



## Installation and Configuration Manual

# Visa (July 2020). Configuring WAY4™ According to Payment System Requirements

03.49.30

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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 "April 2020 and July 2020 VisaNet Business Enhancements" that become effective from July 2020.

# 1. Visa Settings

To comply with Visa requirements, WAY4 version 03.49.30.54, or the later version 03.49.30.XX, if version 03.49.30 is used, must be installed at the bank or processing centre. If the bank or processing centre uses WAY4 version 03.50.30, version 03.50.30.12 or later must be installed.

These payment system requirements are supported by the Transaction Switch platform 1.1.394-6818 or later, the E-Commerce Gateway module version 3.0.6 or later, and the 3D Secure solution version 1.0.209-1367 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	20Q2			17/07/20	Ready			
	VISA	Online	20Q2			17/07/20	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.

## 1.1 1.1 Apr20-728 Mandatory Global Changes to Automated Fuel Dispenser Completion Advice Processing

To comply with the requirements of this section of the document "April 2020 and July 2020 VisaNet Business Enhancements", add the following row 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	Online	20Q2	728		17/07/20	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.

## 1.2 2.2 Apr20-712 Mandate for Credit Voucher and Merchandise Return Authorization Messages

To comply with the requirements of this section of the document "April 2020 and July 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							<div>&lt;&lt; &lt; &gt; &gt;&gt;</div>		1 of 2		<div>b x</div>	
	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			
<div>Ins Del Query</div>												

## 1.3 2.15 Apr20-718 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 "April 2020 and July 2020 VisaNet Business Enhancements", 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, tariffs, contract usage limiters, etc.

## 1.4 3.1 Apr20-785 Global Mandatory if Participating Changes to the Visa Token Service to Support Cloud Token Framework

To comply with the requirements of this section of the document "April 2020 and July 2020 VisaNet Business Enhancements", add the following record to the "Additional Online Services" form ("Full → Configuration Setup → Merchant Device Setup → Additional Online Services"):

Additional Online Services				
Contract Cat	Code	Is Active	Name	Is Personal
Card	TKN_DEVICE_BINDING	Yes	Device Binding	Individual

During the operation to bind a token to a device (Device Binding), the DEV\_BIND tag is specified in a document's *Add Data* field. The DEV\_BIND tag can be used in a message template as a condition for sending a client a one-time password that confirms a token's binding to a device. For a sample message template, see the section "Configuring Events initiated during tokenization" of the document "WAY4 VDEP Tokenization. Installation and Setup" version 20.03.2020 or later.

## 1.5 4.8 Apr20-825 Optional Global Changes to Processing of Mobile Push Payment Transactions for Recipients

To comply with the requirements of this section of the document "April 2020 and July 2020 VisaNet Business Enhancements", add the following row to the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes):

IPS Release Changes						
Payment System	Target	Release Number	Article Number	Member ID	Date From	Is Ready
VISA	Online	20Q2	825		17/07/20	Ready

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.

## 1.6 5.1 Apr20-713 Global Informational Retirement of Selected Cryptogram Version Numbers for Chip Transactions

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

For newly issued chip cards, register a new entry 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:

The screenshot shows the 'EMV for VSDC SDA' form. The 'Cryptogr Vers' field is highlighted with a red box and contains the value '18'. Other fields include AID (A0000000032010), Interch Profile (SC00), Version (154), Usage Control (FF80), EMV DES Key Set Index (1), Denial (2010B80000), Online (D068049800), Default (D060048800), CDOL1, CDOL2, PDOL, CVM List, Ext SDA DOL, DDA DOL, and Dedicated File.

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":

The screenshot shows the 'Options for VSDC SDA' form. The 'qVSDC CVER / qUICS CVER' parameter is highlighted with a red box and set to '12'. Other parameters include Dest. PIN Fmt For PIN Change (41), Track 2 Discr. Data Format (PVKI+PVV+"0"+CVC1), and 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								
	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	

# 1.7 5.4 Apr20-736 Global Informational Updates to the Policy for Subscription Merchants Offering Free Trials or Introductory Promotions

To comply with the requirements of this section of the document "April 2020 and July 2020 VisaNet Business Enhancements":

1. In the Transaction Switch platform's AcqDB.s.xml configuration file, set the value of the useIncomingMerchantData parameter to "true".
2. In WAY4:
  - In the "Device Params Add Info Types" form (menu item "Full → Configuration Setup → Merchant Device Setup"), register the contract parameter VISA\_DYNAMIC\_MERCH\_NAME:

Device Params Add Info Types							<< < > >>		1 of 1		X
	Name	Code	Initial Count	Max Count	Payment System	Type	Is Ready				
➔	VISA Dynamic Merchant Name	VISA_DYNAMIC_MERCH_NAME	0	0	VISA	Control Device Parm	Ready				
Ins Del		Query		Check							

- In the "VISA Acquiring Contracts" form (menu item "VISA → VISA. Merchant Management → VISA Acquiring Contracts") for the contracts of merchants that support trial period-related transactions, click the [AddParms] button. In the *Add Info Type* field of the "Add Parms for ..." form that opens, select "VISA Dynamic Merchant Name" from the list and specify "Y" in the *String Parameter* field.