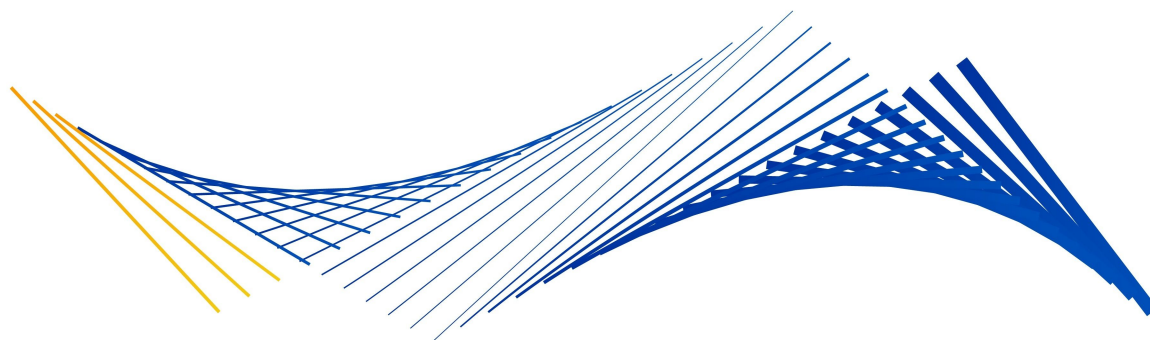


Global Operating Certificate (GOC)

User Guide - External

Effective: 1 July 2019



Important Note on Confidentiality and Copyright

The Visa Confidential label signifies that the information in this document is confidential and proprietary to Visa and is intended for use only by Visa Clients subject to the confidentiality and feedback provisions in the *Visa Core Rules and Visa Product and Service Rules*, non-Client Third-Party Processors that have an executed and valid VisaNet Letter of Agreement on file with Visa, and other third parties that have a current participation agreement with Visa that covers confidentiality of the information contained herein and Visa's use of feedback.

This document is protected by copyright restricting its use, copying, distribution, and decompilation. No part of this document may be reproduced in any form by any means without prior written authorization of Visa.

Visa and other trademarks are trademarks or registered trademarks of Visa.

All other product names mentioned herein are the trademarks of their respective owners.

THIS PUBLICATION COULD INCLUDE TECHNICAL INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN: THESE CHANGES WILL BE INCORPORATED IN NEW EDITIONS OF THE PUBLICATION. VISA MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE PRODUCT(S) AND/OR THE PROGRAM(S) DESCRIBED IN THIS PUBLICATION AT ANY TIME.

If you have technical questions or questions regarding a Visa service or questions about this document, please contact your Visa representative.

Contents

About This Guide

Audience.	1
Document Organization	1
Document Conventions	2

Chapter 1 • Overview

Logging On to the Global OpCerts External User Interface.	1-1
---	-----

Chapter 2 • Home Page

Menu Options.	2-1
Operating Certificate—8-Step Reporting Process	2-2
Metric Validation Progress	2-3
Fees and Reports.	2-3
Latest News from Visa	2-3
Download Template.	2-4
Upload Metrics	2-4
Currency Exchange	2-4
Help	2-4

Chapter 3 • Step 1. Verify Products

Product Updates	3-2
Individual Product Update	3-3
Quarterly Product Update	3-3

Chapter 4 • Step 2. Verify Business Changes

Chapter 5 • Step 3. Verify Product Questions

Chapter 6 • Step 4. Update Contacts

Add Contact	6-3
Update Contact	6-4
Delete Contact.	6-5

Chapter 7 • Step 5. Upload/Enter Metrics

Download OpCert Template and Populate It	7-4
Upload Metrics	7-5
Enter Metrics Manually.	7-7
Metrics Progress Meters	7-10
Submission Status	7-11

Chapter 8 • Step 6. Validate Metrics

Validation Errors	8-4
Submit Monthly Metrics	8-10

Chapter 9 • Step 7. Submit and Review

Chapter 10 • Step 8. Certify

Chapter 11 • Prior Quarter Adjustments

Chapter 12 • Fees and Reports

Fee Reports	12-4
Summary Reports	12-4
Comparison Reports	12-5

Chapter 13 • News

Chapter 14 • Currency Exchange

Chapter 15 • Help

Appendix A • Upload Error Messages

THIS PAGE INTENTIONALLY LEFT BLANK.

Figures

1-1:	Visa Global OpCerts Home Page	1-2
1-2:	Active State	1-2
1-3:	Inactive State	1-3
1-4:	Complete State	1-3
2-1:	Menu Options	2-1
2-2:	8-Step Reporting Process Card	2-2
3-1:	Verify Products.	3-1
3-2:	Product Pop-Up Window On Selection	3-2
3-3:	Individual Product Update Tooltip	3-3
3-4:	Quarterly Product Update Tooltip	3-4
4-1:	Business Changes.	4-1
4-2:	Please Verify Any Business Changes	4-2
5-1:	Product Questions	5-1
5-2:	Product Information Questions	5-2
5-3:	Create New Program	5-3
6-1:	Update Contacts	6-1
6-2:	Your Accounts	6-2
6-3:	New Contact Created	6-4
6-4:	Delete Contact.	6-5

7-1:	Upload/Enter Metrics	7-1
7-2:	Enter Products Metrics	7-2
7-3:	Upload or Enter Metrics	7-3
7-4:	Download Template With Data	7-5
7-5:	Warning Pop-Up Window	7-6
7-6:	Error Pop-Up Window	7-6
7-7:	Metrics Upload Successful Screen	7-7
7-8:	Your Metrics	7-8
7-9:	Metrics Validation Progress	7-10
7-10:	Submission Status	7-11
8-1:	Validate Metrics	8-1
8-2:	Metric Validation Progress	8-2
8-3:	Metric Validation Summary	8-2
8-4:	Your Metrics.	8-3
8-5:	Metrics Validation Summary—Errors Corrected	8-3
8-6:	Example of an Error Box	8-5
8-7:	Example of a Warning Box	8-5
8-8:	Example of an Absolutely Required Error	8-6
8-9:	Example of a Likely Required Error	8-7
8-10:	Example of a Logical Error	8-7
8-11:	Example of an Error Fixed	8-8
8-12:	Comparison Warning	8-9
8-13:	Submit Metrics.	8-10
8-14:	Certification Date and Time Stamp	8-11
9-1:	Submit and Review	9-1
9-2:	Your Fees (1 of 2).	9-2
9-3:	Your Fees (2 of 2).	9-3
10-1:	Certify	10-1

10-2:	Operating Certification	10-1
10-3:	Operating Certificate—Confirmation	10-2
10-4:	Visa Global OpCerts Home Page—Certification Complete	10-3
12-1:	Reports	12-2
12-2:	Reports Downloaded	12-3
13-1:	Latest News from Visa Card	13-1
13-2:	Latest News from Visa	13-2
14-1:	Currency Exchange Rate	14-2
15-1:	Help	15-1
15-2:	Contact Support	15-2

THIS PAGE INTENTIONALLY LEFT BLANK.

Tables

A:	Document Conventions.	2
1-1:	VOL Client Support Contact Information	1-1
12-1:	Types of Summary Reports	12-4
12-2:	Types of Comparison Reports	12-5
13-1:	News Icons	13-3
A-1:	Upload Error Messages.	A-1

THIS PAGE INTENTIONALLY LEFT BLANK.

About This Guide

This document is an overview of the Global Operating Certificate (GOC) external user interface.

Audience

This guide is intended for external users who submit an operating certificate or internal users who support clients.

It is understood that users of this document have knowledge of and access to Visa Online (VOL).

Document Organization

The document is organized as follows:

Chapter 1, Overview—Describes the process for logging on to the user interface.

Chapter 2, Home Page—Contains information about the various activities and items available on the home page.

Chapter 3, Step 1. Verify Products—Describes the process for verifying your Visa products and services.

Chapter 4, Step 2. Verify Business Changes—Describes the process for completing the questions activated based on the products and services confirmed in Step 1.

Chapter 5, Step 3. Verify Product Questions—Presents additional questions that were activated and describes how to complete the BIN reporting and the associate activation sections.

Chapter 6, Step 4. Update Contacts—Describes the process for adding, updating, and deleting contacts (your accounts).

Chapter 7, Step 5. Upload/Enter Metrics—Describes the process to upload metrics with a template file and manually enter metrics one product at a time.

Chapter 8, Step 6. Validate Metrics—Describes the process to validate the metrics you entered.

Chapter 9, Step 7. Submit and Review—Describes how your fees will be displayed on the read-only page, including access to your reports screen.

Chapter 10, Step 8. Certify—Describes the final step of electronic submission of your data to Visa.

Chapter 11, Prior Quarter Adjustments—Describes how to modify already submitted OpCerts.

Chapter 12, Fees and Reports—Describes the three cards that are available for client access in the user interface, including export capability, and the contents of fee reports.

Chapter 13, News—Describes how to see region-specific news for the logged-in user.

Chapter 14, Currency Exchange—Contains information about the exchange rate, which Visa will use to convert your volumes reported into USD, if your currency is not USD.

Chapter 15, Help—Describes the different types of support being provided.

Appendix A, Upload Error Messages—Explains error messages that appear when you upload metrics to the Global OpCert's user interface.

Document Conventions

The document conventions used in this guide are shown in the following table.

Table A **Document Conventions**

Convention	Purpose
bold	Used for: <ul style="list-style-type: none">Codes and field values.Command keys, menu names, menu selections.Extra emphasis (stronger than italics).
<i>italics</i>	Used for: <ul style="list-style-type: none">Complete document titles.Emphasis.Explaining an unusual term the first time it appears.
NOTE	Gives more information about the preceding topic.
Courier or Courier New	Used for email addresses and URLs.

Overview

1

This chapter describes the process of logging on to the Global Operating Certificate (GOC) user interface and the various components of the home page. This user interface is used to submit quarterly operating certificates (OpCerts).

To access the Global OpCerts user interface, you must have access to Visa Online (VOL).

- Visit www.volenroll.com to enroll in Visa Online, or
- If you have enrolled in Visa Online previously but cannot remember your login information, please contact the Visa Online Client Support team for your region.

Table 1–1: VOL Client Support Contact Information

Region	Email	Phone
Canada, LAC, U.S.A.	VOLAmericas@Visa.com	+1-571-291-6499
AP, CEMEA	VOLAPCEMEA@Visa.com	+65-6671-5888

Global OpCerts will be displayed on the VOL landing page as a link in the left-column menu.

NOTE

It is recommended that you use Internet Explorer 11 or higher to access this interface. MAC users should use Google Chrome.

Logging On to the Global OpCerts External User Interface

The external user can log in to the Global OpCerts external user interface through Visa Online (VOL).

To log in through VOL

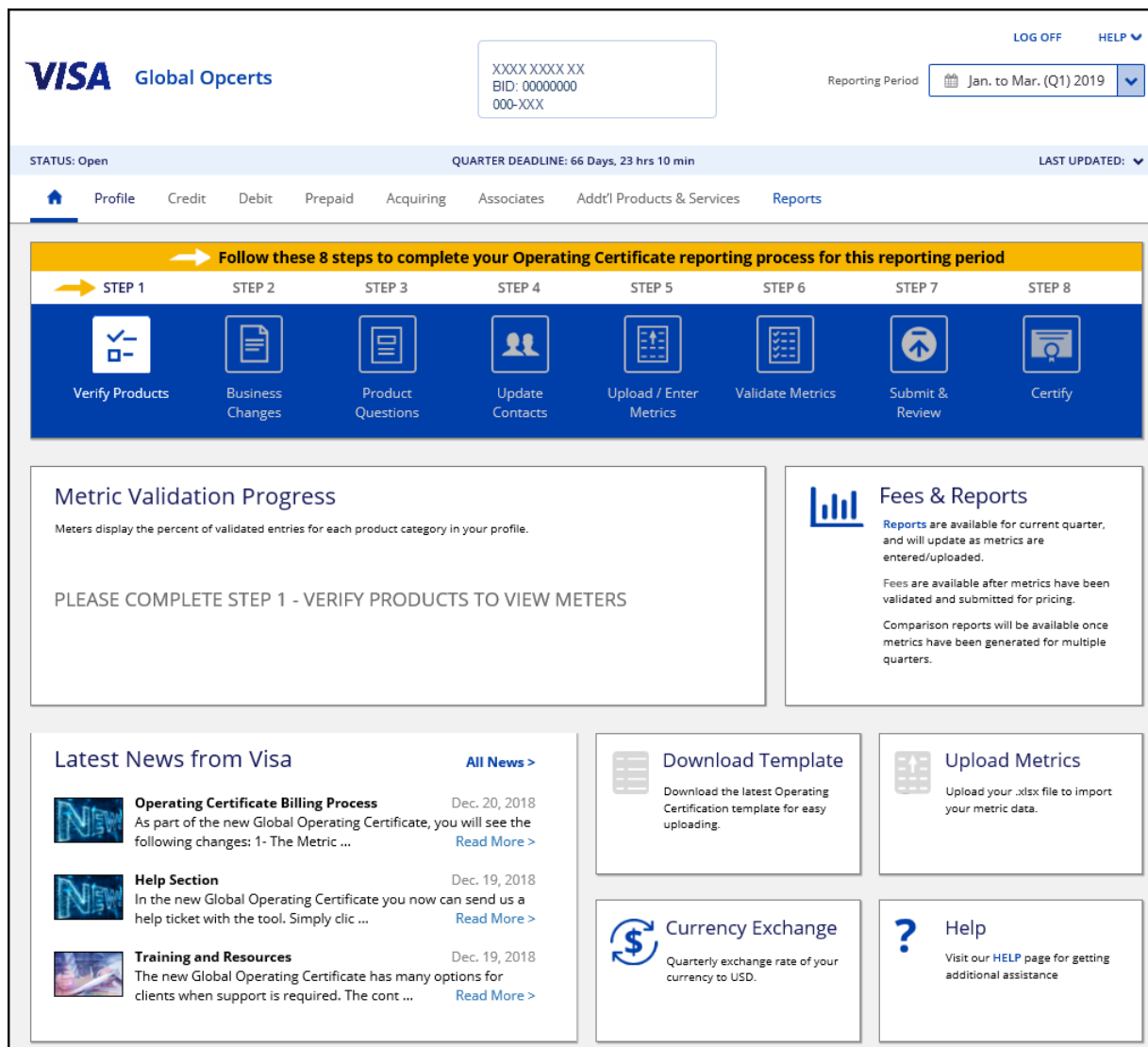
1. Go to www.visaonline.com.
2. Enter your VOL user ID and password in the fields provided.
3. Enter your challenge question answer, if prompted.

The VOL home page appears.

4. Click **Global Operating Certificate** in the left-menu navigation.

The Visa Global OpCerts home page will appear.

Figure 1-1: Visa Global OpCerts Home Page



When a step is active, it appears highlighted and indicates that it must be performed next (Figure 1-2). If a step is inactive, it means the step is in a waiting state (Figure 1-3). After a step has been performed, it appears in a *complete* state (Figure 1-4).

Figure 1-2: Active State



Figure 1-3: Inactive State



Figure 1-4: Complete State



Similarly, Download Template and Upload Metrics cards are disabled and will become active after certain steps are completed.

THIS PAGE INTENTIONALLY LEFT BLANK.

