch.

6. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–30: Representment

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
                        Transaction Selection Menu

  Product: VISA              Issuer/Acquirer: A       Format: VIP

  CHARGEBACKS:               REPRESENTMENTS:           ORIGINALS:
   Sales/Purchases           ⟨ Sales/Purchases ⟩  F2   Sales/Purchases
   Credit/Return             Credit/Return             Credit/Return
   Cash                      Cash                      Cash
   Adjustment                Adjustment                Reversals:
   Reversals:                Reversals:                Sales/Purchase
   Sales/Purchases           Sales/Purchase            Credit/Return
   Credit/Return             Credit/Return             Cash
   Cash                      Cash                      MISCELLANEOUS:
```

```
┌─D220 x.xx xxxxxx═══ Visa BACKOFFICE ADJUSTMENT SYSTEM      PgDn
 Batch ID: A5167001       Sales Representment (0002)      Record Num: 001
```

```
┌─D22A x.xx xxxxxx═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
 Batch ID: A5167001       Sales Representment (0002)      Record Num: 001

     Additional Data (Usage 7):
      Usage Code................:          Documentation Indicator:
      Chargeback Reference No...:
      Message Text..........:

     Chargeback Reduction/Base II Flags:
      Mail, Phone or E/C Indicator.....:
      Special Condition Indicator, RIS.....:
      Special Condition Indicator, Merchant:
                                                             F2
     Reimbursement and Settlement Information:
      Settlement Flag.......................:
      Reimbursement Attribute...............:  Additional Data Ind..:
      Merchant Volume Indicator.............:  Member Calculated IRF:

     Chip Card:                                              Esc
      Card Sequence No.....................:
      Application Transaction Counter (DX).:


     F1=Help    F2=Save Trans    F4=Copy Field    F5=Delete Trans ESC=Return
```

Retrieval Request for Confirmation (Visa and POS Gateway)

Retrieval Request for Confirmation transaction allows the merchant processing center to confirm mailing a copy of an original sales draft to the issuer.

Begin this procedure from the Transaction Selection Menu (see Figure 5–31).

➤ **To submit a retrieval request for confirmation:**

1. Highlight the **Copy Confirmation** menu item under Retrieval Requests and press **F2** to display the Confirmation screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions.

3. Complete the required fields on the screen.

4. Press **F2** to save your transaction.

   Repeat steps 2 through 5 to enter additional Request for Confirmation transactions to a batch.

5. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **ESC** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–31: Retrieval Request for Confirmation

```
┌─TMNU x.xx xxxxxx ══╦══ Visa BACKOFFICE ADJUSTMENT SYSTEM ╠═════ MASTER ═══
│                    ║      Transaction Selection Menu     ║
│  Product: VISA          Issuer/Acquirer: A      Format: VIP
│
│ CHARGEBACKS:              REPRESENTMENTS:            ORIGINALS:
│  Sales/Purchases          Sales/Purchases            Sales/Purchases
│  Credit/Return            Credit/Return              Credit/Return
│  Cash                     Cash                       Cash
│  Adjustment               Adjustment                 Reversals:
│  Reversals:               Reversals:                 Sales/Purchase
│  Sales/Purchases          Sales/Purchase             Credit/Return
│  Credit/Return            Credit/Return              Cash
│  Cash                     Cash                       MISCELLANEOUS:
│  Adjustment               RETRIEVAL REQUESTS:        Free Text/Adm. Msg.
│                           Request for Original       Fraud Advice
│ OTHER FINANCIAL:          Request for Copy           ICS Input
│  Interlink Sales Drafts ( Copy Confirmation )        Mer┌────┐ile Upd (1)
│  ADJ-No Previous Trans    RFC Nonfulfillment         Merc│ F2 │ile Upd (2)
│                                                          └────┘
```

```
  ┌─DRFC x.xx xxxxxx ══╦══ Visa BACKOFFICE ADJUSTMENT SYSTEM ╠═══ MASTER ═══
  │ Batch ID: A5167001  ║      Request for Confirmation      ║ Record Num: 001
  │
  │ Transaction Identifier.:                  Excluded TID Reason:
  │ Primary Account Number.: 5899 9985 0000 0000   Settlement Flag:
  │ BII Acquirer Ref Number:
  │                                              Merchant Type: 5411
  │ Card Acceptor ID Code..: 111111111111111   Visa Acq Business ID: 22222222
  │ Card Acceptor Name.....: NAME                      Terminal ID: 33333333
  │   City................: CITY        State...............: 06
  │   Country.............: US          ZIP/Postal Code.....: 44444
  │ Acquiring Inst. ID Code..: 112233   Acq Inst Cntry Code.: 840
  │ System Trace Audit Number: 000001   Reimbursement Attrib: 0
  │ Message Reason Code......: 0020     Processing Code.....:
  │
  │ Local Trans. Date (mmdd).: 0102                          ┌────┐
  │ Transaction Amount.......: 100.00   Trans. Currency Code: 840  │ F2 │
  │ Other Transaction Amount.:  50.00   Auth. Character Ind.: 0    └────┘
  │ Additional Data:                    Retrieval Ref Number:
  │  Issuer Control Number..:           FAX Number..........:    ┌─────┐
  │ Additional Trace Data...:                        Clearing Se│ Esc │
  │                                                             └─────┘
  │ F1=Help   F2=Save Trans    F4=Copy field   F5=Delete Tran   ESC=Return
```

RFC Nonfulfillment (Visa Network POS Only)

The RFC Nonfulfillment transaction allows you to respond to an issuer's request for copy. This transaction is only available if the VCRFS flag on the System Profile screen is set to **A** (always) or **S** (sometimes).

Begin this procedure from the Transaction Selection Menu (see Figure 5–21).

➤ **To submit an RFC nonfulfillment:**

1. Highlight the **RFC Nonfulfillment** menu item and press **F2** to display the RFC Nonfulfillment screen.

2. Enter the required information.

   Refer to Appendix E, BOAS Data Entry Alphabetical Quick Reference, for field descriptions. If you need to include additional information explaining the nonfulfillment, press **PgDn** and enter the text (see Figure 5–32).

Figure 5–32: Free Text Screen

```
 ┌─DNF2 x.xx xxxxxx ═══Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════MASTER ═══
 │                      RFC Nonfulfillment (0002)
 │
 │
 │      Free Text.: _____
 │             .: _____
 │             .: _____
 │             .: _____
 │
 │
 └
```

3. Press **F2** to save your transaction. Repeat steps 2 and 3 to enter additional nonfulfillment transactions to a batch.

4. Press **Esc** to return to the Transaction Selection Menu.

   You can select another transaction type to enter or press **Esc** to return to the Main Menu.

To send your batch to Visa now, refer to Chapter 6, Sending and Receiving Transactions.

Figure 5–33: RFC Nonfulfillment

```
┌─TMNU x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│                     Transaction Selection Menu
│
│  Product: VISA           Issuer/Acquirer: A       Format: VIP
│
│ CHARGEBACKS:             REPRESENTMENTS:           ORIGINALS:
│  Sales/Purchases          Sales/Purchases           Sales/Purchases
│  Credit/Return            Credit/Return             Credit/Return
│  Sales/Purchases          Sales/Purchase            Credit/Return
│  Credit/Return            Credit/Return             Cash
│  Cash                     Cash                      MISCELLANEOUS:
│ Adjustment               RETRIEVAL REQUESTS:        Free Text/Adm. Msg.
│                           Request for Original      Fraud Advice
│ OTHER FINANCIAL:          Request for Copy          ICS Input
│  Interlink Sales Drafts   Copy Confirmation         Merchant File Upd (1)
│  ADJ-No Previous Trans   ( RFC Nonfulfillment )     Mer┌────┐ile Upd (2)
│  Adjustments             FILE MAINTENANCE:             │ F2 │
│  Fee Collection           Exception File Inq/Upd       └────┘
│  Funds Disbursement       PIN Verif. File Inq/Upd
```

```
┌─DNFF x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
│ Batch ID: A5167001       RFC  Nonfulfillment (0002)     Record Num: 001
│
│   Transaction Identifier.:                        Settlement Flag:
│   Primary Account Number.:
│   BII Acquirer Ref Number:
│                                                   Merchant Type:
│   Source Sub Address.....:           Visa Acq Business ID:
│   Destination Sub Address:
│                                            State................:
│                                            ZIP/Postal Code......:
│   Acquiring Inst. ID Code..:               Acq Inst Cntry Code..:
│   System Trace Audit Number:               Reimbursement Attrib. :
│   Original RFC Reason Code.:               Nonfulfillment Reason:
│
│   Local Trans. Date (mmdd).:                          ┌────┐
│   Transaction Amount.......:        Trans. Currency Code: │ F2 │
│                                     Auth. Character Ind.: └────┘
│   RFC Retrieval Request ID:         Retrieval Ref Number: ┌─────┐
│   Issuer Control Number...:         Error Return Flag...: │ Esc │
│   Additional Trace Data...:              Clearing Seq. Num: └─────┘
├──────────────────────────────────────────────────────────────────
│ F1=Help    F2=Save Trans    F4=Copy Trans    F5=Delete Trans    ESC=Return
│                        PgUp=Prev Page    PgDn=Next Page
```

Sending and Receiving Transactions 6

Introduction

This chapter contains the procedures for sending batches of transactions, created using the Entering Transactions function, to Visa. It also contains procedures for receiving transactions from VisaNet.

In addition to using the Send Transactions function described in this chapter, you can send batches of transactions from the following menus within BOAS:

- Research Original Data menu (See Chapter 4, Researching Original Transactions)

  – Original Data Inquiry screen

  – Inquiry Status screen

  – Inquiries screen

- Tracking menu (See Chapter 9, Tracking Transactions)

  – Tracking File Detail screen

Sending Batches to VisaNet

Begin this procedure from the Main Menu.

➤ **To send a batch of transactions to VisaNet:**

1. Highlight the **Send Transactions** menu item and press **F2** to display the Send Transactions batch management screen.

2. Highlight a batch and press **F5**. This marks the batch as selected with the word SEL. Repeat this step to select additional batches.

   Note: *To deselect a batch, highlight it and press* ***F5****.*

3. Press **F2** to send the batches you have selected.

   The system checks the selected batches for data that is formatted by V.I.P. and then connects to the VAP. During the data transmission, the screen displays the following:

   – A transmission progress message

   – The number of records sent

   – The number of errors encountered

   If errors are encountered, a message appears at the bottom of the screen (see Appendix A, Frequently Asked Questions, for a discussion of transmission errors).

   Once this process is complete, the system returns you to the Main Menu and displays statistics on the right side of your screen. These statistics describe:

   – Total number of batches sent to Visa.

   – Total dollar amount of transactions in the batch.

   – Number of transactions tracked by the system.

   – Total number of errors.

The next section, "Receiving Data from VisaNet," explains how to receive transactions from VisaNet.

Figure 6–1: Send Batches to VisaNet

```
MNU1 x.xx xxxxxx ═══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════════ MASTER ═
           ┃ M A I N   M E N U ┣
           Research Original Transactions

           Enter Transactions

         ( Send Transactions )         ┌──────┐
                                       │  F2  │
           Receive Transactions        └──────┘
```

```
VSND x.xx xxxxxx ═══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════ MASTER ═
                               Send Transactions
 Sel │ Batch ID │ Last Updt │ Operator │ Tran Cnt. │ Total  Amount │ Code │ In Use By
 SEL    A3195001   07/14/98    MASTER        1            338.00            MASTER
        A3194001   07/13/98    MASTER        5           1853.83
```

F5 to select   **F2 to send**

```
MNU1 x.xx xxxxxx ═══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════════ MASTER ═
           ┃ M A I N   M E N U ┣
                                          Send Statistics
   Research Original Transactions
                                          Number Sent 1      T1998010.002
   Enter Transactions                     Amount Sent 338.00
                                          Tracked
   Send Transactions                      Total Errors

   Receive Transactions

   Reporting                              Received Statistics

   Tracking                               Number Received
                                          Amount Received
   System Utilities                       Tracked
                                          Exported
                                          Returned Items

   F1=Help  F2=Proceed  Alt+F4=Exit
```

Receiving Data From VisaNet

The Receive Transactions function allows you to receive original data inquiry responses and exceptions from VisaNet.

Begin this procedure from the Main Menu.

➤ **To initiate a receive transactions function:**

1. Highlight the **Receive Transactions** menu and press **F2** to display the Receive Transactions Menu, as shown in <u>Figure 6–2</u>.

2. Highlight **Receive VIP System Data** and press **F2**. The Receive VIP Data screen displays.

3. Press **F2** to start the receive process.

   The system begins the receive process by dialing the VAP. Once a connection is established, the system receives any transactions that the VisaNet Interchange Center (VIC) currently has marked for your member site.

   When the receive process is complete, the system generates reports associated with V.I.P. data receipt and the transactions are entered into the tracking file.

   Statistics appear on the bottom of the screen, showing how many records were transmitted and how many errors, if any, were encountered.

Figure 6–2:   Receive Transactions Menu

```
 MNU1 x.xx xxxxxx ════════ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══════════ MASTER
        ┌──────── M A I N   M E N U ┠─────┐
        │                                 │
        │   Research Original Transactions│
        │                                 │
        │   Enter Transactions            │
        │                                 │          ┌────┐
        │   Send Transactions             │          │ F2 │
        │                                 │          └────┘
        │  ( Receive Transactions )       │
        │                                 │
     ┌─RECB══ RECEIVE TRANSACTIONS ┠──────┐
     │                                    │
     │    Receive Base II CTF Data        │
     │                                    │
     │  ( Receive VIP System Data )       │
     │                                    │
     │                                    │            ┌────┐
     │                                    │            │ F2 │
     │                                    │            └────┘
     │  F1=Help   F2=Proceed   ESC=Return │
     └────────────────────────────────────┘

 ┌─RECC x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════ MASTER ═══
 │                          Receive VIP Data
 │
 │   ┌─────────────────────────────────────────────────────────────┐
 │   │ You have selected the "RECEIVE VIP DATA" function.  Selecting│
 │   │ the F2 key will connect with the Visa Net Access Point and   │
 │   │ download all saved transactions from Visa.                   │
 │   │                                                              │
 │   │ If you do not wish to continue with this process, hit ESC now│
 │   ├─────────────────────────────────────────────────────────────┤
 │   │ F1=Help            F2=Start Receive Process       ESC=Return │
 │   │                                                              │
 │   └─────────────────────────────────────────────────────────────┘
```

Working With BOAS Reports   7

Using the Reporting Menu

BOAS contains a built-in reporting system that allows you to monitor system or user activity. Some BOAS system activities automatically generate a report, while others (such as Transaction Detail reports) require you to specifically select the source file data to generate a report.

The reports you see on the Reporting Menu depend on your BOAS configuration based on your connection type. For instance, if your connection type is the V.I.P. System, you see only V.I.P. System reports.

Begin this procedure from the Main Menu (see Figure 7–1).

➤ **To select reports:**

1. Highlight the **Reporting** menu item and press **F2** to display the first page of the Reporting Menu screen.

   Table 7–1 describes columns on the Reporting Menu screen.

Table 7–1:   Reporting Menu Fields

Field Heading	Description
Sel	Selected reports
Report	BOAS report filename
Pgs	Number of pages in the report
Description	Description of the report

2. Press **PgDn** to view the next page of the Report Menu.

To generate reports, print reports, or both, proceed to the next section, "Generating Reports."

Figure 7–1:   **View the Reporting Menu**

```
┌─ MNU1 x.xx xxxxxx ══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ════════ MASTER ─┐
│        ┌ M A I N   M E N U ┐                                               │
│        │ Research Original Transactions                                    │
│        │                                                                   │
│        │ Enter Transactions                                                │
│        │                                                                   │
│        │ Send Transactions                          ┌──────┐               │
│        │                                            │  F2  │               │
│        │ Receive Transactions                       └──────┘               │
│        │                                                                   │
│        │( Reporting                        )                               │
```

```
┌─ PRN1 x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ════ MASTER ──┐
│                       ▐ Reporting Menu ▌                                │
│           Select reports to GENERATE, BROWSE, PRINT, o ┌────────┐        │
│ Sel  Report     Pgs  Description                       │  PgDn  │        │
│      AD-020D         BATCH DETAIL REPORT               └────────┘        │
│      AD-021D         FORMATTED BATCH DETAIL REPORT                       │
```

```
┌─ PRN1 x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ════ MASTER ─┐
│                       ▐ Reporting Menu ▌                               │
│                                                                       │
│           Select reports to GENERATE, BROWSE, PRINT, or Delete        │
│ Sel  Report     Pgs  Description                                      │
│      AD-244V         FORMATTED INCOMING TEXT MSG REPORT               │
│      AD-246V         FORMATTED SETTLEMENT DATA REPORT                 │
│      AD-310          TRACKING ACTIVITY REPORT                         │
│      AD-320D         ORIGINAL TRANSACTION DETAIL REPORT               │
│      AD-320S         INQUIRY STATUS REPORT                            │
│      AD-900          EVENT REPORT                                     │
│      AD-910          PROFILE LISTING                                  │
│      AD-915          OPERATOR-ID LISTING                              │
│      AD-950T         TRACKING FILE PURGED RECORDS                     │
│      AD-TBLF         EDIT TABLE REPORT                                │
│                                                                       │
│                                                                       │
│ ─────────────────────────────────────────────────────────────────── │
│ Select G, B, P, D and press F2   Generate Report for   / /   Date     │
│ F1=Help     PgUp=Prev Page       Ctl+PgUp=Top          F4=Generate Report │
│ ESC=Return  PgDn=Next Page       Ctl+PgDn=Bottom       From Diskette: A │
└───────────────────────────────────────────────────────────────────────┘
```

Generating Reports

BOAS provides two methods for generating reports. The first method allows you to set your system profile to automatically generate and print reports. It is recommended that you set up your system profile to automatically generate and print frequently used reports. Refer to the *BOAS Administration and Technical Guide* for instructions.

The second method allows you to generate a single report using the Reporting function. You can also generate a combined report that represents the type of activity for the day.

Generating a Single Report

Begin this procedure from the Main Menu.

➤ **To generate BOAS reports:**

1. Highlight the **Reporting** menu item and press **F2** (see).

    The system displays the Reporting Menu screen.

2. Use the ⇓ to move the cursor to the report you want.

3. Type the letter **G** (for generate) in the column labeled `Sel` (Select).

    You can generate more than one report at a time by typing the letter **G** in the `Sel` column next to the report number.

4. Press **F2** to display the Report File Selection for Report ID menu.

5. Select the batch ID for the report you want to generate and press **F2** to generate the report.

    When your report is generated, the number of pages in the report appears in the `Pgs` (Pages) column on your screen.

The next section describes the procedure for generating a report for a specific day. You can continue or press **Esc** until you return to the Main Menu.

Figure 7–2:   Generate a Single Report

```
┌─ MNU1 x.xx xxxxxx ══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════════ MASTER ─┐
│        ┌──── M A I N   M E N U ────┐                                          │
│        │                           │                                          │
│        │  Research Original Transactions                                      │
│        │                           │                                          │
│        │  Enter Transactions       │                                          │
│        │                           │                                          │
│        │  Send Transactions        │                                          │
│        │                           │                                          │
│        │  Receive Transactions     │                                          │
│        │  ┌─────────────────────┐  │                                          │
│        │  │ Reporting           │  │                                          │
│        │  └─────────────────────┘  │                                          │
│        │  Tracking                 │                                          │
│        │                           │                                          │
│        │  System Utilities         │                                          │
│        │              ┌─────┐      │                                          │
│        │              │ F2  │      │                                          │
│        │              └──┬──┘      │                                          │
│        └─────────────────┼─────────┘                                          │
```

```
        ┌─ PRN1 x.xx xxxxxx ══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════ MASTER ═══┐
        │                          ▀▀▀▀▀▀▀Reporting Menu▀▀▀▀▀▀▀                       │
        │          Se ┌─ PRNP ────────────────────────────────────────────────┐      │
        │ Sel Report  P │        Report File Selection for Report ID:          │      │
        │  G  AD-241V   │                      AD-241V                         │      │
        │     AD-246V   │     File Name      Size      Date       Time         │      │
        │  G  AD-249V   │                                                      │      │
        │     AD-310    │     R1998006.001   312320   01/06/98   16:31p        │      │
        │     AD-320D   │     R1998006.002   312320   01/06/98   16:32p        │      │
        │     AD-320S   │   ┌─R1998006.003   295936   01/06/98   16:36p─┐      │      │
        │  G  AD-900    │   └─R1998006.004   291840   01/06/98   16:23p─┘      │      │
        │     AD-910    │     R1998006.005   308224   01/06/98   16:28p        │      │
        │     AD-915    │     R1998006.006   250880   01/06/98   16:16p        │      │
        │     AD-950T   │     R1998013.001     9216   01/13/98   15:53p        │      │
        │     AD-TBLF   │     R1998021.001     9216   01/21/98   09:55a        │      │
        │               │     R1998032.001    46080   02/01/98   10:59a        │      │
        │               │     R1998032.002    21504   02/01/98   12:33p        │      │
        │               │                                                      │      │
        │               │  F1=Help       PgUp=Prev Page     Ctl+PgUp=Top       │      │
        │               │  F2=Process    PgDn=Next Page     Ctl+PgDn=Bottom    │      │
        │               │  ESC=Return ┌─────┐                                  │      │
        │ Select G, B, P,│            │ F2  │                                  │      │
        │ F1=Help    PgUp=Prev Page   └──┬──┘  Ctl+PgUp=Top      F4=Generate Report   │
        │ ESC=Return PgDn=Next Page      ▼     Ctl+PgDn=Bottom    From Diskette: A     │
        └──────────────────────────────────────────────────────────────────────────┘
```

Table 7–2 lists the BOAS system reports and describes the function of each report. It also lists input files needed to generate specific reports. See Figure 7–3 for a description of the input file name format.

Table 7–2:   **BOAS System Reports**

Report	System Generated?	Input File Required for Generation	File Function
AD-020D	No	Aydddsss.adj	Data Entry/Batch Management Screen
AD-021D	No	Aydddsss.adj	Data Entry/Batch Management Screen
AD-120D	Yes	Tccyyddd.sss	V.I.P. Send
AD-120I	Yes	Tccyyddd.sss	V.I.P.
AD-120S	Yes	Tccyyddd.sss	V.I.P. Send
AD-125X	Yes	Tccyyddd.sss	V.I.P. Send
AD-130D	No	Iccyyddd.sss	Import (V.I.P.)
AD-130S	Yes	Iccyyddd.sss	Import (V.I.P.)
AD-145V	Yes	Tccyyddd.sss	V.I.P. Send
AD-220D	No	Rccyyddd.sss	Receive (V.I.P.)
AD-220S	Yes	Rccyyddd.sss	Receive (V.I.P.)
AD-230D	No	Eccyyddd.sss	Receive/Export (V.I.P.)
AD-230S	Yes	Eccyyddd.sss	Receive/Export (V.I.P.)
AD-240V	No	Rccyyddd.sss	V.I.P. Receive
AD-241V	No	Rccyyddd.sss	V.I.P. Receive
AD-242V	No	Rccyyddd.sss	V.I.P. Receive
AD-243V	No	Rccyyddd.sss	V.I.P. Receive
AD-246V	Yes	Rccyyddd.sss	V.I.P. Receive
AD-249V	No	Rccyyddd.sss	V.I.P. Receive

Figure 7–3: Input File Name Format

$$R\ cc\ yy\ ddd\ .\ s\ s\ s$$

| Type: | Two-digit century | Two-digit year | Julian date | Sequence number |

E=Exported Data

I=Imported Data

R=Received Data

T=Transmission Data

Generating a Report for a Specific Day

Use this procedure to generate one of the following BOAS reports for a specific day:

- AD-120D or AD-120S

- AD-130D or AD-130S

- AD-220D or AD-220S

- AD-230D or AD-230S

Begin this procedure from the Main Menu.

➤ **To generate a report for a specific day:**

1. Highlight the **Reporting** menu item and press **F2** (see).

   The system displays the Reporting Menu screen.

2. Use the ⇓ to move the cursor to the reports you are interested in and type the letter **G** in the column labeled **Sel** (Select) opposite the report number. You can select multiple reports by using this method.

3. Use the ⇓ to move the cursor to the Command Selection line and enter a specific date in the **Generate Report for / / Date** section.

4. Press **F2** to generate the report.

   BOAS scans all send and receive files associated with your specific report and generates a single report for the day with the consolidated totals.

   When your report is generated, the number of pages in the report appears in the **Pgs** (Pages) column on your screen.

Go to the next section to learn how to generate a report from files archived on a disk.

Figure 7–4:   Generate a Report for a Specific Day

```
 MNU1 x.xx xxxxxx ═════Visa BACKOFFICE ADJUSTMENT SYSTEM ═════════MASTER
          ┌────────── M A I N   M E N U ──────────┐
          │                                       │
          │   Research Original Transactions      │
          │                                       │
          │   Enter Transactions                  │
          │                                       │
          │   Send Transactions                   │
          │                                       │
          │   Receive Transactions                │
          │                                       │
          │  (Reporting                         ) │
          │                                       │
          │   Tracking                            │
          │                                       │
          │   System Utilities                    │
          │                                  ┌────┐
          │                                  │ F2 │
          └──────────────────────────────── └────┘
```

```
 PRN1 x.xx xxxxxx ═════Visa BACKOFFICE ADJUSTMENT SYSTEM ═════════MASTER
                          Reporting Menu
              Select reports to GENERATE, BROWSE, PRINT, or Delete
 Sel  Report    Pgs  Description
  G   AD-244V        FORMATTED INCOMING TEXT MSG REPORT
      AD-246V        FORMATTED SETTLEMENT DATA REPORT
      AD-249V        FORMATTED CARDHOLDER DATABASE UPDATE REPORT
      AD-310         TRACKING ACTIVITY REPORT
      AD-320D        ORIGINAL TRANSACTION DETAIL REPORT
      AD-320S        INQUIRY STATUS REPORT
      AD-900         EVENT REPORT
      AD-910         PROFILE LISTING
      AD-915         OPERATOR-ID LISTING
      AD-950T        TRACKING FILE PURGED RECORDS
      AD-TBLF        EDIT TABLE REPORT



                       ┌────┐            ┌──────────────┐
                       │ F2 │            │  Enter Date  │
                       └────┘            └──────────────┘

 Select G, B, P, D and press F2   Generate Report for    /  /   Date
 F1=Help     PgUp=Prev Page       Ctl+PgUp=Top           F4=Generate Report
 ESC=Return  PgDn=Next Page       Ctl+PgDn=Bottom           From Diskette: A
    E415 Report generated.
```

Generating a Report From Disk

> *Note:*   *Refer to the* BOAS Administration and Technical Guide *for details on archiving transaction files.*

Begin this procedure from the Reporting Menu.

➤ **To generate reports from transaction files that have been archived to disk:**

1. Use ⇓ to move the cursor to the report you are interested in and type the letter **G** in the column labeled `Sel` (Select) opposite the report number. Repeat this step to select additional reports.

2. Press **F4** to display the Report File Selection for Report ID pop-up screen.

3. Select the batch ID for the report you want to generate (see) and press **F2** to generate the report.

   When your report is generated, the number of pages in the report appears in the `Pgs` (Pages) column on your screen.

Figure 7–5:   Generating a Report from Diskette

```
┌PRN1 x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══ MASTER ══
                        Reporting Menu

        Select reports to GENERATE, BROWSE, PRINT, or Delete
Sel  Report    Pgs  Description
 G    AD-244V        FORMATTED INCOMING TEXT MSG REPORT              F4
      AD-246V        FORMATTED SETTLEMENT DATA REPORT
      AD-249V        FORMATTED CARDHOLDER DATABASE UPDATE REPORT
      AD-310    ┌PRNP
      AD-320D   T
      AD-320S           Report File Selection for Report ID:
      AD-900                       AD-244V
      AD-910        File Name        Size       Date       Time
      AD-915
      AD-950T       R1998006.001    312320    01/06/98    16:31p
      AD-TBLF       R1998006.002    312320    01/06/98    16:32p
                    R1998006.003    295936    01/06/98    16:36p
                    R1998006.004    291840    01/06/98    16:23p
                    R1998006.005    308224    01/06/98    16:28p
                    R1998006.006    250880    01/06/98    16:16p
                    R1998013.001      9216    01/13/98    15:53p
                    R1998021.001      9216    01/21/98    09:55a
Select G, B, P, D a  R1998032.001    46080    02/01/98    10:59a
F1=Help    PgUp=Pr   R1998032.002    21504    02/01/98    12:33p
ESC=Return PgDn=Ne
                      F1=Help      F2   PgUp=Prev Page   Ctl+PgUp=Top
                      F2=Process        PgDn=Next Page   Ctl+PgDn=Bottom
                      ESC=Return
```

Browsing Reports

The Browse function allows you to view reports on the screen without printing them.

Begin this procedure from the Reporting Menu screen.

➤ **To browse reports:**

1. Type **B** in the `Sel` (select) field next to the generated report you want to browse and press **F2**. A generated report is identified by the listing of the number of pages in the `Pgs` column.

   The system displays the beginning of the selected report.

2. Use **F3**, **F4**, ⇑, and ⇓ keys to navigate through the report.

   If you want to search for a particular character string in the report, enter it after `Search For` at the bottom of the screen and press **F2**.

   The system displays the selected string, if found.

The next section describes how to print selected lines from your reports. If you do not want to print reports, press **Esc** until you return to the Main Menu.

Figure 7–6:   Browse a Report—Sample of Batch Detail Report

```
 PRN1 x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
                          Reporting Menu
            Select reports to GENERATE, BROWSE, PRINT, or Delete
 Sel Report    Pgs  Description
  B  AD-020D     2   BATCH DETAIL REPORT                          ┌────┐
     AD-021D         FORMATTED BATCH DETAIL REPORT                │ F2 │
     AD-120D         OUTGOING TRANSACTION DETAIL REPORT           └────┘


 PRN2 x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ═══
 ═ Line:    1 ═══════════ BATCH DETAIL REPORT ═══════════ Cols: 1- 80 ═
 REPORT AD-020D                         VISANET BACKOFFICE ADJUSTMENT SY
 RUN DATE 07/17/97                             BATCH DETAIL FOR 112233

 FILE  A5194010

 DEST  TRAN  SOURCE AMOUNT

                              ------TOTAL-----
 FILE  A5194010 TOTALS        AMOUNT    COUNT
       ***  TOTALS  ***
          ******** END OF FILE ********




 Ctl+PgUp=Top      PgUp=Prev-Page   ↑=Up 1    F3=Left      ESC=Return
 Ctl+PgDn=Bottom   PgDn=Next-Page   ↓=Down 1  F4=Right   F5=Print Lines:
 F2=Search For:                                          0 thru:      0
   E405 Browse/Print function completed.
```

Printing Selected Lines of a Report

Begin this procedure from the Reporting Menu.

➤ **To print selected lines of your BOAS reports:**

1. Generate your reports as described earlier in this chapter.

    The system indicates the report is generated by displaying the number of pages the report contains.

2. Type **B** in the `Sel` column of your desired report and press **F2** to browse the report.

    The system displays the first screen of the selected report.

3. Tab to the lower-right corner of the screen and enter a starting and ending line number.

4. Press **F5** to print the selected lines.

Go to the next section for a description of the procedure for printing an entire report.

Figure 7–7:   Print Selected Lines of a Report

```
 PRN1 x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM         MASTER
                              Reporting Menu
           Select reports to GENERATE, BROWSE, PRINT, or Delete
 Sel  Report   Pgs  Description
  B  AD-020D    1   BATCH DETAIL REPORT
     AD-021D        FORMATTED BATCH DETAIL REPORT
     AD-120D        OUTGOING TRANSACTION DETAIL REPORT
```

F2

```
 PRN2 x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM         MASTER
 Line:    1                   BATCH DETAIL REPORT               Cols:  1- 80
 REPORT AD-020D                        VISANET BACKOFFICE ADJUSTMENT SYSTEM
 RUN DATE 07/17/97                              BATCH DETAIL FOR 112233

 FILE  A5194010

 DEST  TRAN  SOURCE AMOUNT

                               ------TOTAL-----
 FILE  A5194010 TOTALS             AMOUNT    COUNT
       ***  TOTALS  ***
             ******** END OF FILE ********









 Ctl+PgUp=Top        PgUp=Prev-Page    ↑=Up 1    F3=Left        ESC=Return
 Ctl+PgDn=Bottom     PgDn=Next-Page    ↓=Down 1  F4=Right    F5=Print Lines:
 F2=Search For:                                              0 thru:      0
    E405 Browse/Print function completed.
```

**Enter Line
Numbers**

Printing Reports

The Print function allows you print your BOAS report.

Begin this procedure from the Reporting Menu screen.

➤ **To print reports:**

1. Generate your reports as described earlier in this chapter.

    The system indicates the report is generated by displaying the number of pages the report contains.

2. Type **P** in the `Sel` (Select) column of your desired report and press **F2** to begin printing the entire report.

    The system displays the following message:

    E406 Report(s) submitted for background printing.

Go to the next section for a description of the procedure for deleting reports.

Figure 7–8:   Print a Report

```
 PRN1 x.xx xxxxxx      Visa BACKOFFICE ADJUSTMENT SYSTEM      MASTER
                              Reporting Menu
            Select reports to GENERATE, BROWSE, PRINT, or Delete
 Sel  Report    Pgs  Description
 P    AD-241V    3   FORMATTED INCOMING RETRIEVAL REQUESTS
      AD-242V        FORMATTED INCOMING VIP FEES/FUNDS
      AD-243V        FORMATTED INCOMING VIP ICS DATA
      AD-244V        FORMATTED INCOMING TEXT MSG REPORT
      AD-246V        FORMATTED SETTLEMENT DATA REPORT
      AD-310         TRACKING ACTIVITY REPORT
      AD-320D        ORIGINAL TRANSACTION DETAIL REPORT
      AD-320S        INQUIRY STATUS REPORT
      AD-900         EVENT REPORT
      AD-910         PROFILE LISTING
      AD-915         OPERATOR-ID LISTING
      AD-950T        TRACKIN     PURGED RECORDS        F2
      AD-TBLF        EDIT TA      PORT




 Select G, B, P, D and press F2   Generate Report for    /  /   Date
      E406 Report(s) submitted for background printing.
```

Deleting Reports

This section explains how to delete generated reports.

Begin this procedure from the Reporting Menu screen.

➤ **To delete reports:**

1. Type **D** in the `Sel` (Select) column next to the report or reports you want to delete.

    Note: *You can only delete generated reports. BOAS indicates the report is generated by displaying the number of pages the report contains.*

2. Press **F2** to delete the selected reports. You are prompted to verify the deletion. Press **F2** to complete the deletion or press **Esc** to cancel the deletion.

3. Press **Esc** to return to the Main Menu.

Figure 7–9:   Delete a Report

```
┌PRN1 x.xx xxxxxx ══╤═ Visa BACKOFFICE ADJUSTMENT SYSTEM ═╤══ MASTER ══
│                   │        Reporting Menu             │
│          Select reports to GENERATE, BROWSE, PRINT, or Delete
│ Sel  Report    Pgs  Description
│ D    AD-241V    3   FORMATTED INCOMING RETRIEVAL REQUESTS   ┌──────┐
│      AD-242V        FORMATTED INCOMING VIP FEES/FUNDS       │  F2  │
│      AD-243V        FORMATTED INCOMING VIP ICS DATA         └──────┘
│      AD-2──DVER ══╤══ FORMATT ▐ VERIFY DELETE ▌═══╤═ EPORT
│      AD-          │                                │        │
│      AD-          │   Press F2 to Proceed with Deletion     ▼
│      AD-          │   or
│      AD-          │   Press ESC to Return without Deleting
│      AD-          │
│      AD-          ├────────────────────────────────────────
│      AD-          │     F2=DELETE      ESC=Return
│                   └────────────────────────────────────────
│
│
│
│
│ Select G, B, P, D and press F2   Generate Report for    /  /   Date
│ F1=Help     PgUp=Prev Page       Ctl+PgUp=Top        F4=Generate Report
│ ESC=Return  PgDn=Next Page       Ctl+PgDn=Bottom        From Diskette: A
└══ E689 File deleted.
```

Verifying Settlement 8

Introduction

Once your exception transactions have been successfully sent to the V.I.P. System or received from the V.I.P. System, you will receive a Settlement and Detail report from Visa on the following business day.

This settlement report is produced based on the following V.I.P. System settlement times:

- U.S. Interlink settlement is 8:00 p.m. (Pacific standard time)

- Visa and all other networks (including Interlink outside the United States) is 10:00 p.m. (Pacific standard time)

Transactions sent to the V.I.P. System or received from the V.I.P. System for a BOAS endpoint before the above-specified times will appear on reports for the same day.

This chapter assists you with verifying that your BOAS exception transactions have settled with Visa.

Verifying Your Settlement Report

Visa produces a settlement report each day. This report describes your net settlement position for the previous settlement date. This report also identifies the types of transactions that have been processed through the V.I.P. System. You will receive the following settlement reports, based on the type of transactions processed by BOAS:

• DS1030—Visa and all other networks

• ILM1030—Interlink

Note: *Members outside the United States receive settlement reports through the BASE II System.*

Visa also produces daily detail reports. These reports describe the status of all transactions within the settlement report. You can use the detail reports to verify all transactions settled by Visa.

Table 8–1 describes the daily detail reports for Visa and other networks.

Table 8–1:   Daily Detail Reports for Visa and Other Networks

Report Number	Report
DS1047	Fee Collection/Fund Disbursement (Visa only)
DS1055	Issuer Returned Exception Detail (Visa only)
DS1056	Acquirer Returned Exception Detail (Visa only)
DS1060	Issuer Chargeback Detail
DS1061	Acquirer Chargeback Detail
DS1070	Issuer Representment Detail
DS1071	Acquirer Representment Detail
DS1080	Issuer DR/CR Adjustment/Returned Merchandise Detail
DS1081	Acquirer DR/CR Adjustment/Returned Merchandise Detail
DS1090	File Maintenance Report
DS1160	Issuer Copy Request Detail

Table 8–2 describes the Interlink daily detailed reports available to U.S. members.

Table 8–2:   Daily Detailed Reports for Interlink

Report Number	Report
ILM1020 or SMS600	Daily CAS Transaction Detail
ILM1021 or SMS601	Daily MIS Transaction Detail
ILM2010	Maintenance Activity Report
ILM 2011	Maintenance Error Activity Report
ILM2060 or SMS610	CAS Chargeback Detail
ILM2061 or SMS611	MIS Chargeback Detail
ILM2070 or SMS612	CAS Representation Detail
ILM2071 or SMS613	MIS Representment Detail
ILM2100 or SMS614	CAS Adjustment Detail
ILM2101 or SMS615	MIS Adjustment Detail

Table 8–3 describes specific reports for BOAS transaction types.

Table 8–3:   Daily Detailed Reports—Sending Transactions

Transaction Type	Visa (0002) Issuer	Acquirer	Interlink (0003) Issuer	Acquirer	Plus (0004) Issuer Acquirer		Gateway Networks (0006–0058) Issuer	Acquirer
Chargeback	DS1060	N/A	ILM2060	N/A	DS1060	N/A	DS1060	N/A
Representment	N/A	DS1071	N/A	ILM2071	N/A	DS1071	N/A	DS1071
File Maintenance	DS1090	N/A	ILM2010	N/A	N/A	N/A	N/A	N/A
Adjustments	N/A	DS1081	N/A	ILM2101	N/A	DS1081	N/A	DS1081
Copy Requests	DS1160	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fee Collections	DS1047	DS1047	N/A	N/A	N/A	N/A	N/A	N/A
Funds Disbursements	DS1047	DS1047	N/A	N/A	N/A	N/A	N/A	N/A
Downtime Sales Drafts	N/A	N/A	N/A	ILM1021	N/A	N/A	N/A	N/A

Note: *N/A means not applicable. Not all BOAS transaction types have a corresponding daily detailed report.*

Table 8–4 describes specific reports for BOAS transaction types.

Table 8–4:   Daily Detailed Reports—Receiving Transactions

Transaction Type	Visa (0002)		Interlink (0003)		Plus (0004)		Gateway Networks (0006–0058)	
	Issuer	**Acquirer**	**Issuer**	**Acquirer**	**Issuer**	**Acquirer**	**Issuer**	**Acquirer**
Chargeback	N/A	DS1061	N/A	ILM2061	N/A	DS1061	N/A	DS1061
Representment	DS1070	N/A	ILM2070	N/A	DS1070	N/A	DS1070	N/A
File Maintenance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Adjustments	DS1080	N/A	ILM2101	N/A	DS1080	N/A	DS1080	N/A
Copy Requests	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fee Collections	DS1047	DS1047	N/A	N/A	N/A	N/A	N/A	N/A
Funds Disbursements	DS1047	DS1047	N/A	N/A	N/A	N/A	N/A	N/A

Note: *N/A means not applicable. Not all BOAS transaction types have a corresponding daily detailed report.*

Tracking Transactions 9

Accessing the Tracking File

BOAS tracks exception transactions successfully sent to or received from VisaNet. BOAS tracks all transactions designated within your System Tracking profile (refer to the *BOAS Administration and Technical Guide* for more detailed information). These transactions are saved in the tracking file grouped by primary account number and retrieval reference number.

The Tracking File screen displays a list of transactions sent to or received from VisaNet.

Begin this procedure from the Main Menu (see <u>Figure 9–1</u>).

➤ **To access the tracking file:**

1. Highlight the **Tracking** item on the Main Menu.

2. Press **F2** to display the Tracking File screen. Transactions are listed by account number on this screen.

Table 9–1:   Tracking File Field Descriptions

Field Item	Description
Account Number	Cardholder account number of original transaction.
Date	Date based on the input phase of VIC processing.
Origin	Indicates whether this transaction was SENT from BOAS or RECV (received) from the V.I.P. System.
Matched	Indicates whether another transaction in the tracking file is related to the same original transaction, based upon the card number.
Replied	Indicates whether a response has been generated from this transaction.
Action Required	Indicates whether research or customer action is needed. For all received transactions except reversals and requests for confirmation, this field is "YES". For all sent transactions, this field is "NO".
Transaction Type	Indicates the type of BOAS transaction, such as chargeback, representment, request for original, and so forth.

Figure 9–1:   Access the Tracking File

```
 MNU1 x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM═══════════ MASTER
                M A I N   M E N U

     Rese    Origi l T   cti

          Reporting

         Tracking

          Correspondence
```

```
 TRK1 x.xx xxxxxx════   Visa BACKOFFICE ADJUSTMENT SYSTEM    ═══════ MASTER
                          Tracking File


                                                    Action
 Account Number         Date    Origin  Matched  Replied  Required  Trans Type

 5899998500000003     04/09/96  RECV      NO       NO       YES    ADJUSTMENT
 5899998500000045     04/09/96  RECV      NO       NO       NO     CONFIRMATION
```

F2

F2

```
 F1=Help           F10=Generate AD-310 Rpt    F8=Purge Data      F5=Delete Group
 F2=View Detail    PgUp=Prev Page          Ctl+PgUp=Top          DEL=Delete Line
 F3=Search         PgDn=Next Page          Ctl+PgDn=Bottom       ESC=Return
```

Searching for Specific Transactions

This function allows you to define search parameters in order to limit the transactions displayed on the Tracking File screen to a group of one or more specific transactions.

Begin this procedure from the Tracking File screen as shown in [Figure 9–2](#).

➤ **To search for a specific transaction:**

1. Press **F3** to display the Search screen.

2. Enter the search parameters.

   You can search for any combination of search parameters. For example, you can enter the **Tracking Date** and the **Account Number**, or enter only one of those parameters. When you enter a specific parameter, the system displays only transaction records matching the search criteria.

   To search based on transaction status, press **F4** to display the transaction type selection menu. Highlight your choice and press **F2** to return to the search parameters screen.

   To search based on product, press **F8** to display the product selection menu. Highlight your choice and press **F2** to return to the search parameters screen.

3. Press **F2** to execute the search.

   At this point, you can continue to search for specific transactions or continue to the next section.

Figure 9–2:   Search for a Specific Transaction

```
┌─TRK1 x.xx xxxxxx══     Visa BACKOFFICE ADJUSTMENT SYSTEM  ══      MASTER ══
│                              Tracking File              ┌────┐
│                                                      AC │ F3 │
│   Account Number      Date    Origin  Matched  Replied  Requ│red│ Trans Type
│                                                         └────┘
│   58999┌─TRKS ══════════════════════════════════════════════════════MENT
│   58│     Search Parameters: (any combination is acceptable)          MATION
│     │       Tracking Date..(MM/DD/YY): 02 /03 /98 through 01 /0│ /99
│     │       Batch Number: 1
│     │       Product...........(Use F8): Visa
│     │       Transaction Name..(Use F4): Chargeback
│     │       Card Account Number: 1234 5678 9012 345
│     │       Transaction Amount.............:
│     │       Merchant/Card Acceptor Name:
│     │       Acquiring Institution ID Code:
│     │       Status Flags:
│     │         Origin(Sent/Recvd): Sent
│     │         Matched. (Y/N): Y
│     │         Replied To. (Y/N): Y              ┌────┐
│     │         Action Required. (Y/N): N         │ F2 │
│     │         Aged Transactions. (Y/N): Y       └────┘
│   F1│                                                            Group
│   F2│  F1=Help    F2=Search        F4=Transaction Select         Line
│   F3│                    F8=Product Select           ESC=Return
│     └──────────────────────────────────────────────────────────────
```

Viewing the Tracking File Detail Screen

The Tracking File Detail screen contains information BOAS uses to track and monitor each exception transaction. Begin this procedure from the Tracking File screen.

➤ **To view the Tracking File Detail screen:**

1. Highlight the transaction you want to view.

2. Press **F2** to display the Tracking File Detail screen.

See <u>Table 9–2</u> for Tracking File Detail screen field descriptions. View the Original Transaction Detail from the Tracking File Detail screen.

