

# **Configuring WAY4™ According to Visa Requirements (April 2019)**

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# Introduction

This document describes how WAY4™ must be configured to comply with Visa requirements for changes in operation set forth in the document "April 2019 and July 2019 VisaNet Business Enhancements" that become effective from April 2019.

# Chapter 1. Visa settings

To comply with Visa requirements, WAY4 version 03.47.30.70 or the newer version 03.47.30.XX, if version 03.47.30 is used, must be installed at the bank or processing centre. If the bank or processing centre uses WAY4 version 03.48.30, version 03.48.30.07 or higher must be installed.

These payment system requirements are supported by NetServer version 6.1.264 or higher and by Transaction Switch version 1.1.325-4490 or higher.

For the payment system release requirements to be supported, do as follows.

In the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes), add the following strings:

IPS Release Changes							
				<< < > >>		1 of 2	
	Payment System	Target	Release Number	Article Number	Member ID	Date From	Is Ready
→	VISA	Online	19Q2			12/04/19 00:00:00	Ready
	VISA	Clearing	19Q2			13/04/19 00:00:00	Ready
<input type="button" value="Ins"/> <input type="button" value="Del"/> <input type="button" value="Query"/> <input type="button" value="Check"/>							

The *Date From* field's value must be specified according to the payment system recommendations.

For more information about work with the "IPS Release Changes" form, see the section "Support of payment system release requirements" of the document "Interchange Routing".

The payment system will notify banks of the date and time when the new requirements become effective.

To fulfill the release requirements, for the NetServer platform add the following parameter to the "NETWORK" section of the payment system channel configuration files:

```
<MODULE TYPE="NETWORK">
...
<PARAMETER NAME="RELEASE" VALUE="19Q2"/>
...
</MODULE>
```

## Changes to the Method for Enabling Support of New Visa Requirements

Starting from WAY4 version 03.47.30 and Transaction Switch version 1.1.297-3111 a new technology is used to enable support of payment system release requirements.

Transaction Switch configuration file parameters and WAY4 global parameters are no longer used to enable support of new release requirements. Now support of new release requirements is enabled using records in the database table IPS\_RELEASES.

If the bank (processing centre) used the "VISA\_RELEASE" global parameter, when moving to a new technology this parameter can be deleted after the record has been configured in the "IPS Release Changes" form and release 19.Q2 has become effective.

### 3.6 Apr19-349 Changes to Legacy Exception Transaction Processing

Note that pursuant to this section of the document "April 2019 and July 2019 VisaNet Business Enhancements", from the time the payment system release requirements dated October 2019 become effective, the following dispute documents that are created by the bank employee and not by the payment system automatically are no longer supported: chargeback, chargeback reversal, representment, and representment reversal .

### 4.7 Apr19-354 Changes to Support the Mandate for Eight-Digit Issuing BIN

If the payment system supports the functionality described in the document "April 2019 and July 2019 VisaNet Business Enhancements" for a specific bank, configure WAY4 as follows.

In the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes), add the following string:

Payment System	Target	Release Number	Article Number	Member ID	Date From	Is Ready
→ VISA	Clearing	19Q2	354		27/04/19 00:00:00	Ready

Buttons: Ins, Del, Query, Check

The *Date From* field's value must be specified according to the payment system recommendations.

For more information about work with the "IPS Release Changes" form, see the section "Support of payment system release requirements" of the document "Interchange Routing".

### 4.16 Apr19-396 Changes to Support New Version of CAVV Data

To meet the requirements of this section of the document "April 2019 and July 2019 VisaNet Business Enhancements", for the selected card range, add the following option ( OpenWay → Full → Configuration Setup → Card Production Setup → Bank Production Parameters → [Parameters] → [Options]):

Option	Value
→ AAV Check Mode	AMNT

Buttons: Ins, Del, Query, Long Value

## 9.2.3 Apr19-379 Changes to Support Account Funding Transactions and Original Credit Transactions for the Europe Economic Area

To comply with the requirements of this section of the document "April 2019 and July 2019 VisaNet Business Enhancements", in the WAY4 country dictionary (Full → Configuration Setup → Main Tables → Country Table), the record that corresponds to Gibraltar must be included in the region "VISA: MoneySend Domestic Jurisdiction".

The screenshot shows the 'Country Table' application. The 'Direct Areas' tab is selected, displaying a list of areas for Gibraltar. The area 'VISA: MoneySend Domestic Jurisdiction' is highlighted with a red box.

Code (3 Bytes)	Code (2 Bytes)	Code (Numeric)	Name	Use In Bank	Custom Code	Postal Code	Curr Code	N Curr Code	Curr Name
GIB	GI	292	Gibraltar	No			GIP	292	GIBALTAR POUND

Buttons: Ins, Del, Query, Normalize, Direct Areas, All areas

Direct Areas for Gibraltar, GIBALTAR POUND

Area
MC: European Economic Area Sub-region
JCB: Europe, Middle East & Africa (EMEA)
AMEX: Europe
VISA: Visa Europe (3)
VISA: MoneySend Domestic Jurisdiction
VISA: EU Business Debit Sub-region
M49: Southern Europe

Buttons: Ins, Del, Query

Regions are configured in the "Country Area" form (Full → Configuration Setup → Main Tables → Country Area).

The screenshot shows the 'Country Area' application. The 'Countries' tab is selected, displaying a list of countries for 'VISA: MoneySend Domestic Jurisdiction'. The country 'GIB' is highlighted with a red box.

Name	Code	Classifier Type
VISA: MoneySend Domestic Jurisdiction	MSDOM	VISA

Buttons: Ins, Del, Query, Normalize, Countries, Parents, SubAreas

Countries for VISA: MoneySend Domestic Jurisdiction

Code (3 Bytes)	Code (2 Bytes)	Code (Numeric)	Name	Use In Bank	Custom Code	Postal Code	Curr Code	N Curr Code	Curr Name
GIB	GI	292	Gibraltar	No			GIP	292	GIBALTAR POUND

Buttons: Query, Normalize, Direct Areas, All areas

## Settings for Calculating RA

To fulfill the payment system requirements, acquirers who use the configuration provided by OpenWay, must import the standard configuration from the VISA\_RA\_CFG\_REL\_19\_Q2\_IR\_CC.txt file, and depending on their region acquirers must import the standard configuration from the following files:

- VISA\_RA\_CFG\_REL\_19\_Q2\_EU\_CC.txt
- VISA\_RA\_CFG\_REL\_19\_Q2\_AP\_CC.txt
- VISA\_RA\_CFG\_REL\_19\_Q2\_CEMEA\_CC.txt

For more information about configuration import, see the document "Importing Configuration Using the Configuration Inspector Module".

Before importing the standard configuration, the previous configuration must be deleted. To do so, contact OpenWay Customer Support.

## Settings for Interchange Fee Prediction in Visa

Pursuant to the requirements of the sections " 2.5 Apr19-362 Global Mandatory Changes to Interregional and Regional ATM Cash Disbursement Fees ", " 4.12 Apr19-381 Global Optional New Dynamic Currency Conversion for ATM Transactions ", and " 9.2.5 Apr19-332 Mandatory EU New Regional Interchange Fee Programs for Consumer Transactions in Switzerland " of the document "April 2019 and July 2019 VisaNet Business Enhancements", the acquirers who perform interchange fee prediction must import the configuration file VISA\_FP\_CFG\_REL\_19\_Q2\_CC.txt .

For more information about configuration import, see the document "Importing Configuration Using the Configuration Inspector Module".