Home Page

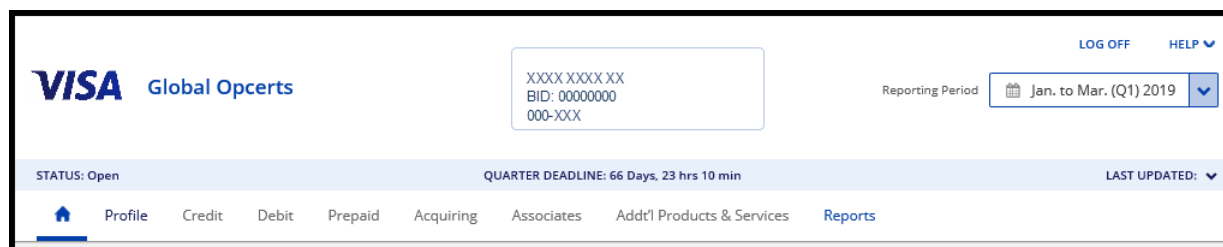
2

The home page contains the 8-step process required to submit the quarterly OpCerts. Steps 1 through 4 must be completed in a sequential order, before you can do Step 5.

Menu Options

The top menu bar contains various options.


Figure 2–1: Menu Options




NOTE

Some menu options will be inactive until the preceding step(s) have been completed.



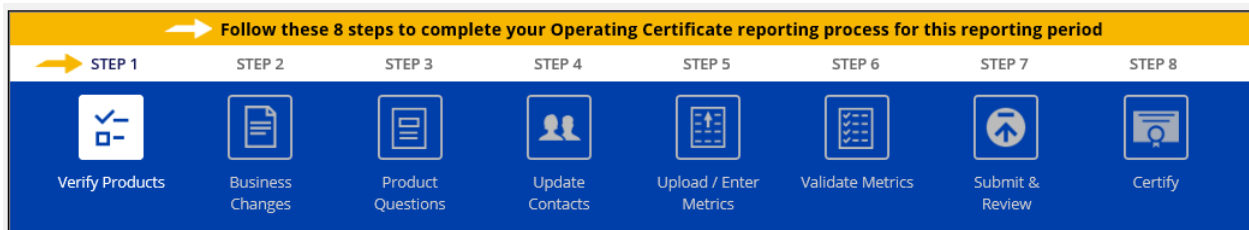
- **Home** icon ()—Navigate to the home page from any step in the process.
- **Profile**—This menu item appears *active* at all times. The account-related tasks will appear in this drop-down menu.
- **Credit**—This menu item appears *active* when credit products are selected and saved. Your selected and confirmed (in Verify Products) credit products will all appear in this drop-down menu after clicking Step 5. Upload/Enter Metrics. The menu will have Consumer and Commercial sections, where relevant. Select a credit product to navigate to the metrics screen of that product.
- **Debit**—This menu item appears *active* when debit products are selected and saved. Your selected and confirmed (in Verify Products) debit products will all appear in this drop-down menu after clicking Step 5. Upload/Enter Metrics. The menu will have Consumer and Commercial sections, where relevant. Select a debit product to navigate to the metrics screen of that product.

- **Prepaid**—This menu item appears *active* when prepaid products are selected and saved. Your selected and confirmed (in Verify Products) prepaid products will all appear in this drop-down menu after clicking Step 5. Upload/Enter Metrics. The menu will have Consumer and Commercial sections, where relevant. Select a prepaid product to navigate to the metrics screen of that product.
- **Acquiring**—This menu item appears *active* when Merchant and Cash Acquiring is selected and saved after clicking Step 5. Upload/Enter Metrics. Select the Merchant program to navigate to the metrics screen of the Merchant program.
- **Associates**—This menu item appears *active* when a Sponsored Member is selected and saved. Your selected and confirmed choices (in Product Questions) appear in this drop-down menu after clicking Step 5. Upload/Enter Metrics.
- **Additional Products & Services**—This menu item appears *active* when a BIN Program or Proprietary Plus is selected and saved. Your selected and confirmed choices (in Verify Products and Product Questions) appear in this drop-down menu after clicking Step 5. Upload/Enter Metrics.
- **Reports**—This menu item appears as *active* at all times. Reports and fees will appear in this drop-down menu.
 - Metrics Validation Summaries
 - Fees
 - Reports
 - Operating Certification
- **Help**—This item  has these options:
 - Help
 - Download User Guide
 - Download Template
 - Contact Support

Operating Certificate—8-Step Reporting Process

This section indicates the user's next step in submitting their OpCerts for the open month or quarter.

Figure 2-2: 8-Step Reporting Process Card



These steps are mandatory:

- **Verify Products**—This is the first step on the 8-step OpCert reporting process card. When you are ready to start the reporting process, Verify Products is active or pending action, and will be highlighted as the next step. Clicking the **Verify Products** icon navigates to the Verify Products screen. (See [Chapter 3, Step 1. Verify Products](#), for more information.)
- **Business Changes**—This step will be highlighted after you complete the Verify Products step. Clicking the **Business Changes** icon navigates to the Business

- Profile Changes screen. (See [Chapter 4, Step 2. Verify Business Changes](#), for more information.)
- Product Questions—This step will be highlighted after you complete the Business Changes step. Clicking the **Product Questions** icon navigates to the Other Product Information Questions screen. (See [Chapter 5, Step 3. Verify Product Questions](#), for more information.)
 - Update Contacts—This step will be highlighted after you complete the Product Questions step. Clicking the **Update Contacts** icon navigates to the Contacts screen. (See [Chapter 6, Step 4. Update Contacts](#), for more information.)
 - Upload / Enter Metrics—This step allows you to begin the process of entering information. Two options are available, to upload the Excel custom template or to enter metrics manually, one product at a time. Clicking the **Upload/Enter Metrics** icon allows you to select the option to enter information. (See [Chapter 7, Step 5. Upload/Enter Metrics](#), for more information.)
 - Validate Metrics—This step allows you to review the validations performed by the system to flag potential mis-reporting or inconsistencies. There are a series of validations performed by the system which require review prior to submission. Clicking the **Validate Metrics** icon shows a summary of pending reviews. (See [Chapter 8, Step 6. Validate Metrics](#), for more information.)
 - Submit & Review—This step allows you to view the fees calculated based on the information presented in step 5 and validated in step 6. Clicking the **Submit & Review** icon shows the fees with a link to access reports. (See [Chapter 9, Step 7. Submit and Review](#), for more information.)
 - Certify—This step allows you to complete the 8-step submission process electronically. After this is submitted electronically, it can no longer be modified unless an adjustment is requested. Clicking the **Certify** icon completes the process. (See [Chapter 10, Step 8. Certify](#), for more information.)

Metric Validation Progress

The Metric Validation Progress panel on the home page presents a percentage overview based on the product categories you are subscribed to and must report of. This panel tracks your metrics validation progress. Click any of the percentages to be directed to the respective product category's metrics screen.

Fees and Reports

The Fees & Reports card on the home page provides easy access to fees and available reports—Fee Reports, Summary Reports, and Comparison Reports for the quarter. (See [Chapter 12, Fees and Reports](#), for more information.)

Latest News from Visa

The Latest News from Visa card on the home page shows the three most recent news items published and applicable to the logged-in user related to OpCerts only. (See [Chapter 13, News](#), for more information.)

Download Template

After you complete the first four steps, you will be able to download your customized template based on your products and services. (See [Chapter 7, Step 5. Upload/Enter Metrics.](#))

NOTE

This card will be disabled until the Verify Products step has been completed.

Upload Metrics

If you selected to use the upload functionality, you will be able to load an Excel file, which is the customized template that you download and fill up with the relevant metrics. (See [Chapter 7, Step 5. Upload/Enter Metrics.](#))

NOTE

This card will be disabled until the Verify Products step has been completed.

Currency Exchange

The Currency Exchange card shows the currency exchange being used to convert your volumes into USD. (See [Chapter 14, Currency Exchange.](#))

Help

You can access the Help page by clicking the **Help** link in the **Help** tile on the home page.

Step 1. Verify Products

3

You are required to verify your products each quarter. These products include Credit, Debit, Prepaid, Acquiring, and Additional Products & Services.

To verify products

1. Navigate to the Visa Global OpCerts user interface.
2. Click **Verify Products** in the 8-step OpCert reporting process card on the home page ([Figure 3-1](#)).

Figure 3-1: Verify Products



Or, click **Profile** on the top menu, then select **Products & Programs** from the drop-down list.

The Products & Programs screen appears. This screen shows all products applicable for your region. Products reported last quarter will have a green dot next to them.

NOTE

The products will be preselected if you have an active BIN for any of the products.

3. Select the relevant check boxes to add a new product or deselect a check box to remove a product from the list.

Adding or removing a product requires you to give a reason and explain the update in a comment box in a popup window that appears.

Figure 3–2: Product Pop-Up Window On Selection
NOTE

The Comments field appears after selecting the reason.

- a. If a product was not previously selected, you must select one of these reasons from the drop-down list:
 - New portfolio
 - Acquired a portfolio
 - Upgraded a portfolio
 - Downgraded a portfolio
 - Other
 - b. If the product was previously selected or deselected, you must select one of these reasons from the drop-down list:
 - Sold a portfolio
 - Upgraded a portfolio
 - Downgraded a portfolio
 - Other
 - c. Enter any comments and click **Submit Reason**.
Or, click **Cancel** to discard your product changes.
Repeat this step for any product changes.
4. Select the check box next to **I confirm and agree that all the above products are currently licensed for this quarter to the best of my knowledge.**
 5. Click **Confirm and Continue**.
A success message is displayed to confirm that your products were verified and the Please Verify Any Business Changes screen (Figure 4-2) appears.
 6. Click **OK** in the success message box. Proceed to the **Step 2** of the OpCert process.

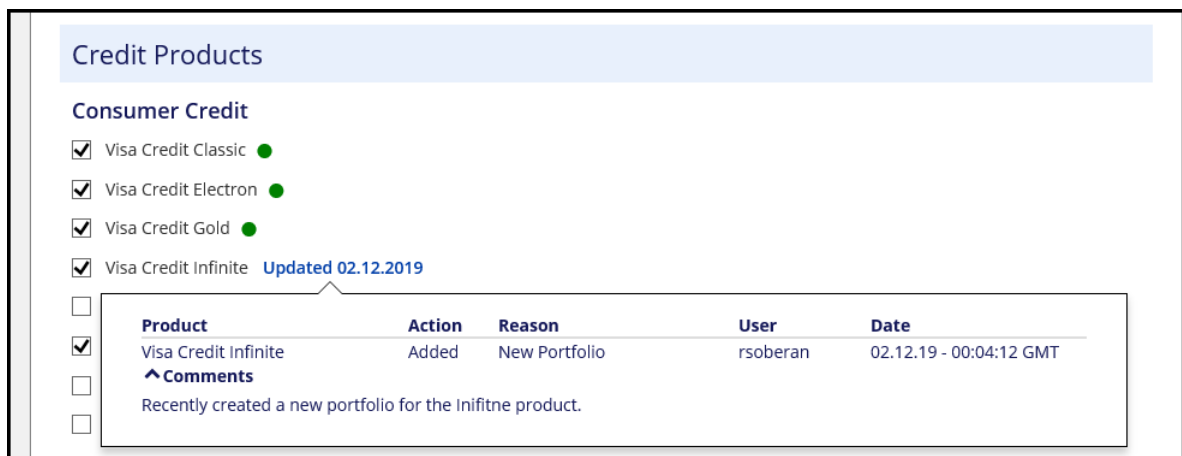
Product Updates

Products receive individual and quarterly updates.

Individual Product Update

When an individual product receives an update, the system displays the updated date beside the product name in the list. Hover your cursor over the date to view the Individual Product Update Tooltip.

Figure 3-3: Individual Product Update Tooltip



Quarterly Product Update

Quarterly Product Updates are denoted on the Products & Programs screen before the individual products list. Hover your cursor over **View Product Updates** for the given quarter to view the Quarterly Product Update Tooltip.

Figure 3–4: Quarterly Product Update Tooltip

PROFILE

Products & Programs

Business & Profile Changes

Product Information Questi...

Contacts

TOP

BOTTOM

Products & Programs

Home > Profile > Products & Programs

Your Visa Products & Programs

● = Product reported last year.

★ = New product addition since last quarter.

The products that are selected below are based on your and your sponsors' current product profiles from the information provided to Visa. If you are unable to de-select a product, this is because that product has VisaNet volume and must be reported for.

For instances when products have been added or removed, please select or deselect the product checkbox from the list below.

All changes will require a reason and comment to be entered in the dialog box that will display for every change.

View Product Updates Q1 2019

Product Updates for Q1 (Jan - Mar 2019)

Product	Action	Reason	User	Date
Visa Debit Business	Removed	Sold a Portfolio	rsoberan	02.12.19 - 00:06:51 GMT
▼ Comments				
Visa Credit Infinite	Added	New Portfolio	rsoberan	02.12.19 - 00:04:12 GMT
▼ Comments				

Download Quarterly Product Update Report

Contains all changes to products over the last quarter.

3-4

Visa Confidential

9 July 2019

Step 2. Verify Business Changes

4

You can provide insight on the current quarter by answering the questions generated, based on **Step 1. Verify Products**. You can also add commentary for each question. If you have Sponsors (administrators responsible for other clients), indicate if the change is related to their products and programs.

To verify business and profile changes

1. If you get logged out of the Global OpCerts user interface:
 - a. Log in again and navigate to the Global OpCerts user interface.
 - b. Click **Business Changes** in the 8-step OpCert reporting process card on the home page ([Figure 4-1](#)).

Figure 4-1: Business Changes



Or, click **Profile** on the top menu and select **Business & Profile Changes** from the drop-down list.

The Please Verify Any Business Changes screen appears.

Figure 4–2: Please Verify Any Business Changes

The screenshot shows a web application interface for verifying business changes. On the left is a sidebar menu with the following items: PROFILE, Products & Programs, Business & Profile Changes (highlighted), Product Information Questi..., and Contacts. Below these are links for ^ TOP and v BOTTOM. The main content area has a header 'Please Verify Any Business Changes' with a breadcrumb trail 'Home > Profile > Business & Profile Changes'. Below this is a blue bar with the text 'Business & Profile Changes'. The main section is titled 'Portfolio Questions' and contains two parts: 'Total Portfolio' and 'Credit Portfolio'. The 'Total Portfolio' section asks: 'During this submission quarter, were there any events that significantly increased or decreased your total portfolio volume?' and includes a 'Comments (Required)' text box with a '1000 characters left' indicator. The 'Credit Portfolio' section asks: 'During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply.' and lists five options with checkboxes: 'Merger with another client', 'Acquisition of another client', 'Portfolio volume increase due to a marketing campaign', 'No business/profile changes this quarter', and 'Other'. Below these options is a 'Comments (Optional)' text box with a '1000 characters left' indicator.

Please Verify Any Business Changes
Home > Profile > Business & Profile Changes

Business & Profile Changes

Please answer the following portfolio related questions.

Portfolio Questions

Total Portfolio

During this submission quarter, were there any events that significantly increased or decreased your total portfolio volume?

Comments (Required) 1000 characters left

Credit Portfolio

During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply.