```
TRK1 x.xx xxxxxx        Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
                                  Tracking File
                                                        Action
Account Number         Date    Origin  Matched  Replied  Required  Trans Type

123456789012345      04/09/98  RECV    NO       NO       YES      CHARGEBACK
5899998500000045     04/09/98  RECV    NO       NO       NO       CONFIRMATION
```

F2

```
TRK1 x.xx xxxxxx        Visa BACKOFFICE ADJUSTMENT SYSTEM        MASTER
TRKC                            Tracking File Detail


Tracking File Key     : 12345678901234567890123456
Account Number        : 1234 5678 9012 345
Batch ID              : A5291003              Operator ID   : MASTER
Seq. in Batch         : 001                   Auth Char     : *
Tracking Date         : 10/18/99              Time          : 19:59:36
Product               : VISA VIP              Tran. Type    : CREDIT
Originator            : SENT                  Ctr Function  : ISSUER
Matched?              : YES
Action Required?      : NO
Replied to?           : NO     (If yes, Batch ID:     Record    )
Reply Transaction Type: Cash Chargeback
Transaction Identifier:
Tracking Ref. No      : 019869954429



F1=Help   F2=Update                      F4=View Transaction Detail
F6=Send Batch: A2345678  F7=View Batch   F9=Generate Response  ESC=Return
```

Table 9–2:   Tracking File Detail Field Descriptions

Field Item	Description
Tracking File Key	A unique key identifying a transaction within the Tracking File
Account Number	The cardholder account number from the original transaction
Batch ID	The number of the BOAS batch originally containing this transaction
Operator ID	The operator who entered or received the transaction
Seq. in Batch	The order that this transaction was entered into the batch
Auth Char	A field indicating if the transaction qualifies for CPS/Retail or ATM (Custom Payment Services)
Tracking Date and Time	The date and time the transaction was sent to the V.I.P. System or received transactions from the V.I.P. System
Product	Indicates the Card Product (whether the transaction used the BASE II or the V.I.P. System is listed in parentheses)
Transaction Type	Type of transaction (for example, chargeback or adjustment)
Originator	Indicates if the value was SENT (BOAS sent this transaction) or RECV (BOAS received this transaction)
Center Function	Indicates if the originator of this transaction was an issuer or an acquirer
Matched?	Indicates if another transaction in the tracking file related to the same single original transaction
Action Required?	For all received transactions except requests for confirmation, nonfulfillment, and dispute ruling, the default value is 'YES'. For all sent transactions, except RFC, the default value is 'NO'.
Replied to?	If a response has been generated for this transaction, this field is 'YES', along with the Batch ID and record number.
Reply Transaction Type	The type of exception created
Transaction Identifier	The unique identifier for this transaction
Tracking Reference Number	This is the retrieval reference number for transactions processed by V.I.P.

Viewing Transaction Details

You can view transaction details from the Tracking File Detail screen.

Begin this procedure from the Tracking File screen.

➤ **To view transaction details:**

1. Highlight the transaction you want to view.

    In <u>Figure 9–3</u>, a chargeback transaction is highlighted on the Tracking File screen.

2. Press **F2** to display the Tracking File Detail screen. This screen contains information that BOAS uses to track transactions.

3. Press **F4** to display the transaction details.

    The transaction detail screens vary depending upon the transaction type associated with the record.

The next section describes how to generate and update a response.

Figure 9–3:   View Original Transaction Detail from the Tracking File

```
┌─TRK1 x.xx xxxxxx──────── Visa BACKOFFICE ADJUSTMENT SYSTEM ─────────MASTER ──────
│                            Tracking File
│                                                            ─ Action ─
│  Account Number        Date    Origin  Matched  Replied  Required  Trans Type
│
│ ( 123456789012345     04/09/98  RECV     NO       NO       YES    CHARGEBA     F2
```

```
┌─TRK1 x.xx xxxxxx ──────── Visa BACKOFFICE ADJUSTMENT SYSTEM ──────── MASTER ──────
│─TRKC ─────────             Tracking File Detail
│
│  Tracking File Key         :  12345678901234567890123456
│  Account Number            :  1234 5678 9012 345
│  Batch ID                  :  A5291003                Operator ID: MAST   F4
│  Seq. in Batch             :  001                     Auth Char: *
│  Tracking Date             :  10/18/99                Time: 19:59:36
```

```
┌─ D422 x.xx xxxxxx──── Visa BACKOFFICE ADJUSTMENT SYSTEM ────── MASTER ─
│                          Chargeback (0002)
│
│  Transaction Identifier.:                    Excluded TID Reason:
│  Primary Account Number.: 1234 5678 9012 345
│  BII Acquirer Ref Number:
│  Expiration date.........:                          Merchant Type:
│  Card Acceptor ID Code....:                    Visa Acq Business ID:
│  Card Acceptor Name..:                               Terminal ID:
│    City...................:               State..............:
│    Country................:               ZIP/Postal Code....:
│  Acquiring Inst ID Code...:        Acq Inst Cntry Code.:
│  System Trace Audit Number:          VDAS IEW BIN........:
│  Message Reason Code:               Authorization ID Rsp:
│
│  Local Trans. Date (mmdd).:
│  Transaction Amount.......:                    Trans. Currency Code:
│  Other Transaction Amount.:                    Processing Code.....:
│  POS Entry Capability Code:                    Auth. Character Ind.:
│                                                 Retrieval Ref Number:
│  Additional Trace Data....:                         Clearing Seq    F4
│ ─────────────────────────────────────────────────────────────────────
│  F1=Help  F4=Copy field     F5=Delete Tran    PgUP=PrevPg ESC=Return
│  F4=Save Trans
```

Generating and Updating a Response

Begin this procedure from the Tracking File screen.

➤ **To generate a response message:**

1. Highlight the transaction to which you are responding and press **F2** to display the Tracking File Detail screen.

2. Press **F9** to generate a response to the transaction.

   BOAS automatically displays the appropriate response transaction screen. For example, if an acquirer is responding to a chargeback, a representment transaction screen displays.

3. Check the generated field values on the response screen for accuracy. Modify the data, if necessary.

4. Press **F2** to update and save your response.

   Note: *This procedure generates the response transaction; it does not send it.*

All response transactions generated during the same session are a part of the same batch. Pressing **Esc** to return the Main Menu closes the batch. When you complete a batch, you can send it to Visa.

Figure 9–4:   Generate a Response

```
 ┌TRK1 x.xx xxxxxx══════ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════ MASTER ════
 │                              Tracking File
 │                                                          ══ Action ══
 │  Account Number        Date    Origin  Matched  Replied  Required  Trans Type
 │
 │  5899998500000003    04/09/98   RECV     NO       NO       YES     ADJUSTMENT
 │  5899998500000045    04/09/98   RECV     NO       NO       NO      CONFIRMATION
 │
 │
 │
 │
 │
 ┌ TRK1 x.xx xxxxxx ═════ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════ MASTER ════
 │ TRKC ═══════════════════════ Tracking File Detail ════════════════════
 │
 │  Tracking File Key.....: 1098234719028282888000415113 28 000
 │  Account Number.........: 4444 4444 6666 7298 000
 │  Batch ID................: A7325011             Operator ID.: MUCHN
 │  Seq. in Batch...........: 082                  Auth Char...:
 │  Tracking Date...........: 11/21/98             Time........: 17:20:29
 │  Product.................: VISA BASE II         Tran. Type..: REQ FOR COPY
 │  Originator..............: SENT                 Ctr Function: ISSUER
 │  Matched?................: NO
 │  Action Required?........: NO
 │  Replied to?.............: NO       (If yes, Batch ID: ****** Record *** )
 │  Transaction Identifier..: 007313338186633
 │  Tracking Ref. No........: 00041511328
 │
 │                                            ┌─────┐
 │                                            │ F9  │
 │                                            └─────┘
 │ ─────────────────────────────────────────────────────────────────────
 │  F1=Help   F2=Update                        F4=View Transaction Detail
 │  F6=Send Batch: A2345678   F7=View Batch   F9=Generate Response  ESC=Return
```

Viewing Your Batch Data

The View Batch function allows you to view the responses you generated from the Tracking File.

Begin this procedure from the Tracking File screen.

➤ **To view batch data from the Tracking File:**

1. Highlight a transaction and press **F2** to display the Tracking File Detail screen.

2. Press **F7** to display the Transaction Record Selection screen.

   This screen displays the response transaction records currently in the batch.

Figure 9–5:   View a Batch

```
┌TRK1 x.xx xxxxxx ══╡ Visa BACKOFFICE ADJUSTMENT SYSTEM ╞═══ MASTER ══
└TRKC ═══════════════╡      Tracking File Detail       ╞═══════════════

 Tracking File Key.........: **********************************
 Account Number............: 5899998500000003
 Batch ID..................: ********          Operator ID...: ********
 Seq. in Batch.............: ***              Auth Char.....: *        ┌────┐
 Tracking Date.............: ********          Time..........: *****    │ F7 │
 Product...................: ******************  Tran. Type....: ********
 Originator................: ****             Ctr Function..: ********
                                                                          │
                                                                          ▼
 ┌DSEL x.xx xxxxxx ══╡ Visa BACKOFFICE ADJUSTMENT SYSTEM ╞═══ MASTER ══
 └Batch No.: ═════════╡    Transaction Record Selection   ╞═══════════

  Type          Amount    Date    Account Number    Merchant Name / Text
  Upd?

  PURCHASE       12.00    0301    0123456789123123  NAME
  REPRESENTMENT  95.00    0423    9877665677887676  NAME




  F1=Help   F2=Update       PgUp=Prev Page   Ctl+PgUp=Top      INS=ADD
  F3=Search PgDn=Next Page  Ctl+PgDn=Bottom                    ESC=Return
```

Sending a Response to Visa

After you complete a batch of response transactions, you can send the batch to Visa.

Begin this procedure from the Tracking File Detail screen (see <u>Figure 9–6</u>).

➤ **To send a response:**

Press **F6** to send the batch to Visa.

The system returns you to the Main Menu and displays your sending statistics.

Note: *If you press* **Esc** *from the Tracking File screen when there is a batch that has not been sent, you are prompted to verify whether or not to send the batch.*

Figure 9–6:   Send a Response

```
 ┌TRK1 x.xx xxxxxx ══ Visa BACKOFFICE ADJUSTMENT SYSTEM ═══ MASTER ══
 └TRKC ══════════════════ Tracking File Detail ══════════════════

   Tracking File Key.........:
   Account Number............: 5899998500000003
   Batch ID..................:                       Operator ID...:
   Seq. in Batch.............:                       Auth Char.....:
   Tracking Date.............:                       Time..........:
   Product...................:                       Tran. Type....:
   Originator................:                       Ctr Function..:
   Matched?..................:
   Action Required?..........: ___
   Replied to?...............: ___       (If yes, Batch ID: ****** Record *** )
   Transaction Identifier....:
   Tracking Ref. No..........:

                         ┌──────┐
                         │  F6  │
                         └──────┘
   ─────────────────────────────────────────────────────────────
   F1=Help   F2=Update                     F4=View Transaction Detail
   F6=Send Batch: A2345678   F7=View Batch   F9=Generate Response  ESC=Return
```

```
 ══ MNU1 x.xx xxxxxx ═══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══════════ MASTER ══
    ┌────── M A I N   M E N U ──────┐
    │ Research Original Transactions │      Send Statistics
    │                                │
    │ Enter Transactions             │      Number Sent 1        T1998090.003
    │                                │      Amount Sent 338.00
    │ Send Transactions              │      Tracked
    │                                │      Total Errors
    │ Receive Transactions           │
    │                                │
    │ Reporting                      │      Received Statistics
    │                                │
    │ Tracking                       │      Number Received
    │                                │      Amount Received
    │ System Utilities               │      Tracked
    │                                │      Exported
    │                                │      Returned Items
    │   F1=Help  F2=Proceed  Alt+F4=Exit
    └────────────────────────────────┘
```

Purging Transaction Data

BOAS allows you to purge transaction data from the Tracking File based on elapsed time. If the time elapsed between the transaction date and time within the Tracking File screen is longer than the Transaction Retention Period defined in your system profile setup, the transaction can be purged. Refer to the *BOAS System Administration and Technical Guide* for information on setting the Tracking Retention Period on the Aging Alert Profile screen.

Begin this procedure from the Tracking File screen, as shown in .

➤ **To purge transaction data:**

1. Press **F8** to purge the transactions.

   The system displays the Verify Purge screen.

2. Press **F2** to confirm and proceed with your Tracking File purge or press **Esc** to return to the Tracking File screen without purging any data.

   If you press **F2**, the system generates a Tracking File Purge Report (AD-950T) and returns you to the Tracking File screen.

Figure 9–7:   Purging Transaction Data

```
 ┌─TRK1 x.xx xxxxxx──┐ ┌─Visa BACKOFFICE ADJUSTMENT SYSTEM─┐ ┌─MASTER──┐
                        ██████████████Tracking File██████████████

  Account Number        Date    Origin  Matched  Replied  Required  Trans Type

  5899998500000003    04/09/98  RECV      NO       NO       YES     ADJUSTMENT    ┌────┐
  5899998500000045    04/09/98  RECV      NO       NO       NO      CONFIRMATION  │ F8 │
                         ┌─PVER ──────┐  ███ VERIFY PURGE ███           └────┘

                              Press F2 to Proceed with Purge
                                           or
                              Press ESC to Return without Purging


                              F2=PURGE      ESC=Return


  F1=Help          F10=Generate AD-310 Rpt    F8=Purge Data     F5=Delete Group
  F2=View Detail   PgUp=Prev Page        Ctl+PgUp=Top          DEL=Delete Line
  F3=Search        PgDn=Next Page         Ctl+PgDn=Bottom        ESC=Return
```

Deleting Transactions

You can delete transactions from your Tracking File when they are no longer needed.

⚠️
Warning

Once you have deleted a record, you cannot retrieve it.

Begin this procedure from the Tracking File screen, as shown in [Figure 9–8](#).

➤ **To delete a single transaction:**

1. Use ⇓ to highlight the transaction you want to delete.

2. Press **Del** to delete the transaction. You are prompted to verify the deletion. Press **F2** to complete the deletion or press **Esc** to cancel the deletion.

3. Repeat steps 1 and 2 to delete any additional transactions.

4. Return to the Main Menu by repeatedly pressing **Esc** until the Main Menu appears.

Figure 9–8:   Delete a Transaction From the Tracking File

```
┌ TRK1 x.xx xxxxxx ═══      Visa BACKOFFICE ADJUSTMENT SYSTEM      ══ MASTER ══
                                    Tracking File
                                        Action
     Account Number        Date    Origin  Matched  Replied  Required  Trans Type

   ( 5899998500000003   04/09/98   RECV      NO       NO       YES    ADJUSTMENT )
     5899998500000045   04/09/98   RECV      NO       NO       NO   ONFIRMATION
                                                                    ┌─────┐
                     ┌ DVER ════════════  VERIFY DELETE  ══┐        │ Del │
                                                                    └─────┘
                         Press F2 to Proceed with Deletion
                                        or
                         Press ESC to Return without Deleting

                     ┌─────────────────────────────────────┐
                         F2=DELETE        ESC=Return


     F1=Help           F10=Generate AD-310 Rpt    F8=Purge Data    F5=Delete Group
     F2=View Detail    PgUp=Prev Page        Ctl+PgUp=Top          DEL=Delete Line
     F3=Search         PgDn=Next Page        Ctl+PgDn=Bottom       ESC=Return
```

Deleting Transaction Groups

You can delete groups of matching transactions from your Tracking File. When the account number and the reference number is the same for more than one transaction, these transactions are considered a group.

⚠️
Warning

Once you have deleted a group, you cannot retrieve it.

Begin this procedure from the Tracking File screen, as shown in [Figure 9–9](#).

➤ **To delete a transaction group:**

1. Use ⇓ to highlight one of the transactions in the group you want to delete.

2. Press **F5** to delete the group of transactions. You are prompted to verify the deletion. Press **F2** to complete the deletion or press **Esc** to cancel the deletion.

3. Repeat steps 1 and 2 to delete any additional groups of transactions.

4. Return to the Main Menu by repeatedly pressing **Esc** until the Main Menu appears.

Figure 9–9:   Delete a Group of Transactions From the Tracking File

```
┌TRK1 x.xx xxxxxx ═══╤══ Visa BACKOFFICE ADJUSTMENT SYSTEM ══╤══ MASTER ══┐
│                    │          Tracking File               │            │
│                               ████████████                             │
│                                      Action                            │
│ Account Number       Date    Origin  Matched  Replied  Required  Trans Type │
│ 5899998500000023   04/09/98  RECV     YES      NO       YES    ADJUSTMENT │
│ 5899998500000045   04/09/98  RECV     NO       NO       NO     CONFIRMATION │
│ 5899998500000023   04/09/98  RECV     YES      NO       YES    ADJUSTMENT │
│ 5899998500000065   04/09/98  RECV     NO       NO       NO   │F5│NFIRMATION │
│                                                                        │
│              ┌DVER ═══════╤══ VERIFY DELETE ══╕                        │
│              │                                │                        │
│              │    Press F2 to Proceed with Deletion                    │
│              │                  or                                     │
│              │    Press ESC to Return without Deleting                 │
│              │                                                         │
│              ├─────────────────────────────────┤                      │
│              │     F2=DELETE      ESC=Return    │                      │
│                                                                        │
│  F1=Help         F10=Generate AD-310 Rpt    F8=Purge Data    F5=Delete Group │
│  F2=View Detail  PgUp=Prev Page        Ctl+PgUp=Top          DEL=Delete Line │
│  F3=Search       PgDn=Next Page        Ctl+PgDn=Bottom       ESC=Return │
└────────────────────────────────────────────────────────────────────────┘
```

Generating the Tracking Activity Report

BOAS provides you with the ability to generate the Tracking Activity Report from within the Tracking function. The Tracking Activity Report provides a listing of transactions on the tracking file.

Note: *This function is usually used in conjunction with the Search facility.*

Begin this procedure from the Tracking File screen, as shown in Figure 9–10.

➤ **To generate a Tracking Activity Report:**

1. Press **F10** to generate a Tracking Activity Report (AD-310). A message appears at the bottom of your screen when the report is complete.

2. Press **Esc** to return to the Main Menu.

Chapter 7, Working With BOAS Reports, contains procedures for browsing and printing generated reports.

Figure 9–10: Generate Tracking Reports

```
┌─TRK1 x.xx xxxxxx═══════  Visa BACKOFFICE ADJUSTMENT SYSTEM  ════════MASTER ═══
│                               Tracking File
│                                                           ═Action═
│ Account Number        Date    Origin  Matched  Replied  Required  Trans Type
│
│ 5899998500000003    04/09/98   RECV     NO       NO       YES     ADJUSTMENT
│ 5899998500000045    04/09/98   RECV     NO       NO       YES     CONFIRMATION
│
│
│
│
│
│                     ┌─────────┐
│                     │   F10   │
│                     └────┬────┘
│                          │
│                          ▼
│ F1=Help          F10=Generate AD-310 Rpt    F8=Purge Data    F5=Delete Group
│ F2=View Detail   PgUp=Prev Page        Ctl+PgUp=Top         DEL=Delete Line
│ F3=Search        PgDn=Next Page        Ctl+PgDn=Bottom       ESC=Return
└──────────────────────────────────────────────────────────────────────────────
```

Frequently Asked Questions A

This appendix contains information related to using the BackOffice Adjustment System (BOAS) and solving problems that may occur.

Sending

What will happen if there are problems during the send process? What can I do about it?

When a transmission fails, the system will create an XMITTERS batch that contains the transactions that have not been sent successfully.

Correct the erroneous transactions and resend the XMITTERS batch to complete your send.

Why is an XMITTERS batch generated and what do you do with the batch?

The Transmitters (XMITTERS) batch is created when BOAS detects the following:

- Problems sending between BOAS and V.I.P.

- A transaction (or transactions) is rejected by V.I.P. or declined by the message receiver.

The batch should be corrected and resubmitted to Visa.

What is the difference between response codes and reject codes?

Response codes are two-digit values that can be sent by the message receiver or Visa. Reject codes are four-digit values sent by Visa. They indicate that the message was not processed to its destination because of incorrect information in the transaction.

How do my exception items get to BASE II?

As with any V.I.P. endpoint, the Single Message System acts as an agent for SMS members and submits exceptions to and receives exceptions from BASE II.

Reporting

How do I automatically generate my outgoing and incoming detail reports?

To generate outgoing and incoming detail reports, set up the System Profile to automatically generate the reports you need. You can also set up these reports to automatically print. For more information, refer to the *BOAS Administration and Technical Guide*.

How do I find my error reports from the previous send or receive?

BOAS keeps all files for previous runs, unless specifically deleted by the user. To generate the Detail report (AD-120D), which contains the errors, select from the list of transmission files presented. Enter a "G" to generate the report on the Reporting menu. Refer to [Chapter 7, Working With BOAS Reports](#).

The AD-120D report is automatically produced upon a successful send. Review this report to identify which exceptions need to be corrected. In addition, BOAS will create an XMITTERS batch that contains any transaction that received a reject, return, or declined response. Use this batch to correct your errors and resubmit.

What is the difference between reports AD-020D and AD-120D?

AD-020D is the printout of what you entered on the BOAS screens for a batch, while AD-120D is a printout of the outgoing transmission. The AD-120D report lists the fields that BOAS prefilled, as well as the

information you entered. AD-120D can only be generated after the send process has been completed. AD-020D can be generated anytime and represents the information that was entered.

How do I read the unformatted reports AD-120D and AD-220D?

Refer to Appendix B, Sample Reports, and the section "Reading Unformatted Reports" for complete line definitions.

Settlement

What options are available for settling BOAS transactions?

BOAS transactions can be settled as part of your normal settlement process. That is, the total will be combined with the total from your online transactions and settled together. Alternately, a separate settlement relationship can be established so that BOAS transactions will settle independently of the online transactions. If you want to establish a separate settlement, contact your Customer Services Account Manager for more details.

Where are the Interlink downtime sales drafts located in the Interlink Settlement Report ILM1021?

Downtime sales drafts entered by BOAS appear at the beginning of the reports. The drafts contain a low trace number value (generated by BOAS). Because ILM1021 is sorted by trace number, these transactions will appear at the beginning of the ILM1021 report.

How do I know my transactions were approved?

The response code on BOAS Detail reports indicates that the transactions were approved. Response code = 00 indicates an approved transaction. You should always check the Debit System (DS) Interlink (ILM) reports or Single Message system (SMS) reports, however, to ascertain if and when transactions settled and funds were transferred.

How do I balance my BOAS settlement with my online transaction settlement?

Use the BOAS reports and the Debit System (DS) Interlink (ILM) Detail and Settlement Reports. The correct reports to use are listed in Chapter 7, Working With BOAS Reports. All transactions sent before 8:00 p.m. Pacific standard time (Interlink), or 10:00 p.m. Pacific standard time (Debit) are settled on the same day.

Note: *This applies to U.S. members only.*

System

How do I proceed if I am having trouble connecting to the VAP or V.I.P. Systems?

If this is an initial installation of BOAS and you are having trouble with establishing connectivity to the VAP or V.I.P. Systems, make sure that the VAP BTS Security Table entries are correct. The following is a list of typical causes of connectivity problems:

- The VAP BTS Name must exactly match the BOAS System Profile Name.

- The VAP BTS password (not displayable on the VAP) must exactly match the BOAS Network Profile VAP password. Do not confuse the BOAS Operator password (or passwords) with the VAP password.

- The VAP BTS phone number must be the same as the phone number of the modem attached to the BOAS workstation.

- The BOAS Network Profile must include the phone number of the modem of the VAP.

- If you are using different VAPs for primary and backup VAPs, make sure the "active" and "backup" indications on the BOAS Network Profile are referencing the appropriate VAP.

- Ensure the correctness of your BOAS station IDs with your Visa representative. Make sure the VAP options have indicated the same station IDs.

- If you are using a modem other than a Codex 3220, Hayes 2400 SmartModem, or one indicated in one of the ".mdm" files, customization of the modem script in the modem file may be necessary. Several modem scripts are provided with the BOAS software. They all have the file type of ".mdm". For example, ACCURA96.MDM is the modem script file for a Hayes Accura 9600 modem.

- If you have verified all of the above and still cannot establish connectivity, contact your Visa representative. Have the error number and associated error text ready. If you are using a modem other than those mentioned above, please have your modem user's guide (containing a listing of the modem commands) available. You will be asked to fax the error number and text to Visa, if possible.

- If BOAS has been running previously, check the error number and associated error text with the communications error listing (see Appendix C, BOAS System Messages). If the prescribed corrective action has no effect, then determine whether your communications environment has changed:

    - Has there been a change in phone numbers, telephone system provider, modem (or modems), VAP or V.I.P. station IDs?

    - Have these changes been made to both the BOAS Network Profile and VAP BTS Security Table entries?

- Note the error number and associated error text and contact your Visa representative. You will be asked to fax the items to Visa, if possible.

What if BOAS is installed on a LAN?

If BOAS is installed on a LAN (local area network), there are special situations that must be accommodated.

On a network, common files must be shared between workstations. When two or more users attempt to access the same file, the system queues the users. One user will be able to access the file. The others receive a green message that indicates that the file is temporarily unavailable and provides the options of either waiting for the file or trying again at a later time.

There are some system functions on a network which, if they are in progress, restrict workstation activity. For example, while the Operator ID file is accessed for maintenance, BOAS will not permit users to sign on.

Because BOAS users usually create files, modify files, or both, the LAN Access Rights for the BOAS user must be set to provide the required privileges.

What can I do about slow system response time?

Response time may be slow if hard disk maintenance has not been performed regularly. An important feature of BOAS is its recovery capability, which requires that events be recorded—especially while sending and receiving data with Visa. If the hard disk has become too segmented, the subdirectory for BOAS has too many files, or both, performance can be degraded to the extent that communications will experience timeouts.

A specific symptom of slow response time occurs when SMS online inquiry requests for original data are being sent and only the first transaction is accepted by Visa, with timeouts occurring while attempting to send the remaining transactions.

There are other less drastic symptoms, such as increasing delays when the user signs on, and so forth.

Users are advised as to the current status of files to be archived each time they log on. It is essential that users perform their database archive functions as required by the parameters set in the BOAS profile. Archiving is an automated process where the user inserts diskettes as required. Proper attention to this requirement keeps BOAS running smoothly and avoids difficulties.

If archiving does not completely restore performance, then the next step should be to correct disk fragmentation. Fragmentation refers to files that are stored on disk in multiple segments that are not adjacent to each other. When files are fragmented, the system must perform multiple accesses to retrieve a single file. There are utilities, such as DEFRAG in DOS 6.2, that will reorganize the location of the file segments on disk.

If none of these steps solves your response time problem, contact Visa.

What if I have Windows running?

BOAS is not designed to run in a DOS partition under Windows. There are several BOAS users who have attempted to do so, and they continually have trouble. There are several reasons that a DOS partition under Windows should not be used:

Memory loss—when BOAS is started, it checks for the availability of its required 4 MB of memory. When running under DOS 3.1 or later, if the required memory is available, it will stay available. If running under Windows, however, the available memory can be taken away from BOAS after it has started, thereby causing system failure.

Poor crash recovery—Windows normally uses a disk cache called SMARTDRV. BOAS is able to recover properly in most system crashes when SMARTDRV is not present. But BOAS does not recover properly from system crashes when SMARTDRV is present at the time of the crash. The reason for this is not well understood because we do not have access to internal design data concerning SMARTDRV. Multiple tests, however, all confirm that the I/O sequences performed by BOAS in maintaining its indexed files are not consistent with the recording methods in SMARTDRV.

Finally, even if the two above problems do not occur, BOAS should not be run under Windows because BOAS is not tested in that environment.

Sample Reports   B

This appendix displays representative samples of all BOAS reports used
by System Administrators.

Report Categories

The five categories of BOAS reports are as follows:

- **Send Reports**—these show exceptions sent.

- **Receive Reports**—these show exceptions received.

- **System Reports**—these show system parameters and tracking
  information.

- **Import Reports**—these show an audit trail of imported transactions.

Report Information

For each BOAS report category, a report description is listed in <u>Table B–1</u> with sample reports shown in the next section. You can set up these reports to be generated and printed automatically. Both these options are available through the Reporting Profile menu.

Table B–1: BOAS Report Name, Number, and Description (1 of 6)

Report Category	Report Number	Report Name	Report Description
Send Reports	AD-020D	Batch Detail Report	An unformatted report of transaction data in a batch.
	AD-021D	Formatted Batch Detail Report	This report is a formatted version of the AD-020D Batch Detail Report.
	AD-120D	Outgoing Transaction Detail Report	This unformatted report describes the transactions you entered into BOAS and sent to VisaNet. It provides an audit trail of outgoing interchange summarized by batch, as well as any errors in the transaction sent. It is generated each time there is a send.
	AD-120I	Declined Interlink Originals Report	This formatted report provides a detailed listing of Interlink downtime sales drafts that were declined by the V.I.P. System or the issuer.
	AD-120S	Outgoing Transaction Summary Report	This formatted report provides a summary of outgoing interchange and transaction counts for all data sent to VisaNet. This report is generated each time the user initiates the send function. The information in this report represents the summary of the AD-120D report.

Table B–1:   BOAS Report Name, Number, and Description (2 of 6)

Report Category	Report Number	Report Name	Report Description
Send Reports (Continued)	AD-125X	Chargeback/Representment Documentation Transmittal Report	If the document indicator is not set to zero, this report is generated automatically upon successful transmission of a chargeback or representment. The report will contain an Exhibit E (Interchange Adjustment Advice) for each chargeback or representment that was successfully transmitted.
	AD-145V	Formatted V.I.P. Exception Responses	This formatted report details all responses to exception file transactions that you have sent to the V.I.P. System. The report is generated each time you send transactions to V.I.P. and gives the status of any exception file requests you have made.
	AD-320D	Original Transaction Detail Report	This report provides formatted records of the inquiry transaction responses received from Visa. It is generated upon user request.
	AD-320S	Inquiry Status Report	This report provides summary status information on any inquiries or responses on file. It is generated upon user request.

Table B–1:   BOAS Report Name, Number, and Description (3 of 6)

Report Category	Report Number	Report Name	Report Description
Receive Reports	AD-220D	Incoming Transaction Detail Report	This report provides a detailed audit trail of incoming interchange. Unformatted images of the transactions are printed in the order they appear in the file without regard to network ID. The report is generated upon user request.
	AD-220S	Incoming Transaction Summary Report	This report summarizes incoming interchange by transaction and batch for all data received by BOAS. Counts and amounts are listed for all incoming transactions. The report is generated each time the user initiates a receive by either BASE II or V.I.P.
	AD-240V	Formatted Incoming V.I.P. Draft Data	This report lists chargebacks, adjustments, and representments with one item per page. It is generated by user request.
	AD-241V	Formatted Incoming V.I.P. Retrieval Request and Confirmation Report	This report lists copy requests and confirmations in a formatted report with one item per page. It is generated by user request.
	AD-242V	Formatted Incoming V.I.P. Fee Collection and Funds Disbursement Report	This report lists fee collection and funds disbursement in a formatted report with one item per page. It is generated by user request.
	AD-244V	Formatted Incoming V.I.P. Text Message Report	This report lists free text messages and card capture notifications in a formatted report with one item per page. Generated on request.

Table B–1:   BOAS Report Name, Number, and Description (4 of 6)

Report Category	Report Number	Report Name	Report Description
Receive Reports (Continued)	AD-246V	Formatted Settlement Data Report	This formatted report provides V.I.P. Batch Totals (0520) and Funds Transfer Totals (0620) advice messages. It is generated automatically when these messages are detected, since the V.I.P. Receive Function is completed.
	AD-249V	Formatted Cardholder Database Update Report	This report provides notification to the issuer from Visa of any updates on the cardholder. It is generated automatically when Visa is informed of any changes to the cardholder information.

Table B–1:   BOAS Report Name, Number, and Description (5 of 6)

Report Category	Report Number	Report Name	Report Description
System Reports	AD-310	Tracking Activity Report	This report provides a listing of all transactions on the tracking file. It is generated upon user request.
	AD-900	Event Report	This report provides an audit trail of system-logged events in chronological order. It is generated upon user request.
	AD-910	Profile Listing	This formatted report provides a list of all member profile settings. It is generated upon user request.
	AD-915	Operator ID Listing	This report provides a listing of all operators on file and their access privileges. It is generated upon user request.
	AD-950T	Purge Listing	This report displays a listing of all transactions that have been purged from the tracking file. It is generated automatically when file is purged.
	AD-ARCHV	List of Archived Files	This report lists the files that have been archived on a particular date.
	AD-TBLF	Edit Table Report	This report displays all the edit tables used for BOAS data entry. It is generated upon user request.

Table B–1:   BOAS Report Name, Number, and Description (6 of 6)

Report Category	Report Number	Report Name	Report Description
Import Reports	AD-130D	Imported Transaction Detail Report	This report provides a detailed audit trail of imported transactions. Unformatted images of the transactions are printed in the order they appear in the file. The report is generated upon user request.
	AD-130S	Imported Transaction Summary Report	This report provides an audit trail of imported transactions summarized by transaction and file for all data imported to BOAS. It is generated each time a user imports a data file.
Export Reports	AD-230D	Exported Transaction Detail Report	This report details all exported transactions. Unformatted images of the transactions are printed in the order they appear in the file. The report is generated upon user request.
	AD-230S	Exported Transaction Summary Report	This report summarizes all exported transactions by transaction and file. Counts and amounts are listed for all exported transactions. The report is generated each time a user exports a data file.

Reading Unformatted Reports

The following section lists the key report codes and their definitions, followed by a sample report with the key codes highlighted and defined. The three types of report codes are:

- H = header fields

- T = transaction code fields

- M = message fields

This section does not list the entire set of field codes. For complete code listings, see the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals.

Table B–2:   Field Codes and Descriptions for Unformatted Reports (1 of 11)

Field Code	Description
M2	Primary Account Number
M3	Processing Code
M4	Transaction Dollar Amount
M5	Settlement Dollar Amount
M6	Cardholder Billing Amount
M7	Transmission Date and Time in Greenwich Mean Time (GMT)
M9	Settlement Conversion Rate
M10	Cardholder Billing Conversion Rate
M11	Trace Number
M12	Local Time
M13	Local Date

Table B–2:   Field Codes and Descriptions for Unformatted Reports (2 of 11)

Field Code	Description
M14	Card Expiration Date
M15	Visa Settlement Date
M16	Conversion Date
M18	Merchant Category Code
M19	Acquirer Country Code
M20	Issuer Country Code
M21	Forwarding Institution Country Code
M22	POS Entry Mode
M23	Card Sequence Number
M25	POS Condition Code
M26	POS PIN Capture Code
M28	Transaction Fee Amount
M32	Acquirer Institution ID Code
M33	Forwarding Institution ID Code
M34	Extended PAN
M35	Track 2 Data
M37	Retrieval Reference Number
M38	Authorization Identification Response

Table B–2:   Field Codes and Descriptions for Unformatted Reports (3 of 11)

Field Code	Description
M39	Response Code
M41	Terminal ID
M42	ATM Institution Name for ATM Card Acceptor ID for Point of Sale
M43	Card Acceptor Name/Location
M44	Additional Response Data
M44.1	Response Source/Reason Code
M44.2	Address Verification Result Code
M44.3	Telecode Verification Result Code
M44.4	Reserved for Visa Use (ARS)
M44.5	CVV Denial Reason Code
M44.6	PACM Diversion Level
M44.7	PACM Diversion Reason Code
M44.11	Original Response Code
M45	Track 1 Data
M48	Plus Timestamp or Visa Chargeback/Representment Indicator, RFC
M49	Currency Code Value
M50	Settlement Currency Code

Table B–2:   Field Codes and Descriptions for Unformatted Reports (4 of 11)

Field Code	Description
M51	Cardholder Billing Currency Code
M52	Personal Identification Number (PIN) Data
M53	Security Related Control Information
M54	Additional Amounts
M59	State Code ZIP/Postal Code
M60	Point of Service (POS) Additional Information
M60.1	Terminal Type
M60.2	Terminal Entry Capability
M60.3	Reserved
M60.4	Merchant Group
M61	Other Amounts
M61.1	Other Transaction Amounts
M61.2	Other Cardholder Billing Amounts
M61.3	Other Replacement Billing Amounts
M62	Payment Service Fields
M62.1	Authorization Characteristics Indicator
M62.2	Transaction Identifier

Table B–2:   Field Codes and Descriptions for Unformatted Reports (5 of 11)

Field Code	Description
M62.3	Validation Code
M62.4	Market-Specific Data Identifier
M62.5	Duration of Hotel or Rental Car Lease
M62.6	Prestigious Property Indicator for Hotel Use
M62.7	Purchase Identifier
M62.8	Auto Rental Check-Out Date, Lodging Check-In Date
M62.9	No Show Indicator
M62.10	Extra Charges
M62.11	Multiple Clearing Sequence Number
M62.12	Multiple Clearing Sequence Count
M62.13	Restricted Ticket Indicator
M62.14	Total Amount Authorized Through V.I.P.
M62.15	Requested Payment Service
M62.16	Chargeback Rights Indicator
M62.17	MasterCard Interchange Compliance Information
M62.18	Excluded TID Reason
M63	SMS Private-Use Fields
M63.1	Network ID Code

Table B–2:   Field Codes and Descriptions for Unformatted Reports (6 of 11)

Field Code	Description
M63.2	Time (Preauthorized Time Limit)
M63.3	Message Reason Code
M63.4	Stand-In Processing Reason Code
M63.6	BASE II Chargeback Rights
M63.7	Network Participation Flags
M63.8	Visa Acquirer Business ID
M63.9	Reserved Fraud – Reporting Data
M63.10	Gateway Merchant Data
M63.11	Reimbursement Attribute
M63.12	Sharing Group Code
M63.13	Decimal Positions Indicator
M63.14	Issuer Currency Conversion Data
M63.15	Acquirer Currency Conversion Fee Allocation
M63.16	VIEW BIN Number
M63.17	Additional Data Indicator
M63.18	Merchant Volume Indicator
M64	Message Authentication Code
M66	Settlement Code

Table B–2:   Field Codes and Descriptions for Unformatted Reports (7 of 11)

Field Code	Description
M68	Receiving Institution Country Code
M69	Settlement Institution Country Code
M70	Network Management Information Code
M73	Date, Action Code
M74	Number of Credits
M75	Credits, Reversal Number
M76	Number of Debits
M77	Debits, Reversal Number
M86	Amount of Credits
M87	Credits, Reversal Amount
M88	Amount of Debits
M89	Debits, Reversal Amount
M90	Original Data Elements
M91	File Update Code
M92	File Security Code
M95	Replacement Amounts
M96	Message Security Code
M97	Net Settlement Amount

Table B–2:   Field Codes and Descriptions for Unformatted Reports (8 of 11)

Field Code	Description
M98	Payee
M99	Settlement Institution Identification Code
M100	Receiving Institution Identification Code
M101	File Name
M102	Account Identification 1
M103	Account Identification 2
M104	Transaction Description
M115	Additional Trace Data 1
M119	Settlement Service Data
M123	Address Verification Data
M125	Supporting Information
M126	Visa Private-Use Field
M126.12	Service Development
M127	File Record(s)–Action and Data for Exception Files
M127.1	File Update Code
M127.2	Account Number
M127.3	Purge Date
M127.EF4	Action Code

Table B–2:   Field Codes and Descriptions for Unformatted Reports (9 of 11)

Field Code	Description
M127.EF5	Cardholder Spending Amount Limit
M127.EF6	Cardholder Spending Count Limit
M127.EF7	Country Code
M127.PVF4	Algorithm Identifier
M127.PVF5	Security Data
M127.PVF6	Country Code
M127A.1	Postal Code
M127A.2	Adding Verification Data
M127C.1	PIN Verification Data
M127E.1	Action Code
M127E.2	Region Coding
M127E.3	Cardholder Spending Amount Limit
M127E.4	Cardholder Spending Count Limit
M127M.4	Merchant Data 2
M128	Message Authentication Code
M130	Terminal Capability Profile
M131	Terminal Verification Results
M132	Unpredictable Number

Table B–2:   Field Codes and Descriptions for Unformatted Reports (10 of 11)

Field Code	Description
M133	Terminal Serial Number
M134	Visa Discretionary Data
M134.1	Derivation Key Index
M134.2	Cryptogram Version
M134.3	Card Verification Results
M135	Issuer Discretionary Data
M136	Cryptogram
M137	Application Transaction Counter
M138	Application Interchange Profile
M139.1	Authorization Response Cryptogram (ARPC)
M139.2	ARPC Response Code
M142	Issuer Script
M143	Issuer Script Results
M144	Cryptogram Transaction Type
M145	Terminal Country Code
M146	Terminal Transaction Date
M147	Cryptogram Amount
M148	Cryptogram Currency Code

Table B–2:   Field Codes and Descriptions for Unformatted Reports (11 of 11)

Field Code	Description
M149	Cryptogram Cashback Amount
M192	Message Authentication Code

Sample Unformatted Report

```
REPORT AD-220D                    VISANET BACKOFFICE ADJUSTMENT SYSTEM                                    PAGE      1
RUN DATE  xx/xx/xx                INCOMING TRANSACTION DETAIL FOR 123456                                   RELEASE  x.xx

DEST  TRAN   SOURCE  AMOUNT

VIP   0422           10.16     ---+---1---+---2---+---3---+---4---+---5---+---6---+---7---+---8---+---9---+---+---0
      CASH CHARGEBACK          0628     H2 00000001 H3 1 H5 883006 H6 000000 H7 00000010 H8 0000000000000000 H9 0100000110010

