



Installation and Configuration Manual

Configuring WAY4™ According to Visa Requirements (October 2019)

03.48.30

22.07.2019

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This document describes how WAY4™ must be configured to comply with Visa requirements for changes in operation set forth in the document "October 2019 and January 2020 VisaNet Business Enhancements" that become effective from October 2019.

1. Visa Settings

To comply with Visa requirements, WAY4 version 03.48.30.50, or the later version 03.48.30.XX, if version 03.48.30 is used, must be installed at the bank or processing centre. If the bank or processing centre uses WAY4 version 03.49.30, version 03.49.30.17 or later must be installed.

These payment system requirements are supported by NetServer version 6.1.265 or later and by Transaction Switch version 1.1.358-5504 or later.

To support payment system release requirements, the following settings must be made:

The following rows must be added to the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes):

IPS Release Changes						<< < > >>		1 of 2		X
	Payment System	Target	Release Number	Article Number	Member ID	Date From	Is Ready			
➔	VISA	Clearing	19Q4			19/10/19 00:00:00	Ready			
	VISA	Online	19Q4			18/10/19 10:00:00	Ready			
Ins		Del		Query		Check				

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

For more information about 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 comply with release requirements, for the NetServer platform, add the following parameter to the "NETWORK" section of Visa channel configuration files:

```
<MODULE TYPE="NETWORK">
...
<PARAMETER NAME="RELEASE" VALUE="19Q4"/>
...
</MODULE>
```

1.1 2.2 Oct19-509 Global Mandatory Changes to Merchant Category Codes

To comply with the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", the following records must be added to the WAY4 "SIC Codes" dictionary (Full → Configuration Setup → Main Tables → SIC Codes):

SIC Codes					<< < > >>	1 of 5	X
	Name	Code	Group Code	Use in Bank	Custom Code		
→	3302 FLYBE LTD	3302	X	No			
	3837 HOSHINO RESORTS	3837	H	No			
	3838 KIMPTON HOTELS	3838	H	No			
	5552 Electric Vehicle Charging	5552	R	No			
	9406 Government-Owned Lotteries (Non-U.S.region)	9406	R	No			
Ins Del Query Normalize Direct Groups All Groups							

To comply with the requirements of this section, it is also necessary to change the names of records with the following codes:

SIC Codes					<< < > >>	2 of 2	X
	Name	Code	Group Code	Use in Bank	Custom Code		
	3047 TURKISH AIRLINES	3047	X	No			
→	3213 BRAATHENS REGIONAL AIRLINES	3213	X	No			
Ins Del Query Normalize Direct Groups All Groups							

When adding new records to the "SIC Codes" dictionary, it is recommended to specify the appropriate values in the *Use in Bank* and *Custom Code* fields.

1.2 2.8 Oct19-504 Global Mandatory Mandate for Credit Voucher and Merchandise Return Authorization Messages

To comply with the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", for "Credit" transaction subtypes with Target Type = "VISA Cards", set the tag "ACQ_ONLINE=A;" in the *Fee Algorithm Options* field:

SubTypes for Credit								<< < > >>	1 of 2	b	X
	Source Cat	Target Cat	Source Type	Target Type	Source Acc Type	Target Acc Type	Triggered Event	Fee Algorithm Options	Name		
→	Device	Card	Our POS	VISA Cards	Merchant Receivable	Outg Suspense		ACQ_ONLINE=A;	Credit		
	Device	Card	Our Imprinter	VISA Cards	Merchant Receivable	Outg Suspense		ACQ_ONLINE=A;	Credit		
Ins Del Query											

1.3 2.15 Oct19-592 Global Mandatory Changes to Merchant Category Codes for Account Funding Transactions and Original Credit Transactions

Note that pursuant to the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", from April 2020 now Visa "Original Credit" and "Account

Transfer" transactions are determined by Business Application Id values only (by the value of the RPBA tag in a document), and there may be any merchant category (MCC) in a transaction message.

This must be considered when setting up Services, contract usage limiters, etc.

This section's changes come into effect on 18.04.2020; therefore, the following row must be added to the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes):

IPS Release Changes							<< < > >>	1 of 1	X
Payment System	Target	Release Number	Article Number	Member ID	Date From	Is Ready			
VISA	Clearing	19Q4	592		18/04/20 20:00:00	Ready			

1.4 5.2 Oct19-506 Global Informational Retirement of Selected Cryptogram Version Numbers for Chip Transactions

To comply with the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", do as follows:

For new chip cards, register a new record in the "Parameters for..." form (Full → Configuration Setup → Card Production Setup → Bank Production Parameters → [Parameters]).