☐ Merger with another client

☐ Acquisition of another client

☐ Portfolio volume increase due to a marketing campaign

☐ No business/profile changes this quarter

☐ Other

Comments (Optional) 1000 characters left

2. Answer all questions that appear based on the products selected in Step 1. Verify Products. Some questions require you to enter comments.
3. Select the **I confirm and agree that all the above changes are correct for this quarter to the best of my knowledge** check box.

4. Click **Confirm and Continue**.

NOTE

After confirming your changes, you will be able to modify and add details. It is recommended that the commentary be as detailed as possible to reduce post-submission inquiries.

A success message is displayed to confirm your business changes and the Product Information Questions screen (Figure 5-2) appears.

5. Click **OK** in the success message box. Proceed to the **Step 3** of the OpCert process.

THIS PAGE INTENTIONALLY LEFT BLANK.

Step 3. Verify Product Questions

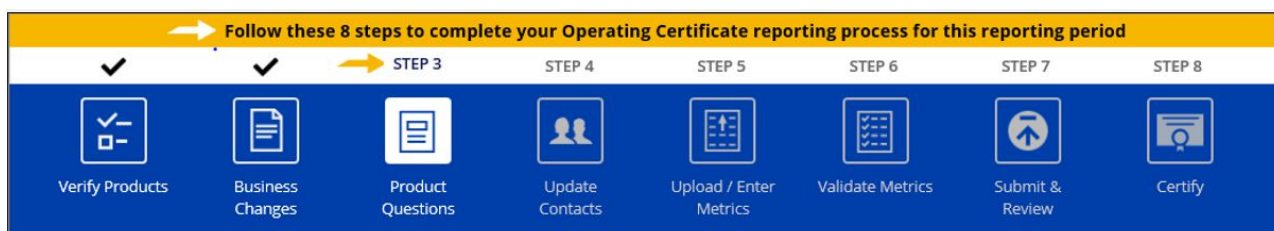
5

You can provide specific product insights on the quarter, similar to **Step 2. Verify Business Changes**. In addition, you can enter BIN Program information and select associates having volumes to report.

To complete product questions

1. If you get logged out of the Global OpCerts user interface:
 - a. Log in again and navigate to the Global OpCerts user interface.
 - b. Click **Product Questions** in the 8-step OpCert reporting process card on the home page.

Figure 5-1: Product Questions



Or, click **Profile** on the top menu and select **Product Information Questions** from the drop-down list.

The Product Information Questions screen appears.

Figure 5-2: Product Information Questions

The screenshot displays the 'Product Information Questions' form. On the left is a sidebar menu with the following items: PROFILE, Products & Programs, Business & Profile Changes, Product Information Questions (highlighted), and Contacts. Below these are navigation links for TOP and BOTTOM. The main content area has a breadcrumb trail: Home > Profile > Product Information Questions. A blue header bar contains the title 'Product Information Questions'. Below this, a message states: 'Please answer the following additional portfolio related questions.' A section titled 'Additional Product Questions' contains three questions, each with radio button options for 'Yes' or 'No' and an optional comment field with a 1000-character limit.

Product Information Questions

Home > Profile > Product Information Questions

Product Information Questions

Please answer the following additional portfolio related questions.

Additional Product Questions

Upgrade or Downgrade

During the submission quarter, were there any changes in BINs or Products (upgrades or downgrades) within existing products?

☐ Yes

☐ No

Comments (Optional) 1000 characters left

Portfolio Cleanup

During the submission quarter, was there any portfolio cleanup?

☐ Yes

☐ No

Comments (Optional) 1000 characters left

Processor Updates

During the submission quarter, did you change processors? If so, which processors were affected?

☐ Yes

☐ No

Comments (Optional) 1000 characters left

2. Answer all questions that appear. Some questions require you to enter comments.
Create New Program and Associates Reporting sections may appear based on your previous selections.
3. If a BIN Reporting Program is activated, enter additional information in the Create New Program section.
4. If Associates Reporting is required, select the check boxes next to the clients that must be activated for reporting in the Associates Reporting section.

Figure 5–3: Create New Program

Create New Program

Program Name

Product Category What type of product does this program use?

☐ Credit

☐ Debit




☐ Prepaid

Product

BIN

CREATE NEW PROGRAM

Associates Reporting

Associate Name ⇅	BID# ⇅	CC# ⇅	Country ⇅
<input checked="" type="checkbox"/> Any Bank 1	00000000	508	 Mozambique
<input type="checkbox"/> Any Bank 2	00000000	710	 South Africa
<input checked="" type="checkbox"/> Any Bank 3	00000000	834	 United Rep. Of Tanzania

5. Select the **I confirm and agree that all the above changes are correct for this quarter to the best of my knowledge** check box.
6. Click **Confirm and Continue**.

NOTE

After confirming your changes, you will be able to modify and add details, such as a new program or an additional associate. It is recommended that the commentary be as detailed as possible to reduce post-submission inquiries.

A success message is displayed at the top of the page to confirm your submission and Your Accounts screen (Figure 6-2) appears.

7. Click **OK** in the success message box. Proceed to the **Step 4** of the OpCert process.

Step 4. Update Contacts

6

You will be able to update your contacts (accounts) after you complete **Step 3. Verify Product Questions**.

To add or modify contacts

1. If you get logged out of the Global OpCerts user interface:
 - a. Log in and navigate to the Global OpCerts user interface.
 - b. Click **Update Contacts** on the 8-step OpCert reporting process card on the home page ([Figure 6-2](#)).

Figure 6-1: Update Contacts



Or, click **Profile** on the top menu and select **Contacts** from the drop-down list.
The Your Accounts screen appears.

Figure 6–2: Your Accounts

Warning! Contact Required - You must have at least one contact entered into the system. OK

VISA Global OpCerts - Internal Admin

BID: 10020126
807 - MACEDONIA

Reporting Period Jan. to Mar. (Q1) 2019

STATUS: In-Progress QUARTER DEADLINE: 65 Days, 22 hrs 41 min LAST UPDATED: ▼

Profile Credit Debit Prepaid Acquiring Associates Add'l Products & Services Reports

Contacts

Home > Profile > Contacts

PROFILE
Products & Programs
Business & Profile Changes
Product Information Questi...
Contacts
▲ TOP
▼ BOTTOM

Create New Contact

First Name

Middle Name (Optional)

Last Name

Email

Retype Email

Phone Number

Extension (Optional)

Supervisor First Name (Optional)

Supervisor Last Name (Optional)

Supervisor Email (Optional)

Retype Supervisor Email

Reports On What products does this person report on?

☐ Credit Products

☐ Debit Products

☐ Prepaid Products

NOTE

If there are no contacts set up, you will see a warning at the top of the page asking you to add at least one contact. This warning will not appear if you have previously set up contacts. A maximum of 10 contacts is allowed per OpCert.

2. Populate this information, as required. See [Add Contact](#), [Update Contact](#), and [Delete Contact](#) sections.
3. Select the **I confirm and agree that all the above changes are correct for this quarter to the best of my knowledge** check box.
4. Click **Confirm and Continue**.

The Global OpCerts Home page is displayed. Proceed to **Step 5** of the OpCert process.

Add Contact

You must have at least one contact set up for the user account.

To create a new contact

1. In the Create New Contact section in [Figure 6-2](#), enter information into these fields:

- First Name
- Middle Name (Optional)
- Last Name
- Email
- Retype Email
- Phone Number
- Extension (Optional)
- Supervisor First Name (Optional)
- Supervisor Last Name (Optional)
- Supervisor Email (Optional)
- Retype Supervisor Email
- Reports On

Select the check box next to the products this contact will report on. If this contact will not report on any products, select **Does not report on products**.

2. Click **Create New Contact**.

Or, click **Cancel** to reset the entered information.

After clicking **Create New Contact**, the system will validate the contact entries to ensure all required fields are populated in the correct format. If there are any validation errors, the incorrect field is marked. If the contact was created successfully, a confirmation notification will appear at the top of the screen.

Figure 6–3: New Contact Created

Success! You have successfully created a new contact. OK

VISA Global OpCERTs BID: 00000000 000-XXX Reporting Period Jan. to Mar. (Q1) 2019

STATUS: In-Progress QUARTER DEADLINE: 65 Days, 5 hrs 14 min LAST UPDATED: ▼

Home > Profile > Contacts

Contacts

PROFILE
Products & Programs
Business & Profile Changes
Product Information Questi...
Contacts
▲ TOP
▼ BOTTOM

Contact Info: First Middle Last

First Name

Middle Name (Optional)

Last Name

Email

Retype Email

Phone Number

Extension (Optional)

Supervisor First Name (Optional)

Supervisor Last Name (Optional)

Supervisor Email (Optional)

Retype Supervisor Email

Reports On What products does this person report on?

☒ Credit Products

☒ Debit Products

☐ Prepaid Products

- To add another contact, click **Add New Contact** and repeat steps 1 and 2.
Perform this step until all the contacts have been added.

Update Contact

Contacts on the Your Account screen are read-only, by default. The contacts are listed on the screen in individual cards.

To update contacts

- Navigate to the Your Accounts screen (Figure 6-3).
- Click **Edit Existing Contact** at the bottom of the contact card you want to update.
- Make updates to the contact.

4. Click **Update Contact** to save changes.
Or, click **Cancel** to discard your changes.

A confirmation will appear indicating that the contact was updated successfully.

Delete Contact

You can delete contacts when they are no longer needed in the Your Accounts screen.

To delete a contact

1. Navigate to the Your Accounts screen (Figure 6-3).
2. Click **Edit Existing Contact** at the bottom of the contact card you want to delete.

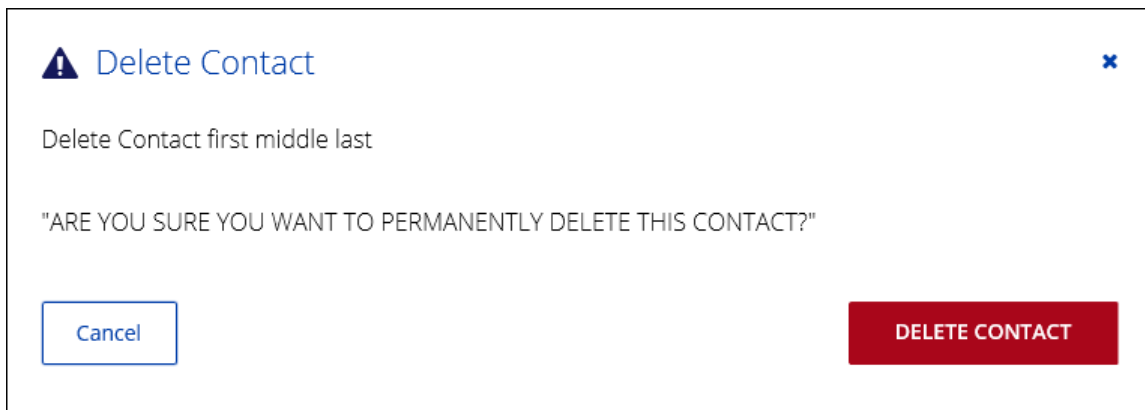
NOTE

You must have at least one contact entered into the system. If you try to delete the only contact on the screen, you will get a warning message indicating the contact cannot be deleted.

3. Click **Remove Contact**.

A Delete Contact dialog box appears.

Figure 6-4: Delete Contact



4. Click **Delete Contact** to confirm deletion.
Or, click **Cancel** to cancel deletion.

NOTE

*The delete action is final and **cannot** be reversed.*

A confirmation notification will appear when the contact has been successfully deleted.

THIS PAGE INTENTIONALLY LEFT BLANK.

Step 5. Upload/Enter Metrics

7

If you are located in the CEMEA region, you are required to submit your metrics once per quarter. If you are located in any other region, you are required to submit your metrics monthly.

There are two ways to submit metrics:

- By uploading your metrics
- By manually filling out a metrics form for each product.

Each product in the Global OpCerts interface records separate metrics. There is one form per product.

If you choose to upload metrics, you must:

1. Download the metric template from the Global OpCerts user interface.
2. Populate the metrics offline.
3. Return to the Global OpCerts user interface and upload the updated metric template.

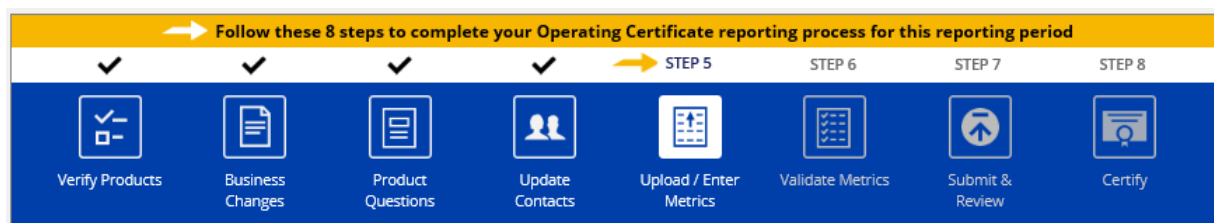
To navigate to the Upload or Enter Metrics pop-up screen

1. If you get logged out of the Global OpCerts user interface, log in again and navigate to the Global OpCerts user interface.
2. Click **Upload / Enter Metrics** on the 8-step OpCert reporting process card on the home page ([Figure 7-1](#)).

NOTE

You must complete the Verify Products, Business Changes, Product Questions, and Update Contacts steps before the Upload/Enter Metrics option will appear. (See [Operating Certificate—8-Step Reporting Process](#) for details.)

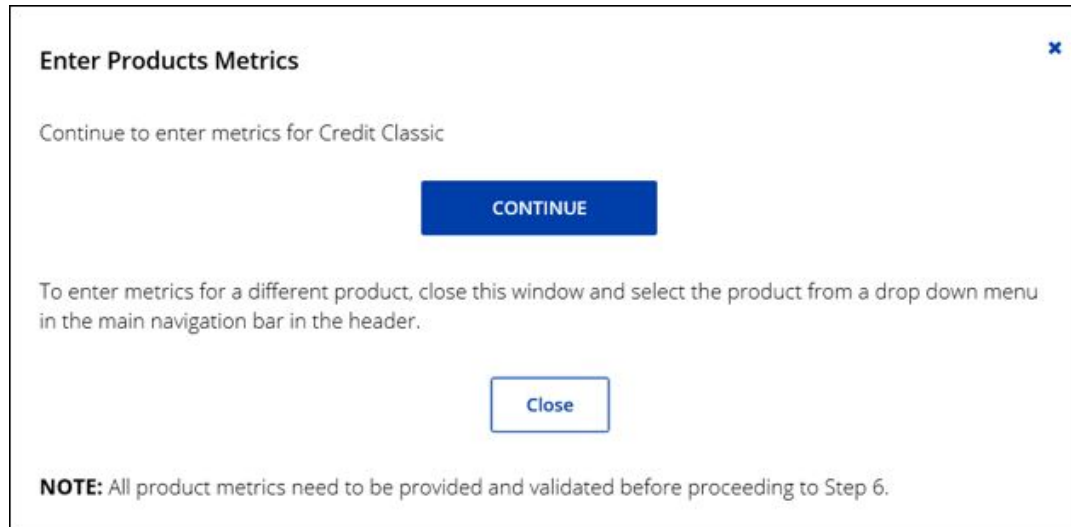
Figure 7-1: Upload/Enter Metrics



The appropriate screen appears, depending on where you are in the process of submitting metrics:

- The Enter Products Metrics dialog box (Figure 7-2) appears if you previously opted to manually enter the metrics and are now returning to complete the task.
- The Upload or Enter Metrics dialog box (Figure 7-3) appears if you have yet to choose your metric submission method.

