Configuring WAY4™ Version 03.47.30 According to Visa Requirements (October 2018)

Contents

Introduction

This document describes how WAY4™ version 03.47.30 must be configured to comply with Visa requirements for changes in operation set forth in the document "October 2018 and January 2019 VisaNet Business Enhancements" (VisaNet_18Q4_Tech_Letter_and_IG_v2.pdf) that become effective in October 2018.

Chapter 1. Visa Settings

To comply with Visa requirements, WAY4 version 03.47.30.32 or higher must be installed at the bank or processing centre.

These payment system requirements are supported by NetServer version 6.1.263 or later, and Transaction Switch version 1.1.300-3218 or later.
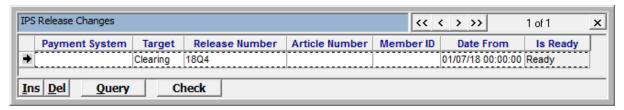
The payment system will notify banks of the date and time when the new requirements become effective.

Changes to the Method for Enabling Support of New Requirements

Starting from WAY4 version 03.47.30 and Transaction Switch version 1.1.297-3111, 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.

To access this table, run the user menu item "Full → Configuration Setup → Main Tables → IPS Release Changes". The "IPS Release Changes" form will be displayed on the screen:

IPS Release Changes						<< < > >>	1 of 1	✕
	Payment System	**Target**	**Release Number**	**Article Number**	**Member ID**	**Date From**	**Is Ready**	
➜		Clearing	18Q4			01/07/18 00:00:00	Ready	

Ins	Del	Query	Check

Example of a record

The "IPS Release Changes" form contains the following fields:

- *Payment System* – field with a list of payment systems from which to select the payment system for the record.

- *Target* – field with a list to specify the WAY4 component to which the record belongs:

  - "Clearing" – file interfaces for interacting with the payment system.

  - "Online" – online interfaces for interacting with the payment system (Transaction Switch).

- *Release Number* – payment system release number in <YY><NN> format, where:

  - YY is the year of the release.

  - NN is the release number; Q2 for April releases and Q4 for October releases.

- *Article Number* – code provided by the WAY4 vendor for an article in the payment system's release document; this field is filled in by bank or processing centre employees if a special record is being created for a specific article whose requirements do not become effective at the same time as the release's general requirements.

- *Member ID* – identifier assigned by the payment system to the financial institution; this field is filled in if the release's requirements must be observed only for a specific financial institution; the field is reserved for forward compatibility.

- *Date From* – date and time (GMT) the release requirement becomes effective.

- *Is Ready* – this field contains the "Ready" value if the check that the record's fields are filled in correctly was passed. The check is performed by clicking the [Check] button.

These settings can made in advance, before the payment system's requirements become effective.

To implement the new technology for supporting payment system requirements in Transaction Switch, the following string must be added to payment system configuration files:

```
<dependency service="IssDB"/>
```

Note that for NetServer, support of payment system release requirements is still enabled using configuration file parameters.

The global parameter "VISA_RELEASE" can be deleted after the record has been configured in the "IPS Release Changes" form and release 18.Q4 has become effective.

NetServer Settings

To comply with the requirements of the section (Oct18-132) "Mandatory if Participating 3.1 Changes to ATM Messages to Support the Routing Table Unique Identifier" of the document "October 2018 and January 2019 VisaNet Business Enhancements", the following parameter must be added to the "INTERNAL" section of visasms*.xml configuration files:

```
<MODULE TYPE="INTERNAL">
<PARAMETER NAME="PRIORITY_ROUTING" VALUE="1"/>
```

Transaction Switch Settings

To comply with the requirements of section (Oct18-132) "Mandatory if Participating 3.1 Changes to ATM Messages to Support the Routing Table Unique Identifier" of the document "October 2018 and January 2019 VisaNet Business Enhancements" the following parameter must be added to the "common_parameters" section of the VISASMS.s.xml configuration file:

```
<common_parameters>
...
<parameter name="PRIORITY_ROUTING" value="true" comment="Priority routing
for original financial transactions"/>
```

To comply with payment system requirements according to the new technology (see the section "Changes to the Method for Enabling Support of New Requirements"), the following record must be added to the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes):

Parameters for enabling Transaction Switch support of the new requirements

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

Changing and Adding MCC Codes

Pursuant to the requirements of the section (Oct18-113) "Mandatory 2.12 New Merchant Category Code for Marketplaces" of the document "October 2018 and January 2019 VisaNet Business Enhancements", the following record must be added to the WAY4 "SIC Codes" dictionary (Full → Configuration Setup → Main Tables → SIC Codes):

Adding an MCC

This record must be included in the Retail Purchase SIC group.