                                                                                       header data

                                                                          processing code          transaction date
                                              transaction code                                      and time in GMT
                              0100000000 H10 9 H12 0  0422  M2 591210002411001691010  M3 222000  M4 000000001016  M7 1027103350  M11 100
                                                                      card number        type     transaction dollar amt                 trace number

                                       card expiration date  merchant category code  issuer country code  acquirer inst ID code   retrieval ref number
                              016  M13 0525  M14 9912  M15 0903  M18 6011  M19 840  M20 840  M25 17  M32 400130  M33 648  M37 31434220011 6  M
                                    local date      Visa settlement date  acquirer country code  POS condition code   forwarding inst ID code

                              terminal ID                   REGULATION E location information                              additional response data
                              M41 016                  M43 A3143001. 16         SAN MATEO          US        M44
                                        M42 BOAS4
                                        ATM institution name

                                                    currency code value  ZIP/postal code   network ID code          STIP reason code
                              M48 P101010160 0410  M49 840  M59 060000010016  M60 22  M63.1 0004  M63.3 2602  M63.4 9001  M63.5 00001
                              Plus Timestamp of Visa Chargeback/  state code  additional POS data   message reason code          Plus PMC value
                                    Representment Indicator

                                          original data elements from the original transaction
                              M90 0200000000000000000000000000000000000000000000

                              6  M63.6
                              BASE II chargeback reason code
```

Sample Reports

The following section displays sample reports for each of the categories and report names detailed in the previous section. These sample reports may only be portions of the actual reports. Reports that are user-generated are authorized from your System Profile. Refer to the *BOAS Administration and Technical Guide* for more information on generating these reports.

AD-020D: Batch Detail Report

```
REPORT AD-020D              VISANET BACKOFFICE ADJUSTMENT SYSTEM                              PAGE      1
RUN DATE xx/xx/xx                    BATCH DETAIL FOR 212345                                 RELEASE  X.XX

FILE  A9315001

DEST  TRAN  SOURCE  AMOUNT

VIP   0220  100.00   ---+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9----+----0
DB ADJ-NO PREV TRANS  H9 000000000000000000000000 M2 21234500000000000 M3 001020 M4 000000010000 M12 121212 M13 1212 M1
                      4 0900 M18 5411 M19 840 M22 0120 M25 00 M32 212345 M37        M41 12345678 M42 21235500000000000
                      M43 NAME            CITY            US M49 840 M59 06 M61 000000002000 M63.1 0002 M63.3 2007
                      M63.8     M63.11 A M115 9999999999999999 M126.12 110000000000000000000000

                          ------VISA------        ------TOTAL------
                          AMOUNT    COUNT         AMOUNT    COUNT
                          100.00      1           100.00      1
FILE  A9315001 TOTALS  USD 100.00      1           100.00      1

***  TOTALS  ***
```

AD-021D: Formatted Batch Detail Report

```
REPORT AD-021D                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                          PAGE            1
RUN DATE xx/xx/xx                        FORMATTED BATCH DETAIL FOR 212345                            RELEASE   X.XX

FILE A9315001.ADJ

VISA DEBIT ADJ-NO PREVIOUS TRANS
MESSAGE TYPE ID 0220

PRIMARY ACCOUNT NUMBER   : 2123 4500 0000 0000 000     TRANSACTION INFORMATION
EXPIRATION DATE          : 0900                        LOCAL TRANSACTION DATE     : 1212
CARD ACCEPTOR ID CODE    : 212355000000000             LOCAL TRANSACTION TIME     : 121212
CARD ACCEPT. TERMINAL ID: 12345678                     TRANSACTION AMOUNT         : 100.00
MERCHANT TYPE            : 5411                         OTHER AMOUNT               : 20.00
CARD ACCEPTOR NAME       : NAME                         TRANSACT. CURRENCY CODE    : 840
CITY                     : CITY                         PROCESSING CODE            : 001020
STATE                    : 06
COUNTRY                  : US

ACQUIRING INST. ID CODE  : 212345                       SETTLEMENT INFORMATION
ACQUIRING COUNTRY CODE   : 840                           SETTLEMENT FLAG           : 9
ACQUIRER BUSINESS ID     :

POS PAN/DATE ENTRY MODE  : 012                           TRANSPONDER IND.          : 1
                                                         RELAT. PARTICIPANT IND.   : 1
ADDITIONAL TRACE DATA    : 9999999999999999999999999
RETRIEVAL REFERENCE NO.  :
SYSTEMS TRACE AUDIT NO.  :

POS CONDITION CODE       : 00
NETWORK ID CODE          : 2
TRANSMISSION DATE        :
TRANSMISSION TIME        :

MESSAGE REASON CODE      : 2007

REIMBURSEMENT ATTRIBUTE  : A
```

AD-120D: Outgoing Transaction Detail Report

```
REPORT AD-120D                                VISANET BACKOFFICE ADJUSTMENT SYSTEM                      PAGE      1
RUN DATE xx/xx/xx                             OUTGOING TRANSACTION DETAIL FOR 212345                    RELEASE  X.XX

FILE  T1999315.001
BATCH A9315001

DEST  TRAN  SOURCE  AMOUNT

VIP   0220          100.00    ---+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9----+----0
DB ADJ-NO PREV TRANS          0422H3 2 H5 000000 H6 112346 H7 00000000 H9 0000000000000000000000 T 0220 M2 21234500000000000000 M
                              3 001020 M4 000000100000 M7          M11        M12 121212 M13 1212 M14 0900 M18 5411 M19 840 M22
                              0120 M25 00 M32 212345 M37      M41 12345678 M42 21235500000000 M43 NAME
                              CITY      US M49 840 M59 O6 M61 0000000002000 M63.1 0002 M63.3 2007 M63.8      M63.11 A M115
                              99999999999999999999 M126.12 11000000000000000000000

                              -----VISA------        -----TOTAL-----
                              AMOUNT   COUNT          AMOUNT   COUNT
BATCH A9315001 TOTALS
*** ACCEPTED *** USD          100.00   1             100.00   1
*** TOTALS   ***              100.00   1             100.00   1

                              -----VISA------        -----TOTAL-----
                              AMOUNT   COUNT          AMOUNT   COUNT
FILE T1999315.001 TOTALS
*** ACCEPTED *** USD          100.00   1             100.00   1
*** TOTALS   ***              100.00   1             100.00   1
```

AD-120I: Declined Interlink Originals Report

```
REPORT AD-120I                                                                    PAGE      1
RUN DATE xx/xx/xx                                                                  RELEASE  X.XX

                           VISANET BACKOFFICE ADJUSTMENT SYSTEM
                        DECLINED INTERLINK ORIGINALS REPORT FOR 400000
                    FROM FILE T1997344.004 SENT ON xx/xx/xx AT xx:xx:xx

INTERLINK RESUBMISSION
MESSAGE TYPE ID 0200

                                               RESPONSE CODE              : 15

PRIMARY ACCOUNT NUMBER   : 5922 2222 2222 2222
PAN EXTEND. COUNTRY CODE: 840            TRANSACTION INFORMATION
EXPIRATION DATE          : 1111          LOCAL TRANSACTION DATE    : 1111
                                         LOCAL TRANSACTION TIME    : 111111
CARD ACCEPTOR ID CODE    : 1             TRANSACTION AMOUNT        : 11.00
CARD ACCEPT. TERMINAL ID: 1             TRANSACT. CURRENCY CODE   : 840
MERCHANT TYPE            : 5411          PROCESSING CODE           : 004000
CARD ACCEPTOR NAME       : 1
CITY                     : 1
COUNTRY                  : US
STATE                    : 06

ACQUIRING INST. ID CODE : 111111
ACQUIRING COUNTRY CODE  : 840

REIMBURSEMENT ATTRIBUTE : W
POS PAN/DATE ENTRY MODE : 01
POS PIN ENTRY CAPABILITY: 2

RETRIEVAL REFERENCE NO. : 409515000001
SYSTEMS TRACE AUDIT NO. : 000001

POS CONDITION CODE       : 00
NETWORK ID CODE          : 3
TRANSMISSION DATE        : 0406

TRANSMISSION TIME        : 150230

MESSAGE REASON CODE      : 5205
```

AD-120S: Outgoing Transaction Summary Report

```
REPORT AD-120S                                              PAGE          1
RUN DATE xx/xx/xx                                           RELEASE  X.XX
                       VISANET BACKOFFICE ADJUSTMENT SYSTEM
                       OUTGOING TRANSACTION SUMMARY FOR 444444
                       -----VISA------        -----TOTAL------
                       AMOUNT     COUNT        AMOUNT     COUNT
FILE  T1997344.004

BATCH A8124.001

FINANCIAL TRANSACTIONS

PURCHASE
  REPRESENTMENT PEND   USD    24.10     2     24.10      2
  CHARGEBACK PEND      USD    72.30     6     72.30      6

NON-FINANCIAL TRANSACTIONS

REQUEST FOR ORIGINAL PEND                1                1

BATCH TOTALS                  96.40     9     96.40      9

FILE  T1997344.004 TOTALS         0     9         0      9

*** INDICATES REJECTED TRANSACTIONS
```

AD-125X: Chargeback/Representment Documentation Transmittal Report

```
INTERCHANGE ADJUSTMENT ADVICE
          (CHARGEBACK/REPRESENTMENT DOCUMENTATION TRANSMITTAL)

TRANSACTION IDENTIFIER: 11111111111111

TO BIN: 000000      FROM BIN: 222222      ACCOUNT NUMBER: 7272727272721111111

CHARGEBACK REFERENCE NO.: 111111   ACQ. REF. NUMBER:

AMOUNT:       99.00  CURRENCY: 840   TRANS. DATE: 00/00 INPUT DATE: 06/03

TRANSACTION TYPE: SALES CHARGEBACK          USAGE CODE: 1    CB REASON:  0020

DOCUMENTATION INDICATOR: 1   MERCHANT CATEGORY: 5411   REIMB. ATTRIBUTE: A

MERCHANT/MEMBER NAME: JJ
        ADDRESS:
          CITY: SF
         STATE: CA     COUNTRY: US

                                           FRAUD ACCOUNT?:
    CARDHOLDER NAME:
        ADDRESS:
          CITY:
         STATE:        COUNTRY:
=================================================================================
REPRESENTMENTS:
    C/B REASON CODE:          C/B RECEIPT DATE:    / /      REPRES. REASON:
=================================================================================
SECOND CHARGEBACK:
    ORIG. C/B REASON:      REPRES. RECEIPT DATE:    / /
    NEW  C/B REASON:
=================================================================================
MEMBER MESSAGE FIELD: 1111

COMMENTS:

    PREPARED BY:

      PHONE NO.:                         DATE:    / /
```

AD-130D: Imported Transaction Detail Report

```
REPORT AD-130D                      VISANET BACKOFFICE ADJUSTMENT SYSTEM                                                        PAGE         1
RUN DATE XX/xx/xx                   IMPORTED TRANSACTION DETAIL FOR 212345                                                      RELEASE   X.XX

FILE I1999315.001

DEST  TRAN  SOURCE AMOUNT

VIP    0220       100.00   ---+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9----+----0
DB  ADJ-NO PREV TRANS      0422H3 2 H5 000000 H6 112346 H7 00000000 H9 0000000000000000000000 T 0220 M2 212345000000000000 M
                           3 001020 M4 000000010000 M7                  M12 121212 M13 1212 M14 0900 M18 5411 M19 840 M22
                           0120 M25 00 M32 212345 M37          M41 12345678 M42 2123550000000000 M43 NAME
                           CITY     US M49 840 M59 O6 M61 000000002000 M63.1 0002 M63.3 2007 M63.8          M63.11 A M115
                           9999999999999999999999 M126.12 110000000000000000000000

                                    ------VISA-------            ------TOTAL-----
                                    AMOUNT     COUNT             AMOUNT     COUNT
                                    100.00       1               100.00       1
FILE I1999315.001 TOTALS            100.00       1               100.00       1
                            USD

    ***  TOTALS  ***
```

AD-130S: Imported Transaction Summary Report

```
REPORT  AD-130S                         VISANET BACKOFFICE ADJUSTMENT SYSTEM          PAGE         1
RUN DATE  xx/xx/xx                      IMPORTED TRANSACTION SUMMARY FOR 123456       RELEASE   X.XX

FILE  I1997344.OO4
```

	-----VISA-----		-----PLUS-----		-----TOTAL-----	
	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT	COUNT
FINANCIAL TRANSACTIONS						
PURCHASE						
ORIGINAL USD	3,103.13	34	0.00	0	3,103.13	34
REPRESENTMENT USD	3,299.00	47	0.00	0	3,299.00	47
CHARGEBACK USD	5,111.49	58	0.00	0	5,111.49	58
REVERSAL USD	102,350.06	33	0.00	0	102,350.06	33
REPRESENTMENT REV USD	144,229.24	47	0.00	0	144,229.24	47
CHARGEBACK REV USD	179,111.49	58	0.00	0	179,111.49	58
CREDIT						
ORIGINAL USD	3,350.06	33	0.00	0	3,350.06	33
REPRESENTMENT USD	3,229.24	47	0.00	0	3,229.24	47
CHARGEBACK USD	5,111.49	58	0.00	0	5,111.49	58
REVERSAL USD	105,315.17	34	0.00	0	105,315.17	34
REPRESENTMENT REV USD	144,318.95	47	0.00	0	144,318.95	47
CHARGEBACK REV USD	179,111.49	58	0.00	0	179,111.49	58
CASH						
ORIGINAL USD	2,949.18	40	1,432.64	17	4,381.82	57
REPRESENTMENT USD	6,197.71	80	2,326.82	33	8,524.53	113
CHARGEBACK USD	45,027.36	70	0.00	0	45,027.36	70
REVERSAL USD	122,949.18	40	52,432.64	17	175,381.82	57
REPRESENTMENT REV USD	246,197.71	80	101,326.82	33	347,524.53	113
CHARGEBACK REV USD	219,027.36	70	0.00	0	219,027.36	70
FEE COLLECTION USD	4,685.38	100	0.00	0	4,685.38	100
FUNDS DISBURSEMENT USD	4,685.38	100	0.00	0	4,685.38	100
NON-FINANCIAL TRANSACTIONS						
REQUEST FOR ORIGINAL		50		0		50
REQUEST FOR COPY		50		0		50
REQUEST CONFIRMATION		150		0		150
TEXT MESSAGE		300		0		300
FRAUD ADVICE		300		0		300
RFC NONFULFILLMENT		1				1
RFC DISPUTE REQUEST		1				1
RFC DISPUTE RULING		1				1
FILE TOTALS	1,529,360.07	1987	157,518.92	100	1,686,878.99	2087

AD-145V: Formatted V.I.P. Exception Responses

```
REPORT AD-145V                    VISANET BACKOFFICE ADJUSTMENT SYSTEM                              PAGE     001
RUN DATE xx/xx/xx           FORMATTED VIP FILE MAINTENANCE RESPONSES FOR 400001                     RELEASE  x.xx

BATCH A9179010

INQUIRE FOR RECORD RESPONSE: - ERROR.
PRIMARY ACCOUNT NUMBER   5899998500678903    FILE NAME
SYS TRACE AUDIT NUMBER   4845                NETWORK ID          C4
RETRIEVAL REF. NUMBER    313314484578        FILE UPDATE CODE    0002
RESPONSE CODE            06                  ERROR CODE          5

ADD RECORD RESPONSE: - ERROR.
PRIMARY ACCOUNT NUMBER   5899998500890128    FILE NAME                            ACTION CODE       43
SYS TRACE AUDIT NUMBER   4250                NETWORK ID          E3               REGION CODE        X
RETRIEVAL REF. NUMBER    313314425003        FILE UPDATE CODE    0002             SPENDING LIMIT     000000
RESPONSE CODE            62                  PURGE DATE          1                COUNT LIMIT        00
                                                                 931231

ADD RECORD RESPONSE: - ERROR.
PRIMARY ACCOUNT NUMBER   5899998500890128    FILE NAME                            ACTION CODE       43
SYS TRACE AUDIT NUMBER   4250                NETWORK ID          E3               REGION CODE        X
RETRIEVAL REF. NUMBER    313314425003        FILE UPDATE CODE    0002             SPENDING LIMIT     000000
RESPONSE CODE            54                  PURGE DATE          1                COUNT LIMIT        00
                                                                 931231

ADD RECORD RESPONSE: - ERROR.
PRIMARY ACCOUNT NUMBER   5899998500890128    FILE NAME                            ACTION CODE       43
SYS TRACE AUDIT NUMBER   4250                NETWORK ID          E3               REGION CODE        X
RETRIEVAL REF. NUMBER    313314425003        FILE UPDATE CODE    0002             SPENDING LIMIT     000000
RESPONSE CODE            06                  ERROR CODE          0021

INQUIRE FOR RECORD RESPONSE:
PRIMARY ACCOUNT NUMBER   5899998500678903    FILE NAME
SYS TRACE AUDIT NUMBER   4845                NETWORK ID          C4
RETRIEVAL REF. NUMBER    313314484578        FILE UPDATE CODE    0002
RESPONSE CODE            00                                      5

INQUIRE FOR RECORD RESPONSE:
PRIMARY ACCOUNT NUMBER   5899998500678903    FILE NAME
SYS TRACE AUDIT NUMBER   4845                NETWORK ID          C4
RETRIEVAL REF. NUMBER    313314484578        FILE UPDATE CODE    0002
RESPONSE CODE            00                                      5

INQUIRE FOR RECORD RESPONSE:
PRIMARY ACCOUNT NUMBER   5899998500678903    FILE NAME
SYS TRACE AUDIT NUMBER   4845                NETWORK ID          C4
RETRIEVAL REF. NUMBER    313314484578        FILE UPDATE CODE    0002
RESPONSE CODE            00                                      5

BATCH A9179010: TOTAL RESPONSES = 010, ERROR RESPONSES = 007, ACCEPTED RESPONSES = 003.
FILE T1997344.004: TOTAL RESPONSES = 010, ERROR RESPONSES = 007, ACCEPTED RESPONSES = 003.
TOTAL VIP EXCEPTION RESPONSES 010
```

AD-220D: Incoming Transaction Detail Report

```
REPORT AD-220D                      VISANET BACKOFFICE ADJUSTMENT SYSTEM                    PAGE          1
RUN DATE xx/xx/xx                  INCOMING TRANSACTION DETAIL FOR 212345                  RELEASE   X.XX

FILE  R1999315.001

DEST  TRAN  SOURCE  AMOUNT

VIP   0220          100.00
DB  ADJ-NO  PREV TRANS
            ----+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9----+----0
0551        H2 00000001 H3 2 H5 112345 H6 000000 H7 00000010 H9 0000000000010000000000000 H11 00000
0000000000000000000000 T 0220 M2 21234500000000000000 M3 001020 M4 000000010000 M7 11111154401 M11 000001
M12 121212 M13 1212 M14 0900 M15 1103 M18 5411 M19 840 M22 0120 M25 00 M32 212345 M37 93151500000 1
M41 12345678 M42 21235500000000000 M43 NAME                          CITY          US M49 840 M59 06 M61 000
0000002000 M63.1 0002 M63.3 2007 M63.8 00000000 M63.11 A M115 9999999999999999999999999 M126.12 110000
000000000000000000
```

AD-220S: Incoming Transaction Summary Report

				VISANET BACKOFFICE ADJUSTMENT SYSTEM			PAGE 1

REPORT AD-220S
RUN DATE xx/xx/xx

VISANET BACKOFFICE ADJUSTMENT SYSTEM
INCOMING TRANSACTION SUMMARY FOR 123456

PAGE   1
RELEASE   X.XX

FILE R1997344.OO4

		-----VISA-----		-----TOTAL-----	
		AMOUNT	COUNT	AMOUNT	COUNT
FINANCIAL TRANSACTIONS					
PURCHASE					
REPRESENTMENT	USD	12.09	1	12.09	1
REPRESENTMENT STATUS	USD	12.09	1	12.09	1
	USD ***	12.01	1	12.01	1
CHARGEBACK	USD	24.18	2	24.18	2
CHARGEBACK STATUS	USD	36.27	3	36.27	3
	USD ***	36.03	3	36.03	3
NON-FINANCIAL TRANSACTIONS					
RFC NONFULFILLMENT			6		6
RFC DISPUTE REQUEST			6		6
RFC DISPUTE RULING			6		6
REQUEST FOR ORIGINAL			1		1
REQUEST FOR ORIGINAL STATUS			1		1
	***		2		2
FILE TOTALS		132.67	33	132.67	33

*** INDICATES REJECTED TRANSACTIONS

AD-230D: Exported Transaction Detail Report

```
REPORT  AD-230D                        VISANET BACKOFFICE ADJUSTMENT SYSTEM                          PAGE      1
RUN DATE xx/xx/xx                      EXPORTED TRANSACTION DETAIL FOR 123456                       RELEASE  X.XX

DEST  TRAN  SOURCE  AMOUNT

VIP   0422          10.16
  CASH CHARGEBACK   ---+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9---+----0
                    0628H2 00000001 H3 1 H5 883006 H6 000000                      H7 0000001              0 H8 0000
                    00000000000     01000000110010010000000000 H10 9 H12 O T 0422 M2 591210002410016901O M3 222000 M4
                    000000001016 M7 1027103350 M11 100016 M13 0525 M14 9912 M15 0903 M18 6011 M19 840 M20 840 M25 17 M32
                    400130 M33 648 M37 31434220116 M41 016               M43 A3143001, 16                      SAN M
                    ATE0   US M44                          M48 P1010101600410 M49 840 M59 0600010016 M60 22 M63.1 0004
                    M63.3 2602 M63.4 9001 M63.5 000016 M63.6        M90 0200000000000000000000000000000000000000000

VIP   0422          10.17
  CASH CHARGEBACK   ---+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9---+----0
                    0628H2 00000001 H3 1 H5 883006 H6 000000                      H7 0000001              0 H8 0000
                    00000000000     01000000110010010000000000 H10 9 H12 O T 0422 M2 591210002410017O125 M3 221000 M4
                    000000001017 M7 1027103400 M11 100017 M13 0525 M14 9912 M15 0903 M18 6011 M19 840 M20 840 M25 17 M32
                    400130 M33 648 M37 31434220117 M41 017               M43 A3143001, 17                      SAN M
                    ATE0   US M44                          M48 P1010101700410 M49 840 M59 0600010017 M60 22 M63.1 0004
                    M63.3 2602 M63.4 9001 M63.5 000017 M63.6        M90 0200000000000000000000000000000000000000000

VIP   0422          10.18
  CASH CHARGEBACK   ---+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9---+----0
                    0628H2 00000001 H3 1 H5 883006 H6 000000                      H7 0000001              0 H8 0000
                    00000000000     01000000110010010010000000 H10 9 H12 O T 0422 M2 591210002410018I239 M3 223000 M4
                    000000001018 M7 1027103411 M11 100018 M13 0525 M14 9912 M15 0903 M18 6011 M19 840 M20 840 M25 17 M32
                    400130 M33 648 M37 31434220118 M41 018               M43 A3143001, 18                      SAN M
                    ATE0   US M44                          M48 P1010101800410 M49 840 M59 0600010018 M60 22 M63.1 0004
                    M63.3 2602 M63.4 9001 M63.5 000018 M63.6        M90 0200000000000000000000000000000000000000000

VIP   0620          NON MONETARY
  TEXT MESSAGE      ---+----1----+----2----+----3----+----4----+----5----+----6----+----7----+----8----+----9---+----0
                    0381H2 00000001 H3 1 H5 883006 H6 000000                      H7 0000001              0 H8 0000
                    00000000000     01000000000010010000000000 H10 O H12 O T 0620 M7 1027103422 M11 000001 M15 0903 M3
                    3 315002 M37 31436000119 M48 #A3143001, 19 WELLS FREE TEXT TO DESJARDIN                   M63.1
                    0004 M63.4 9001 M63.5 000019 M70 883 M100 400130

                          -----PLUS-----        -----TOTAL-----
                          AMOUNT     COUNT       AMOUNT     COUNT
FILE E1997344.004 TOTALS    0.00        1          0.00         1
                           181.71      18        181.71        18
                  USD      181.71      19        181.71        19
        *** TOTALS ***
```

AD-230S: Exported Transaction Summary Report

```
REPORT AD-230S                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                   PAGE       1
RUN DATE xx/xx/xx                       EXPORTED TRANSACTION SUMMARY FOR 400000                RELEASE  X.XX

                                   ------VISA------          ----TOTAL----
FILE  E1997344.004                  AMOUNT      COUNT          AMOUNT     COUNT

FINANCIAL TRANSACTIONS

PURCHASE
  ORIGINAL          USD                 0.00      0               0.00      0
  REPRESENTMENT     USD             1,234.56      1           1,234.56      1
  ADJUSTMENT        USD               469.66      3             469.66      3

CREDIT
  REPRESENTMENT     USD                 0.00      0               0.00      0
  CHARGEBACK        USD           345,610.37      1         345,610.37      1
  CHARGEBACK REV    USD               450.49      2             450.49      2
  ADJUSTMENT        USD               123.12      1             123.12      1
  ADJUSTMENT REPRES USD                 0.00      0               0.00      0

CASH
  REPRESENTMENT     USD                 0.00      0               0.00      0
  CHARGEBACK        USD               152.37      3             152.37      3
  CHARGEBACK REV    USD               530.35      1             530.35      1

FEE COLLECTION      USD            14,980.28      6          14,980.28      6
FUNDS DISBURSEMENT  USD             7,302.41      5           7,302.41      5

TEXT MESSAGE                                      6                         6

FILE  TOTALS                      370,853.61     29         370,853.61     29
```

AD-240V: Formatted Incoming V.I.P. Draft Data

```
REPORT AD-240V                                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                          PAGE        1
RUN DATE xx/xx/xx                                    FORMATTED INCOMING VIP DRAFT DATA FOR 212345                     RELEASE  X.XX
                                        FROM FILE R1999315.001 RECEIVED ON 11/11/99 AT 15:47:04

VISA DEBIT ADJ-NO PREVIOUS TRANS
MESSAGE TYPE ID 0220

PRIMARY ACCOUNT NUMBER    : 2123 4500 0000 0000 000
EXPIRATION DATE           : 0900                        TRANSACTION INFORMATION
CARD ACCEPTOR ID CODE     : 212355000000000             LOCAL TRANSACTION DATE    : 1212
CARD ACCEPT. TERMINAL ID: 12345678                      LOCAL TRANSACTION TIME    : 121212
MERCHANT TYPE             : 5411                         TRANSACTION AMOUNT        : 100.00
CARD ACCEPTOR NAME        : NAME                         OTHER AMOUNT              : 20.00
CITY                      : CITY                         TRANSACT. CURRENCY CODE   : 840
STATE                     : 06                           PROCESSING CODE           : 001020
COUNTRY                   : US

ACQUIRING INST. ID CODE   : 212345                       SETTLEMENT INFORMATION
ACQUIRING COUNTRY CODE    : 840                           SETTLEMENT DATE          : 1103
ACQUIRER BUSINESS ID      : 00000000                      SETTLEMENT FLAG          : 9

POS PAN/DATE ENTRY MODE : 012                            TRANSPONDER IND.          : 1
                                                         RELAT.PARTICIPANT IND.    : 1

ADDITIONAL TRACE DATA     : 99999999999999999999999
RETRIEVAL REFERENCE NO.   : 931515000001
SYSTEMS TRACE AUDIT NO.   : 000001

POS CONDITION CODE        : 00
NETWORK ID CODE           : 2
TRANSMISSION DATE         : 1111
TRANSMISSION TIME         : 154401

MESSAGE REASON CODE       : 2007

REIMBURSEMENT ATTRIBUTE : A
```

AD-241V: Formatted Incoming V.I.P. Retrieval Request and Confirmation Report

```
REPORT AD-241V                                                          PAGE    1
RUN DATE xx/xx/xx                                                       RELEASE 6.0

                           VISANET BACKOFFICE ADJUSTMENT SYSTEM
                       FORMATTED INCOMING RETRIEVAL REQUESTS FOR 212345
                    FROM FILE R1997344.004 RECEIVED ON xx/xx/xx AT xx:xx:xx

VISA REQUEST FOR COPY
MESSAGE TYPE ID 0620

PRIMARY ACCOUNT NUMBER  : 2123 4563 3333 3333  333

                                                   TRANSACTION INFORMATION
CARD ACCEPTOR ID CODE   : 11111111111111111        LOCAL TRANSACTION DATE    : 1102
CARD ACCEPT. TERMINAL ID: 11111111                 TRANSACTION AMOUNT        : 30.00
MERCHANT TYPE           : 3411                      TRANSACT. CURRENCY CODE   : 840
CARD ACCEPTOR NAME      : NAME4
CITY                    : CITY4                     MESSAGE REASON CODE       : 0080
STATE                   : 06
COUNTRY                 : US                        ACQUIRING INST. ID CODE   : 212345
                                                   ACQUIRING COUNTRY CODE    : 840
RETRIEVAL REFERENCE NO. : 734217333333             ACQUIRER BUSINESS ID      : 00000000
AUTH. CHARACTER IND     :
SYSTEM TRACE AUDIT NO.  : 333333                    ADDITIONAL DATA (USAGE 8)
                                                   ISSUER CONTROL NUMBER     :
NETWORK MNGMNT.INFO CODE: 881                        FAX NUMBER                :
NETWORK ID CODE         : 2
TRANSMISSION DATE       : 1209
LOCAL TRANSACTION TIME  : 172623

ADDITIONAL TRANSACTION DATA

PROCESSING CODE         : 020000
SETTLEMENT DATE         : 1123
REIMBURSEMENT ATTRIBUTE : 0
```

AD-242V: Formatted Incoming V.I.P. Fee Collection and Funds Disbursement Report

```
REPORT AD-242V                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                          PAGE    1
RUN DATE xx/xx/xx                   FORMATTED INCOMING VIP FEES/FUNDS FOR 400001                  VERSION X.XX
                            FROM FILE R1997344.004 RECEIVED ON xx/xx/xx AT xx:xx:xx

VISA FEE COLLECTION
MESSAGE TYPE ID 0422


PRIMARY ACCOUNT NUMBER  : 5899 9985 0012 8        TRANSACTION INFORMATION
                                                 TRANSACTION AMOUNT        : 22.13
ACQUIRING INST. ID CODE : 400127                 TRANSACT. CURRENCY CODE   : 840
ACQUIRING COUNTRY CODE  : 840                     TYPE OF TRANSACTION       : 19
FORWARDING INST. ID CODE: 444594                 TYPE OF ACCOUNT (FROM)    : 20
                                                 TYPE OF ACCOUNT (TO)      : 00
RETRIEVAL REFERENCE NO. : 313360000113
SYSTEMS TRACE AUDIT NO. : 000011                 MESSAGE REASON CODE       : 0130

NETWORK ID CODE         : 2
SETTLEMENT FLAG         : 6                       MESSAGE TEXT              : a3133001.13 fee collection from
TRANSMISSION DATE       : 0422                                               midwest payment systems to the FARWEST
TRANSMISSION TIME       : 120026

ADDITIONAL TRANSACTION DATA


SETTLEMENT DATE         : NO DATA AVAILABLE
STIP/SWITCH REASON CODE : 9001

VISA FUNDS DISBURSEMENT
MESSAGE TYPE ID 0422


PRIMARY ACCOUNT NUMBER  : 5899 9985 0023 5        TRANSACTION INFORMATION
                                                 TRANSACTION AMOUNT        : 22.14
ACQUIRING INST. ID CODE : 400127                 TRANSACT. CURRENCY CODE   : 840
ACQUIRING COUNTRY CODE  : 840                     TYPE OF TRANSACTION       : 29
FORWARDING INST. ID CODE: 444594                 TYPE OF ACCOUNT (FROM)    : 20
                                                 TYPE OF ACCOUNT (TO)      : 00
RETRIEVAL REFERENCE NO. : 313360000114
SYSTEMS TRACE AUDIT NO. : 000012                 MESSAGE REASON CODE       : 0130

NETWORK ID CODE         : 2
TRANSMISSION DATE       : 0422                    MESSAGE TEXT              : a3133001.14 funds disbursement from
TRANSMISSION TIME       : 120035                                            midwest payment systems to the FARWEST

TRANSACTION TOTALS


TOTAL    TRANSACTIONS INPUT    : 9

TOTAL VIP TRANSACTIONS PROCESSED: 2
TOTAL VIP TRANSACTIONS BYPASSED : 7
```

AD-244V: Formatted Incoming V.I.P. Text Message Report

```
REPORT AD-244V                         VISANET BACKOFFICE ADJUSTMENT SYSTEM                    PAGE         1
RUN DATE xx/xx/xx              FORMATTED INCOMING VIP TEXT MESSAGE DATA FOR 123456             RELEASE   X.XX

FILE R1997344.004

PLUS            TEXT MESSAGE
MESSAGE TYPE ID 0620
-----------------------------------

FORWARDING INST. ID CODE:  315002
RECEIVING INST. ID CODE :  400130
RETRIEVAL REFERENCE NO.  :  314360000119
SYSTEMS TRACE AUDIT NO.  :  000001
NETWORK ID CODE          :  0004
NETWORK MNGMNT.INFO CODE:  883
PLUS PMC ID              :  000019
MESSAGE TEXT             :  #A3143001, 19 XXXXX FREE TEXT TO XXXXXXXXX


TRANSACTION TOTALS
------------------

TOTAL TRANSACTIONS INPUT          :    19

TOTAL VIP TRANSACTIONS PROCESSED:     1
TOTAL VIP TRANSACTIONS BYPASSED :    18

TOTAL VIP TRANSACTIONS REPORTED :     1
```

AD-246V: Formatted Settlement Data Report

```
REPORT AD-246V                    VISANET BACKOFFICE ADJUSTMENT SYSTEM              PAGE       1
RUN DATE xx/xx/xx               FORMATTED SETTLEMENT DATA REPORT  FOR 123456        RELEASE  X.XX
                          FROM FILE R1997344.004 RECEIVED ON xx/xx/xx AT xx:xx:xx

PLUS SETTLEMENT TOTALS
MESSAGE TYPE ID 0620

NETWORK MNGMNT.INFO CODE: 290                    TRANSACTION INFORMATION

SETTLEMENT DATE         : 0410                   ACQUIRER TOTALS
SETTLEMENT CURRENCY CODE: 840                    GROSS VALUE COUNT       : 1
SETTLEMENT INST. ID CODE: 12345678902            GROSS VALUE             : 0.02     C
SETTLEMENT COUNTRY CODE : 876                    TOTAL FEES COUNT        : 3        C
                                                 TOTAL FEES              : 0.04     C
SYSTEMS TRACE AUDIT NO. : 000001                 TOTAL CHARGES COUNT     : 5        C
RETRIEVAL REFERENCE NO. : 12345678912            TOTAL CHARGES           : 0.06     C

NETWORK ID CODE         : 4                      ISSUER TOTALS
TRANSMISSION DATE       : 0410                   GROSS VALUE COUNT       : 7        C
TRANSMISSION TIME       : 072102                 GROSS VALUE             : 0.08     C
                                                 TOTAL FEES COUNT        : 9        C
NET FUNDS TRANS AMOUNT  : 0.17   C               TOTAL FEES              : 0.10     C
                                                 TOTAL CHARGES COUNT     : 11       C
                                                 TOTAL CHARGES           : 0.12     C

                                                 BASE II TOTALS
                                                 GROSS VALUE COUNT       : 13       C
                                                 GROSS VALUE             : 0.14     C
                                                 TOTAL FEES COUNT        : 15       C
                                                 TOTAL FEES              : 0.16     C

PLUS RECONCILIATION TOTALS
MESSAGE TYPE ID 0520

NETWORK MNGMNT.INFO CODE: 272                    TRANSACTION INFORMATION
SETTLEMENT DATE         : 0410                   NUMBER OF CREDITS        : 101010101
NET SETTLEMENT AMOUNT   : 111,222,333,444,555.66 AMOUNT OF CREDITS        : 12,345,678,901,234.56
SETTLEMENT CURRENCY CODE: 840                    REVERSAL NUMBER CREDITS  : 202020202
SETTLEMENT INST. ID CODE: 12345678902            REVERSAL AMOUNT CREDITS  : 1,234,567,890,123.45
SETTLEMENT COUNTRY CODE : 876

SYSTEMS TRACE AUDIT NO. : 000001                 NUMBER OF DEBITS         : 1212121212
                                                 AMOUNT OF DEBITS         : 9,876,543,210,987.65
NETWORK ID CODE         : 4                       REVERSAL NUMBER DEBITS   : 3434343434
TRANSMISSION DATE       : 0410                   REVERSAL AMOUNT DEBITS   : 55,667,788,990,011.22
TRANSMISSION TIME       : 072102

TRANSACTION TOTALS

TOTAL     TRANSACTIONS INPUT     : 3
TOTAL VIP TRANSACTIONS PROCESSED: 3
TOTAL VIP TRANSACTIONS BYPASSED : 0
TOTAL VIP TRANSACTIONS REPORTED : 3
TOTAL VIP TRANSACTIONS IN ERROR : 0
```

AD-249V: Formatted Cardholder Database Update Report

```
REPORT AD-249V                                                    PAGE    :  1
RUN DATE xx/xx/xx                                                 RELEASE :  X.XX

                    VISANET BACKOFFICE ADJUSTMENT SYSTEM
                 FORMATTED CARDHOLDER DATABASE UPDAT FOR 654321
             FROM FILE R1997344.004 RECEIVED ON xx/xx/xx AT xx:xx:xx


VISA CARDHOLDER DATABASE UPDATE
MESSAGE TYPE ID 0322


PRIMARY ACCOUNT NUMBER   : 1234 5678 9012 3452      FILE NAME                 : E4
SYSTEMS TRACE AUDIT NO.  : 222222                   NETWORK ID CODE           : 2
RETRIEVAL REFERENCE NO.  : 123456123456             FILE UPDATE CODE          : 1
TRANSMISSION DATE        : 0522                      ACTION DATE               : 950412
TRANSMISSION TIME        : 105632                    ACTION CODE               : 43
FILE UPDATE CODE         : 1                         STIP/SWITCH REASON CODE   : 9030
REGION CODING            :
ACQUIRING INST. ID CODE  : 400004


VISA CARDHOLDER DATABASE UPDATE
MESSAGE TYPE ID 0322


PRIMARY ACCOUNT NUMBER   : 5934 5678 9012 3456      FILE NAME                 : E4
SYSTEMS TRACE AUDIT NO.  : 222222                   NETWORK ID CODE           : 2
RETRIEVAL REFERENCE NO.  : 123456123456             FILE UPDATE CODE          : 1
TRANSMISSION DATE        : 0522                      ACTION DATE               : 950412
TRANSMISSION TIME        : 105639                    ACTION CODE               : 43
FILE UPDATE CODE         : 1                         PAN EXTEND. COUNTRY CODE: 840
REGION CODING            :                           STIP/SWITCH REASON CODE   : 9030
ACQUIRING INST. ID CODE  : 400004


TRANSACTION TOTALS


TOTAL    TRANSACTIONS INPUT           :  14

TOTAL VIP TRANSACTIONS PROCESSED:   2
TOTAL VIP TRANSACTIONS BYPASSED  :  12

TOTAL VIP TRANSACTIONS REPORTED  :   2
```

AD-310: Tracking Activity Report

REPORT AD-310
RUN DATE xx/xx/xx

VISANET BACKOFFICE ADJUSTMENT SYSTEM
TRACKING ACTIVITY REPORT FOR 400000

PAGE 1
PROGRAM VERSION X.XX

TRACKING --DATE--	ELAPSED -DAYS--	TRANSACTION ---TYPE----	---PRODUCT-----	----CARD NUMBER----	-REFERENCE	ID-	SEQ NO-	-----AMOUNT-----	TRAN DATE	---STATUS--- ORIG	MATCH	FLAGS--- ACT	REPL
xx/xx/xx	0000	REPR REV CASH	PLUS	0001800000049538000	01234567890		000	27.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	CONFIRMATION	VISA	0001800000213962600	00019342069		000	.00	1016	SENT	NO	NO	NO
xx/xx/xx	0000	CONFIRMATION	VISA	0001800000284673300	00019284673		000	.00	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPRES. CASH	PLUS	0001800000295478400	01234567890		000	7.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPR REV CASH	PLUS	0001800000321163000	01234567890		000	27.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	CONFIRMATION	VISA	0001800000529827000	00019342067		000	.00	1016	SENT	NO	NO	NO
xx/xx/xx	0000	CONFIRMATION	VISA	0001800000569346200	00019284674		000	.00	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPRES. CASH	PLUS	0001800000637373400	01234567890		000	7.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPR REV CASH	PLUS	0001800000663058800	01234567890		000	27.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPR REV CASH	PLUS	0001800000706862200	01234567890		000	27.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPRES. CASH	PLUS	0001800000853431700	01234567890		000	7.30	1016	SENT	NO	NO	NO
xx/xx/xx	0000	CONFIRMATION	VISA	0001800000854020700	00019284675		000	.00	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPRES. CASH	PLUS	0001800000953583400	01234567890		000	7.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPR REV CASH	PLUS	0001800000991339500	01234567890		000	27.73	1016	SENT	NO	NO	NO
xx/xx/xx	0000	CONFIRMATION	VISA	4053440000211678000	00019294159		000	.00	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPRES. SALES	VISA	4053440000358941000	01234567890		000	5.30	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPRES. CREDIT	VISA	4053440000413986700	01234567890		000	6.30	1016	SENT	NO	NO	NO
xx/xx/xx	0000	CONFIRMATION	VISA	4053440000432852800	00019294157		000	.00	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPRES. CASH	VISA	4053440000509673600	01234567890		000	7.30	1016	SENT	NO	NO	NO
xx/xx/xx	0000	REPR REV SALES	VISA	4053440000514693700	01234567890		000	25.30	1016	SENT	NO	NO	NO
xx/xx/xx	0000	RFC NONFULFIL	VISA	4444442222491040000	00303800160		000	0.00	0207	SENT	YES	NO	NO
xx/xx/xx	0000	RFC DISPUTE	VISA	4444442234131620000	79902383911		000	0.00	0127	SENT	NO	NO	NO
xx/xx/xx	0000	RFC DISP RULE	VISA	4444442235357900000	07589110539		000	0.00	0127	SENT	NO	NO	NO

SENT 172   RECEIVED 77   MATCHED 154   ACTION REQD 65   REPLIED TO 0

DATE RANGE   TRAN TYPE
xx/xx/xx TO xx/xx/xx   ALL

TOTALS:
VISA   239
SELECTION PARAMETERS: DATE: xx/xx/xx THROUGH xx/xx/xx

AD-320D: Original Transaction Detail Report (1 of 2)

```
REPORT AD-320D                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                                    PAGE          1
RUN DATE xx/xx/xx                            ORIGINAL TRANSACTION DETAIL                                        RELEASE    X.XX
FILE QUERY.ADJ

VISA PURCHASE          SALES CHARGEBACK CREATED BATCH A1997344.004 RECORD NUMBER 001

PRIMARY ACCOUNT NUMBER        : 6543 2100 0000 0000 009    TRANSACTION INFORMATION
EXPIRATION DATE               : 9807                       LOCAL TRANSACTION DATE        : 0523
                                                           LOCAL TRANSACTION TIME        : 12311
CARD ACCEPTOR ID CODE         : ID CODE                    TRANSACTION AMOUNT            : 98.37
CARD ACCEPT. TERMINAL ID      : TERMINAL                   TRANSACT. CURRENCY CODE       : 840
MERCHANTE TYPE                : 5411                       PROCESSING CODE               : 000000
CARD ACCEPTOR NAME            : NAME
CITY                          : CITY                       ADDITIONAL DATA (USAGE 7)
STATE                         : STATE                      USAGE CODE                    : 2
COUNTRY                       : US                         DOCUMENTATION INDECATOR       : 1
ZIP CODE                      : 23456                      MESSAGE TEXT                  : VISA REPRESENT CREDIT ADJUSTMENT
                                                           RETURN REASON CODE(S)         :
ACQUIRING INST. ID CODE       : 123456
ACQUIRING COUNTRY CODE        : 840