Figure 7-2: Enter Products Metrics



Enter Products Metrics ✕

Continue to enter metrics for Credit Classic

CONTINUE

To enter metrics for a different product, close this window and select the product from a drop down menu in the main navigation bar in the header.

Close

NOTE: All product metrics need to be provided and validated before proceeding to Step 6.

Figure 7-3: Upload or Enter Metrics

Upload or Enter Metrics

Uploading Metrics

Select **UPLOAD METRICS** to import your metrics by choosing your data file. (.xlsx)*

* This .xlsx file must be in the format provided by the Operating Certification Template provided. You may download the template here and once completed upload the template from the dashboard.

[Download Operating Certification Template](#)

NOTE: once metrics are uploaded, any future uploads will erase all previous data uploaded or entered manually.

UPLOAD METRICS

Manually Enter Metrics

Select **ENTER METRICS** to manually enter your metrics.

The first product metrics you have confirmed for this quarter will be displayed. Enter metrics for this product or navigate to another product from the drop down menus in the main navigation bar in the header.

ENTER METRICS

All product metrics will need to be provided and validated before proceeding to Step 6.

Cancel

Here you must decide how you want to submit the metrics: whether you want to upload the metrics or manually enter them.

If you are plan to upload the metrics, be sure that the latest template is downloaded and populated before uploading the same.

3. (If Enter Products Metrics dialog box appears) Click **Continue** to enter metrics on the product and proceed to the [Enter Metrics Manually](#) section.
4. (If Upload or Enter Metrics dialog box appears) Click **Download Operating Certification Template** if you want to submit the metrics by uploading a file and go to the [Download OpCert Template and Populate It](#) section.

If the Operating Certificate template is populated and is ready to be uploaded, click **Upload Metrics** and proceed to the [Upload Metrics](#) section.

Or, click **Enter Metrics** to manually enter the metrics and proceed to the [Enter Metrics Manually](#) section.

Download OpCert Template and Populate It

NOTE

You can also download the template from the home page, the Help drop-down menu, or from the Help page.

After clicking **Download Operating Certification Template**, an Excel file will automatically download. The file will follow this file-naming convention: UploadTemplate_BID_CTRYCD_YR_QTR_TIMESTAMP.

To populate the template

1. Open the Excel file.

This template contains different tabs representing the product selection from Step 1. Verify Products and comes pre-populated with the BID, Country Code, and Period, by default. On each of the product tabs, the first row of the sheet lists the product's local name, and the first column lists the metrics headers populated based on the Metric master configuration.

NOTE

The products and metrics should not be modified or the system will show an error message while uploading the template.

If you selected products with option packages, a separate sheet to upload option packages appears. Other cells in Excel are read-only and cannot be modified.

IMPORTANT

Always download the latest template before modifying and uploading it.

2. Fill out the template with the appropriate metrics.

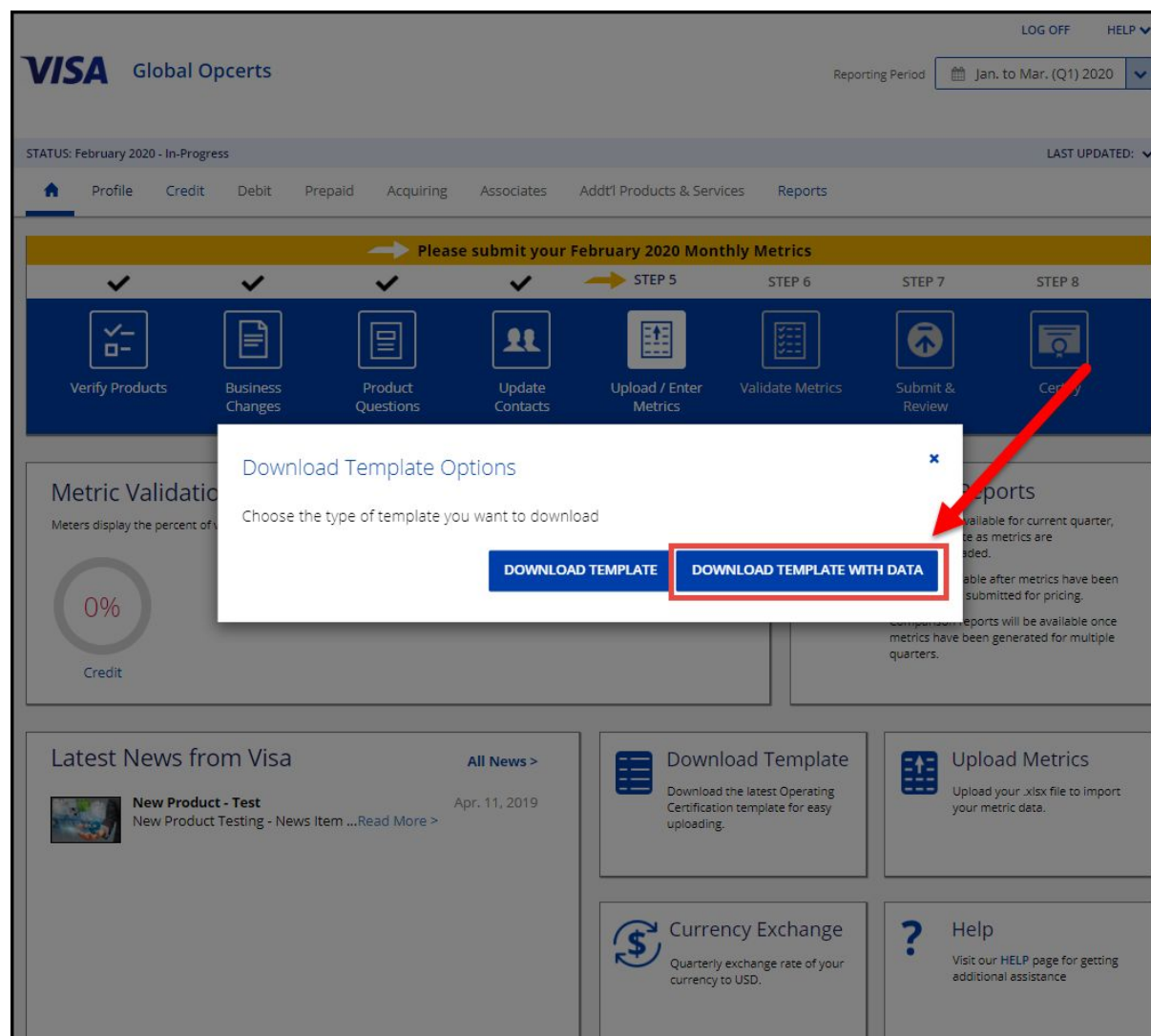
NOTE

If the required details are missing, file upload can fail. See [Appendix A](#) for upload error messages.

3. Upload the updated metric template in the Global OpCert user interface.

After the first month of reporting, you can optionally download a template containing any data uploaded or entered in the first month.

Figure 7-4: Download Template With Data



Upload Metrics

You can upload your metrics on a monthly basis.

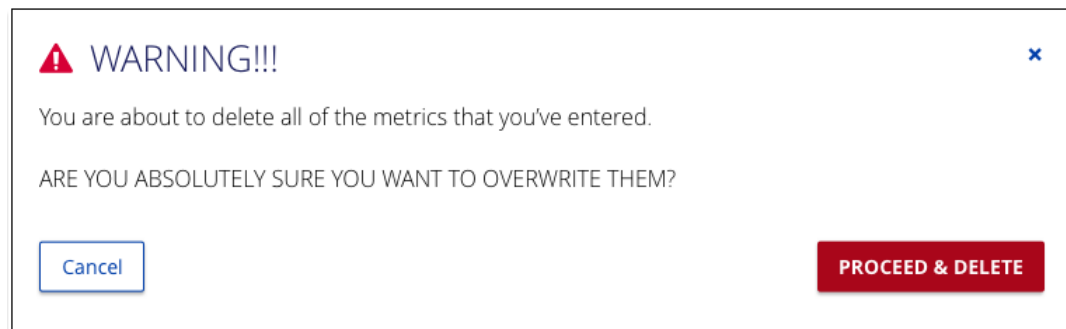
NOTE

If operating in the CEMEA region, you will upload your metrics quarterly.

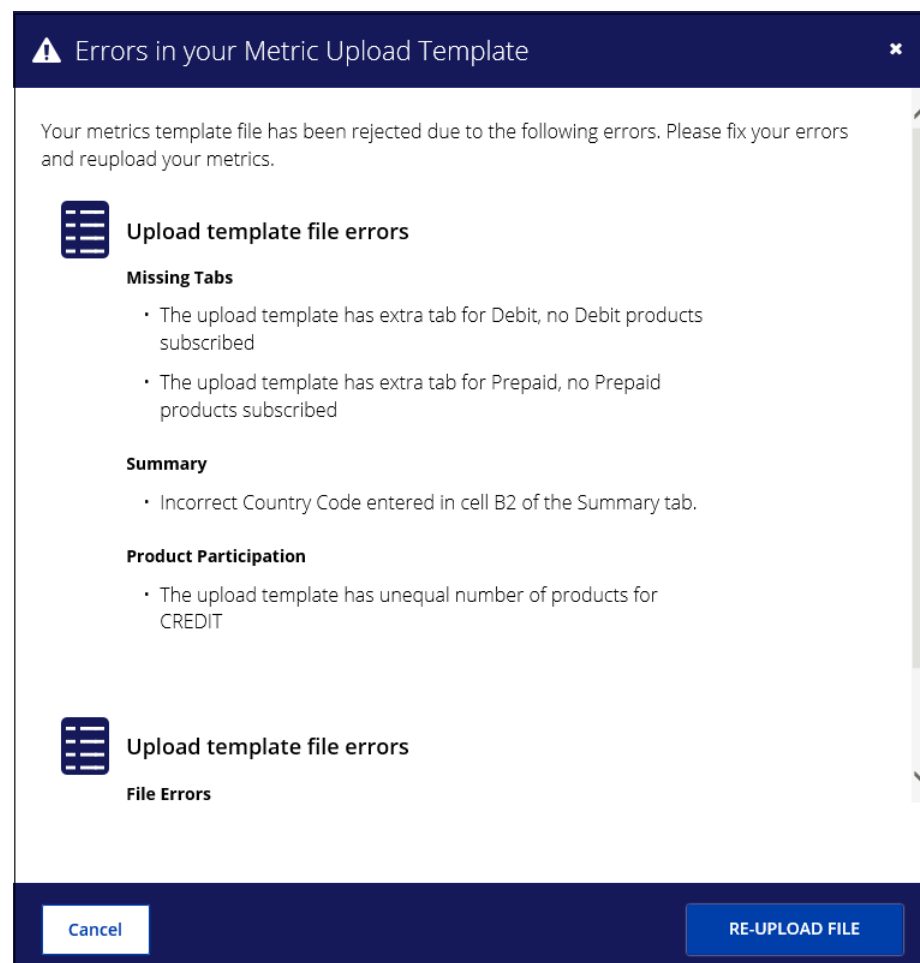
To upload metrics

1. Click **Upload Metrics**. The Open dialog box appears.
2. Navigate to the location of the *UploadTemplate* file and select it.
3. Click **Open** to upload the template or **Cancel**.

If you have previously uploaded metrics, you will receive a warning that all previous metrics will be deleted if you upload a new file.

Figure 7-5: Warning Pop-Up Window

If you choose any file except an Excel file, you will see an error message. Also, if the template is uploaded with incomplete or invalid metrics, you will see an error message explaining the issues.

Figure 7-6: Error Pop-Up Window

If there are errors in your file, you need to fix any errors and re-upload the file. The Metrics Upload Successful screen appears.

Figure 7-7: Metrics Upload Successful Screen



4. Click **Continue**.

The first product metrics screen appears.

5. Review the contents and fix any errors. Clicking **Next Screen** takes you to the next product metrics screen.

Repeat this step till you reach the Metrics Validation Summary screen ([Figure 8-3](#)) and a success message appears at the top of the page.

6. Click **OK** in the success message box. Proceed to **Step 6** of the OpCert process.

Even though all fields are editable, you should only upload data for fields relevant to the month or previous month. For example, in Month 1, you should only enter Month 1 metrics. In Month 2, you should enter the metrics for Month 2, but you can also adjust Month 1 metrics during the reporting period. In Month 3, you should enter the metrics for Month 3, but you can also adjust Month 1 and Month 2 metrics.

Enter Metrics Manually

The metrics must be entered for one product at a time.

When you choose to enter metrics manually, the Your Metrics screen appears ([Figure 7-8](#)).

Figure 7-8: Your Metrics

Visa Credit Classic Metrics
Home > Credit Products > Visa Credit Classic

Visa Credit Classic Progress
The progress wheel displays the percentage of your Visa Credit Classic metrics that are validated.
To complete adding and validating metrics, scroll or navigate to the metrics sections below.
Resolve any errors and variance warnings found during validation.

Download your Visa Credit Classic Metrics
Contains all the information you provided for all Visa Credit Classic metrics in your account.


Domestic Volumes & Counts

On-Us OpCert Payments Volume

January	February	March	Total
Payments			
#	#	#	#
den	den	den	den
Account Funding Transaction			
#	#	#	#
den	den	den	den
Original Credits			
#	#	#	#
den	den	den	den

NOTE

- This screen will vary depending on the products you have chosen.
- Click the download link in the top box to download an export of the metrics on the screen. You can download a separate export for each product.

The left menu box can be unpinned and will continue to appear as you scroll down the page. Click the **pin** icon () to unpin the menu box. Click any link in the left menu box to navigate to the pertinent section on this page.

The Metric Validation Progress card contains all the verified products, showing a meter for each individual product. The first product chosen by you will appear by default on this page.

You must populate the forms for each product in each category displaying in the Metric Validation Progress card. The category page shows an update on the progress of all products in a given category. Click the download link on this screen to download an export of the metrics for the category.

The screenshot shows the 'Credit Products' section of the Visa Global Operating Certificate (GOC) user interface. On the left is a navigation menu with 'CREDIT' selected, and sub-options for 'CONSUMER', 'TOP', and 'BOTTOM'. The main content area is titled 'Credit Products Progress'. It features a large circular progress indicator showing '0%' with the word 'Credit' below it. To the right of the progress wheel, there is explanatory text: 'The progress wheel displays the percentage of your Credit Products Metrics that are validated. The metrics validation status for each Credit product is indicated below. Credit products displaying a status of 'In Progress' or 'Errors' require your input or resolution of validation errors. To complete adding and validating the metrics for each Credit product, select a product link below.' Below this text is a list of credit products with checkboxes: 'Visa Credit Electron', 'Visa Credit Infinite', 'Visa Credit Classic' (marked with a red exclamation mark), and 'Visa Credit Rewards'. A 'Metric Validation Status Legend' is provided, defining symbols: a square for 'In Progress', a red exclamation mark for 'Errors', a purple triangle for 'Variance Warning', and a green checkmark for 'Valid'. At the bottom, there is a link to 'Download your Credit Products Metrics' with a description: 'Contains all the information you provided for all Credit Products in your account.' and an 'XLS' download icon.