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

Changes to Floor Limits

Pursuant to the requirements of the section (Oct18-166) "Mandatory 2.6 Global Mandatory Changes to Floor Limits" of the document "October 2018 and January 2019 VisaNet Business Enhancements", floor limit requirements will be

changed for all merchant categories in Denmark, Norway, Thailand, and Turkey. If necessary, change the corresponding POS terminal settings.

Configuring Transaction Subtypes

To comply with the requirements of the section (Oct18-126) "Mandatory 2.7 Mandate for Credit Voucher and Merchandise Return Authorization Messages" of the document "October 2018 and January 2019 VisaNet Business Enhancements", for "Credit" transaction subtypes with Target Type = "VISA Cards", set the tag "ACQ_ONLINE=A;" in the *Fee Algorithm Options* field:

Changing transaction subtypes

Settings for Calculating Interchange Fees

To comply with the requirements of sections (Oct18-156) "Mandatory 9.2.4 Changes to Visa Business Debit Interchange Rates", (Oct18-157) "Mandatory 9.2.5 Changes to Visa Business Credit and Visa Corporate Interchange Rates", (Oct18-159) "Mandatory 9.2.6 Changes to Visa Purchasing Interchange Rates" and (Oct18-114) "Mandatory 9.2.3 New Consumer Regional Fee Programs for Israel and Turkey" of the document "October 2018 and January 2019 VisaNet Business Enhancements", acquirers that calculate Reimbursement Attributes based on VISA RA Criteria (acquirers that use the global parameters VISA_CALC_RA and/or VISA_CALC_RA_FOR_ONUS with the "Y" value) must do as follows:

1. Check the table of system handbooks (Full → Configuration Setup → Common Handbooks → Standard Handbooks) for records with the "FEE_PREDICTION__FEE_PRG_AREA_V" Handbook Type.

2. Add the following records to the "Country Area" handbook (Full → Configuration Setup → Main Tables → Country Area):

Country Area setting

3. In the Country Table (Full → Configuration Setup → Main Tables → Country Table), specify the region "VISA: EU Business Debit Sub-region" for the following countries:

| Country Area | | | | | | | | | «< ‹ › »> | 1 of 1 | ✕ |

Name		Code	Classifier Type	
→ VISA: EU Business Debit Sub-region		EUBD	VISA	

Ins | Del | Query | Normalize | Countries | Parents | SubAreas

Countries for VISA: EU Business Debit Sub-region — «< ‹ › »> — 1 of 25 — b ✕

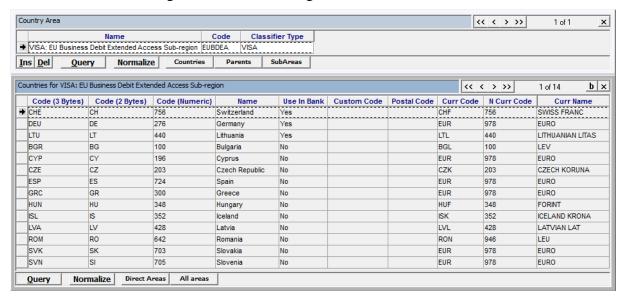| Code (3 Bytes)	Code (2 Bytes)	Code (Numeric)	Name	Use In Bank	Custom Code	Postal Code	Curr Code	N Curr Code	Curr Name
→ GBR	GB	826	United Kingdom	Yes			GBP	826	POUND STERLING
AND	AD	020	Andorra	No			EUR	978	EURO
AUT	AT	040	Austria	No			EUR	978	EURO
BEL	BE	056	Belgium	No			EUR	978	EURO
DNK	DK	208	Denmark	No			DKK	208	DANISH KRONE
EST	EE	233	Estonia	No			EEK	233	ESTONIAN KROON
FIN	FI	246	Finland	No			EUR	978	EURO
FRA	FR	250	France	No			EUR	978	EURO
FRO	FO	234	Faeroe Islands	No			DKK	208	DANISH KRONE
GIB	GI	292	Gibraltar	No			GIP	292	GIBRALTAR POUND
GRL	GL	304	Greenland	No			DKK	208	DANISH KRONE
HRV	HR	191	Croatia	No			HRK	191	CROATIAN KUNA
IRL	IE	372	Ireland	No			EUR	978	EURO
ITA	IT	380	Italy	No			EUR	978	EURO
LIE	LI	438	Liechtenstein	No			CHF	756	SWISS FRANC
LUX	LU	442	Luxembourg	No			EUR	978	EURO
MCO	MC	492	Monaco	No			EUR	978	EURO
MLT	MT	470	Malta	No			EUR	978	EURO
NLD	NL	528	Netherlands	No			EUR	978	EURO
NOR	NO	578	Norway	No			NOK	578	NORWEGIAN KRONE
POL	PL	616	Poland	No			PLN	985	NEW POLISH ZLOTY
PRT	PT	620	Portugal	No			EUR	978	EURO
SMR	SM	674	San Marino	No			EUR	978	EURO
SWE	SE	752	Sweden	No			SEK	752	SWEDISH KRONA
VAT	VA	336	Vatican City State	No			EUR	978	EURO