POS PAN/DATE ENTRY MODE       : 00
POS TERMINAL TYPE             : 1
POS TERMINAL CAPABILITY       : 5

RETRIEVAL REFERENCE NO        : 234567890123              SETTLEMENT INFORMATION
SYSTEMS TRACE AUDIT NO        : 042888                    SETTLEMENT DATE               : 0205
                                                          SETTLEMENT AMOUNT             : 92.99
POS CONDITION CODE            : 00                        SETTLEMENT CURRENCY CODE      : 840
NETWORK ID CODE               : 2                         SETTLEMENT FLAG               : 0
TRANSMISSION DATE             : 1102                      NATIONAL NET COUNTRY          : 826
TRANSMISSION TIME             : 211935                    MEMBER CALCULATED IRF         : 6.28

MESSAGE REASON CODE           :

ADDITIONAL TRANSACTION DATA
-----------------------------
REIMBURSEMENT ATTRIBUTE       : 0
SERVICE DEVELOPMENT           : 1
```

AD-320D: Original Transaction Detail Report (2 of 2)

```
REPORT AD-320D                    VISANET BACKOFFICE ADJUSTMENT SYSTEM                          PAGE         2
RUN DATE xx/xx/xx                       ORIGINAL TRANSACTION DETAIL                             RELEASE    X.XX

FILE QUERY.ADJ

VISA ATM WITHDRAWAL

TRANSACTION IDENTIFIER                               PROCESSING CODE          01 00 00
PRIMARY ACCOUNT NUMBER        44444400003           COUNTRY CODE             840
RETRIEVAL REF NUMBER          03030303030303        TRAN AMOUNT                   30.03
BII ACQUIRER REF NUMBER
TRACE NUMBER                  030303                 OTHER AMOUNT
MERCHANT TYPE                 6011                   TRAN CURRENCY CODE       840
LOCAL TRANS. DATE(mmdd)       0330                   TRANS TIME (HHMMss)
ACQUIRING INST. ID            112233                 EXPIRATION DATE          9512
CARD ACCEPTOR ID              ATM INST. NAME3        ACQ COUNTRY CODE         840
CARD ACCEPTOR NAME            NAME03                 TERMINAL ID              03030303
  CITY/COUNTRY                03030303030030     US  STATE                    06 (CA)
MESSAGE REASON CODE           0030                   ZIP/POSTAL CODE          03030
VISA ACQ BUSINESS ID          03030303              PLUS PMC ID
REGION MERCHANT NUMBER                               FINANCIAL INST ID        112233
AUTH CHARACTER IND            0                      MULTIPLE CLEARING SEQ              of
REIMBURSEMENT ATTR            0                      POS MOD/CAP/COND         012/00/00
ADDITIONAL DATA PRIVATE       V10030303MESSAGE TEXT 03

INQUIRY SUMMARY:

         0 RESPONSE PENDING (WAITING FOR VISA RESPONSE)
         0 NOT FOUND (NO RECORD FOUND FOR THE INQUIRY)
         0 ACCESS DENIED (UNABLE TO ACCESS THE RECORD)
         0 SYSTEM UNAVAILABLE (UNABLE TO ACCESS THE SYSTEM)
         1 EXCEPTION CREATED (ORIGINAL NO LONGER AVAILABLE)

        13 ORIGINAL TRANSACTIONS

        13 TOTAL RECORDS

         SEARCH PARAMETERS:

         -- NONE --
```

AD-320S: Inquiry Status Report

```
REPORT AD-320S                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                                    PAGE      1
RUN DATE xx/xx/xx                              INQUIRY STATUS REPORT                                         RELEASE  X.XX

FILE QUERY.ADJ

                                                                          ------------EXCEPTION------------------
                        REQUESTED   TRANS                     OPERATOR                  RECORD
CARD NO/TRAN ID           DATE      DATE     STATUS/TYPE        ID      BATCH ID          NO    TRANSACTION TYPE ID

6543211111111111111     07/01/96  02/02/96  EXCEPTION CREATED  MASTER  A1997344.004     001   CHARGEBACK
6543211111111111111     07/01/96  02/02/96  EXCEPTION CREATED  MASTER  A1997344.004     002   FRAUD ADVICE - NRI/ICS
6543211111111111111     07/01/96  02/02/96  EXCEPTION CREATED  MASTER  A1997344.004     003   ISSUERS CLEARINGHOUSE FRAUD

INQUIRY SUMMARY:

            0 RESPONSE PENDING (WAITING FOR VISA RESPONSE)

            0 NOT FOUND (NO RECORD FOUND FOR THE INQUIRY)

            0 ACCESS DENIED (UNABLE TO ACCESS THE RECORD)

            0 SYSTEM UNAVAILABLE (UNABLE TO ACCESS THE SYSTEM)

            0 EXCEPTION CREATED (ORIGINAL NO LONGER AVAILABLE)

            1 ORIGINAL TRANSACTIONS

            1 TOTAL RECORDS

        SEARCH PARAMETERS:

            STATUS TYPE...................: PURCHASE (TC05)
            TRANSACTION AMOUNT............: 89.45
```

AD-900: Event Report

```
REPORT AD-900                         VISANET BACKOFFICE ADJUSTMENT SYSTEM                            PAGE    1
RUN DATE xx/xx/xx                              EVENT REPORT                                           Release X.XX

DATE      TIME      EVENT     OPERATOR   DESCRIPTION
12/10/97  14:36:45  GEN RPT   MASTER     GENERATE REPORT AD-230S
12/10/97  14:33:55  LOG ON    MASTER     LOG ON
12/10/97  14:16:49  LOG OFF   MASTER     LOG OFF
12/10/97  14:14:02  GEN RPT   MASTER     GENERATE REPORT AD-230D
12/10/97  14:09:42  PRT RPT   MASTER     PRINT REPORT AD-230S
12/10/97  14:09:08  LOG ON    MASTER     LOG ON
12/10/97  12:42:19  PRT RPT   MASTER     PRINT REPORT AD-230D
12/10/97  12:39:00  LOG ON    MASTER     LOG ON
12/10/97  12:14:02  LOG OFF   MASTER     LOG OFF
12/10/97  11:45:17  GEN RPT   MASTER     GENERATE REPORT AD-020D
12/10/97  11:44:25  DEL FILE  MASTER     DELETED R1997344.004
12/10/97  11:43:23  GEN RPT   MASTER     GENERATE REPORT AD-130S
12/10/97  11:43:19  END IMP   MASTER     END IMPORT A1997344.004 COUNT 104 ERRORS 000
12/10/97  11:43:11  BEG IMP   MASTER     BEGIN IMPORT
12/10/97  11:41:39  GEN RPT   MASTER     GENERATE REPORT AD-230D
12/10/97  11:09:02  LOG ON    MASTER     LOG ON
12/10/97  11:08:27  END EXP   MASTER     END EXPORT E1997344.004 COUNT 181
12/10/97  11:07:52  BEG EXP   MASTER     BEGIN EXPORT E1997344.004
12/10/97  11:07:50  BEG RECB  MASTER     BEGIN RECEIVE FROM BASE II
12/10/97  11:01:15  LOG OFF   MASTER     LOG OFF
12/10/97  11:01:10  ERR FILE  MASTER     ATTEMPTED DELETE OF DUPCHECK.ADJ
12/10/97  11:00:58  DEL FILE  MASTER     DELETED E1997344.004
12/10/97  10:58:37  LOG ON    MASTER     LOG ON
12/10/97  10:40:37  BEG EXP   MASTER     BEGIN EXPORT E1997344.004
12/10/97  10:40:15  BEG RECB  MASTER     BEGIN RECEIVE FROM BASE II
12/10/97  10:37:56  LOG ON    MASTER     LOG ON
12/10/97  10:33:37  LOG OFF   MASTER     LOG OFF
12/10/97  10:31:54  END EXP   MASTER     END EXPORT E1997344.004 COUNT 077
12/10/97  10:31:20  BEG EXP   MASTER     BEGIN EXPORT E1997344.004
12/10/97  10:31:18  BEG RECB  MASTER     BEGIN RECEIVE FROM BASE II
12/10/97  10:31:03  LOG ON    MASTER     LOG ON
12/10/97  10:25:53  LOG OFF   MASTER     LOG OFF
12/10/97  10:25:04  END RECB  MASTER     END RECEIVE R1997344.004 COUNT 104 ERRORS 000
12/10/97  10:25:02  GEN RPT   MASTER     GENERATE REPORT AD-220S
12/10/97  10:25:00  ADD TRKI  MASTER     ADD 077 RECS TO TRACKING.ADJ ON INCOMING
12/10/97  10:24:59  END EXP   MASTER     END EXPORT (NO DATA)
12/10/97  10:24:29  BEG EXP   MASTER     BEGIN EXPORT E1997344.004
12/10/97  10:24:27  BEG RECB  MASTER     BEGIN RECEIVE FROM BASE II
12/10/97  10:22:43  ADD TRKI  MASTER     ADD 077 RECS TO TRACKING.ADJ ON INCOMING
12/10/97  10:22:42  END EXP   MASTER     END EXPORT (NO DATA)
12/10/97  10:22:20  BEG EXP   MASTER     BEGIN EXPORT E1997344.004
12/10/97  10:22:19  BEG RECB  MASTER     BEGIN RECEIVE FROM BASE II
12/10/97  10:22:03  LOG ON    MASTER     LOG ON
12/10/97  10:19:46  LOG OFF   MASTER     LOG OFF
12/10/97  10:18:47  LOG ON    MASTER     LOG ON

EVENT LOG RECORDS:  106
REPORT PARAMETERS:  DATE=  /  /       TIME=  :  :      EVENT=
```

AD-910: Profile Listing (1 of 3)

```
REPORT AD-910                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                              PAGE        1
RUN DATE XX/XX/XX                              PROFILE LISTING                                       RELEASE   X.XX

SYSTEM-PROFILE:
---------------
NAME                         NAME REQUIRED
PROCESSOR NUMBER             100000
MAX EVENT LOG RECORDS        1000
DISABLE EDITS                1                    DATA ENTRY DEFAULTS:
CONNECTION TYPE              BOTH                     CURRENCY CODE                      840
PRINTER PORT                 LPT1                     COUNTRY CODE                       US (840)
DATE FORMAT                  1 (MM/DD/YY)             MERCHANT COUNTRY CODE              US
RECEIVE AFTER SEND           N                        ACQUIRING INSTITUTION ID          123456
ATM STANDARDIZATION          Y                        VISA ACQUIRER'S BUSINESS ID       123456
ENTER MBR-CALC IRF           N                        FORWARDING INSTITUTION ID         123456

VCRFS CONFIGURATION
VCRFS FORMAT                 S
RFC REQUESTED FULFILLMENT    1
ISSUER RFC BIN               232323
SOURCE SUB-ADDRESS           1888333
VDAS IEW BIN                 400777

======================================================================================================================
SECURITY PROFILE:
-----------------
PASSWORD LENGTH              5
PASSWORD EXPIRATION          999
MAX LOGON ATTEMPTS           9
AUTHORIZED TIMEOUT           9
INACTIVE LOGOFF              99

======================================================================================================================
NETWORK PROFILE:
----------------
DEBIT PCR NUMBER             0000                 VAP NUMBER 1: ACTIVE
TYPE OF MODEM                CODEX                    ISSUER STATION ID          400000
                                                      ACQUIRER STATION ID        400001
NO OF DIAL RETRIES           1                        PASSWORD                   PASSWORD
TOUCH/PULSE DIAL             T                        PHONE NUMBER               9-1-415-432-1493
SERIAL PORT                  COM1
                                                  VAP NUMBER 2: BACKUP
                                                      ISSUER STATION ID          400002
                                                      ACQUIRER STATION ID        400003
                                                      PASSWORD                   PASSWORD
                                                      PHONE NUMBER               9-1-415-432-1493
```

AD-910: Profile Listing (2 of 3)

```
REPORT AD-910D                    VISANET BACKOFFICE ADJUSTMENT SYSTEM                          PAGE      2
RUN DATE 07/11/96                            PROFILE LISTING                                    RELEASE  X.XX
============================================================================================================
TRANSACTION PROFILE PAGE 1:
--------------------------
                    PRINT   EXPORT  TRACK                          PRINT   EXPORT  TRACK
                    Y/N     Y/N     Y/N                            Y/N     Y/N     Y/N
CHARGEBACKS:                                   ORIGINALS:
  SALES             Y       Y       Y            SALES             Y               Y
  CREDIT VOUCHER    Y       Y       Y            CREDIT VOUCHER    Y               Y
  CASH              Y       Y       Y            CASH              Y               Y
  DEBIT             Y       Y       Y          REVERSALS:
REVERSALS:                                        SALES            Y       Y       Y
  SALES             Y       Y       Y            CREDIT VOUCHER    Y       Y       Y
  CREDIT VOUCHER    Y       Y       Y            CASH             Y       Y       Y
  CASH              Y       Y       Y          INTERLINK ONLY:
  DEBIT             Y       Y       Y            DOWNTIME SALES DRAFT  Y
REPRESENTMENTS:
  SALES             Y       Y       Y          OTHER FINANCIAL:
  CREDIT VOUCHER    Y       Y       Y            ADJ-NO PREVIOUS TRANS Y
  CASH              Y       Y       Y            ADJUSTMENTS       Y       Y
  DEBIT             Y       Y       Y            FEE COLLECTION    Y       Y       Y
REVERSALS:                                        FUNDS DISBURSEMENT Y      Y       Y
  SALES             Y       Y       Y
  CREDIT VOUCHER    Y       Y       Y
  CASH              Y       Y       Y
============================================================================================================
TRANSACTION PROFILE PAGE 2:
--------------------------
                            PRINT   EXPORT  TRACK                     PRINT   EXPORT  TRACK
                            Y/N     Y/N     Y/N                       Y/N     Y/N     Y/N
RETRIEVAL REQUESTS:                            FILE UPDATES:
  ORIGINAL                  Y       Y       Y     EXCEPTION FILE      Y
  COPY                      Y       Y       Y     PIN VERIF FILE      Y
  CONFIRMATION              Y       Y       Y
  RFC NON-FULFILLMENTS      Y       N       Y   RECONCILIATION/SETTLEMENT:
  RFC DISPUTES              Y       N       Y     RECONCILIATION      Y       Y
  RFC DISPUTE RULINGS       Y       N       Y     SETTLEMENT          Y       Y
MISCELLANEOUS:
  FREE TEXT MESSAGE         Y       Y
  ICS RESPONSE              Y       Y
  RETURNED ITEM FINANCIAL   Y       Y
  RETURNED ITEM NON-FINANCIAL Y     Y
  MONEY TRANSFER            Y       Y
  MONEY TRANSFER REVERSAL   Y       Y
  CARDHOLDER DATABASE UPD   Y       Y
  INQUIRY/RESPONSES         Y
```

AD-910: Profile Listing (3 of 3)

```
REPORT AD-910D                        VISANET BACKOFFICE ADJUSTMENT SYSTEM                        PAGE      3
RUN DATE XX/XX/XX                               PROFILE LISTING                               RELEASE  X.XX
===========================================================================================================

AGING ALERT PROFILE:

PRODUCT: VISA          0002          ISSUER    ATM: VIP      POS: BASE II
TRACKING RETENTION PERIOD 090 DAYS   ACQUIRER  ATM: VIP      POS: BASE II

CHARGEBACKS:        ALERT DAYS        REPRESENTMENTS:                  ALERT DAYS
  SALES               001               SALES                           002
  CREDIT VOUCHER      003               CREDIT VOUCHER                  004
  CASH               005               CASH                            006
  DEBIT              007
                                      REVERSALS:
REVERSALS:                              SALES                           010
  SALES              009                CREDIT VOUCHER                 010
  CREDIT VOUCHER     011                CASH                           012
  CASH               013
                                      OTHER FINANCIAL:
ORIGINALS:                              ADJUSTMENTS                    018
  SALES              016
  CREDIT VOUCHER     017
  CASH               019
                                      RETRIEVAL REQUESTS:              ALERT DAYS
REVERSALS:           ALERT DAYS         ORIGINAL                       021
  SALES              020                COPY                           023
  CREDIT VOUCHER     022                CONFIRMATION                   025
  CASH               024

PRODUCT: INTERLINK    0003           ISSUER    ATM: N/A      POS: VIP
TRACKING RETENTION PERIOD 045 DAYS   ACQUIRER  ATM: N/A      POS: VIP

CHARGEBACKS:        ALERT DAYS        REPRESENTMENTS:                  ALERT DAYS
  SALES               123               SALES                           456

                                      OTHER FINANCIAL:
                                        ADJUSTMENTS                    789
===========================================================================================================
REPORTING PROFILE:
------------------
AUTOMATIC PRINT FLAGS ARE SET FOR THE FOLLOWING REPORTS:
AD-020D   = N   AD-021D   = N   AD-120I   = N   AD-120S   = N   AD-125X   = N
AD-130D   = N   AD-120D   = N   AD-220D   = N   AD-220S   = N   AD-230D   = N
AD-230S   = N   AD-145V   = N   AD-241B   = N   AD-241V   = N   AD-242B   = N
AD-242V   = N   AD-240V   = N   AD-244V   = N   AD-245B   = N   AD-246V   = N
AD-247B   = N   AD-244B   = N   AD-249V   = N   AD-310    = N   AD-320D   = N
AD-320S   = N   AD-247V   = N   AD-915    = N   AD-950T   = N   AD-TBLF   = N
               AD-900    = N   AD-910    = N

AUTOMATIC GENERATE FLAGS ARE SET FOR THE FOLLOWING REPORTS:
AD-130D   = Y   AD-220D   = Y   AD-240B   = Y   AD-240V   = Y   AD-241B   = Y
AD-241V   = Y   AD-242B   = Y   AD-243B   = Y   AD-244B   = Y   AD-244V   = Y
AD-245B   = Y   AD-242V   = Y   AD-248B   = Y   AD-249V   = Y
               AD-247B   = Y   AD-247V   = Y
===========================================================================================================
DATA MAINTENANCE PROFILE:
-------------------------
WORK FILE ARCHIVE DAYS                  010
WORK FILE COUNT                         050
CONTROL FILE COMPRESSION DAYS           015
WORK FILE DELETE DAYS                   045
EXCEPTION AGING PROMPT                  P
QUERY FILE PURGE DAYS                   07
QUERY/TRACKING MAX RETRY COUNT          090
===========================================================================================================
```

AD-915: Operator ID Listing

```
REPORT AD-915                    VISANET BACKOFFICE ADJUSTMENT SYSTEM                        PAGE      1
RUN DATE xx/xx/xx                         OPERATOR-ID LISTING                                RELEASE   X.XX

                                   Y = ACCESS      N = NO ACCESS

OPERATOR ID: CARL         OPERATOR NAME: CARL DOCUMENTER

DATA ENTRY                 : Y          GENERATE REPORTS              : Y
  CREATE BII ORIGINALS     : Y          BROWSE/PRINT REPORTS          : Y
  CREATE INQUIRY TRANSACTIONS: Y        CHANGE DATE (SIGN-ON SCREEN)  : Y
SEND TRANSACTIONS          : Y          OPERATOR ID MAINTENANCE       : N
RECEIVE TRANSACTIONS       : Y          SYSTEM PROFILE MAINTENANCE    : Y
IMPORT DATA                : N          EVENT LOG FUNCTIONS           : Y
TRACKING                   : N


OPERATOR ID: MASTER       OPERATOR NAME: MASTER

DATA ENTRY                 : Y          GENERATE REPORTS              : Y
  CREATE BII ORIGINALS     : Y          BROWSE/PRINT REPORTS          : Y
  CREATE INQUIRY TRANSACTIONS: Y        CHANGE DATE (SIGN-ON SCREEN)  : Y
SEND TRANSACTIONS          : Y          OPERATOR ID MAINTENANCE       : Y
RECEIVE TRANSACTIONS       : Y          SYSTEM PROFILE MAINTENANCE    : Y
IMPORT DATA                : Y          EVENT LOG FUNCTIONS           : Y
TRACKING                   : Y
```

AD-950T: Purge Listing

```
REPORT AD-950T                           VISANET BACKOFFICE ADJUSTMENT SYSTEM                                                      PAGE    1
RUN DATE xx/xx/xx                        TRACKING FILE PURGED RECORDS FOR 400001                                        PROGRAM VERSION X.XX

TRACKING   TRANSACTION                                                    SEQ                         TRAN      ---STATUS  FLAGS---
--DATE--   ---TYPE----   ----PRODUCT----   ----CARD NUMBER----   -REFERENCE ID-  -NO   ------AMOUNT------   DATE   ORIG MATCH ACT REPL
08/24/95   C/B CASH      PLUS              4827593840000000      2842943842 90   000              20.13     0914   RECV  NO    NO   YES

08/24/95   C/B SALES     VISA              4827503948000000      2857104928 37   000              23.23     0914   SENT  NO    YES  NO

08/25/95   C/B SALES     VISA              2059384720400000      2850194827 48   001              25.38     0914   RECV  YES   YES  NO


TOTAL RECORDS PURGED:   0003
```

AD-ARCHV: List of Archived Files

```
REPORT AD-ARCHV                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                        PAGE      1
RUN DATE xx/xx/xx                             LIST OF ARCHIVED FILES                                RELEASE  X.XX

FILE          FILE       FILE    FILE    BOAS    BACKUP     FLOPPY
NAME          DATE       TIME    SIZE    REL     DATE       DISK

A1997344.004  12/10/97   14:29P  9216    3.01    12/10/97   BOAS-003
C1997345.005  12/11/97   14:30P   664    3.01    12/11/97   BOAS-003
R1997345.006  12/11/97   16:04P  4896    3.01    12/12/97   BOAS-006    *   FILE WILL BE DELETED ON NEXT ARCHIVE RUN


TOTAL NUMBER OF FILES LISTED :             3


TOTAL NUMBER OF FILES ELIGIBLE FOR DELETION :        1
```

AD-TBLF: Edit Table Report

```
REPORT AD-TBLF                          VISANET BACKOFFICE ADJUSTMENT SYSTEM                              PAGE      1
RUN DATE xx/xx/xx                           CURRENT VISA TABLE FILES                                     RELEASE   X.XX

                    TABLE1                                         TABLE2
             EFFECTIVE DATE    VERSION                      EFFECTIVE DATE    VERSION
                07-14-96         0097                          04-30-96        0096
             SELECTED TABLE FILE

C   0097 071493 00
H   01 VIC BIN TABLE  (VBT)
D   01 001 400010 400026 400049 400051 400052 400144 400230 400260
T   01 000003

H   02 US SPECIAL CONDITION INDICATOR-1  (US1)
D   02 001 1 2 3
T   02 000003

H   03 US SPECIAL CONDITION INDICATOR-2  (US2)
D   03 001 B D L F S 8
T   03 000003

H   04 TRANSACTION VALIDATION TABLE  (TCV)
D   04 001 20110 20228 20328 20418 00500 30625 30725 30825 00900 01000
D   04 002 31122 21220 21320 21420 01500 31625 31725 31825 01900 02000
D   04 003 32122 22220 22320 22420 02500 32625 32725 32825 02900 03000
D   04 004 13112 23218 33317 23410 23510 33625 33725 33825 33917 34017
D   04 005 14112 00000 14310 14410 24518 34610 34710 34810 34912 05000
D   04 006 35110 35214 35314 35414 25510 25610 35710 35837 35910 36037
D   04 007 00000 00000 00000 00000 00000 00000 00000 00000 00000 00000
D   04 008 00000 00000 00000 00000 00000 00000 00000 00000 00000 00000
D   04 009 00000 00000 00000 00000 00000 00000 00000 00000 00000 00000
D   04 010 20000 30000 00000 00000 00000 00000 00000 00000 00000 00000
T   04 000012

H   05 TRANSACTION EDIT CLASS TABLE  (TEC)
D   05 001 4 8 8 8 0 1 1 1 0 0 3 3 3 3 0 2 2 2 0 0
D   05 002 3 3 3 3 0 1 1 1 0 0 3 3 3 3 0 2 2 2 3 3
D   05 003 3 0 3 3 3 3 3 3 0 3 2 2 1 3 3 3 3 3 3 3
D   05 004 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
D   05 005 0 0 0 0 0 0 0 0 0 4 4 0 0 0 0 0 0 0 0 0
T   05 000007