The forms are identical for each category/product and contain these sections:

- Domestic Volumes and Counts
 - On-Us OpCert Payments Volume
 - On-Us OpCert Cash Volume
 - National OpCert Payments Volume
 - National OpCert Cash Volume
- International Volumes and Counts
 - VisaNet Payments Volume
 - OpCert Payments Volume
 - VisaNet Cash Volume
 - OpCert Cash Volume
- Account Information
 - Cards and Devices
 - Accounts
- Product Performance
 - Aging and Delinquencies
 - Charge-Offs
 - Program Performance
 - Transaction Declines

To fill out metrics for a product

1. Complete the form.

NOTES

- All Metric count fields contain the # symbol in the text box.
- All Amount fields contain the reporting currency's symbol. If the symbol is not available, the three-letter alpha code will be shown.
- VisaNet metrics show as read-only fields in the same reporting currency.

The form is automatically saved every 30 seconds. Click **Validate Metrics** to verify the data and show errors, if any. Click **Save Metrics** to save the information filled in the form and show validation results, if any, at the top of the screen. Click **Continue to Next Screen** to go to the next Metrics form.

As you populate the form, errors and warnings may appear. You can either correct these as you populate the fields, or ignore them for now and make the corrections in the next step where you will validate metrics.

2. Click **Next Screen** to navigate to the next Metrics form for the next product and repeat Step 1.

If you are currently on the last metric form page, a success message is displayed at the top of the page and the Metrics Validation Summary screen appears (See [Figure 8-3](#).)

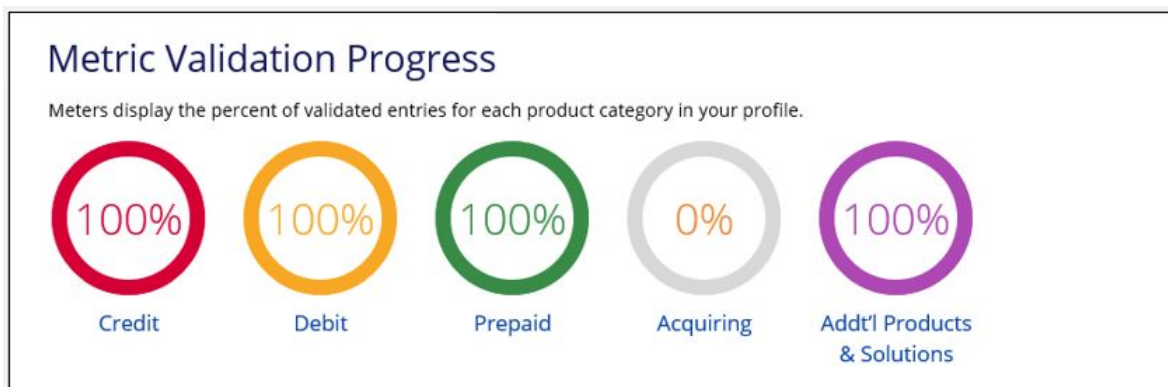
3. Click **OK** in the success message box. Proceed to **Step 6** of the OpCert process.

Even though all fields are editable, you should only enter data for fields relevant to the month or previous month. For example, in Month 1, you should only enter Month 1 metrics. In Month 2, you should enter the metrics for Month 2, but you can also adjust Month 1 metrics during the reporting period. In Month 3, you should enter the metrics for Month 3, but you can also adjust Month 1 and Month 2 metrics.

Metrics Progress Meters

The Metric Validation Progress card shows meters for each product category in your account and which you must report. This panel tracks your metrics validation progress. The meters show the percent of validated entries for each product category in your profile. Click any of the wheels to be directed to the respective product category's metrics screen.

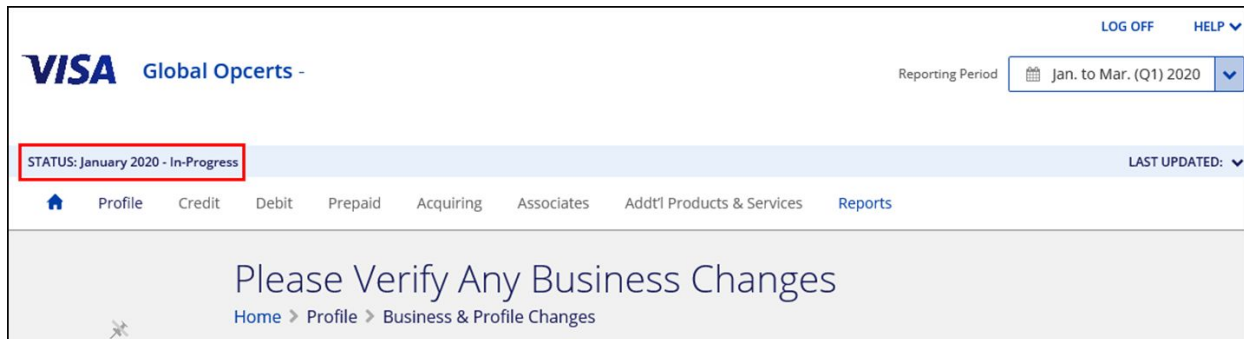
Figure 7-9: Metrics Validation Progress



Submission Status

When your monthly reporting progress is In-Progress or Certified, you will see a status above the main menu on the OpCerts home page.

Figure 7–10: Submission Status



THIS PAGE INTENTIONALLY LEFT BLANK.

Step 6. Validate Metrics

8

After you complete all of the forms for the products you selected, you are ready to validate the metrics.

NOTE

When you fill up more than 80% of metrics, the form is auto-validated.

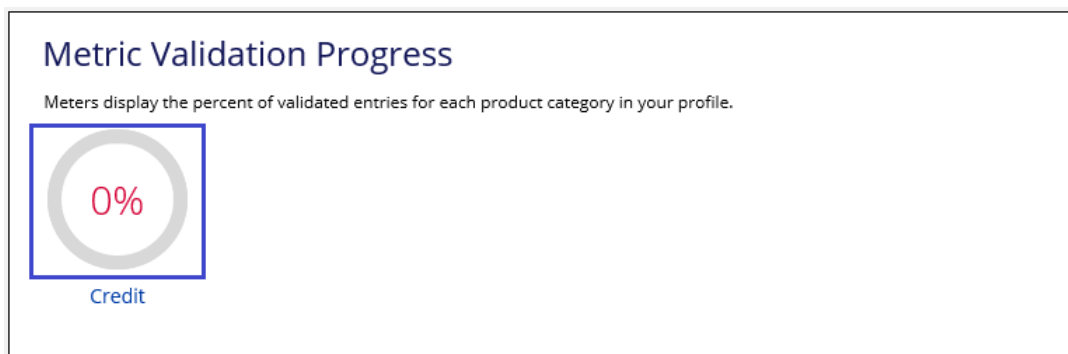
To validate metrics

1. If you get logged out of the Global OpCerts user interface:
 - a. Log in again and navigate to the Visa OpCerts user interface.
 - b. Click **Validate Metrics** in the 8-step OpCert reporting process card on the home page (Figure 8-1).

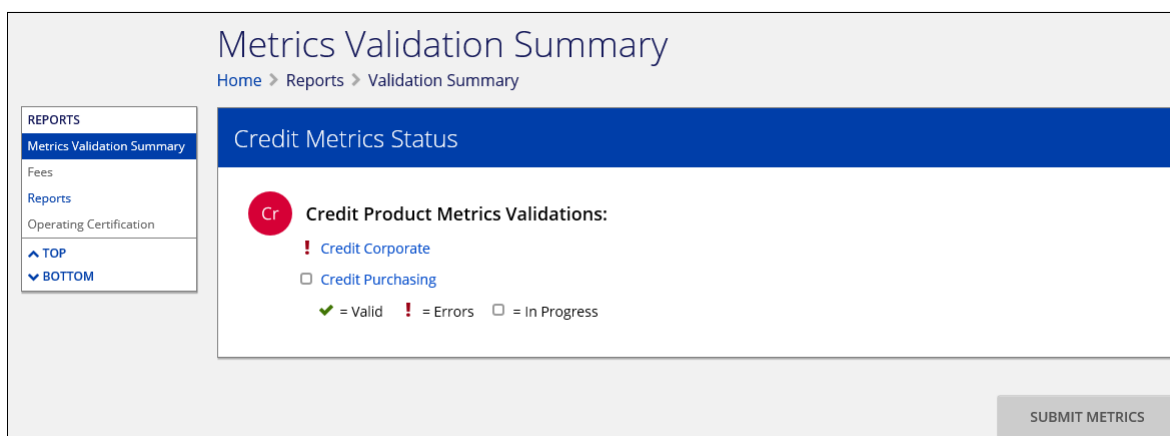
Figure 8-1: Validate Metrics



Or, click the circles appearing in the Metric Validation Progress card to proceed (Figure 8-2).

Figure 8–2: Metric Validation Progress

The Metrics Validation Summary screen appears.


Figure 8–3: Metric Validation Summary

All valid products are marked with a green check mark. All products with errors are marked with a red exclamation point.

NOTE

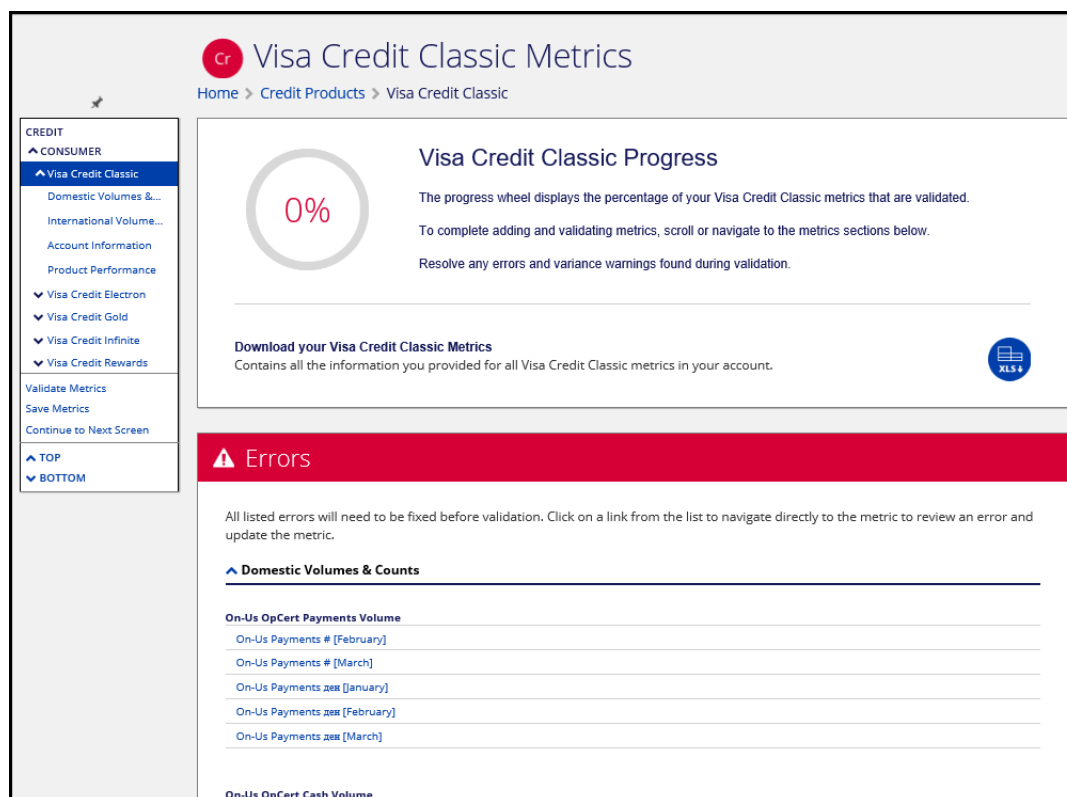
The Metrics Validation Summary screen will vary, based on the number of products and services reported.

If there are no errors in the metrics, the Submit Metrics button appears enabled. Click **Submit Metrics** and the Fees screen (Figure 9-2) appears. Proceed to **Step 7** of the OpCert procedure.

2. Click a product link that has the Error symbol () before it. For example, **Credit Corporate**.
3. Scroll to the bottom of the page and click **Validate Metrics**.

All validation errors and warnings are displayed for the product.

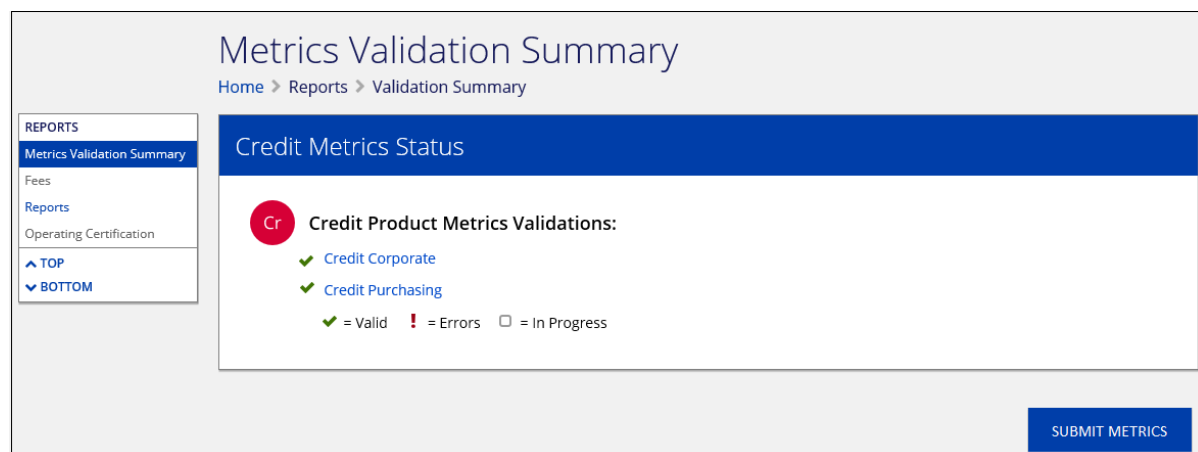
Figure 8–4: Your Metrics




Correct all errors. (See [Validation Errors](#) for details.)

After all errors are corrected, **Submit Metrics** is enabled.

Figure 8–5: Metrics Validation Summary—Errors Corrected



- Click **Submit Metrics** when all products appear in a validated state (without any errors) ().

A message is displayed for successful submission at the top of the page and the Fees screen appears ([Figure 9-2](#)).

5. Click **OK** in the success message box. Proceed to **Step 7** of the OpCert process.

Validation Errors

If you did not fill out the metrics forms correctly, you will see these validation errors and warnings on the Your Metrics Validation Summary Screen.

- **Absolutely Required Errors** appear when the user has not populated a required field or has entered an invalid value.
- **Likely Required Errors** appear when the user has not populated the relevant fields.
- **Logical Errors** appear when the current metric field value has not met one of the following validation criteria:
 - Field A must be greater than Field B.
 - Field A is greater than zero, therefore Field B must be greater than zero.
 - Field A is greater than zero, therefore Field B could be greater than zero.
 - Field A must be greater than zero.
- **Comparison Warnings** appear when the current metric field value differs from the previous value entered by the user in the last quarter or year, or from VisaNet data, and the value entered does not fall within the threshold configured for that metric.

An error or warning is shown on the top of the metrics form with the metrics name and message. The error appears in a red error box and a warning appears in a purple warning box. See examples below. The message box continues to appear until the error is fixed.