Query | Normalize | Direct Areas | All areas

Countries that belong to the region "VISA: EU Business Debit Sub-region"

In this table, specify the region "VISA: EU Business Debit Extended Access Sub-region" for the following countries:

| Country Area | | | | | | | | | «< ‹ › »> | 1 of 1 | ✕ |

Name		Code	Classifier Type	
→ VISA: EU Business Debit Extended Access Sub-region		EUBDEA	VISA	

Ins | Del | Query | Normalize | Countries | Parents | SubAreas

Countries for VISA: EU Business Debit Extended Access Sub-region — «< ‹ › »> — 1 of 14 — b ✕

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
DEU	DE	276	Germany	Yes			EUR	978	EURO
LTU	LT	440	Lithuania	Yes			LTL	440	LITHUANIAN LITAS
BGR	BG	100	Bulgaria	No			BGL	100	LEV
CYP	CY	196	Cyprus	No			EUR	978	EURO
CZE	CZ	203	Czech Republic	No			CZK	203	CZECH KORUNA
ESP	ES	724	Spain	No			EUR	978	EURO
GRC	GR	300	Greece	No			EUR	978	EURO
HUN	HU	348	Hungary	No			HUF	348	FORINT
ISL	IS	352	Iceland	No			ISK	352	ICELAND KRONA
LVA	LV	428	Latvia	No			LVL	428	LATVIAN LAT
ROM	RO	642	Romania	No			RON	946	LEU
SVK	SK	703	Slovakia	No			EUR	978	EURO
SVN	SI	705	Slovenia	No			EUR	978	EURO

Query | Normalize | Direct Areas | All areas

Countries that belong to the region "VISA: EU Business Debit Extended Access Sub-region"

4. Import the standard configuration from VISA_RA_CFG_REL_18_Q4_EU_CC.txt files. For information about

importing configurations, see the document "Importing Configurations Using the Configuration Inspector Module".

⚠️ Before importing the standard configuration, delete the previous configuration. To do this, contact the WAY4 vendor's Customer Support.

5. Acquirers that use Fee Prediction functionality must import tariffs from the TRFDMN_2015-11-11_1.xml file. For information about importing tariffs, see the section "Importing Tariffs" of the document "WAY4 Fee Prediction VISA".

Changes to File Interfaces for Interaction with Visa

To comply with the requirements of the section (Oct18-126) "Mandatory 2.7 Mandate for Credit Voucher and Merchandise Return Authorization Messages" of the document "October 2018 and January 2019 VisaNet Business Enhancements", use of the "SEND_REFUNDS_AS_CREDIT" parameter has been terminated for the following export pipes:

- Affiliated BASEII Outward Processing (Host System Interface → H2H. Daily Procedures → H2H. Outward Processing → Affiliated BASE II Outward Processing).

- Affiliated BASEII Prepared Outward Processing (Host System Interface → H2H. Daily Procedures → H2H. Outward Processing → Affiliated BASE II Prepared Outward Processing).

- Visa Base II Outward Processing (VISA → VISA. Daily Procedures → VISA. Outward Procedures → VISA BASE II Outward Processing).

- VISA BASEII ONUS Marked Outward Processing (VISA → VISA. Daily Procedures → VISA. Outward Procedures → VISA Marked Domestic Transactions Export).

- VISA BASEII ONUS Outward Processing (VISA → VISA. Daily Procedures → VISA. Outward Procedures → VISA Domestic Transactions Export).

- VISA BASEII Prepared Outward Processing (VISA → VISA. Daily Procedures → VISA. Outward Procedures → VISA BASE II Prepared Outward Processing).

If this parameter was used at the bank or processing centre, contact OpenWay Support, or the support services of OpenWay's partners.
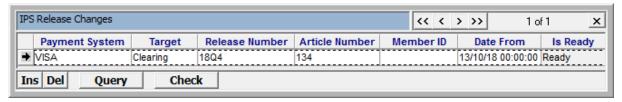
Enabling WAY4 Cards Support of New Requirements

To comply with payment system requirements according to the new technology (see the section "Changes to the Method for Enabling Support of New Requirements") the following record must be added to the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes):

Paramters for enabling WAY4 Cards support of new requirements

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

To comply with the requirements of section (Oct18-134) "Mandatory if Participating 9.3.1 Changes to Debt Repayment Transactions in the Europe Region" of the document "October 2018 and January 2019 VisaNet Business Enhancements", the following record must be added to the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes):

Parameters for enabling WAY4 Cards support of section Oct18-134 requirements