H   06 TRANSACTION PRINT PASS TABLE  (TPP)
D   06 001 0 0000 1 1233 1 1233 0 0000
D   06 002 2 2322 2 2322 2 2322 0 0000
D   06 003 2 2322 2 2322 2 2322 0 0000
D   06 004 2 2322 2 2322 0 0000 0 0000
D   06 005 2 2322 2 2322 2 2322 0 0000
D   06 006 2 2322 2 2322 0 0000 0 0000
D   06 007 0 0000 1 1233 1 1233 0 2222
D   06 008 2 2322 2 2322 2 1233 2 1233
D   06 009 0 0000 0 0000 0 0000 0 0000
D   06 010 1 1233 2 0000 1 1233 0 0000
D   06 011 1 1233 1 1233 1 1233 1 1111
```

BOAS System Messages C

BOAS system messages are preceded by the letter E (for error message). The messages are generally three digits in length and occur in one of the following categories:

- E100–E299: General Processing Messages

- E300–E399: Tracking Messages

- E400–E499: Reporting Messages

- E600–E699: Utilities Messages

- E700–E799: Communications Messages

- E800–E999: System Messages

General Processing Messages

E100 Account number is required.

Description: The account number is either missing or invalid.

Action: Enter the appropriate card account number.

E101 Invalid date.

Description: The date is either missing or invalid.

Action: Enter the field, according to the format required.

E102 Terminal type must be 0, 1, 2, 3, 4, 5, 7 or 8.

Description: The terminal type is either missing or invalid.

Action: Enter a valid terminal type from the list below:

0 = Unspecified
1 = Limited Amount Terminal
2 = Unattended Terminal
3 = Automated Dispensing Machine or Self-Service Terminal
4 = Electronic Cash Register
5 = Unattended Terminal, on premises of cardholder
7 = Telephone Device
8= Reserved

E103 Terminal capability must be 0, 1, 2, 3, 4, 5 or 9.

Description: The terminal capability is either missing or invalid.

Action: Enter a valid terminal capability code from the list below:

0 = Unknown
1 = Terminal not used
2 = Magnetic stripe read capability
3 = Bar Code read capability
4 = Optical Character Recognition (OCR) read capability
5 = Integrated circuit card capability
9 = Terminal does not read card data

E104 POS entry mode must be 00 or 01.

Description: The POS entry mode is either missing or invalid.

Action: Enter a valid POS entry mode code from the list below:

00 = Unknown
01 = Manual (key entry)

E105 POS capability code must be 0 or 2.

Description: The POS capability code is either missing or invalid.

Action: Enter a valid POS capability code from the list below:

0 = Unknown
2 = Terminal cannot accept PINs

E106 POS condition code must be 0, 1, 2, 3, 5, 6, 8, 10, 11, 12, 13, 17 or 51.

Description: The POS condition code is either missing or invalid.

Action: Enter a valid POS condition code from the list below:

00 = Normal transaction of this type
01 = Customer not present
02 = Unattended (customer-operated) terminal
03 = Merchant suspicious of transaction (or card)
05 = Customer present, card not present
06 = Preauthorized request
08 = Mail/telephone order (also recurring, advance, or installment order)
10 = Customer identity verified
11 = Suspected fraud
12 = Security
13 = Representation of item
17 = Chargeback
51 = Account and address verification without authorization

E107 Invalid time.

Description: The time is either missing or invalid.

Action: Enter the field according to the format required.

E108 Required data not entered.

Description: The data that is required is either missing or invalid.

Action: Enter data for the highlighted field.

E109 Transaction type must be 00 or 11.

Description: The transaction type is either missing or invalid.

Action: Enter a valid transaction type from the list below:

00 = Goods or service purchase
11 = Quasi-cash

E110 Transaction type must be 02 or 22.

Description: The transaction type is either missing or invalid.

Action: Enter a valid transaction type from the list below:

02 = Adjustment (debit)
22 = Adjustment (credit)

E111 Transaction type must be 00 or 17.

Description: The transaction type is either missing or invalid.

Action: Enter a valid transaction type from the list below:

00 = Goods or service purchase
17 = Scrip

E112 Account type must be 00, 10, 20, 30 or 40.

Description: The account type is either missing or invalid.

Action: Enter a valid account type from the list below:

00 = Not applicable or not specified
10 = Savings account
20 = Checking account
30 = Credit card account
40 = "Universal" account (represented by a customer identification
      number)

E113 Product Codes must be from 30 to 99 or spaces.

Description: The Product Code is missing or invalid.

Action: Enter a valid Product Code from 30 to 99.

E114 Account type must be 00, 10, 20 or 30.

Description: The account type is either missing or invalid.

Action: Enter a valid account type from the list below:

00 = Not applicable or not specified
10 = Savings account
20 = Checking account
30 = Credit card account

E115 Transmission to VIP system completed successfully.

Description: The transmission to V.I.P. has been successfully completed.

Action: No action required.

E117 Usage code must be 1 or 2.

Description: The usage code is either missing or invalid.

Action: Enter a valid usage code from the list below:

1 = First chargeback or representation
2 = Second chargeback or representation

E118 Doc. Ind. must be 0, 1, 2, 3 or 4.

Description: The documentation indicator is either missing or invalid.

Action: Enter a valid documentation indicator from the list below:

0 = No documentation provided
1 = Mailed documentation to follow
2 = Invalid acquirer reference number used in prior chargeback record; no
  supporting documentation was required or received
3 = Invalid acquirer reference number used in prior chargeback record;
  supporting documentation was received
4 = No supporting documentation received for prior chargeback

E119 Mail, Phone, or E/C Indicator must be space, 1, 2, 3, 4, 5, 6, 7, 8, or 9.

Description: The Mail, Telephone, or E/C Indicator is either missing or
invalid.

Action: Enter a valid Mail, Telephone, or E/C Indicator from list below:

Space= Not available
1 = Single transaction of mail/telephone order
2 = Recurring transaction
3 = Installment payment
4 = Unknown classification/other mail order
5 = SET Secure Electronic Transaction^{TM} with cardholder certificate
6 = Nonauthenticated security transaction with SET^{TM} merchant
  certificate
7 = Nonauthenticated security transaction without SET merchant
  certificate (for example, channel encryption)
8 = Nonsecure electronic commerce transaction
9 = Nonauthenticated security transaction that does not comply with
   SET and the merchant is SET-capable

E120 Special RIS Ind. must be 1, 2 or 3.

Description: The special RIS indicator is either missing or invalid.

Action: Enter a special RIS indicator from the list below:

1 = Zero floor limit required for this merchant
2 = Terminal that is capable of displaying account number encoded on
    magnetic stripe is required
3 = Both zero floor limit and terminal capable of account number display
    required

E121 Response source must be 0, 1, 2, 3, 4 or 5.

Description: The response source is either missing or invalid.

Action: Enter a Response Source Reason Code from the list below:

0 = Advice of Exception File change initiated by Account Tracking Service
1 = Response provided by Stand-In Processing (STIP): request timed out
    by Switch (Assured Transaction Response)
2 = Response provided by STIP: transaction amount below LCS issuer
    limit (with or without Address Verification Service [AVS]), or AVS
    address verification only (SI) Mode
4 = Response provided by STIP: issuer center not available for processing
    (for reasons other than SI mode)
5 = Response provided by issuer center (authorization only, authorization
    and address verification, or address verification only)

E122 Address verification results must be A, E, N, R, S, U, W, X, Y or Z.

Description: The address verification is either missing or invalid.

Action: Enter a valid address verification result from the list below:

A = Address; address matches, but ZIP code does not
E = Error; ineligible transaction or the message contains a content error
N = No; neither address nor ZIP code matches
R = Retry; system unavailable or timed out
S = Service not supported; the issuer does not support address verification
     or use AVS
U = Unavailable; address information is unavailable
W = Whole ZIP code; nine-digit ZIP code matches, but address does not
X = Exact; address and nine-digit ZIP code match
Y = Yes; address and five-digit ZIP code match
Z = ZIP; five-digit ZIP code matches, but address does not

E123 Field must be zero.

Description: The field contains input other than zero or an invalid entry.

Action: Enter zeros into the highlighted field.

E124 Field must be spaces.

Description: The field contains no space or an invalid entry.

Action: Enter spaces into highlighted field.

E125 Amount exceeds the maximum allowed.

Description: The field contains an amount that exceeds the maximum allowed.

Action: Enter an amount lower than, or equal to, the maximum in the highlighted field.

E126 Entered field was invalid. Correct value substituted.

Description: The field contained an invalid entry, and the system substituted a correct value.

Action: Check value for validity. No action required.

E127 Usage code must be 2.

Description: The usage code is either missing or invalid.

Action: In this instance, a usage code other than 2 is invalid.

E128 Beginning of transaction file displayed.

Description: This screen display begins with the top of the transaction file.

Action: No action required.

E129 End of transaction file displayed.

Description: This screen display ends with the bottom of the transaction file.

Action: No action required.

E130 Batch is full. Select a new or different batch to continue data entry.

Description: The maximum number of transactions has been entered into this batch.

Action: To continue data entry, you must begin a new batch or select a different batch.

E131 Transaction not found.

Description: The search criteria you have entered does not match any transactions in the current batch.

Action: No action required.

E132 End of file reached.

Description: This message displays when there are no more pages to view.

Action: No action required.

E133 Select desired transaction & press F2, or ESC to exit.

Description: This message is displayed to prompt an action.

Action: To continue processing, select a transaction code and press **F2**, or press **Esc** to return to the previous screen.

E134 Invalid entry, check edit tables for correct values.

Description: The data entered in this field is not valid.

Action: See Report AD-TBLF for the correct values for this field.

E135 Invalid entry for this field.

Description: The data entered in this field is not valid.

Action: See Report AD-TBLF or refer to the *BASE II Clearing & Settlement Interchange Formats, TC 01 to TC 48* and *TC 50 to TC 92,* for the correct values for this field.

E136 Transaction record successfully updated.

Description: The transaction record has been successfully changed.

Action: No action required.

E137 ERROR! CTF file not created!

Description: The Center Transaction File (CTF) file was not created.

Action: Contact Visa immediately.

E139 Batch control and transaction record updates FAILED!

Description: The batch control and transaction updates have not been processed correctly.

Action: Contact Visa immediately.

E143 Batch control record update FAILED!

Description: The batch control record update has failed.

Action: Contact Visa immediately.

E144 Transaction record for delete function FAILED!

Description: The transaction record for the delete function has failed.

Action: Contact Visa immediately.

E145 Transaction record add FAILED!

Description: The transaction record for the add function has failed.

Action: Contact Visa immediately.

E146 Batch control file unavailable for access. Try again later.

Description: The batch control file is being used by another user on the network.

Action: Try again later.

E147 New batch would exceed limit of 999 per day.

Description: A maximum of 999 batches may be created in a single day.

Action: Try again another day.

E148 Batch unavailable for access. Try again later.

Description: This batch is being accessed by another user on the network.

Action: Try again later.

E149 One or more batches must be selected.

Description: To use the Send function, you must select a batch for processing.

Action: Select a batch for processing.

E150 Batch status updated to status shown. Press ESC to exit.

Description: The batch has been sent according to the status on the screen.

Action: No action is required.

E151 Batch deleted.

Description: This batch has been deleted at the user's request.

Action: No action required.

E152 No data to display.

Description: There is no information available for this file.

Action: No action required.

E153 Transaction record update FAILED!

Description: The transaction record update failed.

Action: Contact Visa immediately.

E154 Transaction update during reread for update FAILED!

Description: The transaction update during reread for update failed.

Action: Contact Visa immediately.

E155 File unavailable. Try again later.

Description: This file is being accessed by another user on the network.

Action: Try again later.

E156 Information deleted.

Description: Your deletion request has completed successfully.

Action: No action required.

E157 Information added.

Description: The new information on this screen has been added successfully.

Action: No action required.

E158 Information changed.

Description: The information change has been processed successfully.

Action: No action required.

E159 Record already exists.

Description: The transaction you are attempting to create already exists.

Action: Create a transaction that does not exist.

E160 Record cannot be found.

Description: The search criteria you have entered do not match any transactions in the current batch.

Action: No action required.

E161 Amount Decimal Position is incompatible with currency.

Description: The amount indicated in the decimal position is incompatible with the currency.

Action: Enter a valid amount.

E162 Account type must be 00, 10, 20 or 40.

Description: The account type is either missing or invalid.

Action: Enter a valid account type.

00 = Not applicable or not specified
10 = Savings account
20 = Checking account
30 = Credit card account
40 = "Universal" account (represented by a customer identification
       number)

E163 Operator password is incorrect.

Description: The password you entered does not match the correct
password for this operator ID.

Action: Enter the correct password.

E164 Operator does NOT have authority to select this option.

Description: Your operator profile prohibits you from performing the
selected function.

Action: Contact your System Administrator to request changes to your
operator profile.

E165 TCR deleted.

Description: The TCR currently displayed has been deleted at your
request.

Action: No action required.

E166 Reimbursement Attribute must be W, X, Y or Z.

Description: The reimbursement attribute is either missing or invalid.

Action: Insert a reimbursement attribute for Interlink between W and Z.

W= Pre-existing Interlink supermarket
X = Pre-existing Interlink merchant
Y = Qualified Interlink supermarket
Z = Standard Interlink merchant

E167 Transaction added.

Description: The transaction you have just added data to has been added to the current batch.

Action: No action required.

E168 Invalid Selection.

Description: The option you have chosen is not a valid selection.

Action: Choose a valid selection.

E169 Invalid character(s) in field.

Description: The data you have entered into the highlighted field contains invalid characters.

Action: Check the field attributes and try again.

E170 Non-numeric characters in field.

Description: This field may only contain numeric characters.

Action: Edit the highlighted field and try again.

E171 Copy is valid only for adding a new transaction.

Description: The Copy Field function may not be used in an old transaction; it may be used only in a new one.

Action: No action required.

E172 Batches cannot be selected during an Echo Test.

Description: You cannot select batches during an Echo Test. An Echo Test is for V.I.P. connectivity.

Action: Try again after the test has completed.

E173 Only batches with transactions can be selected.

Description: You may only select a batch for work that contains at least one transaction.

Action: Select a batch for work that contains at least one transaction.

E174 Special Condition (Merchant) must be B, D, F, H, L, S, 8 or 9.

Description: The special condition is either missing or invalid.

Action: Enter a valid Special Condition Indicator (Merchant) from the list below:

B = Hotel qualifying for a special floor limit of $1000 and permitted to use Status Check Procedure (medium level of chargeback protection)

D = Hotel qualifying for a special floor limit of $500 (lowest level of chargeback protection)

F = Facsimile draft provided

H = Visa Lodging Services—Hotel qualifying for the special floor limit (international only)

L = Visa Lodging Services merchant

S = Hotel or restaurant merchant qualifying for special floor limit of $1500 and permitted to use Status Check Procedure (highest level of chargeback protection)

8 = Quasi-cash (see *Visa International/U.S.A. Operating Regulations* for list of quasi-cash items)

9 = Payment on existing debt transaction (U.S. only)

E175 Search-for operator ID is not on file.

Description: The operator ID that you are looking for is not in the control file.

Action: No action required.

E176 Invalid check-digit for acquirer reference number entered.

Description: The acquirer reference number you have entered contains an invalid check-digit.

Action: Correct the entry and try again.

E177 Deleted transaction accessed. Press F2 to undelete or ESC to exit.

Description: The transaction you have marked for deletion may be restored at this time.

Action: Press **F2** to undelete or **Esc** to exit.

E178 Check digit calculated.

Description: BOAS has calculated and entered the appropriate check digit for the field you have entered.

Action: No action required.

E179 Amount must be equal to or less than original amount.

Description: The amount entered for a chargeback is greater than the amount of the original transaction.

Action: Enter the correct amount.

E182 Batch contains BASE II records and Profile Connection type is V.I.P. only.

Description: Users that are connected only to V.I.P. may not have BASE II records in batches they are trying to send or receive.

Action: Remove any transactions built for BASE II processing and proceed.

E183 Field must be greater than zero.

Description: The data in the highlighted field cannot be zero.

Action: Enter valid values and try again.

E184 Settlement Flag must be 0, 3, 8 or 9.

Description: The settlement flag is either missing or invalid.

Action: Enter a valid settlement flag from the list below:

0 = International settlement service
3 = Clearing only
8 = National Net settlement service
9 = BASE II selects the appropriate settlement service based on routing
    and country default

E185 Notification Code must be 1, 2, 3, 4 or 5.

Description: The notification code is either missing or invalid.

Action: Enter a valid notification code from the following list:

1 = Addition
2 = Addition (subsequent activity)
3 = Change
4 = Delete
5 = Reactivate previously deleted record

E186 A batch contained VIP records and Connection is BASE II. Error batch created.

Description: Users who are connected to BASE II only may not have V.I.P. records in their batches. V.I.P. and BASE II records are both present in the batch being sent.

Action: Any BASE II records will be processed normally and put in a CTF file. V.I.P. records will be placed into an XMITERRS batch.

E187 Valid entries are 0 and 1.

Description: User must enter a valid value in the Additional Data Indicator field.

Action: Enter valid value (0 or 1).

E188 Transaction Type must be 1, 2, 4, 5 or 9.

Description: The transaction type is either missing or invalid.

Action: Enter a valid transaction type for Merchant File Update from the list below:

1 = Delete
2 = Add
4 = Change
5 = Reinstate
9 = List

E189 Path not found.

Description: The directory path you specified while looking for a file is not valid.

Action: Re-enter the correct path and try again.

E190 Special Chargeback Indicator must be P or Z.

Description: The special chargeback indicator is either missing or invalid.

Action: Enter a valid special chargeback indicator from list below:

P = Amount of chargeback less than original amount
Z = Floor limit for transaction cannot be determined from the information in the transaction (for example, expired or starred card, handwritten draft)

E191 Improper file format. File cannot be used.

Description: The file you are accessing does not have the correct format for the function you are attempting.

Action: Ensure the file was created with the proper version of software and try again.

E192 Usage code must be 1.

Description: The usage code must be 1.

Action: Enter the valid code (usage code = 1).

E193 Batch already sent.

Description: A batch has already been sent once.

Action: No action required.

E194 Batch detail report generated.

Description: Your request to produce a detail report on the selected batch was successful.

Action: No action required.

E195 This TCR cannot be deleted for this transaction type.

Description: This TCR is required for the type of transaction you are working on. The delete request is denied.

Action: No action required.

E196 WARNING! Edits disabled for 1 trans. (see AD-TBLF report for edits)

Description: Your profile has been changed so that the tables that govern acceptable field entries will not apply for this transaction.

Action: No action required.

E197 WARNING! ALL edits have been disabled for 1 transaction.

Description: Your profile has been changed so that all edits that govern acceptable field entries will not apply to this transaction.

Action: No action required.

E198 Settlement Flag must be 0 or 9.

Description: The settlement flag is either missing or invalid.

Action: Enter a valid settlement flag from the list below:

0 = International settlement service
9 = BASE II selects the appropriate settlement service based on routing
      and country default

E199 Processing request, please wait.

Description: BOAS is working on the current request.

Action: Wait until the process is completed; then work may resume.

E200 Network is not selected in the profile.

Description: The network is not selected in the profile.

Action: Select the appropriate network in the profile and try again.

E201 Batch contains VIP records and Profile Connection type is BASE II only.

Description: Users who are connected to BASE II only may not have V.I.P. records in their batches. V.I.P. records are present in the selected batch.

Action: You must have a V.I.P. connection to VisaNet which is accurately described in your system profile. Deselect the batch and either set your system profile and resend the batch or delete the batch.

E202 Invalid Reason Code for first chargeback.

Description: Chargeback Reason Code 88 is invalid.

Action: Enter a valid chargeback Reason Code for the first chargeback.

E203 Type of Purchase must be 1, 2, or 3.

Description: The Type of Purchase is either missing or invalid.

Action: Enter a valid Type of Purchase from the list below:

1 = Fuel purchase
2 = Non-fuel purchase
3 = Fuel and non-fuel purchase

E204 Unit of Measure must be L, G, I, K, P or space.

Description: The Unit of Measure is either missing or invalid.

Action: Enter a valid Unit of Measure from the list below:

L = Liter
G = U.S. gallon
I = Imperial gallon
K = Kilograms
P = Pint

E205 Service Type must be F, S, or space.

Description: The Service Type is either missing or invalid.

Action: Enter a valid Service Type from the list below:

Space = Non-fuel transaction
F = Full service
S = Self service

E206 Transaction type must be 00, 01, 02, 11, 20, or 22.

Description: User entered an invalid transaction type.

Action: Enter a valid transaction type (00, 01, 02, 11, 20, or 22).

E207 Stop-Over Code must be space, O, or X

Description: User entered an invalid value in the Stop-Over field.

Action: Enter a valid value (space, O, or X).

E208 Other Trans. Amount must be less than the Transaction Amount

Description: User entered an invalid value in the Other Trans. Amount field.

Action: Enter a valid value (must be less than the Transaction Amount).

E209 Transaction type must be 00 or 20

Description: User entered an invalid value in the Transaction Type field.

Action: Enter a valid value (00 or 20).

E210 POS Entry Capability code must be 2 or 8

Description: User entered an invalid value in the POS Entry Capability field.

Action: Enter a valid value (2 or 8).

E211 POS Terminal Type must be SPACE or 5

Description: User entered an invalid value in the POS Terminal Type field.

Action: Enter a valid value (space or 5).

E212 Fraud Type must be 9

Description: (Acquirers) User entered an invalid value in the Fraud Type field.

Action: Enter a valid value (9).

E213 Fraud Type must be 0–8

Description: (Issuers) User entered an invalid value in the Fraud Type field.

Action: Enter a valid value (0–8).

E214 Excluded TID Reason must be SPACE, 'K', or 'P'

Description: User entered an invalid value in the Excluded TID Reason field.

Action: Enter a valid value (space, K, or P).

E215 Excluded TID Reason must be SPACE, 'A', 'K' or 'P'

Description: User entered an invalid value in the Excluded TID Reason field.

Action: Enter a valid value (space, A, K, or P).

E216 T&E Trans Amount must be greater than $24.99

Description: User entered an invalid amount in the T&E Trans Amount field.

Action: T&E Trans Amount must be greater than $24.99.

E217 Account type must be 00, 10, 20, 30, 40, 96, or 98

Description: User entered an invalid value in the Account Type field.

Action: Enter a valid value (00, 10, 20, 30, 40, 96, or 98).

E218 Invalid Message Reason Code for E/C transaction

Description: User entered an invalid message reason code for an electronic commerce transaction.

Action: Enter a valid chargeback message reason code for an electronic commerce transaction.

E220 Processing completed.

Description: Notifies user that the Compress the Originals Database file function has completed the task.

Action: No action required.

E240 V.I.P. RECEIVE file not found. Transmission Failed.

Description: The V.I.P. RECEIVE file was not found and the transmission failed.

Action: Contact Visa immediately.

E241 Disk name and Directory of input file are required.

Description: In addition to the file name, BOAS requires that you specify the disk name and directory of the input file.

Action: Specify the disk and the directory where the input file resides.

E243 ERROR in prior transmission. Recovery in progress, please stand by.

Description: BOAS is attempting to re-receive a transmission that failed.

Action: No action required.

E250 Reason Code must be 2480, 2483, 2484, 2487, 2493, 2494, 2496 or 2498.

Description: The message reason is either missing or invalid.

Action: Enter valid Interlink Message Reason Code from the list below:

2480 = Invalid Unpostable Adjustment
2483 = Credit Not Received–With Receipt
2484 = Credit Not Received–Without Receipt
2487 = No Receipt of Merchandise
2493 = Special Merchant
2494 = Unauthorized Use
2496 = Duplicate Processing
2498 = Processing Error

E251 POS Entry Mode must be 01.

Description: The POS entry mode is either missing or invalid. The field must be "01" for a manual (key entry) transaction.

Action: Re-enter "01" and try again.

E252 POS Entry Capability code must be 2.

Description: The POS entry capability code is either missing or invalid. The field must be "02" for a terminal that cannot accept PINs.

Action: Re-enter "02" and try again.

E253 Processing Code must be 02 or 22.

Description: The processing code is either missing or invalid.

Action: Enter valid Processing Code from the list below:

02 = Debit Adjustment
22 = Credit Adjustment

E254 Country Code must be 840.

Description: The country code must be "840" for U.S. members.

Action: Re-enter the correct code and try again.

E255 Message Reason Code must be 2481, 2482, 2485, 2486, 2491 or 2495.

Description: The message reason code is either missing or invalid.

Action: Enter a valid Interlink Message Reason Code from the list below:

2481 = Adjustment Already Issued
2482 = Invalid Chargeback
2485 = Merchandise Credit Already Issued
2486 = Invalid Merchandise Credit Chargeback
2491 = Missort
2495 = Documents Not Received

E256 Settlement Flag must be 0, 8, or 9

Description: The settlement flag is either missing or invalid.

Action: Enter a valid settlement flag from the list below:

0 = International settlement service
8 = National Net settlement service
9 = BASE II selects the appropriate settlement service based on routing
  and country default

E257 Transaction Type must be 00-03, 11, 17, 19, 20, 22, 29, 30, or 40.

Description: The transaction type is either missing or invalid.

Action: Enter a valid transaction type from the list below:

00 = Goods or service purchase
01 = Withdrawal/cash advance
02 = Adjustment—debit
03 = Check guarantee
11 = Quasi-cash transaction
17 = Script
19 = Fee collection
20 = Return (of goods)
22 = Adjustment—credit
29 = Funds disbursement
30 = Available funds inquiry
40 = Cardholder account transfer

E258 Reimbursement Attribute must be 0, 3, 6, or 8.

Description: The reimbursement attribute is either missing or invalid.

Action: Insert a valid reimbursement attribute.

E259 Source Routing Flag must be A or S.

Description: The source routing flag is either missing or invalid.

Action: Enter a valid source routing flag from the list below:

A = Transaction from acquirer
S = Transaction from secondary acquirer

E260 Data Type Flag must be F or T.

Description: The data type flag is either missing or invalid.

Action: Enter a valid data type flag from the list below:

F = Fixed format transaction
T = Text (unformatted) transaction

E261 End Flag must be space, F or G.

Description: The end flag is invalid.

Action: Enter a valid end flag from the list below:

space = Indicates flag will be set by BOAS
F = Indicates the end of the last group of transactions in the message
G = Indicates the end of the last page in a group of transactions. Another
     group of transactions follows.

E262 Chip Condition Code must be 0, 1, 2, or 3.

Description: The chip condition code is either missing or invalid.

Action: Enter a valid chip condition code from the list below:

0 = CCPS rate not requested
1 = Last chip read was successful (existing value)
2 = Last attempted chip read failed (existing value)
3 = CCPS rate requested

E263 Field must contain 0-9 and A-F, imbedded spaces not allowed.

Description: All characters in the field must be 0–9 and A–F or all spaces.

Action: Enter valid values.

E264 Press F2 to generate Issuer Fraud Notification.

Description: You must press **F2** to proceed.

Action: Press **F2**.

E265 Press F3 to generate Acquirer Fraud Advice.

Description: You must press **F3** to proceed.

Action: Press **F3**.

E266 Press F2 for Issuer Fraud or F3 for Acquirer Fraud.

Description: You must press either **F2** or **F3** to proceed.

Action: Press the appropriate function key.

E267 Press F2 to generate Issuer Exceptions

Description: The system will generate an issuer exception only when you press the **F2** key.

Action: Press **F2** to generate the appropriate issuer exception transaction. Press **Esc** to return to the previous panel.

E268 Press F3 to generate Acquirer Exceptions

Description: The system will generate an acquirer exception only when you press the **F3** key.

Action: Press **F3** to generate the appropriate acquirer exception transaction. Press **Esc** to return to the previous panel.

E269 Press F2 for Issuer or F3 for Acquirer Exceptions

Description: The system will generate an exception only when you press the **F2** or **F3** key.

Action: Press **F2** to generate the appropriate issuer exception transaction. Press **F3** to generate the appropriate acquirer exception transaction. Press **Esc** to return to the previous panel.

Tracking Messages

E300 Tracking response function invalid or not possible for this record.

Description: You have attempted to generate a response to a transaction when none was required or possible.

Action: No action required.

E301 Tracking File listing generated using previous search parameters.

Description: The search parameters last used to select a set of tracked transactions are the ones used to print the current listing.

Action: No action required.

E302 Record deleted.

Description: The transaction record has been removed from the tracking file.

Action: No action required.

E303 Group deleted.

Description: A group of transactions has been removed from the tracking file.

Action: No action required.

E304 No record found for search parameters entered.

Description: There are no transactions that match the criteria you entered at the Search screen.

Action: Re-enter new search parameters and try again.

E305 Account Number Format must be A or C

Description: User entered an invalid value in the Account Number Format field.

Action: Enter valid value (A or C).

E306   Tracking File purged according to Profile. See Report AD-950T.

Description: Your request to empty the tracking file of its contents has been processed.

Action: See Report AD-950T, which contains the records that have been purged.

E307   No records found eligible for purging.

Description: There are no transactions in the tracking file that are marked for deletion.

Action: No action required.

E308   No data to print.

Description: The tracking file is empty and, as a result, there is no data to print.

Action: No action required.

E309   Representation not permitted after 2nd Chargeback.

Description: The second chargeback is the final adjustment that can be made.

Action: No action required.

E310   Please wait, the tracking file is locked. Do not reboot!

Description: Information message. The tracking file is being used by another user.

Action: No action is required. The system will release the tracking file when the other user's processing is completed.

Reporting Messages

E400 No data to browse.

Description: There are no records in this report.

Action: No action required.

E401 No data to print.

Description: There are no records in this report.

Action: No action required.

E403 File unavailable, try again later.

Description: Another user on the network is accessing this file.

Action: Try again later.

E404 No function selected.

Description: You have not selected a function.

Action: Select B (Browse), P (Print), or G (Generate) and press **F2** to proceed.

E405 Browse/Print function completed.

Description: Your request to browse or print has been processed successfully.

Action: No action required.

E406 Report(s) Submitted for background printing.

Description: Report is printing.

Action: No action required.

E407 All background print file(s) canceled.

Description: Print jobs that are processing in the background have been canceled.

Action: No action required.

E408 Search argument not found.

Description: There are no transactions that match the criteria you entered at the Search screen.

Action: Re-enter new search parameters and try again.

E409 Selected files submitted for background printing.

Description: Files are printing.

Action: No action required.

E410 Print START/END lines invalid.

Description: The line numbers you have entered for starting or ending the report are not valid for this request.

Action: Re-enter valid values.

E411 No search argument entered.

Description: The Search facility requires at least one search argument to find matching records.

Action: Enter the search parameters and try again.

E412 Processing request, please wait.

Description: No work may be done until the current request has finished processing.

Action: When the current request has finished processing, you may continue.

E415 Report generated.

Description: The report you have requested has been generated.

Action: You can browse or print the report.

E418 Invalid records in file.

Description: The data file you have selected contains invalid records.

Action: Examine the report to determine the invalid records. This error occurs because some transactions are not intended for BOAS processing. This error also occurs from incorrect profile product selection. If you cannot determine the cause of the error, contact Visa for assistance.

E419 No data to delete.

Description: The report file you have selected is empty.

Action: No action required.

Utilities Messages

E600 Detail record display not possible.

Description: The detail record for the Event Log entry you have selected is no longer available for viewing.

Action: No action required.

E601 No matching records found.

Description: The search parameters you have entered have not matched any entries in the Event Log.

Action: No action required.

E602 Select event before hitting F5.

Description: The search parameters are either missing or invalid.

Action: Before you can perform a search, you must fill in the field containing the search parameters.

E603 Event File listing generated using above search parameters.

Description: The search parameters last used to select a set of Event Log entries are the ones used to print the current listing.

Action: No action required.

E604 No Event file data to display.

Description: The Event Log is empty.

Action: No action required.

E611 Cannot delete ID for current operator.

Description: You cannot delete your own access rights.

Action: No action required.

E612 Cannot lock out operator ID update option for current operator.

Description: You cannot revise your own access rights.

Action: No action required.

E620 Product is inconsistent with record format. Check the Profile CONNECTION.

Description: The product selected cannot be processed by your current connection type (V.I.P. or BASE II).

Action: No action required.

E621 Print files being processed, please stand by.

Description: Print files are being processed.

Action: Wait until your request has been processed.

E650 Profile data unavailable. Try again later.

Description: The file you are attempting to access is being held by another user on the network.

Action: Try again later.

E651 Profile information changed.

Description: The new profile information you have entered has been processed.

Action: No action required.

E652 No V.I.P. products established.

Description: The product type established is incorrect or missing.

Action: Check your system profile to verify that a V.I.P. product is selected.

E653 Field must be greater than zeros.

Description: The field is either missing or invalid.

Action: Enter a value of 10 or greater.

E654 Field is required for this connection type.

Description: The field is either missing or invalid.

Action: Enter a valid value into the highlighted field and try again.

E656 Both station IDs are required.

Description: One or both station IDs are either missing or invalid.

Action: If your connection type includes V.I.P., you must enter station IDs for both issuer and acquirer.

E657 Information updated.

Description: The changes to the profile have been accepted and processed.

Action: No action required.

E658 At least 1 product must be selected.

Description: A member must be able to process at least one card product.

Action: Select at least one product.

E659 Event log file size changed.

Description: The maximum number of records in the Event Log has been successfully changed.

Action: No action required.

E660 Work File Archive Days must be 120 or less

Description: An invalid Work File Archive Days value has been entered.

Action: Enter a value of 120 or less.

E661 Data entry edits disabled as requested for 1 transaction.

Description: As you have requested for the next transaction, data entry edits have been disabled as follows:

T = Table edits
A = All edits
N = No edits

Action: No action required.

E664 Event log file size is from 1 to 2000 records.

Description: You have entered an Event Log file size outside the valid range.

Action: Enter a valid value and try again.

E665 Inactive logoff must be 1 thru 60 or 99.

Description: The value you entered is incorrect.

Action: Enter a valid value from the list below:

1–60 = number of minutes after last keystroke, before automatic logoff
            occurs
99 = no automatic logoff

E666 Invalid Profile Product Key.

Description: The product profile key is either missing or invalid.

Action: Contact Visa immediately.

E667 No Profile Data to Update.

Description: No changes were made to the profile.

Action: No action required.

E668 Incorrect Archive Floppy.

Description: File is not on this disk.

Action: Use the disk requested by the system.

E669 Floppy Drive not Ready.

Description: The floppy drive is not ready.

Action: Wait until the system indicates that it is ready, and insert the diskette again.

E670 Field must be "V" (VIP), "B" (BASE II) or "N" (N/A).

Description: The value entered is invalid for the product selected.

Action: Enter the appropriate format type for the product.

E671 Field must be "V" (VIP) or "N" (N/A).

Description: The value entered is invalid for the product selected.

Action: Enter the appropriate format type for the product.

E672 RFC Requested Fulfillment method must be space, 0, or 1.

Description: The RFC Requested Fulfillment Method value is invalid.

Action: Enter the appropriate value from the list below:

space = not a VCRFS participant
0 = not a VCRFS participant
1 = VCRFS participant

E673 Product selected requires an ISS or ACQ connection.

Description: The network product selected requires a connection type value entered in any of the issuer ATM/POS or acquirer ATM/POS fields.

Action: To enter transactions for the selected network product, enter a "V" (or "B" for Visa or Plus networks only) in the appropriate columns for Issuer ATM, Issuer POS, Acquirer ATM, or Acquirer POS. Enter a "N" in the column if a specific type of transaction is not to be created.

E675 RFC Requested Fulfill method must be space.

Description: The Requested Fulfillment Method must be a space if the VCRFS Format indicator on the System Profile is set to N.

Action: Change the Requested Fulfillment Method to a space, or change the VCRFS Format indicator on the System Profile panel.

E676 RFC Requested Fulfill method must be 0 or 1.

Description: The Requested Fulfillment Method must be 0 or 1 if the VCRFS Format indicator on the System Profile is set to A or S.

Action: Change the Requested Fulfillment Method to 0 or 1, or change the VCRFS Format indicator on the System Profile panel. If the VCRFS Format indicator is set to A or S, the following are valid values for Requested Fulfillment Method:

0 = Indicates the issuer is requesting a nonautomated fulfillment
1 = Indicates that the issuer is requesting an automated fulfillment

E677 Please use RFC message to generate a chargeback.

Description: The transaction selected may not be used to generate a chargeback.

Action: Return to the Tracking File selection panel and select the Request for Copy transaction to use as baseline data for generating the chargeback.

E688 File not found.

Description: The file you are attempting to back up or restore cannot be found.

Action: No action required.

E689 File deleted.

Description: The file deletion request you made has been processed successfully.

Action: No action required.

E690 Delete FAILED.

Description: The delete failed.

Action: Contact Visa immediately.

E695 Printer Port can be LPT1, LPT2, LPT3, LPT4, PRN.

Description: The printer port can be LPT1, LPT2, LPT3, LPT4, or PRN.

Action: Change the Printer Port value to one of the above values.

Communications Messages

The following errors appear on the V.I.P. Send or Receive screens. These errors are caused by system-level problems. They should never occur during normal operations.

E700 Control File Name Was Not Specified On Command Line.

Description: No control file was specified when BOAS loaded the communications module.

Action: Contact Visa immediately.

E701 Open Failed On Accessing The Control File - CNTLFILE.ADJ.

Description: The communications module cannot open the indicated control file.

Action: Contact Visa immediately.

E702 Early EOF Reading The Control File.

Description: The control file does not contain the full amount of required parameters.

Action: Contact Visa immediately.

E703 Control Xaction - Invalid Length. Xaction = *nnn.*

Description: The control file length does not match the length recorded in the file.

Action: Contact Visa immediately.

E704 Duplicate Keyword MODEM=xxxx In Control File: CNTLFILE.ADJ.

Description: The control file contains a duplicate occurrence of the indicated keyword.

Action: Contact Visa immediately.

E705 Unknown Keyword: MODEM=xxxx In Control File: CNTLFILE.ADJ.

Description: The control file contains an unknown keyword.

Action: Contact Visa immediately.

E706 Open Failed on Accessing The Outbound File - TRANFILE.ADJ.

Description: The communications module cannot open the indicated file.

Action: Contact Visa immediately.

E707 Wrong Sequence Or Duplicate Field - M*xx*.

Description: There was a transaction in outbound file in which the fields are not in ascending order or there is a duplicate occurrence of a field.

Action: Contact Visa immediately.

E708 System Error - Outbound Xaction Exceeds Buffer: Xaction = nnnn.

Description: A transaction in the outbound file exceeds the allocated buffer size. This error is usually caused by a transaction that was enlarged by later specifications but was not tested for maximum size.

Action: Contact Visa immediately.

E709 Xaction Contains Incomplete Format Of Field <-> Data.

Description: A transaction in the outbound file was not properly formatted.

Action: Contact Visa immediately.

E710 Open Failed on Accessing the Response File - RESPFILE.ADJ.

Description: The communications module cannot open the indicated file.

Action: Contact Visa immediately.

E711 Open Failed on Accessing the Inbound File - INBDFILE.ADJ.

Description: The communications module cannot open the indicated file.

Action: Contact Visa immediately.

E712 Malloc Failure Size Requested: nnnn Bytes.

Description: The communications module asked for more memory than was available.

Action: Contact Visa immediately.

E713 Unsupported Value For Field nnn Subfield: nn.

Description: A transaction from V.I.P. contains a nonsupported value for processing the indicated field.

Action: Contact Visa immediately.

E714 Dial Up Sign-On Process Failed: I/O Errors.

Description: There is probably interference on the telephone line to the VAP.

Action: Try the dial-up again.

E714 Dial Up Sign-On Process Failed: VAP Not Polling.

Description: The communications module timed out while waiting for a response from the VAP for the BOAS sign-on message.

Action: Try the dial-up again.

E714 Dial Up Sign-On Process Failed: VAP terminated.

Description: The VAP has dropped the communications line from its end.

Action: Try the dial-up again.

E717 Answer Failure Result Code Was -> No Carrier.

Description: Modem signals were not present when the call back from VAP was answered. This error is usually caused by a poor connection or a call from a phone with no modem.

Action: Try again.

E717 Dial VAP Failed Result Code Was -> No Carrier.

Description: Modem signals were not present when the call back from VAP was answered. This error is usually caused by a poor connection or a call from a phone with no modem.

Action: Try again.

E718 Dial VAP Failed Result Code Was -> Error.

Description: The modem has rejected a command that it received from BOAS during a dial attempt.

Action: Contact Visa immediately.

E718 Answer Failure Result Code Was -> Error.

Description: The modem has rejected a command that it received from BOAS during a dial attempt.

Action: Contact Visa immediately.

E718 Init Modem Failed Result Code Was -> Error.

Description: The modem has rejected a command that it received from BOAS during a dial attempt.

Action: Contact Visa immediately.

E719 Dial VAP Failed Result Code Was -> No Dial Tone.

Description: The modem was not able to detect a dial tone. This situation is usually caused by phone lines out of order or a poor phone connection.

Action: Try again.

E720 Dial VAP Failed Result Code Was -> Busy.

Description: The number dialed was busy. This occurred because:

- VAP disconnected too slowly from a prior BOAS session.
- The VAP phone number was incorrect.
- Another BOAS terminal is accessing the VAP through the same phone number.

Action: Try again.

E721 Answer Failure Result Code Was -> No Answer.

Description: The number dialed did not answer. This usually occurs when the VAP cycled too slowly from a prior BOAS session that ended because of a communications failure.

Action: Try again.

E722 Dial VAP Failed Result Code Was -> Time Out.

Description: The communications module was unable to complete a dial-up to the VAP. The reason was probably displayed because of error code 714, 715, or 717.

Action: Try again.

E722 Answer Failure Result Code Was -> Time Out.

Description: The communications module was unable to complete a dial-up to the VAP. The reason was probably displayed because of error code 714, 715, or 717.

Action: Try again.

E722 Init Modem Failed Result Code Was -> Time Out.

Description: The communications module was unable to complete a dial-up to the VAP. The reason was probably displayed because of error code 714, 715, or 717.

Action: Try again.

E724 Timeout While Waiting For VAP To Call Back.

Description: The communications module was unable to complete a dial-up to the VAP. The reason was probably displayed because of error code 714, 715, or 717.

Action: Try again.

E725 VAP-VIP I/O Link Not Operating!

Description: VAP notified BOAS that the communication link between V.I.P. and the VAP is not operating.

Action: Contact Visa immediately.

E728 Invalid Lengths I/O Cnt = nnn Hdr Cnt = nnn.

Description: A V.I.P. transaction was received in error.

Action: Contact Visa immediately.

E729 Inbound Process Receive Failed: I/O Errors.

Description: The communications module was unable to continue because of uncorrectable I/O errors. This situation is usually caused by deteriorating conditions on the communications link.

Action: Try again.

E729 Inbound Process Receive Failed: VAP Terminated.

Description: The VAP sent a link level protocol sequence indicating that it has terminated the communications session. This situation is usually caused by deteriorating conditions on the communications link.

Action: Try again.

E730 Length Excessive. Size: nn Field: Ann.

Description: The communications module received a transaction from BOAS that is in error.

Action: Contact Visa immediately.

E731 I/O Errors On Outbound Xfers.

Description: The communications module was unable to continue because of uncorrectable I/O errors. This situation is usually caused by deteriorating conditions on the communications link.

Action: Try again.

E731 No Response From VIP For Initialization Transaction.

Description: There was a failure to receive a response transaction from V.I.P.

Action: Try again.

E731 Outbound Trans Timeout On Receiving The VIP Response.

Description: There was a failure to receive a response transaction from V.I.P.

Action: Try again.

E731 Outbound Xfers DSR Dropped VAP Disconnect.

Description: The VAP has indicated that it has terminated the communications session, usually because of deteriorating conditions on the communications link.

Action: Try again.

E731 Sign On/Off Process Failed: I/O Errors.

Description: Uncorrectable I/O errors have occurred during data transmission, usually because of deteriorating conditions on the communications link.

Action: Try again.

E731 Sign On/Off Process Failed: No Responses.

Description: The communications module has not received a response transaction from V.I.P. for an outgoing transaction.

Action: Contact Visa immediately.

E731 Sign On/Off Process Failed: VAP Terminated.

Description: The communications module received a link-level protocol sequence from the VAP indicating that the VAP has terminated the communications session. This situation is usually caused by deteriorating conditions on the communications link.

Action: Try again.

E731 Trans. Was Not Acknowledged By VAP: I/O Errors.

Description: Uncorrectable I/O errors have occurred during data transmission, usually due to deteriorating conditions on the communications link.

Action: Try again.

E731 Trans. Was Not Acknowledged By VAP: No Responses.

Description: The communications module has not received a response transaction from V.I.P. for an outgoing transaction.

Action: Contact Visa immediately.

E731 Trans. Was Not Acknowledged By VAP: VAP Terminated.

Description: The communications module received a link level protocol sequence from the VAP indicating that the VAP has terminated the communications session. This situation is usually caused by deteriorating conditions on the communications link.

Action: Try again.

E732 System Error Response Trans. Xaction = nnnn Reject = nnnn.

Description: The communications module has received a rejected response that it sent to V.I.P.

Action: Contact Visa immediately.

E733 Field Length Err. Outbound Xaction Mnn.n Len=n.

Description: The communications module has received a transaction from BOAS in error.

Action: Contact Visa immediately.

E734 Unknown Modem Specification, Modem Name: ZOOM V.43.

Description: Invalid modem type entered in the Network section of the Profile.

Action: Enter a valid modem type. Valid modems other than Codex 3220 or Hayes 2400 SmartModem are identified by the file type.mdm in the BOAS directory.

E736 Problem Dialing VAP: Error.

Description: An invalid command has been rejected by the modem. The modem and the script specified in the Network Profile are not compatible.

Action: Contact Visa immediately.

E736 Problem Dialing VAP: No Dial Tone.

Description: The modem does not detect a dial tone.

Action: Check the phone line attached to the modem.

E736 Problem Dialing VAP: Busy.

Description: The VAP is currently busy with another call.

Action: Retry later.

E736 Problem Dialing VAP: Timeout.

Description: There was no answer to the call placed by BOAS.

Action: The VAP phone number in the BOAS Network Profile is incorrect or there is some problem with the BOAS phone service.