Figure 8–6: Example of an Error Box

⚠ Errors

All listed errors will need to be fixed before validation. Click on a link from the list to navigate directly to the metric to review an error and update the metric.

⤴ Domestic Volumes & Counts

National OpCert Payments Volume

[National Payments # \[January\]](#)

[National Payments # \[February\]](#)

[National Payments # \[March\]](#)

[National Payments ~~den~~ \[January\]](#)

[National Payments ~~den~~ \[February\]](#)

[National Payments ~~den~~ \[March\]](#)

National OpCert Cash Volume

[National ATM Cash Advances # \[January\]](#)

[National ATM Cash Advances # \[February\]](#)

[National ATM Cash Advances # \[March\]](#)

[National ATM Cash Advances ~~den~~ \[January\]](#)

[National ATM Cash Advances ~~den~~ \[February\]](#)

[National ATM Cash Advances ~~den~~ \[March\]](#)

⤴ Account Information

Cards and Devices

[Number of Cards #](#)

Accounts

[Number of Accounts #](#)

Figure 8–7: Example of a Warning Box

⚠ Comparison Warnings

Please confirm or adjust the following comparison warnings on this screen:

☐ On-Us Payments Count (October) - Quarter over Quarter

☐ On-Us Payments Count (October) - Year over Year

Domestic Volumes & Counts

On-Us OpCert Payments Volume

October	November	December	Total
Payments			
# 500,000	+	#	+
		#	= # 500,000

Each field undergoes all four types of validation: first, the field value is checked for errors (first Absolutely Required, then Likely Required, and Logical) and finally, it is compared to previous values.

To correct an error

1. In the Errors box, click the first error listed.

The relevant pop-up window appears depending on the type of error. If it is an Absolutely Required Error, the Value Required pop-up window appears with guidelines on how to correct the field value.

Figure 8–8: Example of an Absolutely Required Error

The screenshot shows a web interface with a blue header bar labeled 'Account Information'. Below this, there is a section titled 'Cards and Devices'. Under this section, the label 'Number of Visa Branded Cards' is visible. Below that, the label 'Total Number of Cards' is present. A text input field is shown with a red border and a red '#' symbol, indicating an error. A red pop-up window is displayed over the input field. The pop-up has a red header bar with a white exclamation mark icon and the text 'Value Required'. The body of the pop-up contains the message: 'This field (Total Number of Cards) is required. Please enter a value.' In the bottom right corner of the pop-up, it says 'Error 13 (of 14)' followed by two blue navigation buttons with left and right arrow icons.

If it is a Likely Required Error, the Possible Value Required pop-up window appears with guidelines.

Figure 8–9: Example of a Likely Required Error

The screenshot shows the 'National OpCert Payments Volume' form. At the top, there are tabs for 'January', 'February', 'March', and 'Total'. Below these, the 'Payments' section contains three input fields with a '#' symbol, followed by a '+' sign and an equals sign with a '#' symbol. A red error pop-up window is displayed in the center. The pop-up has a title bar with a warning icon and the text 'Possible Value Required'. The main text inside the pop-up reads: 'This field (National Payments Count - Month 3) may require a value. Report this metric if you had count for it this quarter.' Below this text, there are two columns. The left column is titled 'Enter count for this quarter:' and contains an input field with a '#' symbol and the label 'National Payments Count - Month 3 (DEC)'. The right column is titled 'Reported count for last quarter:' and contains an input field with the value '# 55,746' and the label 'National Payments Count - Month 3 (DEC)'. At the bottom right of the pop-up, it says 'Error 3 (of 14)' with left and right navigation arrows.

If it is a Logical Error, the Error pop-up window appears with guidelines.

Figure 8–10: Example of a Logical Error

The screenshot shows the 'National OpCert Payments Volume' form. At the top, there are tabs for 'January', 'February', 'March', and 'Total'. Below these, the 'Payments' section contains two rows of input fields. The first row has three input fields with values '# 99', '# 100', and '# 101', followed by a '+' sign and an equals sign with the value '# 300'. The second row has three input fields with values 'ден 55', 'ден 1,000', and 'ден 2,000', followed by a '+' sign and an equals sign with the value 'ден 3,055'. A red error pop-up window is displayed in the center. The pop-up has a title bar with a warning icon and the text 'Error'. The main text inside the pop-up reads: 'This field (National Payments Volume - Month 1) requires a value greater than or equal to National Payments Count - Month 1.' Below this text, there is a diagram. On the left, it says 'This value' and shows an input field with the value 'ден 55' and the label 'National Payments Volume - Month 1 (JAN)'. An arrow points from this input field to a box containing the text 'Must be greater than'. Another arrow points from this box to an input field with the value '# 99' and the label 'National Payments Count - Month 1 (JAN)'. At the bottom right of the pop-up, it says 'Error 1 (of 9)' with left and right navigation arrows.

2. Enter the correct value.

- Absolutely Required errors appear when mandatory fields are empty. Enter a value greater than zero to resolve this error.
- Likely Required errors appear when the previous quarter had a value for a field and the field is blank for the current quarter. Enter zero or greater than zero to resolve this error.
- Enter the correct value to resolve a Logical error.

NOTE

The form is automatically updated every 30 seconds.

When the error is corrected, the color of the field changes from red to green and the Error Fixed pop-up window appears.

Figure 8–11: Example of an Error Fixed

The screenshot displays the 'National OpCert Payments Volume' form. It features a table with columns for 'January', 'February', 'March', and 'Total'. Under the 'Payments' section, there are two rows of input fields. The first row shows values: '# 99', '# 100', '# 101', and a total of '# 300'. The second row shows values: 'ден 9,999', 'ден 1,000', 'ден 2,000', and a total of 'ден 12,999'. A green pop-up window titled 'Error Fixed' is overlaid on the form, containing a large green checkmark and the word 'SUCCESS'. At the bottom right of the pop-up, it says '8 Remaining Errors' with left and right arrow buttons.

NOTE

A field can have multiple errors, in which case additional error or warning messages may appear after the user has fixed an Absolutely Required error for a field. These must be corrected before proceeding.



3. Click the **Next** arrow () to move to the next error.

Repeat steps 2 and 3 until all the errors are corrected.

4. Scroll down and click **Validate Metrics**.

All the data in the form is once again validated.

To correct a warning

1. In the Comparison Warnings box, click the first warning listed.

The Comparison Warning pop-up appears with guidelines on how to correct the value in the field.

Figure 8–12: Comparison Warning

The screenshot displays the 'Comparison Warnings' section of a web application. At the top, a purple header bar contains the title and a warning icon. Below this, a message asks the user to confirm or adjust comparison warnings. A checkbox is shown next to the warning: 'On-Us Payments Count [February] - Quarter over Quarter'. The main content area is titled 'Domestic Volumes & Counts' and shows 'On-Us OpCert Payments Volume' with tabs for January, February, March, and Total. The 'February' tab is active, showing a table with columns for 'Payments' and 'Volume'. A warning pop-up is displayed over the table, indicating that the 'On-Us Payments Count - Month 2' is 10% less than the Q4 2017 Reported Count. The pop-up shows a comparison: 'This Period: # 1 (-100%) VS Q4 2017 Reported Count: # 20,004'. It includes a checkbox to acknowledge the warning and confirm the value is accurate. Navigation arrows for the warning are also present.

2. Enter the correct value.

When the error is corrected, the Comparison Warning pop-up window disappears and the field highlight turns from purple to black.

NOTE

The form is automatically updated every 30 seconds.

Or, select the **I acknowledge this warning** check box.



3. Click the **Next** arrow to move to the next warning.
Repeat steps 2 and 3 until all the warnings are corrected.
4. Scroll to the bottom of the page and click **Validate Metrics**.
All the data in the form is once again validated.

Submit Monthly Metrics

If you operate in the CEMEA region, you will submit and validate metrics quarterly. For all other regions, you will submit your metrics monthly.

During Month 1 and Month 2 reporting, select validations are activated. For example, during Month 1 reporting, the system activates all validations for Month 1 volume/count metrics. There will also be some quarterly metrics activated during monthly reporting. You should update and validate these metrics monthly even if the metrics themselves are not monthly.

NOTE

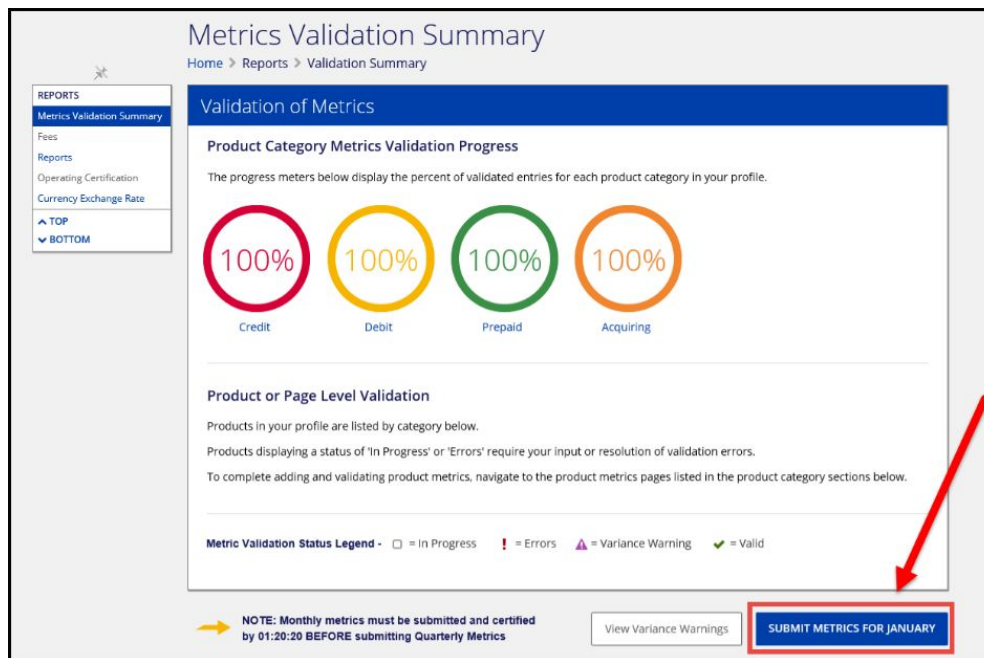
Monthly metrics must be submitted and certified before submitting quarterly metrics.

The select metric validations that are activated quarterly and during each month will differ depending on your configuration.

To submit monthly metrics

1. Validate the activated metrics for the month. The Metrics Validation Summary page appears.
2. Review your Metrics Validation Summary.
3. Click **Submit Metrics** for the month.

Figure 8-13: Submit Metrics



The Metrics Validation Summary screen displays a date and time stamp when the most recent certification occurred.

Figure 8–14: Certification Date and Time Stamp

The screenshot displays two main sections: 'Prepaid Metrics Status' and 'Acquiring Metrics Status'. The 'Prepaid Metrics Status' section includes a green circle icon with 'Pp' and a list of validations: 'Prepaid Product Metrics Validations:' followed by '✓ Visa Prepaid Healthcare'. The 'Acquiring Metrics Status' section includes an orange circle icon with 'Aq' and a list of validations: 'Acquiring Product Metrics Validations:' followed by '✓ Acceptance Information', '✓ Credit', '✓ Debit', and '✓ Prepaid'. A red arrow points from the 'Acquiring Metrics Status' section to a red-bordered box at the bottom right containing the text 'Month 1 Certification Date: 04.24.19 - 22:25:35 GMT'.

NOTE

You will not be able to view Fees until you have submitted data for all three months of the quarter and a Pricing Call has been completed.

THIS PAGE INTENTIONALLY LEFT BLANK.

Step 7. Submit and Review

9

After the Validate Metrics step is completed, you can review and submit your metrics.

To submit the operating certificate

1. If you get logged out of the Global OpCerts user interface:
 - a. Log in again and navigate to the Global OpCerts user interface.
 - b. Click **Submit & Review** on the 8-step OpCert reporting process card on the home page ([Figure 9-1](#)).

Figure 9–1: Submit and Review



The Fees screen appears.

Figure 9–2: Your Fees (1 of 2)

Your Fees for Q2 (April - June) 2019

Home > Reports > Fees

REPORTS

- Metrics Validation Summary
- Fees**
- Reports
- Operating Certification

▲ TOP

▼ BOTTOM

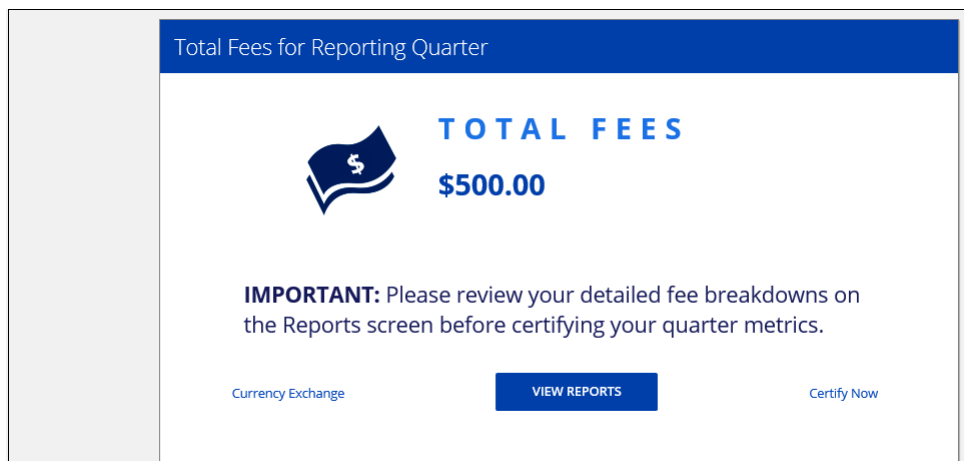
Fixed Fees			
	Fee Amount		
QCSF - Fixed Fee	\$15,000.00		
MSVF - Fixed Fee	\$12,500.00		
Submission Service Fee	\$500.00		
Late Submission Fee	\$10,000.00		
Total Fixed Fees	\$38,000.00		

Issuing Fees			
	Volume	Rate	Fee Amount
QCSF Volume Fee	500.22		\$0.23
Issuing National Debit ATM Fee	11.91	0.0001	\$0.00
Total Issuing Volume & Fees	512.13		\$0.23

Acquiring Fees			
	Volume	Rate	Fee Amount
Domestic Merchant Sales Volume Fee	7.94	0.00076	\$0.01
National ATM Acquiring Fee	3.97	0.0001	\$0.00
Total Acquiring Volume & Fees	11.91		\$0.01

Card Fees			
Visa Fees			
	Number of Cards	Rate	Fee Amount
Visa Gold Card Fees	6,004	0.15	\$900.60
Visa Business & Corporate Card Fees	6,004	View Tier Rate	\$1,501.00
Visa Infinite Card Fees	6,004	12.5	\$75,050.00
Visa Signature Card Fees	6,004	7.5	\$45,030.00
Signature Business Card Fees	6,004	7.5	\$45,030.00
Visa Platinum Card Fees	6,004	0.85	\$5,103.40
Total Visa Card Fees	36,024		\$172,615.00
Plus Fees			
	Number of Cards	Rate	Fee Amount
PLUS Program Card Fees	1,000	0.01	\$10.00
Total Plus Card Fees	1,000		\$10.00

Figure 9–3: Your Fees (2 of 2)



The Your Fees screen contains the following sections for fees being charged for OpCerts:

- **Fixed Fees**—Shows fees that are fixed on a quarterly basis including submission service fee and late submission fee.
- **Issuing Fees**—Shows fees related to your issuing business development.
- **Acquiring Fees**—Shows fees related to your acquiring business.
- **Card Fees**—Shows fees based on the number of cards reported for each product and service.
- **Account Fees**—Shows fees based on the number of cards reported for each product and service.
- **Sponsorship Fees**—Shows fees based on the number of associates.
- **Transaction-based Fees**—Shows fees based on the number of transactions or count.