For this record, click the [EMV] button to open the "EMV for <...>" form and specify "18" in the *Cryptogr Vers* field:

EMV for VSDC SDA				b	x
Application AID: A0000000032010 Label: Electron		Interch Profile: SC00 Usage Control: FF80 EMV DES Key Set Index: 1		Version: 154 Cryptogr Vers: 18	
CDOL1: 9F02069F03069F1A0295055F2A029A039C019F3704 CDOL2: 8A029F02069F03069F1A0295055F2A029A039C019F3704 PDOL: CVM List: 00000000000000001031E0302031F00		Ext SDA DOL: 5F245A5F349F079F0D9F0E9F0F82 DDA DOL: Dedicated File:		IAC Denial: 2010B80000 Online: 0068049800 Default: 0060048800	

Click the [Options] button to open the "Options for..." form for this record and set the value of the "qVSDC CVER / qUICS CVER" parameter to "12":

Options for VSDC SDA		<< < > >>	1 of 4	b	x
Option	Value				
qVSDC CVER / qUICS CVER	12				
Dest. PIN Fmt For PIN Change	41				
Track 2 Discr. Data Format	PVKI+PVV+"0"+CVC1				
Track 1 Discr. Data Format	PVKI+PVV+"0"+CVC1+"00"+CVC1+"000000"				

For new chip cards, register a new Chip Scheme with "VIS 1.5 Generic" or "VIS 1.6 Generic" parameter templates.

If the "VIS 1.5 Generic" template is used, manually add the following parameters to the Chip Scheme (EMV Smart Cards → Configuration → Chip Schemes → [Edit] → [Parms]):

Parms for Test					<< < > >>		1 of 6		b x
	Risk Factor Min	Risk Factor Max	Parm Type	Parm Value	Parm Value Out	Is Ready	To OnLine	Doc RC List	
→	0,00	999,99	CPA CSU Approve	00800000	00800000	Ready	Yes		
	0,00	999,99	CPA CSU Card Block	00400000	00400000	Ready	Yes		
	0,00	999,99	CPA CSU Application Block	00200000	00200000	Ready	Yes		
	0,00	999,99	CPA CSU Set Next Trans Online	00080000	00080000	Ready	Yes		
	0,00	999,99	CPA CSU Reset Counters to 0	00020000	00020000	Ready	Yes		
	0,00	999,99	CPA CSU Set Counters UP	00010000	00010000	Ready	Yes		

1.5 5.8 Oct19-576 Increase of File Size for ARDEF and Routing Tables

The increase in the size of ARDEF and BIN table files that Visa announced in this section of the document "October 2019 and January 2020 VisaNet Business Enhancements" may cause problems with a lack of RAM when importing Visa BIN tables with the pipe `com.openwaygroup.pipe.visa.bin_table_import.jar`.

For this reason, it is strongly recommended to test import of BIN tables in BINARD format using the new pipe `com.openwaygroup.pipe.visa.binard_table_import.jar`, as described in the section "Loading BIN tables in BINARD format" of the document "Interchange Routing" (Interchange_Routing.pdf).

Note that it is not mandatory to switch to use of the new pipe; however, if these problems occur, RAM must be increased with additional hardware or the recommended pipe must be used for importing BIN tables. It is mandatory to test the switch to the pipe `com.openwaygroup.pipe.visa.binard_table_import.jar`.

1.6 8.2.1 Oct19-544 CEMEA Global Mandatory Changes to CEMEA Regional Original Credit Transaction Client-to-Client Rates

Pursuant to the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that calculate Reimbursement Attribute (RA) and interchange fees (Fee Prediction) must load configuration files for calculating RA (see "Settings for Calculating RA") and a file with tariffs for fee prediction (see "Settings for Interchange Fee Prediction in Visa").

The following subregion must be added to the WAY4 "Country Area" handbook (Full → Configuration Setup → Main Tables → Country Table): "VISA: CISSEE Sub-region":

Code (3 Bytes)	Code (2 Bytes)	Code (Numeric)	Name	Use In Bank	Custom Code	Postal Code	Curr Code	N Curr Code	Curr Name
RUS	RU	643	Russia	Yes			RUR	810	RUSSIAN ROUBLE

Area
JCB: Europe, Middle East & Africa (EMEA)
MC: Eastern European Sub-region
AMEX: Europe
VISA: Central and Eastern Europe, Middle East, and Africa
VISA: CISSEE Sub-region
M49: Eastern Europe

1.7 9.2.3 Oct19-524 EU Mandatory New Europe Regional Interchange for Visa Consumer Transactions in European Economic Area Countries

Pursuant to the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that calculate Reimbursement Attribute (RA) and interchange fees (Fee Prediction) must import configuration files for calculating RA (see. "Settings for Calculating RA") and a file with tariffs for fee prediction (see ["Settings for Interchange Fee Prediction in Visa"](#)).