E737 Cannot make a response from received transaction.

Description: Notifies user that the system cannot create a response to a received transaction that has incorrect data.

Action: No action required.

System Messages

E800 Use ⇑, ⇓, PgUp/PgDn to scroll, or ESC to exit.

Description: These are the function keys used to manipulate screen display information.

Action: No action required.

E801 File Maintenance in progress, please stand by...

Description: The system is performing required file maintenance to ensure system efficiency.

Action: No action required.

E802 Invalid selection.

Description: The option you have selected on this screen is not a valid selection.

Action: Try again.

E803 Error. Please re-enter operator password.

Description: The operator password you have entered does not match the profile.

Action: Enter the correct password and try again.

E804 Password expired. Please enter new password.

Description: Either this is your first system logon or your operator password has exceeded the time limit specified in the profile. A new password must be entered at this time.

Action: Enter a new password.

E805 Operator ID suspended. See your supervisor.

Description: The Master Operator has suspended your Operator ID, or you have failed to properly log on within the rules established for your installation.

Action: Contact your supervisor.

E806 Please enter operator password.

Description: You must enter the current password for your Operator ID in order to log on.

Action: Enter your password.

E807 Embedded blanks not permitted. Please re-enter new password.

Description: Your password must not contain any blank characters.

Action: Re-enter your password.

E808 Invalid password, please re-enter.

Description: The password you have entered to perform maintenance on an operator ID is not valid.

Action: Re-enter your password.

E809 Invalid length. Please enter new password.

Description: Your operator password must be between five and eight characters in length.

Action: Re-enter your password.

E810 Operator file inaccessible. Contact your supervisor!

Description: This file is being held by another user on the network.

Action: Wait and try again later. If this attempt fails, contact your supervisor.

E811 Operator ID unknown.

Description: The Operator ID you have entered is not in the control file.

Action: Re-enter the correct Operator ID or contact your supervisor.

E900 CRITICAL ERROR - Visa BACKOFFICE ADJUSTMENT SYSTEM FAILURE.

Description: A critical error has occurred. The Visa BackOffice Adjustment System has failed.

Action: Contact Visa immediately.

E902 Successful read of record with a duplicate key.

Description: A successful read of a record with a duplicate key occurred.

Action: Contact Visa immediately.

E904 LRECL does not conform to attribute. Record in a text file was truncated.

Description: LRECL does not conform to the attribute and, as a result, a record in a text file was truncated.

Action: Contact Visa immediately.

E905 File not present.

Description: The file is not present.

Action: Contact Visa immediately.

E906 Tape specification error.

Description: A tape specification error has occurred.

Action: Contact Visa immediately.

E910 End of file.

Description: The end of the file was reached.

Action: Contact Visa immediately.

E914 Relative record number too large for the dataset.

Description: A relative record number is too large for the data set.

Action: Contact Visa immediately.

E921 Sequence error violation.

Description: A sequence error violation has occurred.

Action: Contact Visa immediately.

E922 Duplicate record key.

Description: A duplicate record key has been found.

Action: Contact Visa immediately.

E923 Record key not found.

Description: A record key was not found.

Action: Contact Visa immediately.

E924 Disk full error - indexed file.

Description: The disk is full because of indexed files.

Action: Contact Visa immediately.

E930 File is still open.

Description: The file is still open.

Action: Contact Visa immediately.

E934 Disk full error - sequential file.

Description: The disk is full because of sequential files.

Action: Contact Visa immediately.

E935 File not found.

Description: The file cannot be found.

Action: Contact Visa immediately.

E937 Invalid operation for this file type.

Description: You entered an invalid operation for this file type.

Action: Contact Visa immediately.

E938 File is locked.

Description: The file is locked.

Action: Contact Visa immediately.

E939 Conflicting file attributes between program and file.

Description: There are conflicting file attributes between the program and file.

Action: Contact Visa immediately.

E941 File is already open.

Description: The file is already open.

Action: Contact Visa immediately.

E942 File was already closed.

Description: The file was already closed.

Action: Contact Visa immediately.

E943 Rewrite or delete attempted without a preceding read.

Description: A rewrite or delete was attempted without a preceding read.

Action: Contact Visa immediately.

E944 LRECL outside the allowable bounds of the record.

Description: LRECL is outside the allowable bounds of the record.

Action: Contact Visa immediately.

E946 Preceding READ or START failed.

Description: The preceding read or start failed.

Action: Contact Visa immediately.

E947 File is not opened for input or I/O.

Description: The file cannot be opened for input or I/O.

Action: Contact Visa immediately.

E948 File is not opened for output or I/O.

Description: The file cannot be opened for output or I/O.

Action: Contact Visa immediately.

E949 File is not opened for output or I/O.

Description: The file cannot be opened for output or I/O.

Action: Contact Visa immediately.

E980 File is successfully opened for shared access.

Description: The file has been successfully opened for shared access.

Action: No action required.

E981 Improper operations on a logged file.

Description: Improper operations on a logged file.

Action: Contact Visa immediately.

E982 File is LOCKED, please try again later.

Description: The file is locked.

Action: Try again later.

E983 Error in 1st of multiple SORT output files.

Description: An error occurred in the first of multiple sort output files.

Action: Contact Visa immediately.

E991 Max. files opened, directory is full, or file is READ-only.

Description: The maximum allowed number of files is open, the directory is full, or the file is read-only.

Action: Contact Visa immediately.

E992 File not found.

Description: The file cannot be found.

Action: Contact Visa immediately.

E994 Improper record format.

Description: Improper record formats have been discovered.

Action: Contact Visa immediately.

E995 Incorrect sequence of operations occurred.

Description: An incorrect sequence of operations has occurred.

Action: Contact Visa immediately.

E996 Out of memory.

Description: System is out of memory.

Action: Contact Visa immediately.

E997 DOS Critical Error.

Description: A DOS critical error has occurred.

Action: Contact Visa immediately.

V.I.P. System Codes D

This appendix lists the following VisaNet Integrated Payment (V.I.P.) System codes used in BOAS:

- [V.I.P. Response Codes](#)

- [V.I.P. Reject Codes](#)

- [V.I.P. Error Codes](#)

- [Message Reason Codes](#)

These lists only include codes use in BOAS, a subset of all the V.I.P. system codes. They do not reflect the entire set of codes used in the V.I.P. system. For complete code listings, see the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals.

Error Condition Codes

There are three ways that the VisaNet Integrated Payment (V.I.P.) System indicates an error condition:

- The Response Code indicates an error.

- V.I.P. sends a Reject Code.

- V.I.P. sends an Error Code.

This section lists each of these error conditions and the appropriate response.

Note: *For BOAS System messages, refer to Appendix C of this guide.*

For BASE II System messages, refer to BASE II Clearing & Settlement Edit Package Messages.

Response Codes

The response code is a two-digit code that appears next to the transaction detail data in the AD-120D Outgoing Transaction Detail report and defines the disposition of a transaction. Code 00 indicates both "approval" (a positive authorization decision) and "acceptance" (acknowledgment of receipt of a transaction or a message). A complete list of response codes follows in Table D–1.

The Response Code field is used in all responses except those for reconciliation and most network management functions.

V.I.P. Response Codes

The following table lists the response codes and their definitions.

Table D–1:   V.I.P. Response Codes (1 of 4)

Code	Definition
00[1]	Approved and completed successfully
01[2]	Refer to card issuer
02 [2]	Refer to card issuer, special condition
03	Invalid merchant
04	Pick up card (no fraud)
05	Do not honor
06[3]	Error
07	Pick up card, special condition (fraud account)
11	Approved (V.I.P.)
12[4]	Invalid transaction
13[5]	Invalid amount

[1] Code 00 is the only valid response from an issuer station for a reversal or advice except in certain responses from the Plus switch. See note 5.

[2] Invalid for ATM transactions.

[3] In 0312 responses containing code 06, Field 48 (Additional Data – Private) identifies the error reason.

[4] For Plus reversals, Plus allows 24 hours after Plus end-of-day settlement cutoff, after which Plus issues the denial response code 12.

[5] For check acceptance error only.

Table D–1:   V.I.P. Response Codes (2 of 4)

Code	Definition
14	Invalid account number (no such number): • Does not modulo-10 check • Not a valid length for issuer • Not in positive PIN Verification File • Separator in wrong position
15	No such issuer The first eight digits of account number do not relate to an issuer BIN.
19	Re-enter transaction
21	No action taken
25	Unable to locate record in file
28	File temporarily not available for update or inquiry
39	No credit account
41	Lost card, pick up (fraud account)
43	Stolen card, pick up (fraud account)
51	Not sufficient funds
52	No checking account
53	No savings account
54	Expired card or expiration date is missing
55	Incorrect PIN or PIN missing
57	Transaction not permitted to cardholder Used by Switch when function requested is not valid for card type (debit versus bank/T&E). For example, balance inquiry is not valid for an American Express account number.

Table D–1:   V.I.P. Response Codes (3 of 4)

Code	Definition
61	Exceeds approval amount limit
	Used by STIP when activity amount limit is exceeded. The acquirer is attached to BASE I, SMS response codes 61 and 65 are changed to 05 (do not honor) before the response is returned over the SMS/BASE I bridge.
62	Restricted card
	Card invalid in this region or country.
63	Security violation
	Source is not correct issuer.
65	Exceeds withdrawal frequency limit
	Used by STIP when activity count limit is exceeded.
75	Allowable number of PIN entry tries exceeded
79	Already reversed (by Switch)
80	Invalid date
	Used for date errors by BASE I issuers of "private label" cards, also used by check acceptance vendors.
81	Cryptographic error found in PIN
	Used for cryptographic error condition found by security module during PIN decryption.
82	Incorrect CVV
	This code is eligible for forward referral; otherwise, valid only in advices. Code 82 is also used in Interlink processing to mean cashback limit exceeded.
85	No reason to decline a request for address verification
86	Cannot verify PIN; for example, no PVV
87	Reconciliation totaling has stopped for the current settlement day
	Used in 0810 response to request for current Gross Interchange Value.

Table D–1:   V.I.P. Response Codes (4 of 4)

Code	Definition
88	Switch cannot provide totals now. Try again in 30 minutes Used in 0810 response to request for current Gross Interchange Value.
89	Ineligible to receive financial position information (GIV) Used in 0810 response to request for current Gross Interchange Value.
91	Destination unavailable or time out when no stand-in
92	Financial institution or intermediate network facility cannot be found for routing Receiving institution ID is invalid.
93	Transaction cannot be completed — violation of law
94	Duplicate transaction
96	System malfunction
N3	Cash service not available
N4	Cash Request exceeds issuer limit
Y1	Offline approved
Y3	Unable to go online, approved
Z1	Offline declined
Z3	Unable to go online, declined

V.I.P. Reject Codes

The reject code is a four-digit code that also appears next to the transaction detail data in the AD-120D report. Its presence indicates that there were errors in the message content.

Table D–2:   Reject Codes, Numeric Sequence (1 of 19)

Code	Field	Field Name	Reject Reason
0001	2	Primary Account Number	Invalid length (length subfield)
	34	Primary Account Number, Extended	Invalid length (length subfield)
0002	2	Primary Account Number	Invalid length
	34	Primary Account Number, Extended	Invalid value
0003	H5	Destination Station ID	Invalid value
0004	H6	Source Station ID	Invalid value
0005		Message Type Identifier	Invalid value
0008	3	Processing Code	Invalid value
0009	4	Amount, Transaction	Invalid value
0010	7	Transmission Date and Time	Invalid value
0011	11	Systems Trace Audit Number	Invalid value
0012	H1	Header Length	Invalid value
0013	H2	Header Flag and Format	Invalid value
0014	14	Date, Expiration	Invalid value
0015	H3	Text Format	Invalid value
0016	H4	Total Message Length	Invalid value
0017	18	Merchant's Type	Invalid value
0018	25	POS Condition Code	Invalid value

Table D–2:   Reject Codes, Numeric Sequence (2 of 19)

Code	Field	Field Name	Reject Reason
0019	22	POS Entry Mode Code	Invalid value First two digits invalid (Field 22 = 90 but acquirer not certified)
0020	32	Acquiring Institution Identification Code	Invalid length (length subfield)
0021	32	Acquiring Institution Identification Code	Invalid value
	H6	Source Station ID	The message contains a PIN, but the Source Station ID is not certified for PIN processing
0022	H7	Round-Trip Control Information	Invalid value
0024	35	Length subfield of Track 2 Data	Invalid length
0026	61	Length subfield of Other Amounts	Invalid length
0028	59	National POS Geographic Data	Invalid length (length subfield)
0029	59	National POS Geographic Data	Invalid value
0030	H10	Batch Number	Invalid value
0031	H11	Reserved field	Invalid value
0033	19	Acquiring Institution Country Code	Invalid value
	33	Forwarding Institution ID Code	Field missing
0035	20	PAN Extended, Country Code	Invalid value
0037	49	Currency Code, Transaction	Invalid value
	50	Currency Code, Settlement	Invalid value
0038	15	Date, Settlement	Invalid value
0042	70	Network Management Information Code	Invalid value
0043	66	Settlement Code	Invalid value

Table D–2:   Reject Codes, Numeric Sequence (3 of 19)

Code	Field	Field Name	Reject Reason
0044	74	Credits, Number	Invalid value
0045	75	Credits, Reversal Number	Invalid value
0046	76	SMSs, Number	Invalid value
0047	77	SMSs, Reversal Number	Invalid value
0048	86	Credits, Amount	Invalid value
0049	87	Credits, Reversal Amount	Invalid value
0050	88	SMS, Amount	Invalid value
0051	89	SMS, Reversal Amount	Invalid value
0052	97	Amount, Net Settlement	Invalid value
0055	90	Original Data Elements	Invalid value
0056	33	Forwarding Institution Identification Code	Invalid length (length subfield)
0057	33	Forwarding Institution Identification Code	Invalid value
0058	99	Settlement Institution Identification Code	Invalid length (length subfield)
0059	99	Settlement Institution Identification Code	Invalid value
0061	48	Additional Data — Private, position 1	Invalid value
0062	63.1	Network ID Code	Invalid value
0063	48	Additional Data — Private	Invalid length (length subfield)
0065	63.6	VDAS VIEW BIN	VDAS VIEW address is invalid
0066	63.17	Additional Data Indicator	Invalid value
0067	63.18	Merchant Volume Indicator	Invalid value

Table D–2:   Reject Codes, Numeric Sequence (4 of 19)

Code	Field	Field Name	Reject Reason
0070	26	Point of Service PIN Capture Code	Invalid value
0071	44	Additional Response Data	Invalid length (length subfield)
0072	60	POS Entry Capability and Merchant Group Code	Invalid length (length subfield)
0082	100	Receiving Institution Identification Code	Invalid value
0087	39	Response Code	Invalid value
0088	53	Security Related Control Information	Invalid value
0090	12	Time, Local Transaction	Invalid value
0091	13	Date, Local Transaction	Invalid value
0094	37	First four digits of Retrieval Reference Number	Invalid value
0095	37	Retrieval Reference Number	Invalid value
0096	42	Card Acceptor Identification Code	Invalid value
0100	100	Receiving Institution Identification Code	Invalid length (length subfield)
0102	45	Length subfield of Track 1 Data	Invalid length
0104	102	Account Identification 1	Invalid length (length subfield)
0105	60	POS Entry Capability and Merchant Group Code	Invalid value
0106	61	Other Amounts	Invalid value
	61.1	Other Amount, Transaction	Invalid value; the amount in Field 61.1 is shown in Field 63.13 as three decimals but ends in other than zero.
0107	48	Additional Data — Private	Invalid value, for the local date/time in a Interlink preauthorization
0111	103	Account Identification 2	Invalid length (length subfield)

Table D–2:   Reject Codes, Numeric Sequence (5 of 19)

Code	Field	Field Name	Reject Reason
0113	63.2	Time (Preauthorization Time Limit)	Invalid value
0114	63.3	Message Reason Code	Invalid value
0115	95	Replacement Amount	Invalid value, or value is less than Field 4, Transaction Amount
0118	21	Forwarding Institution Country Code	Invalid value
0119	68	Receiving Institution Country Code	Invalid value
0120	69	Settlement Institution Country Code	Invalid value
0127	44	Additional Response Data	Invalid value
0130	63.6	Chargeback Reduction/BASE II Flags	Invalid value
0131	119	Settlement Service Data	Invalid length
0132	119	Settlement Service Data	Invalid country code
0133	6	Amount, Cardholder Billing	Invalid value; the amount in Field 6 is shown in Field 63.13 as three decimals but ends in other than zero
0134	28	Amount, Transaction Fee	Invalid value
0135	63.7	Network Participation Flags	Invalid value
0137	123	Length subfield of Address Verification Data	Invalid length (length subfield)
0138	63.9	Fraud Type	Invalid value
0141	63.10	Gateway Merchant Data	Invalid value; special characters present

Table D–2:   Reject Codes, Numeric Sequence (6 of 19)

Code	Field	Field Name	Reject Reason
0142	14	Date, Expiration	Field contains 1111 or 2222 when Field 22 = 90
	22	POS Entry Mode Code	This field = 90 but magnetic stripe not present; or this field = 90 when Field 14 = 1111/2222
	35	Track 2 Data	Magnetic stripe data missing or acquirer not certified when Field 22 = 90; or this field is present when Field 14 = 1111/2222; or this Field present, Field 14 omitted.
	45	Track 1 Data	Magnetic stripe data missing or acquirer not certified when Field 22 = 90; or this field is present when Field 14 = 1111/2222; or this Field present, Field 14 omitted.
0143	48	Additional Data – Private; Usage 7A	ATM chargeback usage code not 1
0145	125	Supporting Information	Invalid value
0146	119	Settlement Service Data	Invalid value in member-calculated IRF field
0147	H9 Byte 3, bits 2-4	Settlement Flag	Invalid settlement service value in byte 3, bits 2–4
0150	54	Additional Amounts	Invalid value; the amount in Field 54 is shown in Field 63.13 as three decimals but ends in other than zero
0151	62	Payment Service Fields	Invalid length
0152	62.1	Authorization Characteristics Indicator	Invalid value
0153	62.2	Transaction Identifier	Invalid value
0154	63.11	Reimbursement Attribute	Invalid Reimbursement Attribute Value

Table D–2:   Reject Codes, Numeric Sequence (7 of 19)

Code	Field	Field Name	Reject Reason
0155	62.11	Multiple Clearing Sequence Number	Invalid value
	62.12	Multiple Clearing Sequence Count	Invalid value
0157	63.13	Decimal Position Indicator	Invalid value
0158	H6	Source Station ID	VisaNet Certification Management System (VCMS) reject.
			Loopback Router Sign-on: Specified source station already signed onto router with a partner other than the partner specified in Header Field 5 (Destination Station).
			Loopback Router Signoff: Specified source station is not associated with the partner station specified in Header Field 5 (Destination Station)
0159	H5	Destination Station ID	VCMS reject: Destination Station ID contained in a loopback router sign-on request cannot be found in the BASE I system files
0160	H5	Destination Station ID	VCMS reject: Destination Station ID contained in a loopback router sign-on message is already signed onto the router with a partner which is different than the specified source station (Header Field 6)
0161	H5	Destination Station ID	VCMS reject: While attempting to parse an 0800 loopback router sign-on or sign-off request, the router application encountered a parse error

Table D–2:   Reject Codes, Numeric Sequence (8 of 19)

Code	Field	Field Name	Reject Reason
0162	H5	Destination Station ID	VCMS reject: While attempting to process an 0800 loopback router sign-on or sign-off request, an error was encountered trying to interface with the network isolation layer resident on V.I.P.
0163	H5 or H6	Destination Station ID or Source Station ID	VCMS reject: At least one station specified in a loopback router sign-on request is not a VCMS-only station (that is, attempted to establish a loopback partnership with a production station)
0164	H6	Source Station ID	VCMS reject: Source station in loopback router sign-on or sign-off not found in the BASE I system files
0165	2	Primary Account Number	VCMS reject: The account number used is associated with PCR that is different than the PCR of the partner station, which acts as the issuer
0169	43	Card Acceptor Name/Location	Invalid value
0170	41	Card Acceptor Terminal ID	Invalid value
0171	73	Date, Action	Invalid date
0172	98	Payee	Invalid value
0180	126.0	Bitmap	Invalid bitmap
0181	126.1	Customer Name	Invalid field
0182	126.2	Customer Address	Invalid field
0183	126.3	Biller Address	Invalid field
0184	126.4	Biller Telephone Number	Invalid field

Table D–2:   Reject Codes, Numeric Sequence (9 of 19)

Code	Field	Field Name	Reject Reason
0185	60.9, 60.10	Electronic Commerce Indicator	Invalid values in positions 9 and 10
0250	54	Additional Amounts	Field missing
0251	2	Primary Account Number	Field missing
	34	Primary Account Number, Extended	Field missing
0274	3	Processing Code	Field missing
0275	4	Amount, Transaction	Field missing
0276	7	Transmission Date and Time	Field missing
0277	11	Systems Trace Audit Number	Field missing
0278	12	Time, Local Transaction	Field missing
0279	13	Date, Local Transaction	Field missing
0280	14	Date, Expiration	Field missing
0283	18	Merchant's Type	Field missing
0284	25	POS Condition Code	Field missing
0285	22	POS Entry Mode Code	Field missing
0287	32	Acquiring Institution Identification Code	Field missing
0289	41	Card Acceptor Terminal ID	Field missing
0291	35	Track 2 Data	Field missing
0293	38	Authorization Identification Response	Field missing
0294	39	Response Code	Field missing
0295	52	Personal Identification Number (PIN) Data	Field missing
0301	59	National Point-of-Service Geographic Data	Length attribute missing

Table D–2:   Reject Codes, Numeric Sequence (10 of 19)

Code	Field	Field Name	Reject Reason
0302	59	National Point-of-Service Geographic Data	Field missing
0306	19	Acquiring Institution Country Code	Field missing
0310	37	Retrieval Reference Number	Field missing
0311	42	Card Acceptor Identification Code	Field missing
0312	43	Card Acceptor Name/Location	Field missing
0314	20	PAN Extended, Country Code	Field missing
0315	49	Currency Code, Transaction	Field missing
0319	63.1	Network ID Code	Field missing
0321	70	Network Management Information Code	Field missing
0322	66	Settlement Code	Field missing
0323	74	Credits, Number	Field missing
0324	75	Credits, Reversal Number	Field missing
0325	76	Debits, Number	Field missing
0326	77	Debits, Reversal Number	Field missing
0327	86	Credits, Amount	Field missing
0328	87	Credits, Reversal Amount	Field missing
0329	88	Debits, Amount	Field missing
0330	89	Debits, Reversal Amount	Field missing
0331	97	Amount, Net Settlement	Field missing
0334	100	Receiving Institution Identification Code	Field missing
0336	90	Original Data Elements	Field missing

Table D–2:   Reject Codes, Numeric Sequence (11 of 19)

Code	Field	Field Name	Reject Reason
0341	91	File Update Code	Field missing
0342	92	File Security Code	Field missing
0344	101	File Name	Field missing
0345	63.2	Time (Preauth Time Limit)	Field missing
0346	63.3	Message Reason Code	Field missing
0347	63.5	Plus Proprietary Member Center ID	Field missing
0359	126.0	Bitmap	Field missing
0360	60	Additional POS Information	Field missing
0361	61	Other Amounts	Field missing
0362	73	Date, Action	Field missing
0363	98	Payee	Field missing
0364	126.1	Customer Name	Field missing
0365	126.2	Customer Address	Field missing
0366	126.3	Biller Address	Field missing
0367	126.4	Biller Telephone Number	Field missing
0368	126.5	Process-by Date	Field missing
0379	44	Additional Response Data	Field missing from response
0384	53	Security Related Control Information	Field missing
0394	102	Account Identification 1	Field missing
0397	103	Account Identification 2	Field missing The message contains no account number.
0399	127	File Record(s) – Action and Data	Field missing

Table D–2:   Reject Codes, Numeric Sequence (12 of 19)

Code	Field	Field Name	Reject Reason
0400	Variable		Parse error This is a generic reject code. The system is unable to parse the message.
0451	125	Supporting Information	Field missing
0452	21	Forwarding Institution Country Code	Field missing
0453	68	Receiving Institution Country Code	Field missing
0454	69	Settlement Institution Country Code	Field missing
0455	33	Forwarding Institution Identification Code	Field missing
0458	63.8	Visa Acquirer's Business ID	Field missing
0468	63.13	Decimal Position Indicator	Field missing
0483	62.1	Payment Service Indicator	Field missing
	62.2	Transaction Identifier	Subfield missing
0484	63.11	Reimbursement Attribute	Field missing
0485	63.6	Chargeback Reduction/BASE II Flags	Field missing in message
0486	6	Amount, Cardholder Billing	Field missing in partial preauthorization
0487	63.13	Decimal Position Indicator	Field invalid or missing
0488	60.9, 60.10	Electronic Commerce Indicator	Electronic Commerce Indicator is missing or invalid
0508			Station is not signed on
0509			User is already signed on in advice-recovery status (only one acquirer station and one issuer station per processor are allowed to recover advices at a given time)

Table D–2:   Reject Codes, Numeric Sequence (13 of 19)

Code	Field	Field Name	Reject Reason
0514	37, 63.1		The Switch cannot match the response to the request
0515			Late response
0517	54	Additional Amounts	Value for account type does not match value in Field 3 account type value
	61	Other Amounts	Account type value does not match Field 3 account type value
0518	54	Additional Amounts	Incorrect usage of Field 54 Undefined reject code being sent to a non-SMS switch (for example, BASE I, Plus). Can also appear in file updates for miscellaneous errors in file update messages
	4	Amount, Transaction	Field present in a balance inquiry response
	22	POS Entry Mode Code	Refer to the section in this volume on Requirements Affecting Multiple Fields in front of the field descriptions
	61	Other Amounts	Field present when not allowed (attempt to return a balance with a cash disbursement response in Field 61.1.)
0519	H2	Header Format	Invalid value
0521	35	Track 2 Data	Account number in Track 2 Data does not agree with Field 2 or 34
0522	25	POS Condition Code	Value is not compatible with Field 98 data (Visa ePay)
0523	48	Additional Data - Private	Submission date/time is less than the minimum time allowed before transmission date/time

Table D–2:   Reject Codes, Numeric Sequence (14 of 19)

Code	Field	Field Name	Reject Reason
0527	H9	Bit 8 of byte 1 in Message Status Flags	Invalid value
0528	3	Processing Code	Invalid "from account" code in 0110 ATM balance inquiry (positions 3 and 4)
0529	3	Processing Code	First two digits of reply not same as request
0530	49	Currency Code, Transaction	Nondomestic currency
	51	Currency Code, Cardholder Billing	Nondomestic currency
0531	2	Primary Account Number	Nondomestic currency
	32	Acquiring Institution Identification Code	Nondomestic currency
	34	PAN, Extended	Nondomestic currency
	43	Card Acceptor Name/Location	Nondomestic currency
0572			BIN invalid for processor submitting message
0590	39	Response Code	Invalid value (not 00 or 55 when it should be)
0591	45	Track 1 Data	Account number in Track 1 Data does not agree with the content of Field 2 or 34, 102, or 103

Table D–2:   Reject Codes, Numeric Sequence (15 of 19)

Code	Field	Field Name	Reject Reason
0592	52	Personal Identification Number (PIN) Data	Personal Identification Number (PIN) Data is present; this is not compatible with:
	22	POS Entry Mode Code	POS Entry Mode Code 0x20 (no PIN entry capability, and the transaction is other than a preauthorized purchase)
	25	POS Condition Code	POS Condition Code 01 (customer not present)
			POS Condition Code 08 (mail/ telephone order)
	52	Personal Identification Number (PIN) Data	PIN data present when not allowed
0593	22	POS Entry Mode Code	Field 25 and Field 22 are not compatible. (Field 25 contains code 05 or 08, but Field 22 is not 01x0 or 00x0)
	25	POS Condition Code	
0596	22		Consistency error: the message is for a different type of cardholder function than the other records in the transaction set
	25		Or, a primary request followed an adjustment
0597	22		Consistency error: a multiple transaction has occurred— this is the second financial request for the same cardholder function (card number, reference number, and type of request are the same; trace number is different)
	25		
0598	22		Consistency error: this message is a primary request or its reversal, but an adjustment has already been processed for this transaction set
	25		

Table D–2:   Reject Codes, Numeric Sequence (16 of 19)

Code	Field	Field Name	Reject Reason
0599	H9/data fields	Message Status Flags	Consistency error: the message contains an invalid combination of Message Type Identifier and the following data fields:
			For 01*xx*, 02*xx*, and 04*xx* messages—message type in Original Data Elements, time limit presence, Advice-Transaction flag setting, processing code (first two digits), and POS condition code (when 13, 17, or 54).
			For 03*xx* messages — File Update Code.
			Or, the message type is invalid for the card program
0600	2	Primary Account Number	Consistency error: the account number in the message does not match the account number for this transaction set
	34	PAN, Extended	Consistency error: the account number in the message does not match the account number for this transaction set
0601	H9/data fields		Consistency error: message is part of a known "transaction" but one of the following does not match:
			First two digits of processing code (exception: code is different for a chargeback reversal)
			Transaction amount, except may be different in chargeback, chargeback reversal, or representment
			Type of cardholder function
			Transaction group (preauthorization/ financial transaction/adjustment)

Table D–2:   Reject Codes, Numeric Sequence (17 of 19)

Code	Field	Field Name	Reject Reason
0602	H9/data fields	Message Status Flags	Consistency error: the message is out of sequence in relation to the previously processed system transactions for this cardholder transaction
0603	H9/data fields	Message Status Flags	Consistency error: a response or advice response is inconsistent with the request or advice. One of the following fields does not match: account number, transaction amount, processing code, original data elements message type, or POS condition code (if 13, 17, or 54). Or, the time value is present in the request/advice or response/advice response, but not in both. Or, the message type in the response/ advice response is not the proper one for the request/advice.
0604	H9/data fields	Message Status Flags	Consistency error: duplicate response
0606	H6		Source station is not signed on
0607	70	Network Management Information Code	Field 70 in an 05*xx*, 06*xx*, or 08*xx* reply message does not match that in the request or advice
0608	22	POS Entry Mode Code	This is not a preauthorized debit; Field 52 (Personal Identification Number PIN Data) is present. PIN presence is not compatible with Field 22 (POS Entry Mode Code), which contains 0x80 (PIN pad down)

Table D–2:   Reject Codes, Numeric Sequence (18 of 19)

Code	Field	Field Name	Reject Reason
0610	3 or 18	Processing Code Merchant's Type	Field 3 (Processing Code) is a noncash code 00 or 03; this is incompatible with Field 18 (Merchant's Type), which contains 6010 or 6011 (manual or automated cash transaction)
0611	22	POS Entry Mode Code	Message contains magnetic stripe data in either Field 35 or 45. The presence of stripe data is incompatible with Field 22, which contains 01 (manual entry) in positions 1–2
0613	4	Amount, Transaction	Invalid value for a U.S. chargeback Canadian domestic transactions: invalid chargeback value; non-T&E transaction is under $10 Canadian
0619	H7	Round-Trip Control Information	Field missing; not returned in response
0623	28	Amount, Transaction Fee	Field present in a message type for which it is not allowed
0624	H9 byte 3, bits 2–4	Settlement Flag	National Net requested but transaction does not qualify for the service
0625	H9 byte 3, bits 2–4	Settlement Flag	National Bilateral requested but transaction does not qualify for the service
0627	4	Amount, Transaction	Invalid value in a T&E chargeback Canadian domestic transactions: invalid chargeback value; T&E transaction is under $25 Canadian
0628	63.8	Visa Acquirer's Business ID	Invalid value (nonnumeric)
0629	48	Additional Data — Private	Invalid value, for the T&E chargeback usage code (not 1 or 2)

Table D–2:   Reject Codes, Numeric Sequence (19 of 19)

Code	Field	Field Name	Reject Reason
0630	48	Additional Data — Private	Field missing, the text for T&E chargeback
0631	48	Additional Data — Private	Invalid value, in an airline transaction
0632	4	Amount, Transaction	Invalid value, in an EPS chargeback
0633	63.0	Bit Map for Field 63	Invalid use of Field 63.10
0635	18	Merchant's Type	Invalid merchant category code for EPS transaction
0636	18	Merchant's Type	Invalid SIP code. Field 63.11 must be 4, and Field 18 must be 5411 for the Supermarket Incentive Program.
0643	59	National POS Geographic Data	Invalid national POS geographic code
0646	90	Original Data Element	Exception time exceeded
0647	25	POS Condition Code	Consistency error. The POS Condition Code in the response does not match the value in the request.
0648	63.11	Reimbursement Attribute	Value not present when it is required
0649	63.3	Message Reason Code	Invalid chargeback
0713	63.3	Message Reason Code	Invalid first chargeback for split sale

V.I.P. Error Codes

An error code indicates that an error occurred when sending an Exception File or PIN Verification Value update. The response code shown is "06" (to the left of the transaction content in Report AD-120D), but the error codes appear in Field 48 of an 0310 or 0312 response message or an 0322 enhanced authorization response (EAR) advice.

In most cases of file-related error, the VIC replies to the file update or file inquiry by sending back an 0310 or 0312 response or an 0322 file update discrepancy advice that contains (1) an error response code 06 in Field 39 and (2) a four-digit error code in Field 48 of the response. These file error codes are listed in numeric order in <u>Table D–3</u>.

Table D–3:   V.I.P. Error Codes (1 of 9)

Code	Description
0530	Field 101 (File Name) is invalid. Name must be A2, C2, C4, E2, E3, E4, E9, F2, I2, M9, P2, R2, S2, D.CH.EXP, D.CH.PVF, V.CH.EXP, or V.CH.PVV
0531	Length of account number (Field 127.2) invalid: Visa is not 13 or 16; MasterCard is not 16
0532	Length of issuing institution ID is invalid
0538	The length of Field 101 (File Name) is not 8
0558	Length of account number (Field 127.2, 2, or 34) is not a length used by the card issuer
0559	Cardholder Spending Amount Limit (Field 127.EF5 or 127E.3) is a value greater than zero, but Cardholder Spending Count Limit (Field 127.EF6 or 127E.4) is not (or the opposite)
0560	File Update Code (Field 127.1) indicates add or change, but neither Action Code (Field 127.EF4 or 127E.1) nor Cardholder Spending Limits (Fields 127.EF5 and EF6 or 127E.3 or 4) are specified
0561	The action code (Field 127.EF4 or 127E.1) is a decline (that is, not 11) but cardholder spending limits (Field 127.EF5 and EF6 or 127E.3 and 4) are present
0562	Cardholder Spending Amount Limit (Field 127.EF5 or 127E.3) contains a nonnumeric value

Table D–3:   V.I.P. Error Codes (2 of 9)

Code	Description
0563	Cardholder Spending Count Limit (Field 127.EF6 or 127E.4) contains a nonnumeric value
0564	In an update for the Cardholder ID File, the length of Field 127 does not contain the integral number of updates (for example, the length of nonzero data in Field 127.PVV5 or 127.PVF5 is not 5)
	Or, one of the account number length fields is less than 12 or greater than 23
	Or, the length field of Field 2 is less than 12 or greater than 19, or the length field of Field 34 is less than 12 or greater than 23
0565	There is no record in the file with the cardholder account number or MCFS key specified for a change, delete, or inquiry
0566	The cardholder account number or MCFS key specified for an add already exists in the file
0567	The file handler has encountered a file or file access problem
0568	Field 127.1 or Field 91 in an 0300 or 0302 request contains a code other than 1, 2, 3, or 5. Or, if file name is 12, the file update code is other than 2 (change)
	Field 91 is not 5 in a file inquiry. Or the value in Field 127.1 is not 1, 2, or 3 for an update
	Field 91 in an 0110 response contains a code other than 3 or 4. (Issued as an Auto CDB file update error code)
0569	Field 127.2 (Account Number) contains a nonnumeric character
0570	The account number (Field 2, 34, 102, 103, or 127.2) has an invalid check digit
0571	The account number does not fall within the range of valid account numbers used by any card issuer
0572	The source authorization center is not the center responsible for this cardholder data
0573	Purge Date (Field 127.3 or 73) contains a nonnumeric character
0574	Purge Date (Field 127.3 or 73) month is not 01–12, or the next refresh date was incorrectly calculated for F2 file

Table D–3:   V.I.P. Error Codes (3 of 9)

Code	Description
0575	Purge Date (Field 127.3 or 73) is invalid for one of these reasons: • In an add or change, the date is missing • Date has expired • Date is present in a delete
0576	Field 127.EF4 (Action Code) contains an invalid code. Valid codes are 01, 04, 05, 07, 11, 41, 43, A1 through A9, XA, and XD. Further, code 01 is not permitted for an Electron account number Field 127.EF4 (Action Code) contains an invalid code. Valid codes are 04, 05, 07, 11, 41, and 43
0577	Region Coding (Field 127.EF5 or 127E.2) contains an invalid code For file name = E2 – E4, valid codes are 0–9, A–F, and X–Z. For file name = E9, valid codes are 0, A–F, X–Z, C in combination with 1–3, and X in combination with 1–9 Or, Region Coding includes zero in combination with one or more nonzero codes
0578	Region Coding (Field 127.EF5 or 127E.2) is spaces when Action Code is 04, 07, 41, or 43
0581	The fill in Field 127.EF6 is not zeros
0582	The Algorithm Identifier (Field 127.PVV4, 127C.1, 127P.1, or 127.PVF4) is not 01 or 04
0583	The PIN Verification Key Index (Field 127.PVV5, 127C.1, 127P.1, or 127.PVF5) is not a value between 1 and 6
0584	The PVV or PIN offset PVV/offset (in Field 127.PVV5, 127C.1, 127P.1, or 127.PVF5) is not numeric
0585	An exception record cannot be updated by the issuer center because the record is from the MasterCard RC
0586	The country code in Field 20, 127.EF7 or 127.PVF6 is invalid

Table D–3:   **V.I.P. Error Codes (4 of 9)**

Code	Description
0650	Field 127E.1 (Action Code) is invalid for one of these reasons: • The code is not 01, 04, 05, 07, 11, 41, 43, A1 through A9, XA, or XD • The code is 01 in an Electron account record • Action Code inconsistent with Response Code (Field 39) in the authorization response message (Auto CDB)
0651	Field 127C.2 (Postal Code) is invalid. For a U.S. account, the postal code must be five numerics followed by four spaces, or nine numerics
0653	Field 127R.1 (Risk Level) is invalid for one of these reasons: • The code is not A, B, C, or D • In an add, the field is blank • In a change to lower risk, the new risk level is not the next lower code (For example, D cannot be changed to B or A)
0654	Field 127R.2 ("Available" Non-Cash Daily Spending Limit) is invalid[1]
0655	Field 127R.3 ("Unavailable" Non-Cash Daily Spending Limit) is invalid[1]
0656	Field 127R.4 ("Available" Cash Daily Spending Limit) is invalid[1]
0657	Field 127R.5 ("Unavailable" Cash Daily Spending Limit) is invalid[1]
0658	Field 127R.6 ("Available" Travel Activity Limit) is invalid[1]
0659	Field 127R.7 ("Unavailable" Travel Activity Limit) is invalid[1]
0660	Field 127R.8 ("Available" Lodging Activity Limit) is invalid[1]
0661	Field 127R.9 ("Unavailable" Lodging Activity Limit) is invalid[1]
0662	Field 127R.10 ("Available" Automobile Rental Activity Limit) is invalid[1]
0664	Field 127R.12 ("Available" Restaurant Activity Limit) is invalid[1]
0665	Field 127R.13 ("Unavailable" Restaurant Activity Limit) is invalid[1]

[1]The field must contain either a numeric value or spaces. If numeric, the value cannot exceed $65,000.

Table D–3:   V.I.P. Error Codes (5 of 9)

Code	Description
0666	Field 127R.14 ("Available" Mail/Telephone Activity Limit) is invalid[1]
0667	Field 127R.15 ("Unavailable" Mail/Telephone Activity Limit) is invalid[1]
0668	Field 127R.16 ("Available" Risky Purchase Activity Limit) is invalid[1]
0669	Field 127R.17 ("Unavailable" Risky Purchase Activity Limit) is invalid[1]
0670	Field 127R.18 ("Available" Total Purchase Activity Limit) is invalid[1]
0671	Field 127R.19 ("Unavailable" Total Purchase Activity Limit) is invalid[1]
0672	Field 127R.20 ("Available" Total Cash Activity Limit) is invalid[1]
0673	Field 127R.21 ("Unavailable" Total Cash Activity Limit) is invalid.[1]
0674	Field 127R.22 ("Available" ATM Cash Activity Limit) is invalid[1]
0675	Field 127R.23 ("Unavailable" ATM Cash Activity Limit) is invalid[1]
0682	The length of Field 101 (File Name) is not 2
0683	The BIN for this account does not participate in the Risk Level File. Participation is set by a flag in CORE
0685	Field 127F.1 (Refresh Day) contains an invalid value Value must be 01–31
0686	Field 127F.2 (Non-Cash Monthly Open-to-Use) is invalid for one of these reasons: • Contains a nonnumeric character other than a space • Value exceeds $20,000,000 • Is shorter than the required nine bytes
0687	In a change, Field 127F.2 (Non-Cash Monthly Open-to-Use) contains a replacement value that exceeds 150 percent of the value on file

[1]The field must contain either a numeric value or spaces. If numeric, the value cannot exceed $65,000.

Table D–3:   V.I.P. Error Codes (6 of 9)

Code	Description
0688	Field 127F.3 (Cash Monthly Open-to-Use) is invalid for one of these reasons: • Contains a nonnumeric character other than a space • Value exceeds $20,000,000 • Is shorter than the required nine bytes
0689	In a change, Field 127F.3 (Cash Monthly Open-to-Use) contains a replacement value that exceeds 150 percent of the value on file
0690	Field 127I.1 (Non-Cash Open-to-Use Adjustment) is invalid for one of these reasons: • Contains an invalid sign (must be C or D) • This is the last field of Field 127, and it is space filled
0691	Field 127I.1 (Non-Cash Open-to-Use Adjustment) is invalid for one of these reasons: • Contains a nonnumeric amount • Amount exceeds $20,000,000 • Is shorter than the required nine bytes
0692	Field 127I.3 (Non-Cash Verification Value) is invalid for one of these reasons: • Contains a nonnumeric amount • Does not match the noncash open-to-use balance on file at the VIC • Is shorter than the required nine bytes
0693	Field 127I.2 (Cash Open-to-Use Adjustment) is invalid for one of these reasons: • Contains an invalid sign (must be C or D) • This is the last field of Field 127, and it is space filled
0694	Field 127I.2 (Cash Open-to-Use Adjustment) is invalid for one of these reasons: • Contains a nonnumeric character other than a space • Amount exceeds $20,000,000 • Is shorter than the required nine bytes

Table D–3:   V.I.P. Error Codes (7 of 9)

Code	Description
0695	Field 127I.4 (Cash Verification Value) is invalid for one of these reasons: • Contains a nonnumeric character other than a space • Does not match the cash open-to-use balance on file at the VIC • Is shorter than the required nine bytes
0696	Field 127C.3 (Address Verification Value) is invalid for one of these reasons: • Contains less than five bytes • Is not left justified • Contains a nonnumeric character other than a space
0697	Field 127F.4 (Non-Cash Verification Value) is invalid for one of these reasons: • Contains a nonnumeric character other than a space • Contains a verification amount in an add transaction • Does not match the non-cash open-to-use balance on file at the VIC • Is shorter than the required nine bytes
0698	Field 127F.5 (Cash Verification Value) is invalid for one of these reasons: • Contains a nonnumeric character other than a space • Contains a verification amount in an add transaction • Does not match the cash open-to-use balance on file at the VIC • Is shorter than the required nine bytes
0699	In an update, the length of Field 127 is less than the minimum or more than the maximum length allowed, based on the subfield requirements for the File Name specified
0700	A Risk Level File update includes an amount in Field 127R.2 ("Available" Non-Cash Daily Spending Limit) but the issuer does not use daily spending controls
0701	A Risk Level File update includes an amount in Field 127R.3 ("Unavailable" Non-Cash Daily Spending Limit) but the issuer does not use daily spending controls
0702	A Risk Level File update includes an amount in Field 127R.4 ("Available" Cash Daily Spending Limit) but the issuer does not use daily spending controls

Table D–3:   **V.I.P. Error Codes (8 of 9)**

Code	Description
0703	A Risk Level File update includes an amount in Field 127R.5 ("Unavailable" Cash Daily Spending Limit) but the issuer does not use daily spending controls
0708	The account number length is not valid for the BIN
0711	The telecode itself or its length is invalid
0713	Invalid first chargeback for split sale
0800	Field 127M.1 contains an invalid record type
0801	The length of Field 127 in an 0300 request is invalid
0802	Invalid use in an 0300 request (both Field 41 and Field 42 are present)
0803	Field 127M.2 contains an invalid merchant category code
0804	Field 127M.3 contains an invalid vendor code
0805	Field 127M.3 contains an invalid postal code
0806	Invalid Field 41 or Field 42 supplied
0807	In an 0300 request, Field 32 contains an invalid acquirer BIN (acquirer BIN is not listed in the BASE I System)
0808	Field 127M.2 contains an invalid replacement terminal ID
0810	Field 43 is missing
0811	Not all subfields in Field 43 are present
0812	Invalid country code
0813	Field 59 length is missing, but Field 59 data is supplied
0814	Field 59 data is missing, but Field 59 length is supplied
0815	Field 59 length is invalid
0816	State code is invalid or missing
0817	Invalid county code

Table D–3:   V.I.P. Error Codes (9 of 9)

Code	Description
0818	Postal code is missing
0819	Province code is invalid or missing
0820	"V" update not allowed when BIN keys are set for "U" service

Message Reason Codes

Message reason codes explain the reason for sending the following transactions:

- An acquirer-generated advice

- Cancellation

- Reversal

- Adjustment

- Chargeback (validation request or advice)

- Chargeback reversal

- Representment (validation request or advice)

- Fee collection

- Funds disbursement

- Copy request (validation request or advice)

- Downtime transaction

- Resubmission

Table D–4 contains VisaNet Message Reason Codes.

Table D–5 contains the key to restrictions for VisaNet Message Reason Codes.

Table D–6 contains Plus Message Reason Codes.

Table D–7 contains Interlink Message Reason Codes.

Table D–4:   VisaNet Message Reason Codes (1 of 8)

Code	Description	Restrictions (see key in Table D–5)
	Adjustment	
2001	Transaction voided by cardholder	
2002	Wrong amount	
2003	Partial return	
2007	Adjustment—No previous transaction	
2009	Acquirer correction ("back room" adjustment)	
	Acquirer-Generated Advice	
2103	Below-floor-limit transaction	
2105	Clearing of an authorized transaction	
2106	Clearing of an unauthorized transaction	
	Acquirer Reversal	
2501	Transaction voided by customer	
2502	Transaction has not completed (request or advice timed out or ATM malfunctioned)	
2503	No confirmation from point of service	
	Visa-Generated Reversal Advice	
2547	Potential duplicate authorization or financial transaction	
2548	Duplicate (including retrieval reference number) authorization or financial transaction	

Table D–4:   VisaNet Message Reason Codes (2 of 8)

Code	Description	Restrictions (see key in Table D–5)
	Visa-Electron Chargeback and Chargeback Reversal	
0020	No authorization—T&E transaction	D, E, I, 1
0021	Late presentment—T&E transaction	D, E, I
0022	Expired card—T&E transaction	D, E, G, I
0023	Invalid T&E transaction	D, E, I, 2
0024	T&E merchant service error	D, E, I, 3
0025	T&E processing error	D, E, I
0026	T&E copy fulfillment	E, I, 4
0027	T&E document fulfillment	E, I, 5, 6
0028	Card Recovery Bulletin/T&E transaction	D, E, G, I, 7
0029	Declined authorization—T&E transaction	D, E, G, I, 8, 9
0030	Nonreceipt of services	A, C, H
0031	Error in addition	A, C, E, F, H
0032	Fraudulent transaction before embossed valid date	B, E, G, H
0036	Incorrect account number	A, C, E, F, H
0041	Cancelled recurring or preauthorized healthcare transaction	E, G, H
0047	Unauthorized transaction exceeds floor limit	A, E, H, 10
0050	Credit posted as a debit or debit posted as a credit	A, C, E, H
0051	Incorrect transaction amount	A, C, E, F, H
0052	Mail/telephone order, recurring transaction or magnetic stripe reading telephone transaction on expired/never issued account number	A, E, G, H
0053	Not as described	A, C, E, F, H

Table D–4:   VisaNet Message Reason Codes (3 of 8)

Code	Description	Restrictions (see key in Table D–5)
0054	Claim or defense	A, C, E, H
0056	Defective merchandise	A, C, E, H
0057	Imprinting of multiple drafts	A, E, H, 11
0057	Unauthorized multiple transactions	B, E, H
0059	Negative account number verification	A, E, G, H
0060	Requested item illegible	A, E, F, H
0060	Requested copy illegible	B, E, H
0061	Mail/telephone order, recurring transaction or magnetic stripe reading telephone transaction—unauthorized purchase	A, E, G, H, 12
0062	Counterfeit transaction	13
0063	Noncard	B, E, H
0067	Authorization over warning notice	B, E
0070	Warning Bulletin/Card Recovery Bulletin	E, G, H
0071	Declined authorization	E, H, 14
0072	Transaction exceeds floor limit	E, H, 15, 16
0073	Expired card	E, G, H
0074	Late presentment	C, H
0076	Nontransaction currency through BASE II	B, H
0077	Nonmatching account number/travel voucher number	E, G, H
0078	Ineligible transaction	B, E
0079	Nonreceipt of requested item	A, E, F, H, 17
0079	Requested microfilm copy not received	B, E

Table D–4:   VisaNet Message Reason Codes (4 of 8)

Code	Description	Restrictions (see key in Table D–5)
0080	Processing error	B, E, H
0081	No imprint/missing imprint	C, E, G, H, 19
0082	Duplicate processing	E, H
0083	Nonpossession of card	B, E, H
0084	No signature/missing signature	C, E, F, H, 19
0085	Credit not processed	A, C, E, H
0085	Nonreceipt of credit voucher	B, E, H
0086	Altered amount	C, E, F, H
0087	Local paper	B, E, H
0089	Unauthorized signature	B, E, H
0090	Nonreceipt of merchandise	B, C, H
0091	Incorrect key entered Electron card transaction	B, E
0092	Travel voucher exceeds maximum value	E
0093	Questionable merchant activity (QMA)	E
0094	Cancelled guaranteed reservation	D, E
0095	Advance lodging deposit	D, E
0096	Transaction exceeds limited amount	E, H
0097	Cardholder disputes vehicle leasing transaction	B, E
Fee Collection and Funds Disbursement		
0100	Telex, telephone and cable charges	B
0110	Auto-telex charges	B

Table D–4: VisaNet Message Reason Codes (5 of 8)

Code	Description	Restrictions (see key in Table D–5)
0130	Lost/stolen card report fees	
0140	Merchant service fees	B
0150	Recovered card handling fees/rewards	
0160	Invalid CAB chargeback handling fee	A
0170	Recovery of copy/original or substitute draft fees	
0190	Returned guaranteed check	
0200	Emergency replacement card distribution fee	
0210	Emergency cash disbursement handling fee	
0220	Arbitration/compliance/resolution case decision or request fee	
0230	Incorrect merchant identification/transaction data handling fee	A
0300	Bill Payment Service (Canada, Brazil only)	20
0350	Prearbitration Settlement Funds Disbursement	A, 21
0370	International Airline Program Authorization Fee	22
5000	Card Recovery Bulletin	23
5010	V.I.P. System	23
5015	Supermarket Incentive Program Fee	B, 23
5020	Arbitration Request/Review	23
5030	BASE II Access Fee	23
5040	Miscellaneous Fees or Charges	23
5050	Issuers' Clearinghouse Service Fees	23
5060	Risk Identification Service Merchant Fees	23

Table D–4:   VisaNet Message Reason Codes (6 of 8)

Code	Description	Restrictions (see key in Table D–5)
5080	Late Settlement Fees	23
5090	Visa Account Tracking Service	23
5100	Emergency Travelers Cheque Refund Handling Fee	23
5110	Returned Guaranteed Check	23
5120	Value Added Tax	23
5130	VSIL Fee Collection	23
5140	ISO/Nonmember Agent Registration Fee/Annual Fee	23
5150	Chargeback Handling Fee	23
5160	Fulfillment Fee	23
5165	Request for Copy and Fulfillment Service Access Fee	23
5170	Nonfulfillment Fee	23
5180	Merchant Review Fee	23
5185	Membership Compliance Fees/Penalties	23
5190	BIN Licensing and Administration Program	23
5195	Sponsored Member Registration Fees	23
5210	Merchant Data Inaccuracy	23
5240	Interchange Data Forms	23
5245	Service Fees/Late Payments	23
5250	Indemnification	23
5290	Corporate Indemnification of Settlement Risk	A, 23
5300	Promotion Credit Reward Funding	

Table D–4:   VisaNet Message Reason Codes (7 of 8)

Code	Description	Restrictions (see key in Table D–5)
Original Request and Confirmation		
0035 0085	Written cardholder demand for original paper	E, 24, 25
0036 0086	Legal process (for example, subpoena) specifies original	E, 24, 25
0037 0087	Copy previously sent illegible	E, 24, 25
0038 0088	Required for paper/handwriting analysis	E, 24, 25
0039 0089	Repeat request for original	E, 24, 25
0040 0090	Required for arbitration	E, 24, 25