NOTE

All fees are shown in the billing currency. Fees with tier rates link to the View Tier Rate screen. The View Tier Rate screen lists the tiers and applicable rates. Every Fee has a count or volumes, Rate and Fee amount, excluding blended rates. Fees have blank rate.

2. Click **View Reports** for a summary along with comparison reports.

Analyze the reports before you certify the data. (See [Chapter 12](#) for more information on reports.)

3. Click **Certify Now** to certify the OpCert.

A success message is displayed and the Operating Certification screen ([Figure 10-2](#)) appears.

4. Click **OK** in the success message box. Proceed to the last step in the OpCert process.

THIS PAGE INTENTIONALLY LEFT BLANK.

Step 8. Certify

10

After completing Step 1 to Step 7, Step 8 must be performed; this certifies that the metrics are accurate.

To certify the Operating Certificate

1. If you get logged out of the Global OpCerts user interface:
 - a. Log in again and navigate to the Global OpCerts user interface.
 - b. Click **Certify** in the 8-step OpCert reporting process card on the home page.

Figure 10-1: Certify



The Operating Certification screen appears.

Figure 10-2: Operating Certification

Operating Certification for Q2 (April - June) 2019

Home > Reports > Operating Certification

REPORTS

- Metrics Validation Summary
- Fees
- Reports
- Operating Certification**
- ▲ TOP
- ▼ BOTTOM

Certification

To certify your OpCert for this quarter, please approve the calculated fees for the quarter as displayed on the [Fees](#) and [Reports](#) screens.

☒ I certify that the metric volumes reported and fee amounts calculated for this quarter are accurate to the best of my knowledge.

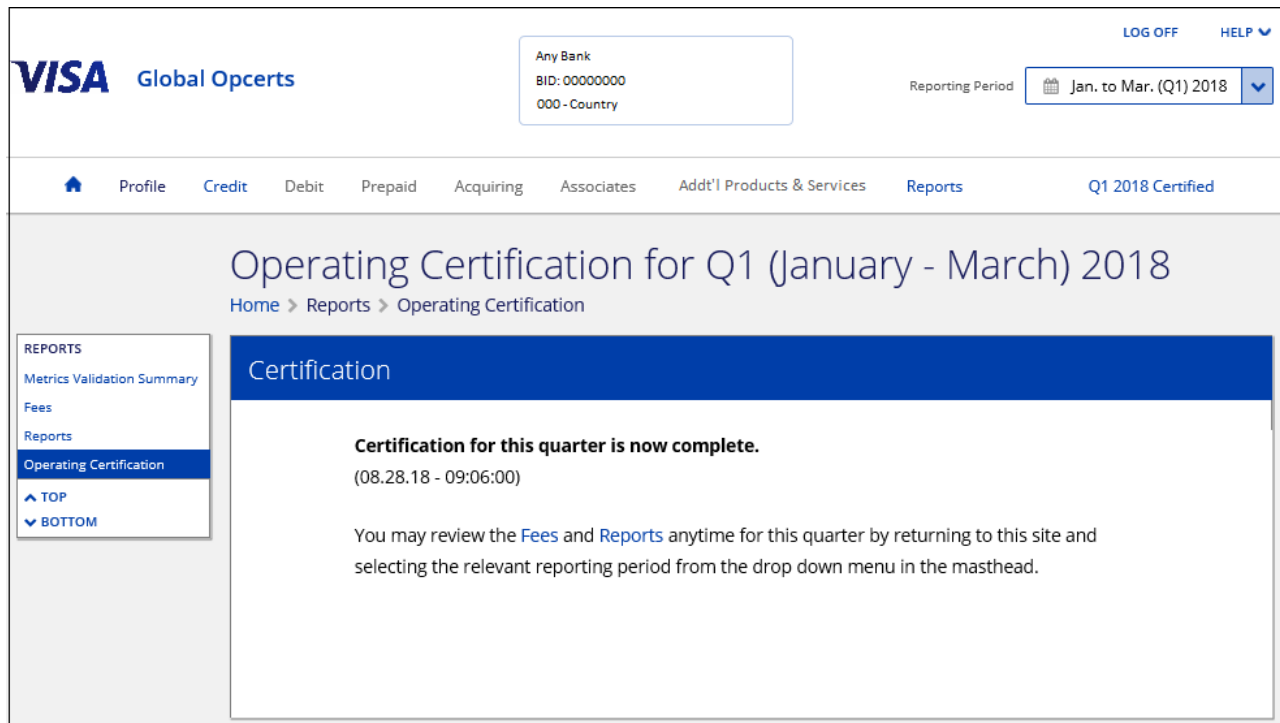
CERTIFY

2. Click **Fees** or **Reports** to review the fees of the operating certificate.
This is the last opportunity to review or modify the operating certificate.
3. On either the Fees screen or Reports screen, click **Certify**.
4. Read the statement and select the **I certify that the metric volumes reported and fee amounts calculated for this quarter are accurate to the best of my knowledge** check box to activate Certify.
5. Click **Certify**.

A success message is displayed indicating certification is complete.

The Operating Certificate confirmation appears.

Figure 10–3: Operating Certificate—Confirmation



Notice that **Certified** appears at the right corner of the top menu bar indicating that the status of this OpCert is certified.

The Home page shows that the 8 steps have been completed and progress is 100%.

Figure 10–4: Visa Global OpCerts Home Page—Certification Complete

The screenshot displays the Visa Global OpCerts Home Page. At the top, the Visa logo and "Global OpCerts" text are on the left. A "My Bank" box shows "BID: 00000000" and "000 - Country". On the right, "LOG OFF" and "HELP" links are present, along with a "Reporting Period" dropdown set to "Jan. to Mar. (Q1) 2018". Below the header is a navigation bar with links: Profile, Credit, Debit, Prepaid, Acquiring, Associates, Add'l Products & Services, Reports, and "Q1 2018 Certified". A prominent yellow banner reads "Operating Certification for this quarter is complete!". Below this is a row of eight blue buttons, each with a white icon and a checkmark above it: "Verify Products", "Business Changes", "Product Questions", "Update Contacts", "Upload / Enter Metrics", "Validate Metrics", "Submit & Review", and "Certify". The "Certify" button is highlighted. Below the buttons are two main sections. The left section, "Metric Validation Progress", shows a red circular progress indicator at "100%" for "Credit" and states "Meters display the percent of validated entries for each product category in your profile." The right section, "Fees & Reports", includes a bar chart icon and text explaining that reports are available for the current quarter and will update as metrics are entered/uploaded. It also notes that fees are available after metrics have been validated and submitted for pricing, and that comparison reports will be available once metrics have been generated for multiple quarters. At the bottom, there are four boxes: "Latest News from Visa" with a list of news items (Test News, NEWS-29 EDITS, NEWS-25) and dates; "Download Template" with a document icon and text about downloading the latest Operating Certification template; "Upload Metrics" with an upload icon and text about uploading .xls files; and "Currency Exchange" with a dollar sign icon and text about quarterly exchange rates. A "Help" box with a question mark icon and text about visiting the HELP page for assistance is also present.

After **Certify** is clicked, the operating certificate is considered final and can only be modified through an adjustment.

THIS PAGE INTENTIONALLY LEFT BLANK.

Prior Quarter Adjustments

11

You can make metric and fee changes to already submitted OpCerts. This process is called Prior Quarter Adjustments.

To make Prior Quarter Adjustments

1. Click **Help** on the Global OpCerts home page. The Help page appears.
2. Click **Contact Support** . The Contact Support page appears.
3. Contact Visa to request a prior quarter adjustment.

You can:

- Call the support phone number.
- Email the support email.
- Submit a support form.

After you contact Visa, they will process your request. You will receive an email when the OpCert has been reopened.

NOTE

When an OpCert is reopened, you will be reverted to Step 8: Submit and Review.

4. Modify any values as normal.

You will then be directed to Step 6: Validate Metrics.

5. Validate the metrics for your OpCert.
6. Resubmit the OpCert.

You will see a confirmation message upon submission. This does not mean that the adjustment was approved.

You will receive an email from Visa letting you know if your adjustment was approved or rejected.

7. Optionally, click **Reports** on the Global OpCerts home page. The Reports page appears.
8. Click **Download Report** in the Summary Reports section to see fee and metric changes.

Adjustment Summary Report		BID-CC	XXXXXXXX-XXX	
		Adjustment	03/22/2019	
Product	Metric	Previous Value	New Value	Change
Credit Classic	On-Us Payments Volume - Month 1	1000000.00	2000000.00	1000000.00
Credit Classic	On-Us Payments Volume - Month 2	1000000.00	2000000.00	1000000.00
Credit Classic	On-Us Payments Volume - Month 3	1000000.00	2000000.00	1000000.00
Credit Classic	Total On-Us Payments Volume	3000000.00	6000000.00	3000000.00

Fees and Reports

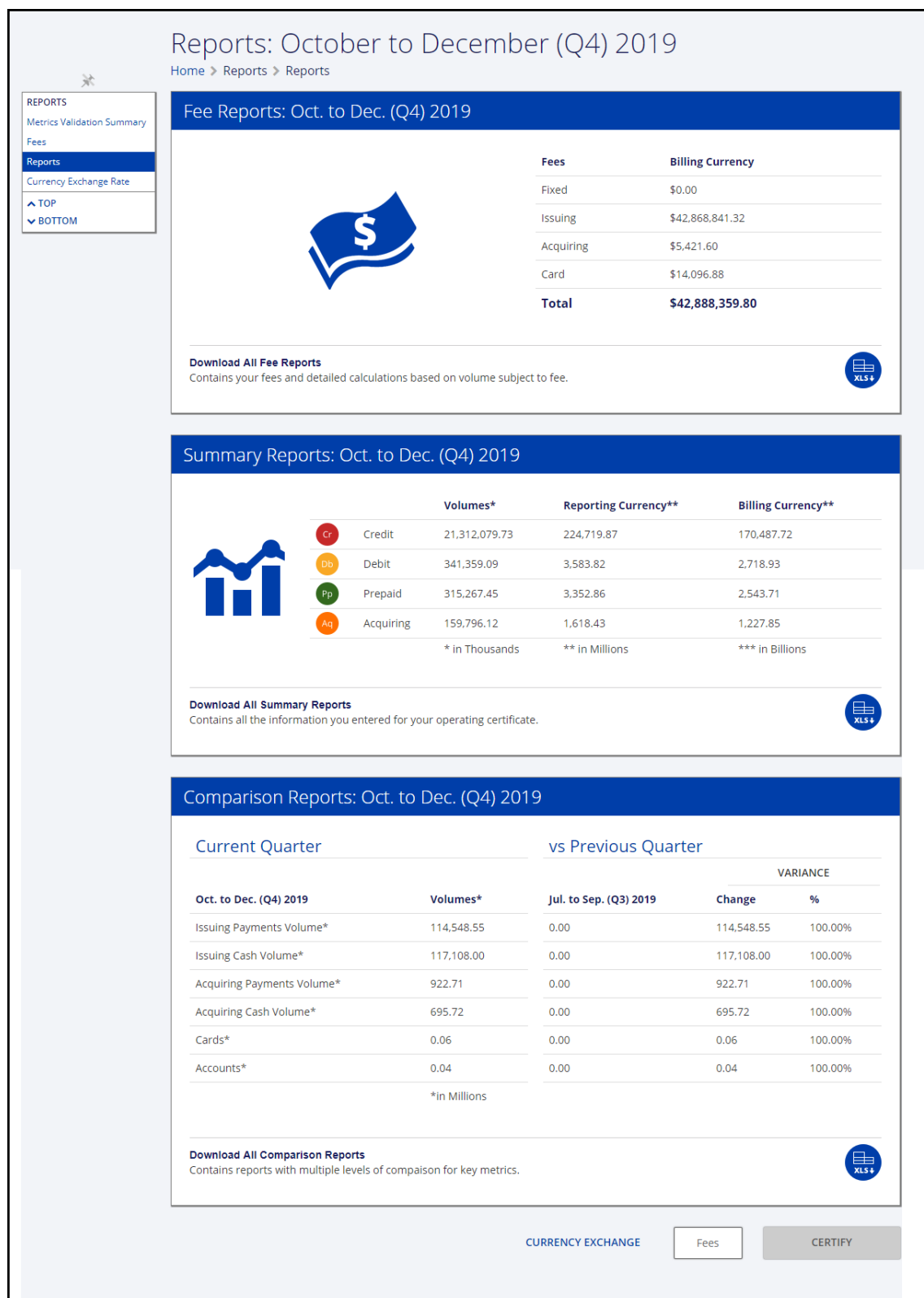
12

The Visa OpCerts interface generates three types of reports for OpCerts. These reports can be found on the home page or in the reports page.

To navigate the reports page

1. Navigate to the Visa Global OpCerts user interface.
2. Click **Reports** on the top menu, then select **Reports** from the drop-down list.

The Reports screen appears. This screen shows reports for the most recent quarter, by default.

Figure 12-1: Reports

3. In the page header, select the desired quarter from the **Reporting Period** drop-down list.

The reports for the selected quarter are shown on the screen. The reports page has these reports:

- Fee Reports
- Summary Reports
- Comparison Reports

All reports are provided in Excel format.



4. Click the **XLS** icon () to download report(s) in an Excel spreadsheet.

The downloading report message appears at the bottom of the page.


Figure 12-2: Reports Downloaded

Comparison Reports: Oct. to Dec. (Q4) 2019

Current Quarter		vs Previous Quarter		
		VARIANCE		
Oct. to Dec. (Q4) 2019	Volumes*	Jul. to Sep. (Q3) 2019	Change	%
Issuing Payments Volume*	114,548.55	0.00	114,548.55	100.00%
Issuing Cash Volume*	117,108.00	0.00	117,108.00	100.00%
Acquiring Payments Volume*	922.71	0.00	922.71	100.00%
Acquiring Cash Volume*	695.72	0.00	695.72	100.00%
Cards*	0.06	0.00	0.06	100.00%
Accounts*	0.04	0.00	0.04	100.00%
*In Millions				

Download All Comparison Reports


Contains reports with multiple levels of compaison for key metrics.



CURRENCY EXCHANGE

Fees

CERTIFY

 comparison_report....zip ^

5. Click the up arrow and select **Open** from the drop-down list.

The folder containing the zipped report file opens in Windows Explorer. The report is named in the format of *(type of report)_reports_month1_to_month3_qX_YYYY*, for example:

- fee_reports_jan_to_mar_q1_2017.
- summary_reports_jan_to_mar_q1_2017.
- comparison_reports_jan_to_mar_q1_2017

Fee Reports

Fee reports contain your fees and detailed calculations based on volume subject to fee for the quarter. All fee amounts are shown in the pricing currency.