The following subregion must be added to the WAY4 "Country Area" handbook (Full → Configuration Setup → Main Tables → Country Area): "VISA: EU XINTR Sub-region" with the code "EUXINTR":

Name	Code	Classifier Type
VISA: EU XINTR Sub-region	EUXINTR	VISA

This subregion should be added to the region "VISA: Visa Europe (3)":

Name	Code	Classifier Type
VISA: Visa Europe (3)	E	VISA

Area
VISA: European Economic Area Sub-region
VISA: EU Business Debit Sub-region
VISA: EU Business Debit Extended Access Sub-region
VISA: EU XINTR Sub-region

In the WAY4 "Country Area" handbook (Full → Configuration Setup → Main Tables → Country Table), add the following countries to the subregion "VISA: EU XINTR Sub-region":

Country Table										<< < > >>				1 of 7		X
	Code (3 Bytes)	Code (2 Bytes)	Code (Numeric)	Name	Use In Bank	Custom Code	Postal Code	Curr Code	N Curr Code	Curr Name						
➔	CHE	CH	756	Switzerland	Yes			CHF	756	SWISS FRANC						
	AND	AD	020	Andorra	No			EUR	978	EURO						
	ISR	IL	376	Israel	No			ILS	376	ISRAEL SHEKEL						
	MCO	MC	492	Monaco	No			EUR	978	EURO						
	SMR	SM	674	San Marino	No			EUR	978	EURO						
	TUR	TR	792	Turkey	No			TRY	949	TURKISH LIRA						
	VAT	VA	336	Vatican City State	No			EUR	978	EURO						
Ins Del Query Normalize Direct Areas All areas																
Direct Areas for Switzerland, SWISS FRANC										<< < > >>				7 of 7		b X
Area																
JCB: Europe, Middle East & Africa (EMEA)																
MC: European Economic Area Sub-region																
AMEX: Europe																
VISA: Visa Europe (3)																
VISA: EU Business Debit Extended Access Sub-region																
M49: Western Europe																
➔ VISA: EU XINTR Sub-region																
Ins Del Query																

1.8 Changes to Floor Limits

Pursuant to the requirements of section (Oct19-517) "Mandatory 2.3 Changes to Floor Limits" of the document "October 2019 and January 2020 VisaNet Business Enhancements", maximum floor limit requirements will be changed for all merchant categories in a number of countries in the Europe region. If necessary, change the corresponding POS terminal settings.

1.9 Settings for Calculating RA

To comply with the requirements of the following sections:

- "2.6 Oct19-543 Global Mandatory Changes to Interregional Interchange for Mobile Push Payment Transactions"
 - "2.12 Oct19-523 Global Mandatory New Interregional Interchange for Visa Consumer Transactions in European Economic Area Countries"
 - "8.2.1 Oct19-544 CEMEA Global Mandatory Changes to CEMEA Regional Original Credit Transaction Client-to-Client Rates"
 - "9.2.3 Oct19-524 EU Mandatory New Europe Regional Interchange for Visa Consumer Transactions in European Economic Area Countries"
- of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that use the configuration provided by OpenWay must import the standard configuration from the file VISA_RA_CFG_REL_19_Q4_IR_CC.txt, and depending on their region, from the following files:
- VISA_RA_CFG_REL_19_Q4_EU_CC.txt
 - VISA_RA_CFG_REL_19_Q4_CEMEA_CC.txt

For more information about importing configurations, see the document "Importing Configurations Using the Configuration Inspector Module".

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

1.10 Settings for Interchange Fee Prediction in Visa

Pursuant to the requirements of the following sections:

- "2.9 Oct19-541 Global Mandatory Changes to Interregional Original Credit Transaction Client-to-Client Rates"
- "2.12 Oct19-523 Global Mandatory New Interregional Interchange for Visa Consumer Transactions in European Economic Area Countries"
- "8.2.1 Oct19-544 CEMEA Global Mandatory Changes to CEMEA Regional Original Credit Transaction Client-to-Client Rates"
- "9.2.3 Oct19-524 EU Mandatory New Europe Regional Interchange for Visa Consumer Transactions in European Economic Area Countries"

of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that perform interchange fee prediction must import tariffs from the file `db\datax\config\fp\VISA\INT\TRFDMN_2100-01-01_1.xml`, and depending on their region, from the following files:

- `db\datax\config\fp\VISA\EU\TRFDMN_2100-01-01_1.xml`
- `db\datax\config\fp\VISA\CEMEA\TRFDMN_2100-01-01_1.xml`

For information about importing tariffs, see the section "Importing Tariffs" of the document "WAY4 Fee Prediction VISA".