Copy Request and Confirmation		
0028 0078	Cardholder requests copy bearing signature	E, 24, 25
0029 0079	Request for facsimile draft of vehicle leasing transaction (or airline transaction)	E, 24, 25
0030 0080	Cardholder dispute, cardholder requests draft	E, 24, 25
0031 0081	Chargeback documentation	E, 24, 25
0032 0082	Original lost in transit	E, 24, 25
0033 0083	Legal process or fraud analysis	E, 24, 25

Table D–4:   VisaNet Message Reason Codes (8 of 8)

Code	Description	Restrictions (see key in Table D–5)
0034 0084	Repeat request for copy	E, 24, 25

Representment

In a U.S. and international representment, the code is the same as that of the original chargeback

Table D–5:   VisaNet Message Reason Code Restrictions Key (1 of 5)

Code	Description
A	U.S. only
B	International only
C	More than $10 (U.S. only)
D	More than $25
E	Invalid for ATM
F	Invalid for EPS
G	Invalid for CPS (U.S. only)
H	Invalid for T&E
I	T&E only
1	Partial chargeback allowed for dual-message transaction when cleared amount exceeds authorized amount.
2	U.S. only. Invalid for: • A transaction representing a mail or telephone order purchase of airline transportation. • A transaction for an issuer responding to an Address Verification Service (AVS) request ZIP code) or code "Y" (address match with five-digit ZIP code) • A transaction where the tickets were mailed to the cardholder's billing address indicated on the issuer's file. • A transaction representing a mail or telephone order purchase of airline transportation and the card account number contain a Bank Identification Number (BIN) for which the issuer has not completed requirements for participation in the Address Verification Service.
3	Invalid for: • A no-show transaction • An advanced lodging deposit transaction • A transaction in which the quality of service is disputed
4	U.S. only. Invalid for requests for original paper or T&E document.

Table D–5:   VisaNet Message Reason Code Restrictions Key (2 of 5)

Code	Description
5	Car rental and lodging transactions only.
6	Invalid for: • A no-show transaction • An advance lodging deposit transaction • An airline transaction • A passenger railway transaction (U.S. only)
7	Effective for transactions dated prior to January 11, 1992. Invalid for transaction using a blocked BIN unless the individual cardholder account number within the blocked BIN range was also listed in the applicable bulletin.
8	U.S. only. This chargeback does not apply for a transaction processed in accordance with the Assured Transaction Response procedures specified the *Visa U.S.A Inc. By-Laws Operating Regulations*.
9	International only. If transaction is applicable to lodging or car rental services, and such services are rendered, and if the account is not listed on the applicable CRB on the date the transaction is initiated, then this chargeback may only be exercised for the amount exceeding the floor limit. This chargeback may only be exercised if the cardholder account is listed on the Exception File with a negative response on the BASE II Processing Date of the chargeback. This chargeback may be exercised for T&E transactions.
10	Partial chargeback allowed for dual-message transaction when cleared amount exceeds authorized amount.
11	U.S. only. Invalid for a mail or telephone order transaction.
12	Invalid for a mail or telephone order transaction if both of the following conditions are present: • The merchandise was shipped or delivered • The cardholder account number contains a BIN for which the issuer has not completed requirements for participation in the Address Verification Service.
13	Invalid for a transaction in which the POS entry mode code field of the authorization request includes the value "90". Reason code 62 is not allowed for CPS/Retail.

Table D–5:   VisaNet Message Reason Code Restrictions Key (3 of 5)

Code	Description
14	U.S. only. Invalid for a transaction processed in accordance with the Assured Transaction Response procedures. Invalid for a transaction: • For which Authorization was not required. • In which the merchant initiated an authorization inquiry because it was suspicious, and • In which the goods or services were expended prior to receiving a negative response.
15	U.S. only. Invalid for: • A transaction completed using a card with a blank signature panel in which the merchant's normal floor limit was not exceeded. • A transaction in which the amount authorized exceeds the transaction amount. • A transaction completed by a restaurant merchant unless the transaction amount exceeds the authorized amount by more than 20%. (The 20% variance is calculated on the authorization amount.) In such case, only the amount in excess of the 20% variance may be charged back. • A VisaPhone Service transaction, if a positive authorization response was received no later than 30 calendar days from the transaction date. • A mail or telephone order transaction in which: merchandise was shipped or delivered to the cardholder or the cardholder's designee, and the authorization was obtained no more than seven calendar days prior to the transaction date. • A transaction at an automated gasoline dispenser in which a Status Check approval was obtained, and the transaction amount was $50 or less.

Table D–5:   VisaNet Message Reason Code Restrictions Key (4 of 5)

Code	Description
16	International only. Invalid for:
	• A transaction in which the amount authorized exceeds the transaction amount.
	• A transaction where the transaction currency was not U.S. dollars, and the transaction amount is within a range from the authorization amount to the authorization amount plus 10% (to allow for currency conversion fluctuations).
	Note: *If the transaction amount exceeds the authorized amount, only the transaction amount in excess of the authorized amount may be charged back.*
	• Restaurant transactions—this chargeback does not apply unless the transaction amount exceeds the authorized amount by more than 20%. (The 20% variance is calculated on the authorization amount.) In such case, only the amount in excess of the 20% variance may be charged back.
	• Transactions identified in the BASE I record by appropriate RIS or Merchant indicators in the special condition indicators field have assigned unique floor limits.
	• Partial chargeback allowed for dual-message transaction when cleared amount exceeds authorized amount.
17	Invalid for a magnetic-stripe-reading-telephone transaction.
18	Invalid for:
	• Preauthorized health care transaction
	• Mail or telephone order transaction
	• Emergency cash disbursement
	• Emergency travellers cheque refund
19	U.S. only. Invalid for:
	• Automated dispensing machine transaction
	• Limited-amount terminal transaction
	• Mail or telephone order transaction
	• Preauthorized health care transaction
	• Electronic commerce transaction

Table D–5:   VisaNet Message Reason Code Restrictions Key (5 of 5)

Code	Description
20	U.S. only: • This chargeback is used by U.S. members to collect from other U.S. members. • The account number field must contain a valid account number.
21	Brazil and Canada only: • A country code is required. • The account number field must contain a valid account number.
22	Invalid for U.S: • May not be used by a U.S. member to collect from other U.S. members. • The account number field must contain a valid account number.
23	Incoming only with the account number field zero filled, the transaction is initiated by Visa. Additional notes/qualifications are: • 5080, 5120, 5130: may not be used by a U.S. member to collect from other U.S. members. • 5150: the account number field must contain a valid account number. • 5210: BASE II checks only for the value. • 5290: Visa U.S only: used on 0220 acquirer fee collections and 0422 issuer fee collections initiated by Visa U.S. to provide advance funding of settlement obligations.
24	Reason codes 0028, 0029, 0030, 0031, 0032, 0033, and 0034 are for online request and confirmation of online request only.
25	Reason codes 0078, 0079, 0080, 0081, 0082, 0083, and 0084 are for online confirmation of a telephone request only.

Table D–6:   Plus Message Reason Codes (1 of 2)

Code	Description
Adjustment	
2004	Acquirer correction (backroom adjustment)
2006	Reversal of previous credit adjustment
2008	Reversal of a previous debit adjustment
Acquirer-Generated Adjustment Advice	
2201	Approved transaction, previously reversed when no confirmation received from point of service—transaction completed
2202	Partial dispense detected; previously reversed
Acquirer Reversal	
2501	Transaction voided by customer
2502	Transaction has not completed (request or advice timed out) or the ATM malfunctioned
2503	No confirmation from point of service
Chargeback and Chargeback Reversal	
2602	Cardholder dispute—credit to cardholder
2604	Cardholder dispute—debit to cardholder
2606	Reversal of previous credit chargeback
2608	Reversal of previous debit chargeback
2620	Cardholder dispute (of previous adjustment)
2622	Invalid adjustment received
2624	Account closed or insufficient funds (for previous adjustment)

Table D–6:   Plus Message Reason Codes (2 of 2)

Code	Description
Representment	
2020	Response to cardholder dispute chargeback
2022	Invalid chargeback

Table D–7:   Interlink Message Reason Codes (1 of 3)

Code	Description
Adjustment	
2004	Acquirer correction
2005	Merchant/customer correction. This code applies to 0200 POS Cancellation messages.
Home/Remote Merchandise Credit	
2010	Merchandise return. This code applies to a Home/Remote Shopping transaction.
2012	Unavailable merchandise/late shipment of merchandise. This code applies to a Home/Remote Shopping transaction.
Chargeback	
2480	Invalid/unpostable adjustment
2483	Credit not received—with receipt
2484	Credit not received—without receipt
2487	Nonreceipt of merchandise. This code applies to a Home/Remote Shopping transaction.
2493	Special Merchant
2494	Unauthorized use
2496	Duplicate processing

Table D–7:   Interlink Message Reason Codes (2 of 3)

Code	Description
2498	Processing error

Representment	
2481	Adjustment issued
2482	Invalid chargeback
2485	Merchandise credit already issued
2486	Invalid merchandise credit chargeback

Representment (Continued)	
2491	Mis-sort
2495	Transaction record not received. No longer valid for chargeback.

Reversals	
2501	Transaction voided by customer. This code applies to an 04x0 POS cancellation reversal.
2502	Transaction has not completed.
2503	No confirmation from the point of service
2520	Store-and-forward submission timed out
2521	Paper sales draft submission timed out
2522	Online resubmission timed out
2523	Store and forward resubmission timed out
2524	Paper sales draft resubmission timed out

Submissions	
5201	Paper sales draft original submission
5202	Store-and-forward submission

Table D–7:   Interlink Message Reason Codes (3 of 3)

Code	Description
Resubmissions	
5203	Online resubmission
5204	Store-and-forward resubmission
5205	Paper sales draft resubmission

BOAS Data Entry Alphabetical Quick Reference E

This appendix is designed to help you research the BOAS data entry screen field items shown in Chapter 5, Entering Transaction Data.

The BOAS data entry fields listed below are sorted alphabetically by field name.

For additional information on fields listed in this guide, refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals.

Table E–1:   Data Entry Alphabetical Quick Reference (1 of 31)

Field Item	V.I.P. Field Number	Description
Account Number	Field 2	The cardholder account number (11–19 digits).
Acct. Seq. Number	Field 125, usage 3 Required	Transactions: fraud advice Identifies a fraud transaction within an account number. Valid values: If the fraud notification code is 1 or 2, the acct. seq. number must be 9999. Members can pre-assign a number within the range 4000–4999. A maximum of 1,000 transactions for a specific account can be added to the Visa fraud master file.
Acquirer ID	Field 90, positions 21–31 Conditional	Identifies the acquirer of the original transaction. Valid values: Must be valid ID number or zero-filled
Acquiring Inst ID Code	Field 32 Required	A 6- to 11-digit code assigned by Visa identifying the acquirer or originator of the transaction. Valid values: Must be the same as the original transaction in exceptions
Acq Business ID	Field 63.8 Required	A unique number assigned by Visa to an acquirer.
Acq Established Fulfillment Method	Field 48, usage 8c Conditional	Indicates whether or not the acquirer participates in VCRFS. Valid values: 0 = does not participate in VCRFS 1 = participates in VCRFS

Table E–1:   Data Entry Alphabetical Quick Reference (2 of 31)

Field Item	V.I.P. Field Number	Description
Acq. Inst Cntry Code	Field 19 Required	A three-digit code that identifies the country of the acquiring institution. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Action Code	Field 127E.1 Required	A code indicating the response required by the issuer center when the VisaNet Interchange Center (VIC) performs stand-in processing authorization (two digits). Used only in exception file updates. Valid values are: 01 = Refer to card issuer 04 = Pick up card 05 = Do not honor 07 = Pick up card, special condition 11 = Approval for V.I.P. 41 = Lost card—pick up 43 = Stolen card—pick up
Additional Data Indicator	63.17	A value assigned to non-T&E commercial card transactions containing enhanced data. Valid values are: space = Field is not used 0 = No additional data 1= Additional data was included
Additional Fraud Information	Field 125	A private-use field defined by Visa to provide additional information for various transactions.
Additional Response Data	Field 44 Required	Used in Plus exception transactions to identify the name and fax number of the individual sending the transaction. Maximum field length is 25 characters.
Additional Trace Data	Field 115 Optional	A user-defined field. Maximum field length is 24 alphanumeric characters.

Table E–1:   Data Entry Alphabetical Quick Reference (3 of 31)

Field Item	V.I.P. Field Number	Description
Algorithm Identifier	Field 127.PVF4 Required	Transactions: PIN verification file updates Contains the year, month, and day (YYMMDD) of the transaction.
Application Transaction Counter	Field 137	Transactions: chargebacks, representments This field contains the count of the transactions performed with that application. This field is incremented by 1 each time a transaction is initiated.
Arrest Code	Field 125, usage 3 Required	Transactions: fraud advice Indicates whether an arrest occurred. Valid values are: 0 = no arrest occurred 1 = arrest occurred
ATM Institution Name	Field 42 Required	The name of the ATM terminal owner.
ATM Location	Field 43, positions 1–25 Required	The physical address of the ATM terminal.
Authorization Characteristics Indicator	Field 62.1 Conditional	A code indicating whether a transaction qualifies for Custom Payment Service (one alpha character or space). Valid values are: N = not qualified A, E, V, C, R, I, and P = qualified
Authorization Code	Field 38 Required	A six-digit code assigned by the issuer at the time the transaction is authorized.
Authorization ID Rsp	Field 38 Required	A six-digit code assigned by the issuer at the time the transaction is authorized.

Table E–1: Data Entry Alphabetical Quick Reference (4 of 31)

Field Item	V.I.P. Field Number	Description
BII Acquirer Reference Number	Not applicable Conditional	Used only by members clearing and settling transactions through BASE II. A 23-digit number assigned by the acquirer at the time of clearing. The value must remain unchanged from the original in exception transactions.
Card Acceptor ID Code	Field 42 Required	For POS transactions: a unique terminal ID number. For ATM transactions: an assigned code representing the terminal owner. Maximum field length is 15 alphanumeric characters.
Card Acceptor Name	Field 43, positions 1–25 Required	The store name and number or the terminal location.
Card Capability	Field 125, usage 3 Optional	Transactions: fraud advices Identifies the capability of the card used in the transaction. Valid values are: M = Magnetic strip only V = Magnetic stripe with CVV
Card Mailing Information	Field 125, usage 3 Conditional	Transactions: fraud notification Identifies where the card used in the transaction was originally mailed.
Card Number	Field 2 Required	The 11- to 19-digit cardholder account number.
Card Seq Number	Field 23 Conditional	The number assigned to a specific card when two or more cards are associated with a single account number. This field must be numeric.
Cardholder Address 1	Field 125, usage 3 Conditional	Transactions: NRI and ICS fraud notification The primary street address of the cardholder. Refer to the *Issuers' Clearinghouse Service User's Manual* for more information.

Table E–1:   Data Entry Alphabetical Quick Reference (5 of 31)

Field Item	V.I.P. Field Number	Description
Cardholder Address 2	Field 125, usage 3 Conditional	Transactions: NRI and ICS fraud notification Contains additional customer address information such as apartment or suite number.
Cardholder Information	Field 125, usage 3 Conditional	Transactions: fraud notification Identifies the name of the person to whom the card was mailed.
Cardholder Spending Amount Limit	Field 127EF5	The dollar amount that can be approved for the cardholder in any one day.
Case No.	Field 125, usage 3 Conditional	Transactions: ICS fraud advice Indicates any issuer or acquirer-defined number uniquely identifying the case. Refer to the *Issuers' Clearinghouse Service User's Manual* for more information.
Cashback	Field 61.1 Optional Field 125, usage 3 Optional	Transactions: fraud advice Amount returned as cash to the cardholder. This amount must be equal to or less than the source amount. A flag indicating if the original transaction included cashback. Valid values are: Y = Yes space = No
Chargeback Reduction/BASE II Flags	Field 63.6 Conditional	Transactions: Visa Chargebacks Identifies a special condition associated with the transaction.
Chargeback Ref. No	Field 48, usage 7a, positions 4–9 Required	A six-digit issuer-assigned value identifying a chargeback.

Table E–1:   Data Entry Alphabetical Quick Reference (6 of 31)

Field Item	V.I.P. Field Number	Description
City	Field 43, positions 2–3 Field 125, usage 3 Conditional	Name of the city where the customer transaction took place. For ICS and NRI fraud advices, this value identifies the city to which the card was mailed. Maximum field length is 13 alphanumeric characters.
Clearing Seq Count	Field 62.12 Conditional	Transactions: Visa CRS The number of transactions in the group of transactions
Clearing Seq Num	Field 62.11 Conditional	Transactions: Visa CRS Identifies a specific BASE II clearing record among multiple clearing records submitted for CPS authorization.
Contact Name	Field 48, usage 25 Conditional	Transactions: VCRFS participants only The contact name of the issuer originating the dispute request
Contact Phone	Field 48, usage 25 Conditional	Transactions: VCRFS participants only The contact phone number of the issuer originating the dispute request
Country	Field 43, positions 39–40 Required	A two-digit alpha code that identifies the country where the transaction occurred.
Country Code	Field 20 Optional	A three-digit numeric code that identifies the country of the card issuer. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Destination Sub-Address	Field 48, usages 24 and 25 Conditional	Transactions: VCRFS participants only For dispute requests, this field should contain zeros. For dispute rulings, this field represents the subaddress to which the transaction is being sent (the Visa Image Exchange Workstation subaddress or Fax Gateway BIN). It must be numeric.

Table E–1:   Data Entry Alphabetical Quick Reference (7 of 31)

Field Item	V.I.P. Field Number	Description
Dispute Reason Code	Field 48, usage 25 Conditional	Transactions: VCRFS participants only A two-digit numeric code that indicates the reason for the transaction dispute. Valid values are: 01 = Wrong item 02 = Illegible item 03 = Missing value 04= Invalid fulfillment
Dispute Request Date	Field 48, usage 25 Conditional	Transactions: VCRFS participants only For dispute requests, the date that the issuer initiates a dispute request. For dispute rulings, the date the dispute request was received by Visa. The default is the system date. Must be numeric in YDDD format.
Dispute Return Reason Code	Field 48, usage 25 Conditional	Transactions: VCRFS participants only For dispute rulings, Visa will enter a valid two-digit code. In dispute messages, this field will contain zeros. Valid values are: 01 = Request ID not found 03 = Dispute pending 04 = Dispute resolved 05 = The Account Number in the dispute request does not match the Account Number in the request for copy associated with the Retrieval Request ID. 06 = The Transaction Identifier in the dispute request does not match the Transaction Identifier in the retrieval request associated with the Retrieval Request ID. 07 = No fulfillment found for Retrieval Request ID.

Table E–1:   Data Entry Alphabetical Quick Reference (8 of 31)

Field Item	V.I.P. Field Number	Description
Documentation Indicator	Field 48, usage 7a Required	Transactions: chargebacks A code that identifies the status of mailed documentation. Valid values are: 0 = no documentation provided 1 = mailed documentation to follow 2 = invalid acquirer's reference number used in prior chargeback record, no supporting documentation was required or received 3 = invalid acquirer's reference number used in prior chargeback record and supporting documentation was received 4 = no supporting documentation received for prior chargeback
Error Return Flag	Field 48, usages 24 and 25 Conditional	Transactions: VCRFS participants only Rejected transaction An acquirer initiating a nonfulfillment or mail fulfillment must place a space in this position. If the request is returned by Visa, the message will be flagged with an E.
Excluded TID Reason	Field 62.18	Transactions: fraud advice Indicates that the transaction does not include a transaction identifier. Valid values: A = Transaction identifier is not available or not cleared through VisaNet K = Transaction identifier is not included in the transaction P = Reserved for future use
Expiration Date	Field 14 Optional	The card expiration year and month (format is YYMM or MMYY).

Table E–1:   Data Entry Alphabetical Quick Reference (9 of 31)

Field Item	V.I.P. Field Number	Description
Fax Number	Field 48, usage 8a and 8c Required	Transactions: request for copy, request for original A fax number for sending a photocopy of the original transaction.
Field Name	Field 101	Identifies the format of the update/inquiry request Valid values: C4 = SMS PIN verification file E3 = SMS and BASE I exception file E4 = SMS only exception file
File	Field 91	Identifies the type of exception transactions Valid values: 1 = add (new record) 2 = change (existing record) 3 = delete (existing record) 5 = inquire (send a copy of an existing record)
Financial Institution ID	Field 63.10, positions 1–4 Required	Transactions: Regional POS Gateway An alphabetic value identifying the financial institution
First Name	Field 125, usage 3 Conditional	Transactions: NRI and ICS fraud Identifies the first name of the customer
Forwarding Inst ID Code	Field 33 Conditional	A Visa-assigned code that identifies the institution that forwards a transaction, if the institution is different than the one identified in the acquiring institution ID field. For Interlink transactions this field is optional. For all other transactions this field is required.

Table E–1: Data Entry Alphabetical Quick Reference (10 of 31)

Field Item	V.I.P. Field Number	Description
Fraud Type	Field 63.9, position 1 Required	Transactions: fraud advice, NRI and ICS fraud. Indicates the type of fraud. Valid values for position 1: 0 = Lost 1 = Card reported stolen 2 = Not Received as Issued (NRI) 3 = Card issued on basis of fraudulent application 4 = Issuer reported counterfeit 5 = Miscellaneous 6 = Fraudulent use of account number 7 = Fraudulent application detected (ICS) 8 = Suspicious application detected (ICS) 9 = Acquirer reported a counterfeit
Fwd Inst Cntry Code	Field 21 Conditional	Identifies the country of the forwarding institution. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Fwd Inst ID	Field 90, positions 32–43 Required	Identifies the institution forwarding the original transaction if different from the institution identified in the acquiring institution ID field. Must be a valid value or zero-filled
VIEW BIN Number	Field 63.16	A specific issuer or acquirer VIEW (Visa Image Exchange Workstation) BIN that will receive the representment and chargeback advices. Valid value must be greater than 0 or spaces.

Table E–1:   Data Entry Alphabetical Quick Reference (11 of 31)

Field Item	V.I.P. Field Number	Description
Invalid Data Flags	Field 48, usage 25 Conditional	Transactions: VCRFS participants only Indicates the specific data item in error with a value of Y entered for any of the following positions: position 31 = Account number position 32 = Purchase Date position 33 = Transaction Amount position 34 = Expiration Date position 35 = Merchant Name/Location position 36 = Signature position 37 = Other Errors
Investigative Status	Field 125, usage 3 Optional	A two-digit alphabetic or numeric code assigned by a member to indicate investigative status.
Issuer Control Number	Field 48, usages 8a, 8c, and 24 Conditional	Transactions: VCRFS participants only A nine-digit number assigned by the issuer to manage copy requests. If the RFC provides the number, then the number must be retained and returned in the nonfulfillment or mail fulfillment message.
Issuer Generated Auth	Field 125, usage 3 Optional	Transactions: fraud advice Indicates whether the issuer authorized the transaction. Valid values are: Y = issuer authorized transaction X = transaction was authorized but not by issuer N = transaction was not authorized
Issuer RFC BIN	Field 48, usage 8c Conditional	Transactions: VCRFS participants only A six-digit value indicating the VIEW (Visa Image Exchange Workstation) for fulfillment routing.

Table E–1: Data Entry Alphabetical Quick Reference (12 of 31)

Field Item	V.I.P. Field Number	Description
Iss Requested Fulfillment Method	Field 48, usage 8c Conditional	Indicates whether the issuer's request for an original, copy, or mailing confirmation is automated through VCRFS or manually. Valid values: 0 = nonautomated fulfillment 1 = automated fulfillment
Last Name	Field 125, usage 3 Conditional	Transactions: NRI and ICS fraud notification Identifies the last name of the customer.
Local Date	Field 48, usage 10 Conditional	Transactions: Plus exceptions Identifies the date when the transaction was processed by the Plus switch. The field value is required when the acquirer ID is 430183.
Local Trans Date	Field 13 Required	The month and day of the transaction (format is MMDD).
Locator Number	Field 125, usage 3 Conditional	Transactions: ICS fraud notification An 11-digit number assigned by a member for each transaction. The number must be unique within the issuer BIN.

Table E–1:   Data Entry Alphabetical Quick Reference (13 of 31)

Field Item	V.I.P. Field Number	Description
Mail, Phone, or E/C Indicator	Field 63.6, position 4 Conditional	Transactions: Visa chargeback, fraud advice, adjustment Distinguishes a one-time order from one that recurs periodically. Valid values are: space= Not available 1 = Single transaction of a mail/telephone order 2 = Recurring transaction 3 = Installment payment 4 = Unknown classification/other mail order 5 = SET with cardholder certificate 6 = Nonauthenticated security transaction with SET merchant certificate 7 = Nonauthenticated security transaction without SET merchant certificate (for example, channel encryption) 8 = Nonsecure electronic commerce transaction 9 = Nonauthenticated security transaction that does not comply with SET and the merchant is SET-capable
Mailed From Postal	Field 125, usage 3 Conditional	Transactions: NRI and ICS fraud notification Identifies the postal code from which a card was mailed.
Mailing City	Field 125, usage 3 Conditional	Transactions: NRI and ICS fraud notification Identifies the city from which a card was mailed.
Mailing Date	Field 125, usage 3 Conditional	Transactions: NRI and ICS fraud notification Identifies the date the card was mailed. Date format is MMDDYY.
Market Segment	Field 125, usage 3 Conditional	Transactions: ICS fraud notification Identifies the CPS market segment. Valid value is a alphabetic character.
Member Calculated IRF	Field 119 Optional	Used by non-U.S. members in regions where IRF is determined by the member.

Table E–1:   Data Entry Alphabetical Quick Reference (14 of 31)

Field Item	V.I.P. Field Number	Description
Merchant Type	Field 18 Required	Identifies a merchant's type of business, product, or service. This value must remain unchanged from the original transaction. Refer to the *Visa International Operating Regulations* or the *Merchant Standards Handbook* for valid values.
Merchant Volume Indicator	Field 63.18	A value assigned by the acquirer to transactions from merchants eligible for the volume-tier program. Valid values are: 2-digit numeric (00 to 99) space = Field is not used
Message Reason Code	Field 63.3 Required	A four-digit code that identifies the reason for sending the chargeback, representment, or reversal transaction. Refer to Appendix D, V.I.P. System Codes or the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Message Text	Field 48, usages 5 and 7a Required	Transactions: fee collections, funds disbursements, Visa chargebacks and representments Additional information describing the reason for the exception transaction.
Message Type	Field 90, positions 1–4 Required	A four-digit code that identifies the message type of the original transaction. Valid values 0200 = original financial 0220 = adjustment 0422 = chargeback
MI	Field 125, usage 3 Optional	Transactions: NRI and ICS fraud notification Identifies the customer's middle initial.
National POS Geographic Data, State Code	Field 59	ATM transaction standardization option.

Table E–1:   Data Entry Alphabetical Quick Reference (15 of 31)

Field Item	V.I.P. Field Number	Description
Network Identification Code	Field 63.1	The network ID associated with a transaction.
Notification Code	Field 63.9, position 2 Required	Transactions: fraud advice, NRI and ICS fraud notification Identifies the type of notification. Valid values are: 1 = addition 2 = addition of subsequent identical 3 = change 4 = delete 5 = reactivate
Orig. Trace Number	Field 125, usage 1 Required	Transactions: Interlink exceptions A trace number from the original transaction. Used for tracking the current message back to prior messages for the same customer transaction. Field must be a valid value or zero-filled.
Orig. Transm. Date	Field 125, usage 1 Required	Transactions: Interlink exceptions Transmission time of the original transaction. Field must be a valid value or zero-filled.
Original Acquirer ID	Field 90, positions 21–31	Identifies the acquirer of the original transaction. Valid values: Must be valid ID number or zero-filled
Original Data Element	Field 90 Conditional	See Original Message Type, Original Trace Number, Original Transmission Date and Time, Original Acquirer ID, and Original Forwarding Institution ID. The values in this field represent the original transaction information. These fields are required for Interlink exception transactions. For all other transactions, they are optional.

Table E–1:   Data Entry Alphabetical Quick Reference (16 of 31)

Field Item	V.I.P. Field Number	Description
Original Forwarding Institution ID	Field 90, positions 32–42	The forwarding institution ID from Field 33 of the original request.
Original Message Type	Field 90, positions 1–4	A four-digit message type identifier (Field 90.1) from the original request message.
Original Transmission Date and Time	Field 90, positions 11–20	The 10-digit transmission date and time (Field 90.3) from Field 7 of the original request. Used for tracking the current message back to prior messages for the same customer transaction.
Other Transaction Amount	Field 61.1 Conditional	Identifies any other amounts associated with a transaction. For partial chargeback or adjustment transactions, this field identifies the original transaction amount.
PIN Entry Capability	Field 22, position 3 Required	Indicates whether the terminal can support personal identification numbers. Valid values are: 0 = unknown 1 = terminal can accept PINs 2 = terminal cannot accept PINs 8 = terminal PIN pad is down 9 = reserved for future use
PIN Verification Key Index	Field 127C.1, position 3	Transactions: PIN verification updates A one-digit value indicating PIN verification key used by the issuer to generate the PIN verification value (PVV).
PIN Verification Value	Field 127C.1 positions 4–7	Transactions: PIN verification updates A calculated value produced by using the account number, the PIN, and one or more PIN verification keys.
Plus Contact Name and Number	Field 44	A 14-digit value to identify and provide Plus contact information.

Table E–1: Data Entry Alphabetical Quick Reference (17 of 31)

Field Item	V.I.P. Field Number	Description
Plus Timestamp	Field 48, usage 10	A unique ID assigned by the Plus switch on all approved Plus transactions.
Point of Service Condition Code	Field 25	Identifies the transaction condition at the point of sale. Valid values are: 00 = normal transaction of this type 01 = customer not present 13 = representment 17 = chargeback 54 = chargeback reversal
POS Entry Capability Code	Field 60, position 2 Required	Identifies the point-of-sale capability. Valid values are: 0 = unknown 1 = terminal not used 2 = magnetic stripe read capability 3 = bar code read capability 4 = OCR read capability 5 = integrated circuit card read capability 9 = terminal does not read card data

Table E–1:   Data Entry Alphabetical Quick Reference (18 of 31)

Field Item	V.I.P. Field Number	Description
POS Entry Mode Code	Field 22, positions 1–2 Required	A series of codes identifying the actual method used to capture the account number and expiration date when a terminal is used for a transaction. Valid values for positions 1–2: 00 = unknown 01 = manual (key entry) 02 = magnetic stripe read (for Interlink and Plus this code also means the exact Track 2 content is included and that CVV checking is possible) 03 = bar code read 04 = OCR coding read 05 = integrated circuit card read 90 = magnetic stripe read and exact content of Track 1 or Track 2 included (CVV check is possible)
POS Terminal Capability	Field 60, position 2 Required	See POS Entry Capability Code
POS Terminal Type	Field 60, position 1 Conditional	Identifies the terminal type. Valid values are: 0 = unspecified 1 = limited amount terminal 2 = unattended terminal (ATM) 3 = unattended terminal; automated dispensing machine or self-service terminal 4 = electronic cash register 5 = on premises of cardholder—unattended 7 = telephone device (including Visa dial terminals) 8 = reserved

Table E–1:   Data Entry Alphabetical Quick Reference (19 of 31)

Field Item	V.I.P. Field Number	Description
Postal Code	Field 125, usage 3 Conditional	Transactions: fraud advice Identifies the merchant's postal code.
Primary Account Number	Field 2 Required	The cardholder account number (11–19 digits) associated with the transaction.

Table E–1: **Data Entry Alphabetical Quick Reference (20 of 31)**

Field Item	V.I.P. Field Number	Description
Processing Code	Field 3 Required	Identifies the type of transaction, the type of account that funds are taken from, and the type of account that funds are transferred from. This field is divided into three two-digit subfields. Valid values for Transaction Type: 00 = goods/service purchase 01 = withdrawal/cash advance 02 = debit adjustment 03 = check guarantee (funds guaranteed) 11 = quasi-cash transaction 17 = scrip 19 = fee collection 20 = return (of goods) 22 = credit adjustment 29 = funds disbursement Valid values for From Account Type: 00 = not applicable or not specified 10 = savings account 20 = checking account 30 = credit card account 40 = "Universal" account (used for U.S. Interlink) 96 = cash benefit (Integrated EBT only) 98 = food stamp (Integrated EBT only) Valid values for To Account Type: 00 = not applicable (default value) Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.

Table E–1:   Data Entry Alphabetical Quick Reference (21 of 31)

Field Item	V.I.P. Field Number	Description
Purchase Date Purch Date	Field 48, usage 24 Conditional	Transactions: VCRFS participants only Date of the original cardholder transaction in MMDD format.
Purge Date	Field 127.3	The year, month, and day (YYMMDD) to purge the transaction.
Reason Code	Field 48, usage 24 Required	Acquirer nonfulfillment reason code (two digits). Transactions: VCRFS participants only Valid values are: 01 = Invalid request: reference number is out of range 02 = Invalid request: not a valid reference number 03 = Item could not be located 04 = Acquirer will not fulfill 05 = Transaction receipt not required 06 = Transaction receipt to be sent by mail
	Field 63.3 Required	Chargeback Right reason code. A two-digit transaction code that corresponds to the chargeback right. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
	Field 63.3 Required	Fee Collection/Funds Disbursement reason code. A four-digit code that corresponds to types of fees collected or reason for funds disbursed. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Receiving Inst ID Code	Field 100 Required	A Visa-assigned code that identifies the institution receiving the exception transaction.

Table E–1:   Data Entry Alphabetical Quick Reference (22 of 31)

Field Item	V.I.P. Field Number	Description
Region Code	Field 127E.2	Transactions: exception file update/inquiry
		It contains one or more CRB region codes defining the distribution of an amount in the Card Recovery Bulletin (CRB) Service files and bulletins.
		Valid values:
		0 = do not list in any CRB
		A = includes all countries in the Asia-Pacific region
		B = Africa and part of the Middle East (includes countries that are part of Visa subregions 3 and 5 of the Europe, Middle East, Africa region)
		C = All Canadian CRB regions (regions 1 through 3)
		D = National CRB indicator
		E = Europe and part of the Middle East (includes countries in the Europe, Middle East, Africa region not classified as part of CRB region B above)
		F = includes all countries in the Latin America region
		Y = all non-U.S. CRB regions (regions A, B, C, E, F)
		Z = all CRB regions
Region Merch Number	Field 63.10, positions 5–13 Required	Transactions: regional POS exceptions An 11-digit ABA routing and transmit value.

Table E–1:   Data Entry Alphabetical Quick Reference (23 of 31)

Field Item	V.I.P. Field Number	Description
Reimbursement Attrib	Field 125, usage 1 Required	Value must be the same as the original transaction.
		Identifies the Interchange category of the transaction.
		Valid values are:
		W = pre-existing qualified Interlink supermarket
		X = pre-existing Interlink merchant
		Y = qualified Interlink supermarket
	Field 63.11	Z = standard Interlink merchant
	Required	0 = standard interchange
		3 = EPS (U.S. only)
		4 = supermarket incentive (U.S. only)
		6 = Electron interchange
		7 = EIRF (EMEA)
		8 = JC Penny
		9 = member operated data capture (Asia-Pacific only)
		A = PSIRF
		B = pre-PS2000
		C = EMEA airline
		D = Delta (standard) U.K. only
		F = Delta (EIRF) U.K. only
		G = Plus ATM cash—tier II
		H = Visa Plus ATM cash—tier II
		J = EIRF (U.S. only)
		K = key entered

Table E–1:   Data Entry Alphabetical Quick Reference (24 of 31)

Field Item	V.I.P. Field Number	Description
Relationship Participant Indicator	Field 126.12 Position 2	Identifies a recurring payment transaction that assures issuers that acquirers are complying with operational criteria established by Visa. Applies only to U.S.-acquired Visa authorization and clearing messages. Valid values are: 0 = not provided 1 = relationship participant
Response Code	Field 39	Defines the response to a request or the message disposition. (See Appendix C, BOAS System Messages.)
Retrieval Ref No Retrieval Reference No Retrieval Reference Number	Field 37 Required	A unique ID assigned by the acquirer at the time of the transaction. Identifies and tracks all messages related to a given transaction (12 digits). Value must be the same as the original transaction.
Retrieval Request Identification Number Retrieval Req. ID	Field 48, usages 8c, 24, and 25 Conditional	Transactions: VCRFS participants only The unique 12-digit number assigned by Visa to an Automated Copy Request.
Retrieval Request Reason Code	Field 48, usage 24	This matches the value from the original request for copy.
Ruling Reason Code	Field 48, usage 25 Conditional	Transactions: VCRFS participants only In a dispute request, this field should be spaces. In a dispute ruling, this field will be entered by Visa. Valid values are: 01 = Dispute ruled in favor of acquirer 02 = Dispute ruled in favor of issuer
Service Development	Field 126.12	Subfield of the Visa Private Use field, containing the transponder indicator in the first position and the relationship participant indicator in the second position.

Table E–1:   Data Entry Alphabetical Quick Reference (25 of 31)

Field Item	V.I.P. Field Number	Description
Settlement Date	Field 15	The date Visa settled the transaction.
Settlement Flag	Header field 9 Required	Identifies the settlement system used for the transaction. Valid value is 0, 8, or 9.
Social Security Number	Field 125, usage 3 Conditional	Transactions: fraud advice Contains the social security number of the cardholder.
Source Sub-Address	Field 48, usages 8c and 24 Conditional	Transactions: VCRFS participants only VIEW (Visa Image Exchange Workstation) subaddress or Fax Gateway BIN. If entered, this value must be numeric.
Special Chargeback Indicator	Field 63.6, position 5 Conditional	Transactions: Visa chargebacks Identifies whether special circumstances are associated with the transaction. Valid values are: P = partial amount chargeback Z = floor limit bypass

Table E–1:   Data Entry Alphabetical Quick Reference (26 of 31)

Field Item	V.I.P. Field Number	Description
Special Condition Indicator, Merchant	Field 63.6, position 7 Conditional	Transactions: Visa chargebacks Identifies whether there are special merchant conditions associated with the transaction. Valid values are: B = hotel qualifying for a special Floor Limit of $1,000 and permitted to use Status Check Procedure (medium level of chargeback protection) D = hotel permitted to use Status Check Procedure with a Floor Limit of $500 (lowest level of chargeback protection) F = facsimile draft provided H = Visa Lodging Services merchant qualifying for the special floor limit (international only) L = Visa Lodging Services merchant S = hotel or restaurant merchant qualifying for special Floor Limit of $1,500 and permitted to use Status Check Procedure (highest level of chargeback protection) 8 = quasi-cash 9 = payment on existing debt The value must be the same as the original transaction.
Special Condition Indicator, RIS	Field 63.6, position 6 Conditional	Transactions: Visa chargebacks Used for risk control, it identifies the terminal's ability to conform to floor limits and coding requirements. Valid values are: 1 = zero floor limit required 2 = terminal capable of displaying account number encoded on magnetic stripe of card 3 = zero floor limit and terminal capable of displaying account number encoded on magnetic stripe of card

Table E–1:   Data Entry Alphabetical Quick Reference (27 of 31)

Field Item	V.I.P. Field Number	Description
State/Province	Field 59, positions 1 and 2 Field 125, usage 3 Conditional	The geographic location (state or Canadian province) where the customer transaction took place or where the card was mailed.
System Trace Audit Number	Field 11 Required	A six-digit value assigned by the acquirer or merchant to identify the transaction. For Visa transactions, this value must be the same as the original transaction. For adjustments, a new value is assigned at the time of submission. For Interlink transactions, a new value is assigned to each exception transaction.
Telephone Number	Field 125, usage 3 Optional	Transactions: NRI and ICS fraud notifications Contains the telephone number of the cardholder.
Terminal ID	Field 41 Conditional	Identifies the terminal at the card acceptor location (up to eight alpha characters). For ATM transactions, this value is required. For all other transactions, this value is optional.

Table E–1:   Data Entry Alphabetical Quick Reference (28 of 31)

Field Item	V.I.P. Field Number	Description
Text	Field 48, usages 9a, 9b, and 13 Required	For usage 9a, this is a free-form field used to describe the reason for the transaction.
		For usage 9b (Stop Recurring Payments), the text in this field must be formatted as follows:
		Service Identifier: STOPRPSSTOPRP
		Advice Date: YYMM
		Forward Country: NNN
		Card Number: 19-digit maximum
		Cardholder Name: 18 characters
		Merchant Name: 17 characters
		For usage 13 (Plus Card Capture Message), the text in this field must be formatted as follows (a space between each item):
		Identifier: CAPTxx (00 = card capture; 01 = card not captured)
		Capture date: MMDDYY
		Account number: 19 characters including spaces
		Expiration date: YYMM
		Institution name: 40 characters including spaces
	Field 125, usage 1 Required	Cardholder name: 19 characters including spaces
		Transactions: Interlink
		Additional information for chargeback, adjustments, and represent transactions
Trace Number	Field 90, positions 5–10 Required	A six-digit value assigned by the acquirer or merchant to identify the original transaction.

Table E–1:   Data Entry Alphabetical Quick Reference (29 of 31)

Field Item	V.I.P. Field Number	Description
Tracing Number	Field 48, usage 10 Conditional	Transactions: Plus A nine-digit number assigned by the Plus switch. Field format is HHMMSSNNN. This field is required when the acquiring institution ID is 430183.
Transaction Amount	Field 4 Required	The amount of the exception or original transaction.
Tran. Currency Code	Field 49 Required	The original transaction amount currency code (three digits).
Transaction Fee Amount	Field 28	The fee charged for an ATM cash advance. Enter a C for credit or a D for debit followed by the transaction amount.
Transaction Identifier	Field 62.2 Conditional	A 15-digit value assigned by Visa at the time of authorization or clearing to uniquely identify a transaction. The field value must remain the same as the original transaction. This field is required for Visa U.S. Domestic POS transactions.
Transaction Time Trans. Time	Field 12 Conditional	This value defines the local time of the original transaction. Field format is HHMMSS.
Transm. Date	Field 90, positions 11–14 Required	The Greenwich mean time date associated with the original transaction. Value must be a valid date format: MM must be 01–12 and DD must be 01–31.
Transmission Time Transm. Time	Field 90, positions 15–20 Conditional	This value defines the local time of the original transaction. Field format is HHMMSS.

Table E–1: Data Entry Alphabetical Quick Reference (30 of 31)

Field Item	V.I.P. Field Number	Description
Transponder Indicator	Field 126.12 Position 1	Carried as a code in authorization and clearing messages to identify transactions that use radio frequency devices to exchange information in certain attended and unattended terminal environments, such as automated fuel dispensers (AFD) and bridge toll booths. Its use is required in authorization messages, original transactions, and original adjustments for risk management purposes to support the tracking and analysis of these types of transactions. Valid values are: 0 = not provided 1 = transponder-initiated
Usage Code	Field 48, usage 7a Required	A one-digit code that distinguishes multiple chargebacks or multiple representments. The codes are as follows: Chargebacks: 1 = first chargeback 2 = second chargeback Representments: 2 = first representment
Valid From	Field 125, usage 3 Optional	Transactions: NRI and ICS fraud notifications Identifies the card validation date. Field format is MMYY.
VDAS VIEW BIN	63.16	Valid values must be greater than zero or spaces.
Visa Acq Business ID	Field 63.8 Required	A unique number assigned by Visa to an acquirer. This field value must remain the same as the original transaction.

Table E–1:   Data Entry Alphabetical Quick Reference (31 of 31)

Field Item	V.I.P. Field Number	Description
ZIP/Postal Code	Field 59, positions 6–14 Field 125, usage 3 Conditional	The geographic location (state, Canadian province, ZIP) of the merchant location (up to nine alphanumeric characters). The geographic location (state, Canadian province, ZIP) of the cardholder (up to nine alphanumeric characters). This field is required for U.S. transactions

BOAS Data Entry Numerical Quick Reference   F

This appendix is designed to help you research the BOAS data entry screen field items shown in <u>Chapter 5, Entering Transaction Data</u>.

The BOAS data entry fields listed below are sorted numerically by field number.

For additional information on fields listed in this guide, refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals.

Table F–1:   **Data Entry Numerical Quick Reference (1 of 31)**

V.I.P. Field Number	Field Item	Description
Header field 9 Required	Settlement Flag	Identifies the settlement system used for the transaction. Valid value is 0, 8, or 9.
Field 2	Account Number	The cardholder account number (11–19 digits).
Field 2 Required	Card Number	The 11- to 19-digit cardholder account number.

Table F–1:   Data Entry Numerical Quick Reference (2 of 31)

V.I.P. Field Number	Field Item	Description
Field 2 Required	Primary Account Number	The cardholder account number (11–19 digits) associated with the transaction.
Field 3 Required	Processing Code	Identifies the type of transaction, the type of account that funds are taken from, and the type of account that funds are transferred from. This field is divided into three two-digit subfields. Valid values for Transaction Type: 00 = goods/service purchase 01 = withdrawal/cash advance 02 = debit adjustment 11 = quasi-cash transaction 17 = scrip 19 = fee collection 20 = return (of goods) 22 = credit adjustment 29 = funds disbursement Valid values for From Account Type: 00 = not applicable or not specified 10 = savings account 20 = checking account 30 = credit card account 40 = "Universal" account (used for U.S. Interlink) 96 = cash benefits (Integrated EBT only) 98 = food stamps (Integrated EBT only) Valid values for To Account Type: 00 = not applicable (default value) Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.

Table F–1:   Data Entry Numerical Quick Reference (3 of 31)

V.I.P. Field Number	Field Item	Description
Field 4 Required	Transaction Amount	The amount of the exception or original transaction.
Field 11 Required	System Trace Audit Number	A six-digit value assigned by the acquirer or merchant to identify the transaction. For Visa transactions, this value must be the same as the original transaction. For adjustments, a new value is assigned at the time of submission. For Interlink transactions, a new value is assigned to each exception transaction.
Field 12 Conditional	Transaction Time Trans. Time	This value defines the local time of the original transaction. Field format is HHMMSS.
Field 13 Required	Local Trans Date	The month and day of the transaction (format is MMDD*).*
Field 14 Optional	Expiration Date	The card expiration year and month (format is YYMM or MMYY).
Field 15	Settlement Date	The date Visa settled the transaction.
Field 18 Required	Merchant Type	Identifies a merchant's type of business, product, or service. This value must remain unchanged from the original transaction. Refer to the *Visa International Operating Regulations* or the *Merchant Standards Handbook* for valid values.
Field 19 Required	Acq. Inst Cntry Code	A three-digit code that identifies the country of the acquiring institution. Required for ATM transactions. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.

Table F–1:   Data Entry Numerical Quick Reference (4 of 31)

V.I.P. Field Number	Field Item	Description
Field 20 Optional	Country Code	A three-digit numeric code identifying the country of the card issuer. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Field 21 Conditional	Fwd Inst Cntry Code	Code identifying the country of the forwarding institution. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Field 22, positions 1–2 Required	POS Entry Mode Code	A series of codes identifying the actual method used to capture the account number and expiration date when a terminal is used for a transaction. Valid values for positions 1–2: 00 = unknown 01 = manual (key entry) 02 = magnetic stripe read (for Interlink and Plus this code also means the exact Track 2 content is included and CVV checking is possible) 03 = bar code read 04 = OCR coding read 05 = integrated circuit card read 90 = magnetic stripe read and exact content of Track 1 or Track 2 included (CVV check is possible)
Field 22, position 3 Required	PIN Entry Capability	Indicates whether the terminal can support personal identification numbers. Valid values are: 0 = unknown 1 = terminal can accept PINs 2 = terminal cannot accept PINs 8 = terminal PIN pad is down 9 = reserved for future use

Table F–1:   Data Entry Numerical Quick Reference (5 of 31)

V.I.P. Field Number	Field Item	Description
Field 23 Conditional	Card Seq Number	The number assigned to a specific card when two or more cards are associated with a single account number. This field must be numeric.
Field 25	Point of Service Condition Code	A code identifying transaction condition at the point of sale. Valid values are: 00 = normal transaction of this type 01 = customer not present 13 = representment 17 = chargeback 54 = chargeback reversal
Field 28	Transaction Fee Amount	The fee charged for an ATM cash advance. Enter a C for credit or a D for debit followed by the transaction amount.
Field 32 Required	Acquiring Inst ID Code	A 6- to 11-digit code assigned by Visa identifying the acquirer or originator of the transaction. Valid values: Must be the same as the original transaction in exceptions.
Field 33 Conditional	Forwarding Inst ID Code	A Visa-assigned code that identifies the institution that forwards a transaction, if the institution is different than the one identified in the acquiring institution ID field. For Interlink transactions this field is optional. For all other transactions this field is required.
Field 37 Required	Retrieval Ref No Retrieval Reference No Retrieval Reference Number	A unique ID assigned by the acquirer at the time of the transaction. Identifies and tracks all messages related to a given transaction (12 digits). Value must be the same as the original transaction.