The number of rows displayed in a report is based on and tie in directly with the fee categories on the client's Fee Display screen and the types of fees currently being charged in a given region. A fee report can contain all or some of the following rows:

1. Fixed
2. Issuing
3. Acquiring
4. Accounts
5. Cards
6. Sponsorship
7. Transactions

All downloaded reports contain the details of all of the applicable fees. A separate report is downloaded for each different fee type.

Summary Reports

The summary report contains all information you entered for your operating certificate, including quarter-over-quarter and year-over-year comparison.

[Table 12-1](#) explains two types of summary reports provided.

Table 12-1: Types of Summary Reports

Name of Report	Description
Portfolio Summary Report	<p>Includes transaction count and volume for the reporting currency and the billing currency.</p> <p>The number of rows displayed in report is based on and tie in directly with the Client Program Participation screen. The report can contain all or some of the following rows</p> <ul style="list-style-type: none">• Credit• Debit• Prepaid• Acquiring• VisaNet
VisaNet BIN Report	<p>Includes a breakdown for the international VisaNet data in the system.</p> <p>The report contains the following for each BIN with international VisaNet data:</p> <ul style="list-style-type: none">• BIN• Product (tied to the BIN)• Metric• International VisaNet volume

Comparison Reports

The comparison report compares data from one reporting period (quarter) to the previous quarter.

[Table 12-2](#) explains three types of comparison reports provided.

Table 12-2: Types of Comparison Reports

Name of Report	Description
Cards and Accounts Report	Compares quarter over quarter. Includes the Card to Account Ratio.
Quarter-over-quarter Report	Compares volumes and transactions for all the metrics.
VisaNet Comparison Report	Compares the transactional data reported to the VisaNet transactional data.

THIS PAGE INTENTIONALLY LEFT BLANK.

Users can see all applicable news based on their BID, Country, Country Group, Sub-Region, and Region. The home page shows the three most recent news items in the Latest News from Visa card.

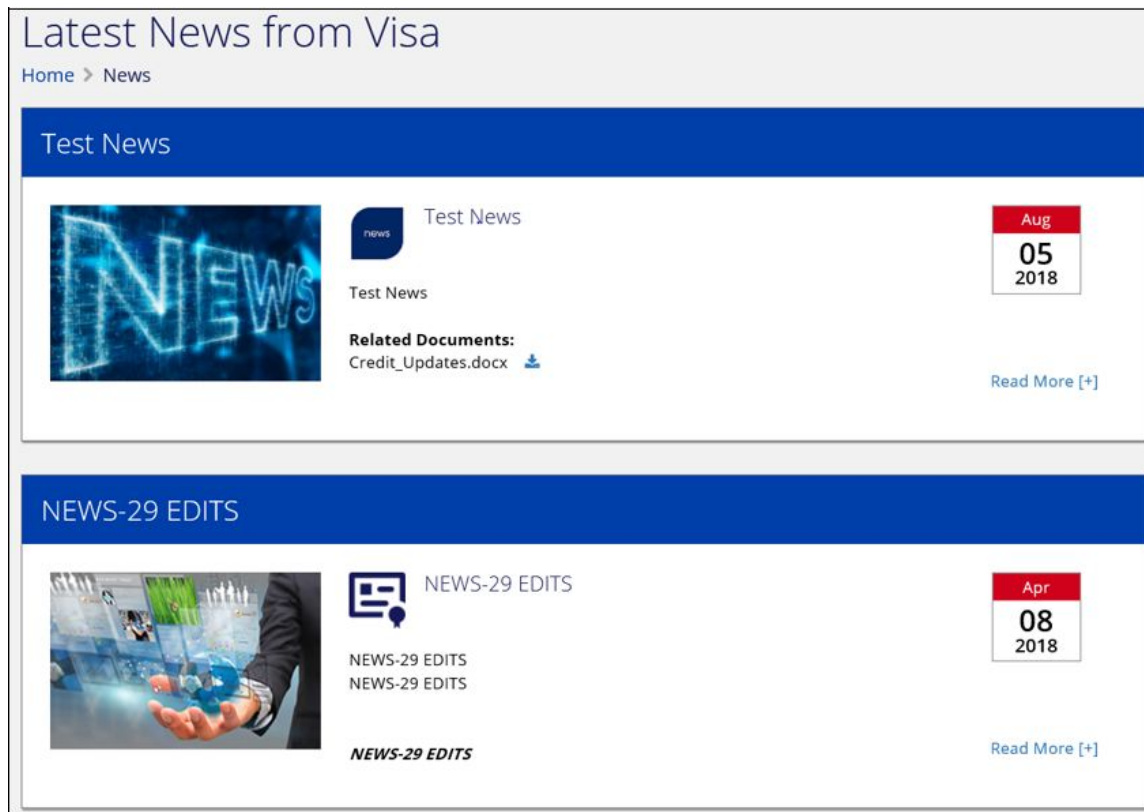
To navigate to the News screen

1. Navigate to the Visa OpCerts user interface.
2. Click the **Latest News from Visa** card on the home page.

Figure 13-1: Latest News from Visa Card



The News screen appears.

Figure 13–2: Latest News from Visa

The logged-in user sees news that is applicable to them based on their:

- BID
- Country
- Country Group
- Sub-Region
- Region

The News screen shows 8 items at one time listed in descending order by Posting Date.

Scroll down to the bottom of the page and click **Next** or **Back** to navigate to additional news items.

Click **Read More** on any news item to see the full details and any related documents.

Each news item contains these:

- Short Title
- Long Title
- Details (250 characters are shown initially)
- Posting Date
- News Category
- Image
- Icon







Click the **download** icon () next to any related documents to download them.

Table 13-1 explains the icons appearing next to each news item.

Table 13-1: News Icons

Icon	Category	Description
	New Product	A new product has been added to the OpCert.
	Pricing/Fee Changes	A pricing change is coming in the near future.
	System Related	Maintenance is being performed to the system.
	Reporting Related	A reporting change is coming.
	General News	General OpCert related information.

THIS PAGE INTENTIONALLY LEFT BLANK.

Currency Exchange

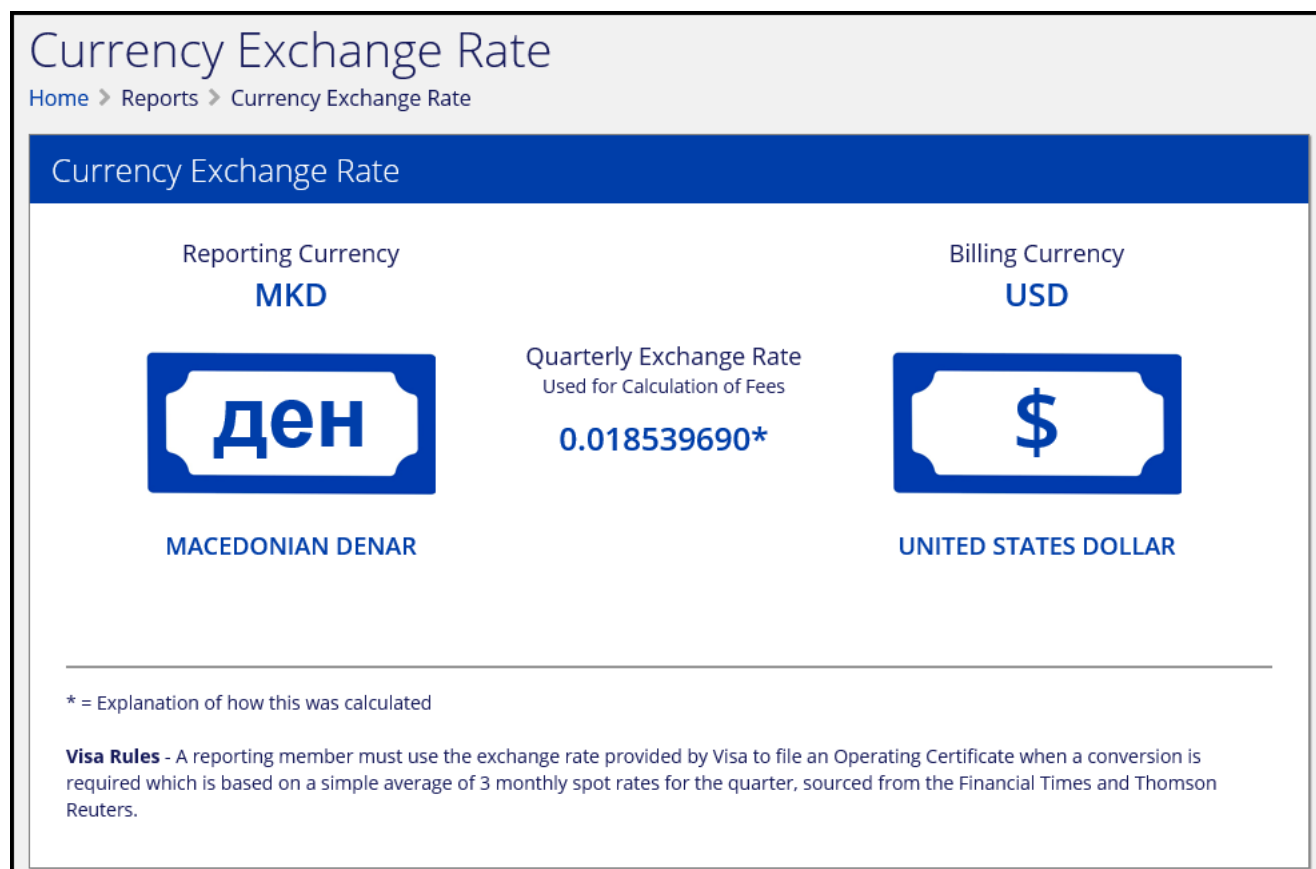
14

Quarterly exchange rates applicable to the logged-in user are shown on the Currency Exchange Rate screen. The reporting and billing currencies are shown based on the client's profile configuration. This information is for viewing purposes only and cannot be modified.

To navigate to the currency exchange rate screen

1. Navigate to the Visa OpCerts user interface.
2. Click the **Currency Exchange** card on the home page.

The Quarterly Exchange Rate screen appears.

Figure 14–1: Currency Exchange Rate

This screen shows the reporting currency and billing currency alongside the quarterly exchange rate.

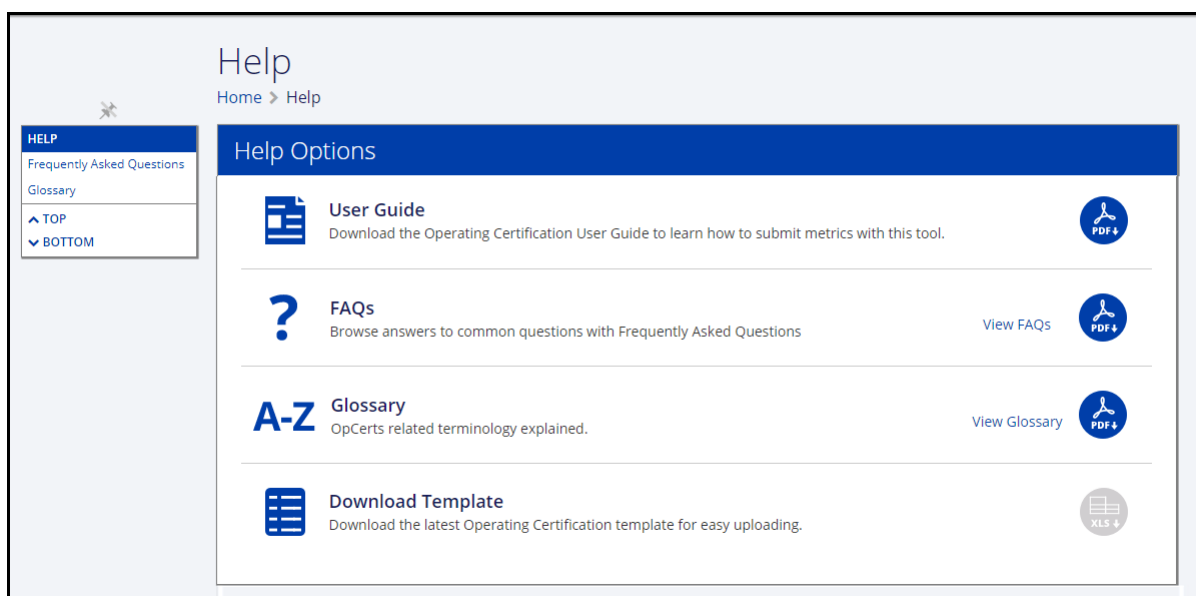
The Help screen offers easy access to Support options such as the template for uploading metrics, contacting support via the tool, and the user guide.

To access Support options

1. Navigate to the Visa OpCerts user interface.
2. Click the **Help** card on the home page.

The Help screen appears.

Figure 15–1: Help



3. Click **User Guide** to download the most recent PDF of this guide.
4. Click **FAQs** to download a PDF containing answers to the most frequently asked questions.
5. Click **Glossary** to download a PDF glossary of OpCerts related terminology.
6. Click **Download Template** to download a metrics template for uploading metrics. (See [Upload Metrics](#) in [Chapter 7](#).)
7. Scroll down to view the Contact Support Section

Figure 15-2: Contact Support

Contact Support

Submit Email Form to Request Support

Contact the support team by filling out the email form below.

To initiate an adjustment to submitted metrics, select the 'Adjustment Request' reason from the drop-down menu below.

If you prefer you may email us directly at: opcertsupport@visa.com

We try to respond within 24 hours.

First Name

Last Name

Email

Phone Number

Reason (Optional)

Comments (Optional)

SUBMIT EMAIL

To get Visa support by submitting the online form

1. Navigate to the Contact Options screen ([Figure 15-2](#)).
2. Enter your first name in the **First Name** field.
3. Enter your last name in the **Last Name** field.
4. Enter your email address in the **Email** field.
5. Enter your phone number in the **Phone Number** field.
6. Click the **Reason** drop-down arrow and select the appropriate reason.
7. Enter details of your query in the **Comments** field and click **Submit Email**.

Upload Error Messages

A

Table A-1 contains error messages that appear when uploading your metrics to the Global OpCerts' user interface.

Table A-1: Upload Error Messages

Serial No.	Error Message	Reason for Error
1.	Incorrect BID entered in cell B1 of the Summary tab.	The uploaded template has the wrong BID.
2.	Incorrect Country Code entered in cell B2 of the Summary tab.	The uploaded template has the wrong country code.
3.	Incorrect Period entered in cell B3 of the Summary tab.	The uploaded template has the wrong period.
4.	BID 100XXXX was not found in your list of Associates.	The uploaded template has an associate BID-country code that is not in the client's list of associates.
5.	For Product Name A, cell A11 contained a non-numeric value.	The uploaded template contains a non-numeric value in a metric field.
6.	For Product Name A, cell A11 is missing a value.	The uploaded template contains a missing value in a metric field.
7.	For Product Type A, please upload values for all products selected on the Program Participation screen.	The uploaded template is missing a credit, debit, or prepaid product from the Program Participation page.
8.	The upload template is missing a tab for Product Type A.	The uploaded template is missing an Acquiring or Additional Products and Services selection from Step 1. Verify Products .

THIS PAGE INTENTIONALLY LEFT BLANK.