To: <u>Principal and Associate Members</u> Centre Manager

Subject: VisaNet April 1997 Business Enhancements Technical

Specifications

In Brief: The first 1997 implementation of VisaNet systems' business

enhancements is scheduled for April 5, 1997. The technical specifications required for the BASE II Clearing and Settlement System and the VisaNet Integrated Payment (V.I.P.) System enhancements are attached to this letter. Also included in this package are service announcements describing three new service options for members: VisaNet Documentation Automation Service (VDAS), and Single Message System (SMS) Dynamic

Key Exchange Service.

Action: Please circulate this information to all appropriate personnel

within your organization..

Implementation Strategy

To comply with operating regulation changes and receive the benefits of enhanced systems and services, a VisaNet system implementation is required. Technical specifications for the April 1997 implementation are attached to this letter. The enhancements are grouped by member impact: mandatory, optional, all regions, and region–specific.

For a third year, Visa has aligned with MasterCard in planning the implementation dates for 1997. This enables the membership to better coordinate their system changes. Originally, the implementation was scheduled for March 29, 1997, but in response to member feedback, the date has been changed to April 5, 1997. Please note the new date.

Also, depending on Boards of Directors' activity, further changes could be added to the implementation. These may include processing and/or interchange fee changes and additional operating regulation changes.

Implementation Dates

The April 1997 implementation dates are as follows:

BASE II	V.I.P.*
Central Processing Date (CPD)	GMT April 4, 1997
	*includes BASE I and Single Message System

Technical Specifications

Enclosed are two technical letters for the April 1997 implementation:

- April 1997 BASE II System Business Enhancements
- April 1997 V.I.P. System Business Enhancements

New features in these technical letters include further definition of impacts by products and services. For example, impacts to the BackOffice Adjustment System (BOAS) and the VisaNet Settlement Service (VSS) are described.

Service Announcements

Also enclosed are the following service announcements:

- Single Message System (SMS) Dynamic Key Exchange Service
 This new service enables members to periodically change working keys used to
 protect cardholder PINs. These keys can be changed dynamically through the
 exchange of online messages. This option is now available. Members should
 contact their Visa representative to request this service.
- VisaNet Documentation Automation Service (VDAS)

 This service facilitates the process of exchanging and tracking support documentation for chargebacks and representments. VDAS replaces CDAS (Chargeback Documentation Automation Service) which was first introduced in March 1995. Members should contact their Visa representative to request this service.

Certification

Detailed certification information for the April 1997 business enhancements implementation will be published in February 1997.

For more information, please contact your Member Services Representative.