Table F–1:   Data Entry Numerical Quick Reference (6 of 31)

V.I.P. Field Number	Field Item	Description
Field 38 Required	Authorization Code	A six-digit code assigned by the issuer at the time the transaction is authorized.
Field 38 Required	Authorization ID Rsp	A six-digit code assigned by the issuer at the time the transaction is authorized.
Field 41 Conditional	Terminal ID	Identifies the terminal at the card acceptor location (up to eight alpha characters). For ATM transactions, this value is required. For all other transactions, this value is optional.
Field 42 Required	ATM Institution Name	The name of the ATM terminal owner. Required for ATM transactions.
Field 42 Required	Card Acceptor ID Code	For POS transactions: a unique terminal ID number. For ATM transactions: an assigned code representing the terminal owner. Required for ATM transactions. Maximum field length is 15 alphanumeric characters.
Field 43, positions 1–25 Required	ATM Location	The physical address of the ATM terminal. Required for ATM transactions.
Field 43, positions 1–25 Required	Card Acceptor Name	The store name and number or the terminal location. Required for ATM transactions.
Field 43, positions 2–3 Required	City	Name of the city where the customer transaction took place. For ICS and NRI fraud advices, this value identifies the city to which the card was mailed. Required for ATM transactions. Maximum field length is 13 alphanumeric characters.
Field 43, positions 39–40 Required	Country	A two-digit alpha code identifying the country where the transaction occurred. Required for ATM transactions.

Table F–1:   Data Entry Numerical Quick Reference (7 of 31)

V.I.P. Field Number	Field Item	Description
Field 44 Required	Additional Response Data	Used in Plus exception transactions to identify the name and fax number of the individual sending the transaction. Maximum field length is 25 characters.
Field 48, usages 5 and 7a Required	Message Text	Transactions: fee collections, funds disbursements, Visa chargebacks and representments Additional information describing the reason for the exception transaction.
Field 48, usage 7a Required	Documentation Indicator	Transactions: chargebacks A code identifying the status of mailed documentation. Valid values are: 0 = no documentation provided 1 = mailed documentation to follow 2 = invalid acquirer's reference number used in prior chargeback record, no supporting documentation was required or received 3 = invalid acquirer's reference number used in prior chargeback record and supporting documentation was received 4 = no supporting documentation received for prior chargeback
Field 48, usage 7a, positions 4–9 Required	Chargeback Ref. No	A six-digit issuer-assigned value identifying a chargeback.

Table F–1:   Data Entry Numerical Quick Reference (8 of 31)

V.I.P. Field Number	Field Item	Description
Field 48, usage 7a Required	Usage Code	A one-digit code that distinguishes multiple chargebacks or multiple representments. The codes are as follows: Chargebacks: 1 = first chargeback 2 = second chargeback Representments: 2 = first representment
Field 48, usages 8a and 8c Required	Fax Number	Transactions: request for copy, request for original A fax number for sending a photocopy of the original transaction.
Field 48, usage 8a, 8c, and 24 Optional	Issuer Control Number	Transactions: VCRFS participants only A nine-digit number assigned by the issuer to manage copy requests. If the RFC provides the number, then the number must be retained and returned in the nonfulfillment or mail fulfillment message.
Field 48, usage 8c Conditional	Acq Established Fulfillment Method	Indicates whether the acquire participates in VCRFS. Valid values: 0 = does not participate in VCRFS 1 = participates in VCRFS
Field 48, usage 8c Required	Iss Requested Fulfillment Method	Indicates whether the issuer's request for an original, copy, or mailing confirmation is automated through VCRFS or manually. Valid values: 0 = automated fulfillment 1 = nonautomated fulfillment

Table F–1:   Data Entry Numerical Quick Reference (9 of 31)

V.I.P. Field Number	Field Item	Description
Field 48, usage 8c Conditional	Issuer RFC BIN	Transactions: VCRFS participants only A six-digit value indicating the VIEW (Visa Image Exchange Workstation) for fulfillment routing.
Field 48, usage 8c Required	Retrieval Request Identification Number Retrieval Req. ID	Transactions: VCRFS participants only The unique 12-digit number assigned by Visa on Automated Copy Request.
Field 48, usage 8c Required	Source Sub-Address	Transactions: VCRFS participants only VIEW (Visa Image Exchange Workstation) subaddress or Fax Gateway BIN. If entered, this value must be numeric.
Field 48, usages 9a and 9b Required	Text	For usage 9a, this is a free-form field used to describe the reason for the transaction. For usage 9b (Stop Recurring Payments), the text in this field must be formatted as follows: Service Identifier: STOPRPSSTOPRP Advice Date: YYMM Forward Country: NNN Card Number: 19-digit maximum Cardholder Name: 18 characters Merchant Name: 17 characters
Field 48, usage 10 Conditional	Local Date	Transactions: Plus exceptions Identifies the date when the transaction was processed by the Plus switch. The field value is required when the acquirer ID is 430183.

Table F–1:   Data Entry Numerical Quick Reference (10 of 31)

V.I.P. Field Number	Field Item	Description
Field 48, usage 10 Conditional	Tracing Number	Transactions: Plus A nine-digit number assigned by the Plus switch. Field format is HHMMSSNNN. This field is required when the acquiring institution ID is 430183.
Field 48, usage 13 Required	Text	For usage 13 (Plus Card Capture Message), the text in this field must be formatted as follows (a space between each item): Identifier: CAPTxx (00 = card captured; 01 = card not captured) Capture date: MMDDYY Account number: 19 characters including spaces Expiration date: YYMM Institution name: 40 characters including spaces Cardholder name: 19 characters including spaces
Field 48, usage 24 Required	Destination Sub-Address	Transactions: VCRFS participants only For dispute requests, this field should contain zeros. For dispute rulings, this field represents the subaddress to which the transaction is being sent (the Visa Image Exchange Workstation subaddress or Fax Gateway BIN). It must be numeric.
Field 48, usage 24 Conditional	Error Return Flag	Transactions: VCRFS participants only An acquirer initiating a nonfulfillment or mail fulfillment must place a space in this position. If the request is returned by Visa, the message will be flagged with an E.

Table F–1:   Data Entry Numerical Quick Reference (11 of 31)

V.I.P. Field Number	Field Item	Description
Field 48, usage 24 Required	Issuer Control Number	Transactions: VCRFS participants only A nine-digit number assigned by the issuer to manage copy requests. If the RFC provides the number, then the number must be retained and returned in the nonfulfillment or mail fulfillment message.
Field 48, usage 24 Required	Purchase Date Purch Date	Transactions: VCRFS participants only Date of the original cardholder transaction in MMDD format.
Field 48, usage 24	Reason Code	Acquirer nonfulfillment reason code (two digits). Transactions: VCRFS participants only Valid values are: 01 = Invalid request: reference number is out of range 02 = Invalid request: not a valid reference number 03 = Item could not be located 04 = Acquirer will not fulfill 05 = Transaction receipt not required 06 = Transaction receipt to be sent by mail
Field 48, usage 24 Required	Retrieval Request Identification Number Retrieval Req. ID	Transactions: VCRFS participants only The unique 12-digit number assigned by Visa on Automated Copy Request.
Field 48, usage 24	Retrieval Request Reason Code	This matches the value from the original request for copy.
Field 48, usage 24 Conditional	Source Sub-Address	Transactions: VCRFS participants only VIEW (Visa Image Exchange Workstation) subaddress or Fax Gateway BIN of the sender. This field must be filled with zeros or other numeric value.

Table F–1:   Data Entry Numerical Quick Reference (12 of 31)

V.I.P. Field Number	Field Item	Description
Field 48, usage 25 Conditional	Contact Name	Transactions: VCRFS participants only The contact name of the issuer originating the dispute request.
Field 48, usage 25 Conditional	Contact Phone	Transactions: VCRFS participants only The contact phone number of the issuer originating the dispute request.
Field 48, usage 25 Conditional	Destination Sub-Address	Transactions: VCRFS participants only For dispute requests, this field should contain zeros. For dispute rulings, this field represents the subaddress to which the transaction is being sent (the Visa Image Exchange Workstation subaddress or Fax Gateway BIN) and must be numeric.
Field 48, usage 25 Conditional	Dispute Reason Code	Transactions: VCRFS participants only A two-digit numeric code that denotes the reason for the transaction dispute. Valid values are: 01 = Wrong item 02 = Illegible item 03 = Missing value 04 = Invalid Fulfillment
Field 48, usage 25 Conditional	Dispute Request Date	Transactions: VCRFS participants only For dispute requests, the date that the issuer initiates a dispute request. For dispute rulings, the date the dispute request was received by Visa. The default is the system date. Must be numeric in YDDD format.

Table F–1:   Data Entry Numerical Quick Reference (13 of 31)

V.I.P. Field Number	Field Item	Description
Field 48, usage 25 Conditional	Dispute Return Reason Code	Transactions: VCRFS participants only For dispute rulings, Visa will enter a valid two-digit code. In dispute messages, this field will contain zeros. Valid values are: 01 = Request ID not found 03 = Dispute pending 04 = Dispute resolved 05 = The Account Number in the dispute request does not match the Account Number in the request for copy associated with the Retrieval Request ID. 06 = The Transaction Identifier in the dispute request does not match the Transaction Identifier in the retrieval request associated with the Retrieval Request ID. 07 = No fulfillment found for Retrieval Request ID.
Field 48, usage 25 Conditional	Error Return Flag	Transactions: VCRFS participants only Rejected transaction An acquirer initiating a nonfulfillment or mail fulfillment must place a space in this position. If the request is returned by Visa, the message will be flagged with an E.
Field 48, usage 25 Conditional	Invalid Data Flags	Transactions: VCRFS participants only Indicates the specific data item in error with a value of Y entered for any of the following positions: position 31 = Account number position 32 = Purchase Date position 33 = Transaction Amount position 34 = Expiration Date position 35 = Merchant Name/Location position 36 = Signature position 37 = Other Errors

Table F–1:   Data Entry Numerical Quick Reference (14 of 31)

V.I.P. Field Number	Field Item	Description
Field 48, usage 25 Conditional	Retrieval Request Identification Number Retrieval Req. ID	Transactions: VCRFS participants only The unique 12-digit number assigned by Visa to an Automated Copy Request.
Field 48, usage 25 Conditional	Ruling Reason Code	Transactions: VCRFS participants only In a dispute request, this field should be spaces. In a dispute ruling, this field will be entered by Visa. Valid values are: 01 = Dispute ruled in favor of acquirer 02 = Dispute ruled in favor of issuer
Field 48, usage 25 Conditional	Source Sub-Address	Transactions: VCRFS participants only VIEW (Visa Image Exchange Workstation) subaddress or Fax Gateway BIN. If entered, this value must be numeric.
Field 49 Required	Tran. Currency Code	The original transaction amount currency code (three digits).
Field 59, positions 1 and 2 Conditional	State/Province	The geographic location (state or Canadian province) where the customer transaction took place or where the card was mailed.
Field 59, positions 6–14 Conditional	ZIP/Postal Code	The geographic location (state, Canadian province, ZIP or postal code) of the merchant location (up to nine alphanumeric characters). This field is required for U.S. transactions.

Table F–1:   Data Entry Numerical Quick Reference (15 of 31)

V.I.P. Field Number	Field Item	Description
Field 60, position 1 Conditional	POS Terminal Type	A code identifying the terminal type. Valid values are: 0 = unspecified 1 = limited amount terminal 2 = unattended terminal (ATM) 3 = unattended terminal; automated dispensing machine or self-service terminal 4 = electronic cash register 5 = on premises of cardholder—unattended 7 = telephone device (including Visa dial terminals) 8 = reserved
Field 60, position 2 Required	POS Entry Capability Code	A code identifying the point-of-sale capability. Valid values are: 0 = unknown 1 = terminal not used 2 = magnetic stripe read capability 3 = bar code read capability 4 = OCR read capability 5 = integrated circuit card read capability 9 = terminal does not read card data
Field 60, position 2 Required	POS Terminal Capability	See POS Entry Capability Code.
Field 61.1 Optional	Cashback	Transactions: fraud advice Amount returned as cash to the cardholder. This amount must be equal to or less than the source amount.

Table F–1:   Data Entry Numerical Quick Reference (16 of 31)

V.I.P. Field Number	Field Item	Description
Field 61.1 Conditional	Other Transaction Amount	Identifies any other amounts associated with a transaction. For partial chargeback or adjustment transactions, this field identifies the original transaction amount.
Field 62.1 Conditional	Authorization Characteristics Indicator	A code indicating whether a transaction qualifies for Custom Payment Service (one alpha character or space). Valid values are: N = not qualified A, E, V, C, R, I, and P = qualified
Field 62.2 Conditional	Transaction Identifier	A 15-digit value assigned by Visa at the time of authorization or clearing to uniquely identify a transaction. The field value must remain the same as the original transaction. This field is required for Visa U.S. Domestic POS transactions.
Field 62.11 Conditional	Clearing Seq Num	Transactions: Visa CRS Identifies a specific BASE II clearing record among multiple clearing records submitted for CPS authorization.
Field 62.12 Conditional	Clearing Seq Count	Transactions: Visa CRS The number of transactions in the group of transactions
Field 62.18 Optional	Excluded TID Reason	Transactions: fraud advice Indicates that the transaction does not include a transaction identifier. Valid values: A = Transaction identifier is not available or not cleared through VisaNet K = Transaction identifier is not included in the transaction P = Reserved for future use
Field 63.1	Network Identification Code	The network ID associated with a transaction.

Table F–1: Data Entry Numerical Quick Reference (17 of 31)

V.I.P. Field Number	Field Item	Description
Field 63.3 Required	Message Reason Code	A four-digit code identifying the reason for sending the chargeback, representment, or reversal transaction. Refer to Appendix D or to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Field 63.3 Required	Reason Code	Chargeback Right reason code. Two-digit transaction code that corresponds to the chargeback right. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Field 63.3 Required	Reason Code	Fee Collection/Funds Disbursement reason code. A four-digit code that corresponds to types of fees collected or reason for funds disbursed. Refer to the appropriate V.I.P. System SingleConnect and SMS technical specifications manuals for valid values.
Field 63.6 Conditional	Chargeback Reduction/BASE II Flags	Transactions: Visa Chargebacks Identifies a special condition associated with the transaction.

Table F–1:   Data Entry Numerical Quick Reference (18 of 31)

V.I.P. Field Number	Field Item	Description
Field 63.6, position 4 Conditional	Mail, Phone, or E/C Indicator	Transactions: Visa chargebacks Distinguishes a one-time order from one that recurs periodically. Valid values are: space= Not available 1 = Single transaction of a mail/telephone order 2 = Recurring transaction 3 = Installment payment 4 = Unknown classification/other mail order 5 = SET with cardholder certificate 6 = Nonauthenticated security transaction with SET merchant certificate 7 = Nonauthenticated security transaction without SET merchant certificate (for example, channel encryption) 8 = Nonsecure electronic commerce transaction 9 = Nonauthenticated security transaction that does not comply with SET and the merchant is SET-capable
Field 63.6, position 5 Conditional	Special Chargeback Indicator	Transactions: Visa chargebacks Identifies whether special circumstances are associated with the transaction. Valid values are: P = partial amount chargeback Z = floor limit bypass
Field 63.6, position 6 Conditional	Special Condition Indicator, RIS	Transactions: Visa chargebacks Used for risk control, it identifies the terminal's ability to conform to floor limits and coding requirements. Valid values are: 1 = zero floor limit required 2 = terminal capable of displaying account number encoded on magnetic stripe of card 3 = zero floor limit and terminal capable of displaying account number encoded on magnetic stripe of card

Table F–1:   Data Entry Numerical Quick Reference (19 of 31)

V.I.P. Field Number	Field Item	Description
Field 63.6, position 7 Conditional	Special Condition Indicator, Merchant	Transactions: Visa chargebacks Identifies whether there are special merchant conditions associated with the transaction. Valid values are: B = hotel qualifying for a special Floor Limit of $1,000 and permitted to use Status Check Procedure (medium level of chargeback protection) D = hotel permitted to use Status Check Procedure with a Floor Limit of $500 (lowest level of chargeback protection) F = facsimile draft provided H = Visa Lodging Services merchant qualifying for the special floor limit (international only) L = Visa Lodging Services merchant S = hotel or restaurant merchant qualifying for special Floor Limit of $1,500 and permitted to use Status Check Procedure (highest level of chargeback protection) 8 = quasi-cash 9 = payment on existing debt The value must be the same as the original transaction.
Field 63.8 Required	Acq Business ID	A unique number assigned by Visa to an acquirer.
Field 63.8 Required	Visa Acq Business ID	A unique number assigned by Visa to an acquirer. This field value must remain the same as the original transaction.

Table F–1:   Data Entry Numerical Quick Reference (20 of 31)

V.I.P. Field Number	Field Item	Description
Field 63.9, position 1 Required	Fraud Type	Transactions: fraud advice, NRI and ICS fraud. Indicates the type of fraud. Valid values for position 1: 0 = Lost 1 = Card reported stolen 2 = Not Received as Issued (NRI) 3 = Card issued on basis of fraudulent application 4 = Issuer reported counterfeit 5 = Miscellaneous 6 = Fraudulent use of account number 7 = Fraudulent application detected (ICS) 8 = Suspicious application detected (ICS) 9 = Acquirer reported a counterfeit
Field 63.9, position 2 Required	Notification Code	Transactions: fraud advice, NRI and ICS fraud notification Identifies the type of notification. Valid values are: 1 = addition 2 = addition of subsequent identical 3 = change 4 = delete 5 = reactivate
Field 63.10, positions 1–4 Required	Financial Institution ID	Transactions: Regional POS Gateway An alphabetic value identifying the financial institution.
Field 63.10, positions 5–13 Required	Region Merch Number	Transactions: regional POS exceptions An 11-digit ABA routing and transmit value.

Table F–1:   Data Entry Numerical Quick Reference (21 of 31)

V.I.P. Field Number	Field Item	Description
Field 63.11 Required	Reimbursement Attrib	Identifies the Interchange category of the transaction. Valid values are: 0 = standard interchange 3 = EPS (U.S. only) 4 = supermarket incentive (U.S. only) 6 = Electron interchange 7 = EIRF (EMEA) 8 = JC Penny 9 = member operated data capture (Asia-Pacific only) A = PSIRF B = pre-PS2000 C = EMEA airline D = Delta (standard) U.K. only F = Delta (EIRF) U.K. only G = Plus ATM cash—tier II H = Visa Plus ATM cash—tier II J = EIRF (U.S. only) K = key entered
Field 63.16	VDAS VIEW BIN	Valid values must be greater than zero or spaces.
Field 63.17	Additional Data Ind.	A value assigned to non-T&E commercial card transactions containing enhanced data. Valid values are: space = Field is not used 0 = No additional data 1 = Additional data was included

Table F–1:   Data Entry Numerical Quick Reference (22 of 31)

V.I.P. Field Number	Field Item	Description
Field 63.18	Merchant Volume Indicator	A value assigned by the acquirer to transactions from merchants eligible for the volume-tier program. Valid values are: 00–99, space
Field 90 Conditional	Original Data Element	See Original Message Type, Original Trace Number, Original Transmission Date and Time, Original Acquirer ID, and Original Forwarding Institution ID. The values in this field represent the original transaction information. These fields are required for Interlink exception transactions. For all other transactions, they are optional.
Field 90, positions 1–4	Original Message Type	A four-digit message type identifier (Field 90.1) from the original request message.
Field 90, positions 1–4 Required	Message Type	A four-digit code identifying the message type of the original transaction. Valid values: 0200 = original financial 0220 = adjustment 0422 = chargeback
Field 90, positions 5–10 Required	Trace Number	A six-digit value assigned by the acquirer or merchant to identify the original transaction.
Field 90, positions 11–14 Required	Transm. Date	The Greenwich mean time date associated with the original transaction. Value must be a valid date format: MM must be 01–12 and DD must be 01–31.
Field 90, positions 11–20	Original Transmission Date and Time	The 10-digit transmission date and time (Field 90.3) from Field 7 of the original request. Used for tracking the current message back to prior messages for the same customer transaction.

Table F–1:   Data Entry Numerical Quick Reference (23 of 31)

V.I.P. Field Number	Field Item	Description
Field 90, positions 15–20 Conditional	Transmission Time Transm. Time	This value defines the local time of the original transaction. Field format is HHMMSS.
Field 90, positions 21–31 Conditional	Acquirer ID	Identifies the acquirer of the original transaction. Valid values: Must be valid ID number or zero-filled.
Field 90, positions 21–31	Original Acquirer ID	Identifies the acquirer of the original transaction. Valid values: Must be valid ID number or zero-filled.
Field 90, positions 32–42	Original Forwarding Institution ID	The forwarding institution ID from Field 33 of the original request.
Field 90, positions 32–43 Required	Fwd Inst ID	Identifies the institution forwarding the original transaction if different from the institution identified in the acquiring institution ID field. Must be a valid value or zero-filled
Field 91	File	Identifies the type of exception transactions Valid values: 1 = add (new record) 2 = change (existing record) 3 = delete (existing record) 5 = inquire (send a copy of an existing record)
Field 100 Required	Receiving Inst ID Code	A Visa-assigned code identifying the institution receiving the exception transaction.

Table F–1:   Data Entry Numerical Quick Reference (24 of 31)

V.I.P. Field Number	Field Item	Description
Field 101	Field Name	Identifies the format of the update/inquiry request Valid values: C4 = SMS PIN verification file E3 = SMS and BASE I exception file E4 = SMS only exception file
Field 115 Optional	Additional Trace Data	A user-defined field. Maximum field length is 24 alphanumeric characters.
Field 119 Optional	Member Calculated IRF	Used by non-U.S. members in regions where IRF is determined by the member.
Field 125	Additional Fraud Information	A private-use field defined by Visa to provide additional information for various transactions.
Field 125, usage 1 Required	Orig. Trace Number	Transactions: Interlink exceptions A trace number from the original transaction. Used for tracking the current message back to prior messages for the same customer transaction. Field must be a valid value or zero-filled.
Field 125, usage 1 Required	Orig. Transm. Date	Transactions: Interlink exceptions Transmission time of the original transaction. Field must be a valid value or zero-filled.
Field 125, usage 1 Required	Reimbursement Attr	Identifies the Interchange category of the transaction. Valid values are: W = pre-existing qualified Interlink supermarket X = pre-existing Interlink merchant Y = qualified Interlink supermarket Z = standard Interlink merchant Value must be the same as the original transaction.

Table F–1:   Data Entry Numerical Quick Reference (25 of 31)

V.I.P. Field Number	Field Item	Description
Field 125, usage 1 Required	Text	Transactions: Interlink Additional information for chargeback, adjustments and represent transactions
Field 125, usage 3 Required	Acct. Seq. Number	Transactions: fraud advice Identifies a fraud transaction within an account number. Valid values: If the fraud notification code is 1 or 2, the acct. seq. number must be 9999. Members can pre-assign a number within the range 4000–4999. A maximum of 1,000 transactions for a specific account can be added to the Visa fraud master file.
Field 125, usage 3 Conditional	Address 1	Transactions: NRI and ICS fraud notification The street address of the cardholder. Refer to the *Issuers' Clearinghouse Service User's Manual* for more information.
Field 125, usage 3 Optional	Address 2	Transactions: NRI and ICS fraud notification Additional customer address information such as apartment or suite number.
Field 125, usage 3 Optional	Card Capability	Transactions: fraud advices A code identifying the capability of the card used in the transaction. Valid values are: M = Magnetic strip only V = Magnetic strip with CVV

Table F–1:   Data Entry Numerical Quick Reference (26 of 31)

V.I.P. Field Number	Field Item	Description
Field 125, usage 3 Optional	Cashback Indicator	Transactions: fraud advice A flag indicating if the original transaction included cashback. Valid values are: Y = Yes space = No
Field 125, usage 3 Optional	Investigative Status	A two-digit alphabetic or numeric code assigned by a member to indicate investigative status.
Field 125, usage 3 Optional	Issuer Generated Auth	Transactions: fraud advice Indicates whether the issuer authorized the transaction. Valid values are: Y = issuer authorized transaction X = transaction was authorized but not by issuer N = transaction was not authorized
Field 125, usage 3 Conditional	ZIP/Postal Code	The geographic location (state, Canadian province, ZIP or postal code) of the cardholder (up to nine alphanumeric characters). This field is required for U.S. transactions.
Field 125, usage 3 Optional	Cardholder Information	Transactions: fraud notification Identifies the name of the person to whom the card was mailed.
Field 125, usage 3 Conditional	Card Mailing Information	Transactions: fraud notification Identifies where the card used in the transaction was originally mailed.
Field 125, usage 3 Conditional	Case No.	Transactions: ICS fraud advice Indicates any issuer or acquirer-defined number uniquely identifying the case. Refer to the *Issuers' Clearinghouse Service User's Manual* for more information.

Table F–1:   Data Entry Numerical Quick Reference (27 of 31)

V.I.P. Field Number	Field Item	Description
Field 125, usage 3 Conditional	City	Name of the city where the customer transaction took place. For ICS and NRI fraud advices, this value identifies the city to which the card was mailed. Maximum field length is 13 alphanumeric characters.
Field 125, usage 3 Conditional	First Name	Transactions: NRI and ICS fraud Identifies the first name of the customer
Field 125, usage 3 Conditional	Last Name	Transactions: NRI and ICS fraud notification Identifies the last name of the customer.
Field 125, usage 3 Conditional	Mailing City	Transactions: NRI and ICS fraud notification Identifies the city from which a card was mailed.
Field 125, usage 3 Conditional	Mailed From Postal	Transactions: NRI and ICS fraud notification Identifies the postal code from which a card was mailed.
Field 125, usage 3 Conditional	Mailing Date	Transactions: NRI and ICS fraud notification Identifies the date the card was mailed. Date format is MMDDYY.
Field 125, usage 3 Optional	MI	Transactions: NRI and ICS fraud notification Identifies the customer's middle initial.
Field 125, usage 3 Conditional	State/Province	The geographic location (state or Canadian province) where the customer transaction took place or where the card was mailed.
Field 125, usage 3 Conditional	Telephone Number	Transactions: NRI and ICS fraud notifications Contains the telephone number of the cardholder.
Field 125, usage 3 Optional	Valid From	Transactions: NRI and ICS fraud notifications Identifies the card validation date. Field format is MMYY.

Table F–1:   Data Entry Numerical Quick Reference (28 of 31)

V.I.P. Field Number	Field Item	Description
Field 125, usage 3 Conditional	Arrest Code	Transactions: fraud advice Indicates whether an arrest occurred. Valid values are: 0 = no arrest occurred 1 = arrest occurred
Field 125, usage 3 Conditional	Locator Number	Transactions: ICS fraud notification An 11-digit number assigned by a member for each transaction. The number must be unique within the issuer BIN.
Field 125, usage 3 Conditional	Market Segment	Transactions: ICS fraud notification Identifies the CPS market segment. Valid value is a alphabetic character.
Field 125, usage 3 Conditional	Social Security Number	Transactions: fraud advice Contains the social security number of the cardholder.
Field 126.12	Service Development	Subfield of the Visa Private Use field, containing the transponder indicator in the first position and the relationship participant indicator in the second position.
Field 126.12 Position 1	Transponder Indicator	Carried as a code in authorization and clearing messages to identify transactions that use radio frequency devices to exchange information in certain attended and unattended terminal environments, such as automated fuel dispensers (AFD) and bridge toll booths. Its use is required in authorization messages, original transactions, and original adjustments for risk management purposes to support the tracking and analysis of these types of transactions. Valid values are: 0 = not provided 1 = transponder-initiated

Table F–1:   Data Entry Numerical Quick Reference (29 of 31)

V.I.P. Field Number	Field Item	Description
Field 126.12 Position 2	Relationship Participant Indicator	Identifies a recurring payment transaction that assures issuers that acquirers are complying with operational criteria established by Visa. Applies only to U.S.-acquired Visa authorization and clearing messages. Valid values are: 0 = not provided 1 = relationship participant
Field 127.3	Purge Date	The year, month, and day (YYMMDD) to purge the transaction.
Field 127C.1, position 3	PIN Verification Key Index	Transactions: PIN verification updates A one-digit value indicating PIN verification key used by the issuer to generate the PIN verification value (PVV).
Field 127C.1, positions 4–7	PIN Verification Value	Transactions: PIN verification updates A calculated value produced by using the account number, the PIN, and one or more PIN verification keys.
Field 127E.1 Required	Action Code	A code that indicates the response required by the issuer center when the VisaNet Interchange Center (VIC) performs stand-in processing authorization (two digits). Used only in exception file updates. Valid values are: 01 = Refer to card issuer 04 = Pick up card 05 = Do not honor 07 = Pick up card—special condition 11 = Approval for VIP 41 = Lost card—pick up 43 = Stolen card—pick up

Table F–1:   Data Entry Numerical Quick Reference (30 of 31)

V.I.P. Field Number	Field Item	Description
Field 127E.2	Region Code	Transactions: exception file update/inquiry
		It contains one or more CRB region codes defining the distribution of an amount in the Card Recovery Bulletin (CRB) Service files and bulletins.
		Valid values:
		0 = do not list in any CRB
		A = includes all countries in the Asia-Pacific region
		B = Africa and part of the Middle East (includes countries that are part of Visa subregions 3 and 5 of the Europe, Middle East, Africa region)
		C = All Canadian CRB regions (regions 1 through 3)
		D = National CRB indicator
		E = Europe and part of the Middle East (includes countries in the Europe, Middle East, Africa region not classified as part of CRB region B above)
		F = includes all countries in the Latin America region
		Y = all non-U.S. CRB regions (regions A, B, C, E, F)
		Z = all CRB regions
Field 127EF5	Cardholder Spending Amount Limit	The dollar amount that can be approved for the cardholder in any one day.
Field 127.PVF4 Required	Algorithm Identifier	Transactions: PIN verification file updates
		Contains the year, month, and day (YYMMDD) of the transaction.
Field 137	Application Transaction Counter	Transactions: chargebacks, representments
		The count of the transactions performed with that application. This field is incremented by 1 each time a transaction is initiated.

Table F–1: Data Entry Numerical Quick Reference (31 of 31)

V.I.P. Field Number	Field Item	Description
Not applicable Conditional	BII Acquirer Reference Number	Used only by members clearing and settling transactions through BASE II. A 23-digit number assigned by the acquirer at the time of clearing. The value must remain unchanged from the original in exception transactions.

Glossary

acquirer

A member financial institution that has agreements with merchants to accept Visa card transactions, offer cash disbursement services to cardholders or both. The acquirer is responsible for:

- Accepting card transaction data from merchants and the ATMs and bank branches
- Providing authorization decisions to those card-accepting locations
- Conveying transaction information to Visa as interchange transactions

acquirer BIN

A six-digit identifier for the member or user that acquired a transaction from the card acceptor.

acquirer center

A processing center supporting one or more Visa acquirers. The processing center receives transaction information from merchants and cash dispensing locations on behalf of the acquirer or acquirers; processes local transactions and sends interchange transactions to a VIC for distribution to the issuer processing centers; and settles the value of transactions with merchants or agents and, for interchange transactions, with other members.

action code

> The issuer-specified code in an Exception File record that indicates the response to be used or the action to be taken when a stand-in processor processes a request on behalf of an issuer center.

Acquirer Reference Number

> A 23-digit identification number associated with every BASE II draft or voucher. It consists of a Microfilm Format Code, BASE Identification Number (BIN), Capture Date, Film Locator, and Check Digit.

adjustment

> A message from an acquirer center to an issuer center informing the issuer that something about a previously processed financial transaction has changed or was wrong. A merchandise return by the customer is one example. Adjustments may be debits or credits and must be approved by the issuer.

> Adjustments are supported for SMS processing only.

ADM

> *See* automated dispensing machine.

administrative messages

> All transactions that pass information between processing centers but do not result in debits or credits in the settlement process.

advice file

> A file containing records of authorization and verification responses generated during STIP for the card issuer when the issuer center was unavailable.

ATM

> *See* automated teller machine.

authorization

> The approval or guarantee given by the card issuer to the acquirer.

Authorization Characteristics Indicator

A CPS-specific code in Field 62.1 of an authorization or financial request that indicates whether or not the transaction qualifies for one of the Custom Payment Systems.

authorization code

A 5- or 6- position code, usually numeric, provided by an issuer or its agent to indicate approval of a transaction. The code is returned in the authorization response message and is usually recorded on the sales or cash draft as proof of authorization.

automated dispensing machine (ADM)

A terminal type that reads the magnetic stripe; may require a PIN; and has online authorization capability. ADMs operate as ATMs do, with the exception that the ADM dispenses a product instead of currency.

Visa: A cardholder-activated device that dispenses a product or service. Examples are an automated gas dispenser or card-activated toll booth. Typically, PINs are required for authorization.

automated teller machine (ATM)

A cardholder-operated terminal that dispenses cash, and may perform other services.

Visa rules govern the features and functions of an ATM in the ATM Network; Plus rules, the Plus network; MasterCard or Cirrus rules, the MasterCard/ Cirrus gateway.

BackOffice Adjustment System (BOAS)

A PC-based system residing at member sites through which issuer and acquirer centers can process exception transactions, such as adjustments and chargebacks.

"back room" adjustment

An adjustment transaction initiated by the acquirer center to correct a processing error, such as inadvertent duplication of a message, or a misdispense of cash that is discovered during reconciliation.

Bank Identification Number (BIN)

> A six-digit system number used by Visa to identify a processing centers or members.

batch

> A set of transaction records accumulated within BOAS and sent to the V.I.P. System.

billing currency

> The currency in which the issuer center operates, and the issuer bills its cardholders for transactions. One issuer center may operate in more than one billing currency, but the V.I.P. System only supports one billing currency per BIN.

> Also called cardholder billing currency.

BIN

> *See* Bank Identification Number (BIN).

BOAS

> *See* BackOffice Adjustment System (BOAS).

card acceptor

> The entity with which the customer is doing business; for example, a merchant, a bank branch, an ATM, or an ADM.

> Most commonly, the card acceptor is identified by the merchant ID code assigned by the acquirer. It can also be identified by a BIN assigned by Visa (for example, for a major merchant with its own communication links to VICs).

card issuer

> The card issuer is the entity ultimately responsible for approval or denial of any use of a card for purchases and cash withdrawals/advances. When an issuer center or STIP at a VIC provides an authorization decision, it is acting as the issuer's agent.

Card Recovery Bulletin (CRB)

The non-U.S. paper listing, published and distributed by Visa, that contains Visa account numbers for which card pickup is required.

cardholder

This term is used to identify the customer using a card. The cardholder is the person associated with the Primary Account Number, Primary Account Number, Extended, or Account Identification 1 field entry for a given customer transaction.

cash transaction

A customer transaction involving (1) the manual or automated disbursement of cash, (2) a mail/telephone order for travelers cheques or foreign currency, or (3) a quasi-cash purchase.

center

A data processing facility with one or more communication links to one or more VisaNet systems. A single center can function as one or more of the following: a BASE I acquirer center, a BASE I issuer center, a SMS acquirer center, a SMS issuer center.

A center is responsible for authorizing interchange transactions and sending and receiving interchange transaction data to and from a VIC.

The center can perform authorization and settlement transaction services for one or more members.

Also known as a processor or a processing center.

center host (computer)

The computer system that operates authorization and/or settlement functions for the processing center, often having online telecommunications links to the VAP for the transmission of V.I.P. messages.

In the case of a center having separate computer systems for authorizations and settlement processing, the phrase refers to the system that runs the functions being discussed.

chargeback

A sales draft or other item that has been examined by the issuer center, found to be improper, and sent back to the acquirer center with other outgoing interchange.

Chargeback Reduction Service (CRS)

A worldwide service that reduces the number of unnecessary chargebacks and representments by validating exception against information at Visa. This service ensures the integrity of exception transactions and reduces the cost of backoffice processing.

chargeback reversal

The cancellation of a chargeback sent in error to the acquirer center.

check digit

A digit added to the end of an account number or Microfilm Reference Number that is derived from a computation using a predetermined formula and the preceding digits of the number. It is used during editing processes to validate account numbers and Microfilm Reference Numbers.

clearing

All of the functions required to collect a transaction from an acquirer in the merchant's currency and deliver it to the issuer in the cardholder's currency.

confirmation message

A message used by a BASE I acquirer center, following receipt of an approval for a cash disbursement from an ATM, to identify the actual amount of cash dispensed and provide the information needed by the card issuer to post the cardholder's account.

copy/original

An original paper or a copy thereof requested from the acquirer center by the issuer center. (Synonymous with original/photocopy.)

copy request

A request for copy or an original transaction from the issuer center to the acquirer center.

CPS

A program that encourages acquirers and merchants (through reduced Interchange rates) to submit transactions within program requirements.

CRB

See Card Recovery Bulletin (CRB).

CRB region

A geographic area that determines where a pickup account number is to be published or placed on file. Identified by region code.

credit transaction

A claim for funds by the cardholder for the credit of his account. At the same time, it provides details of funds acknowledged as payable by the acquirer (and/or the card acceptor) to the card issuer.

CRS

See Chargeback Reduction Service.

customer transaction

The purchase or cash withdrawal made by a cardholder at or from a point of service.

edit criteria

The set of rules for the format and content of a data field. If the field content does not comply with edit rules, the message containing that field is rejected. The message is sent to its originating center with a reject message header.

Exception File

The file at the VIC containing account numbers that require special handling by STIP. The file contains issuer-specified codes used by STIP when it acts on behalf of the issuer center. Identical copies of the Exception File are maintained at all VIC locations.

exception transactions

>   Follow-up messages used by centers to handle exception transactions. In
>   general, these transactions are chargebacks, representments, copy requests,
>   and copy confirmations.

fee collection transaction

>   A transaction representing a miscellaneous financial charge assessed by one
>   member or by Visa against another member.

file update

>   An add, change, or delete of a record in one of the Cardholder Database files or
>   the Merchant Central File.

financial transaction

>   A customer or center transaction that has debit or credit impact on a
>   cardholder's account.

fraud advice transaction

>   A transaction sent by a center to notify Visa of the possible fraudulent use of a
>   card.

funds disbursement transaction

>   A transaction used to transfer monetary credit from one entity to another or to
>   reverse a fee collection transaction.

funds transfer

>   The actual transfer of funds from the issuing bank to the acquiring bank
>   through a wire transfer to a settlement account, and the total amount owed by
>   one Visa member to another.

gateway

>   Access to a card program/network other than VisaNet, usually involving the
>   software logic needed to convert message formats, message content, and
>   transmission protocol between VisaNet and the other network.

>   For example, the SMS gateway to the Plus System allows VisaNet acquirer
>   centers to send requests for Plus transactions to issuer centers attached to the

Plus Switch, and allows Plus acquirer centers to send requests for Visa
transactions to VisaNet issuer centers.

GMT Date

The current Julian date (year and numeric day of year), set for Greenwich
mean time.

GMT

The current Greenwich mean time (24-hour clock).

host computer(s)

The computer system used at the processing center to process authorization-
related messages.

IBM PIN offset

A value used to verify PINs created with the IBM PIN offset method. The offset
is a nonsecret value that can be stored without special care. It is the numeric
difference between the natural PIN (a mathematical function of the account
number, a PIN Key, and various other input data) and the PIN selected by the
cardholder or assigned by the issuer. During verification, a natural PIN is
generated and is added to the offset. The result is a PIN check value that can be
matched to the customer's PIN entry.

incoming interchange

All transactions transmitted from a BASE II to a processing center, or the
entire process of receiving incoming interchange transaction data from
BASE II.

interchange processing

The electronic movement of transaction data between acquirers and issuers.

interchange transaction

Any transaction where the member that signed the cardholder submits
transactions through a different processing center than the member that
signed the merchant.

Interlink

> A card program, owned by Visa, designed to allow cardholders to use the ATM cards issued by their financial institutions to make debit card purchases at participating retail locations. Each card is linked to one or more demand deposit account(s) held by the card issuing institution, and is used with a PIN that is verified as part of the authorization process.
>
> Visa operates a logically separate Interlink settlement function. Interlink member and merchant centers that process Interlink transactions exchange messages through the SMS Switch, using V.I.P. message formats. (Interlink message formats are supported for existing users only.)

interregional transaction

> A transaction where the merchant and issuer are not in the same Visa region.

intraregional transaction

> A transaction where the merchant and issuer are in the same Visa region but are not in the same country.

issuer

> A member financial institution that issues payment cards to consumers. For a given transaction, the issuer is the institution that issued the card used for that transaction.

issuer center

> A processing center performing authorization and cardholder accounting functions for an issuer or issuers. An issuer center provides authorization decisions for both proprietary and interchange transactions, posts cardholder accounts from proprietary on-us draft data and incoming interchange transaction data, and processes cardholder statements.

Julian date

> A date expressed as the day's position in a year rather than in a particular month. The format is YDDD or YYDDD.

member

> A financial institution that belongs to Visa.

nonfinancial transaction

> A transaction that does not result in the movement of funds. For example, a request/confirmation of an original or photocopy, free form message, Merchant Mailing File update, data capture advice, and Issuers' Clearinghouse Service inquiry, response, or decline.

on-us transactions

> Drafts/vouchers and other items where the member that signed the merchant also signed the cardholder. Also includes transactions where the acquirer and issuer are serviced by the same processing center.
>
> Also referred to as local transactions.

original transaction

> The first presentation of a purchase, credit, or cash advance submitted into interchange.

outgoing interchange

> All transactions transmitted from a member's processing center to a BASE II. Both acquirer and issuer centers can send outgoing interchange.

PIN (Personal Identification Number)

> A secret alphanumeric or numeric code that identifies a cardholder when it is used at an ATM, ADM, or other electronic point-of-service terminal. In these cases, the PIN is accepted as a substitute for a cardholder's signature.

PIN Verification File

> A VIC-resident BASE I or SMS file of account numbers and PIN Verification Values (PVVs) or PIN offset values, maintained by the issuer and used for stand-in PIN verification.

PIN Verification Key Index (PVKI)

> A one-digit value identifying one of six possible pairs of PIN Verification Keys. This value is used to determine the pair of keys needed to generate a given PVV and is also one of the inputs to the PVV cryptographic process.

PIN Verification Value (PVV)

> A mathematical transformation of the PIN and account number using a cryptographic process which requires a PVKI and two DES keys (known as PIN Verification Keys or a PVK pair). The PVV is a value that can safely be stored in a file or encoded on a card without special security measures. It is used to verify that the PIN entered by the customer is in fact the correct PIN for the account.

Plus, Plus Program, Plus System

> A membership organization of financial institutions that provides the operating rules, standards, service marks, network services, and administrative support needed to enable national and international sharing of ATMs.

PMC ID (Proprietary Member Center ID)

> An identifier assigned by Plus System, Inc. to its users.

POS (point of service; point of sale)

> POS can stand for either point of service or point of sale. The intent of both phrases is the same: the place where the customer and card acceptor are located at the time a card (or check) is used for purchase or cash. The term point of transaction is also used for this location.

presentation

> *See* presentment.

presentment

> Paper (or a transaction) submitted for the first time by an acquirer to an issuer and processed through VisaNet interchange.

PVV

> *See* PIN Verification Value.

region code

> The code for a CRB region.

reimbursement attribute

> A one-digit alphanumeric code designating reimbursement fees applicable to a specific transaction.

reimbursement fee

> Amount paid by one member to another (usually by the acquirer to the issuer), which can vary according to market requirements.

rejected batch

> An interchange batch that is not accepted by the BASE II due to an error in the audit integrity of that batch.

relationship participant indicator

> An indicator located in the second position of the Service Development subfield 126.12. It is used to identify a recurring payment transaction that assures issuers that acquirers are complying with operational criteria established by Visa. It applies only to U.S.-acquired Visa authorization and clearing messages.

representation

> *See* representment.

representment

> Paper (or a transaction) submitted by an acquirer to an issuer a second time, following receipt of a chargeback.

request for copy or original transaction

> A transaction generated when an issuer requests the original or a copy of the original transaction. Also known as a documentation or media request.

returned item

> A transaction sent back to the initiating member because errors were detected by BASE II.

returned transaction

> A cardholder transaction record in which the BASE II edit function detect an error with the integrity of the message or batch.

reversal

A transaction used to negate or cancel a transaction that has been sent through interchange in error.

service development field

A subfield (field 126.12) of the Visa Private-Use field. It contains the transponder indicator in the first position and the relationship participant indicator in the second position.

See relationship participant indicator and transponder indicator.

settlement

The cutoff time when transactions are no longer accepted for the current date. A result of settlement is funds transfer.

settlement currency

The currency used to calculate a processing center's daily net settlement position.

transaction

The use of a card by a customer (normally assumed to be the cardholder) to purchase goods or services from a merchant or secure cash from an ATM or financial institution.

transaction currency

The currency of the purchase, as agreed to by the cardholder and the merchant.

Transaction Identifier

This is a unique number assigned by Visa to Visa card transactions during their authorization phase. The number stays with the transaction throughout its clearing and settlement life cycle. It is also inserted in all subsequent messages and records related to the transaction (for example, chargebacks, reversals).

transponder indicator

An indicator located in the first position of the Service Development subfield 126.12. It is carried as a code in authorization and clearing messages to identify transactions that use radio frequency devices to exchange information in

certain attended and unattended terminal environments, such as automated fuel dispensers (AFD) and bridge toll booths. Its use is required in authorization messages, original transactions, and original adjustments for risk management purposes to support the tracking and analysis of these types of transactions.

VisaNet Access Point (VAP)

VAP is a communication interface on a PC platform that connects a processing center to a VIC.

VIC

See VisaNet Interchange Center.

V.I.P. System

An electronic data transmission system for the real-time delivery and processing of messages related to authorization of bank, T&E, private label, and proprietary card and check acceptance transactions. It accepts authorization requests from acquirer authorization centers and either provides authorization decisions or secures authorization decisions from the issuer authorization centers.

VisaNet

The data processing systems, networks, and operations used to support and deliver:

- Authorization services

- Clearing and settlement services

- Risk management services

- Information services

VisaNet Interchange Center (VIC)

The computer hardware systems, software systems, and telecommunication facilities operated by Visa to support authorization and settlement services. All acquirer and issuer centers access a VIC to use the central switch function, and all issuers may elect to use the available stand-in processing functions.

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