# Working with VISA FRS Documents

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# Introduction

Processing Visa Fraud Reporting System (FRS) documents is an important part of interaction with Visa.

This document is intended for bank or processing centre employees responsible for FRS support in WAY4™.

While working with this document, it is recommended that users refer to the following reference material from OpenWay's documentation series:

- Documents

- DB Manager Administrator Manual

- Daily Procedures

- VISA Interchange Interface

The following conventions are used throughout this document:

- Field labels in screen forms are typed in *italics*.

- Button labels used in screen forms are placed in square brackets, such as [Approve].

- Menu selection sequences are shown with the use of arrows, such as Issuing → Contracts Input & Update.

- Item selection sequences, in the system menu, are shown with the use of different arrows, such as Database => Change password.

- Key combinations used while working with WAY4 Remote Access are shown in angular brackets, such as <Ctrl>+<F3>.

- The names of directories and/or files that vary for each local instance of the program are also displayed in angular brackets, such as <OWS_HOME>.

- Warnings of possible erroneous actions are marked with the ⚠ sign.

- Messages marked with the ⓘ sign contain information about important features, additional facilities, or the optimal use of certain functions of the system.

# Chapter 1. Purpose of Visa Fraud Reporting System (FRS)

According to Visa regulations, each payment system member (an issuer or an acquirer) should report fraudulent activities to the system using FRS documents.

The terms and deadlines for supplying suspicious transaction data are regulated by the payment system. The payment system may fine the members that fail to comply with the requirements.

In response to a received FRS document, the payment system should send the report sender a notification. Depending on the document processing results, the notification may be:

- A message saying that the document has accepted and recorded in the payment system centralised database

- A request for an additional confirmation of the information provided in the document

- A message notifying that the document has been declined and specifying the reason

If an FRS document is accepted, Visa sends a notification to the transaction counterparty alongside the document sender.

# Chapter 2. Working with FRS Documents

## Creating FRS Documents

### Primary FRS document

A primary FRS document can be created, for instance, by an issuer in response to a presentment. For this, select the user menu item "VISA → VISA. Fraud Management → VISA Inward Documents" to open the list of incoming documents.

Select the necessary incoming transaction in the "VISA Inward Documents" list (see Fig. 1), i.e. place the pointer on the record of the incoming transaction for which the FRS document will be created, and then click on the [→FRS] button.



*Fig. 1. List of incoming Visa documents*

As a result, the "→FRS for <…>" form will be displayed (see Fig. 2).



*Fig. 2. Form for creating FRS documents*

To create an FRS document, fill in the following fields of the form:

- *Fraud Type* – drop-down list of fraud types, e.g. use of a stolen or lost card

- *Iss Gen Auth* – drop-down list showing whether the transaction has been authorised by the issuer. The field can take on the following values:

    - "Issuer Authorised" – the transaction has been authorised by the issuer

    - "Authorised Not by Issuer" – the transaction has been authorised by Visa

- ▪ "Not Authorised" – the transaction has not been authorised

- *Fraud Inv Status* – optional field for entering a two-character code (Latin letters or digits) used by the payment system for internal accounting

- *Notificat. Code* – drop-down list for specifying what the payment system should do with the FRS document, e.g. "to add a new record" or "to change an existing record"

- *Card Expire* – card expiration date

- *Details* – optional field for entering comments

The system fills in the remaining fields automatically using transaction or document processing data:

- *Reg Number* – FRS document registration number

- *Direction* – contains "Outward" for outgoing and "Inward" for incoming FRS documents

- *Outward Status* – status of a document exported to an external system (see chapter "Document Posting Indices" in the Documents Administrator Manual)

- *Is Ready* – shows whether the FRS document is active

- *Response Type* – shows whether the FRS document has been successfully processed by the payment system. The system fills in the field when it receives a reply from the payment system.

The form "→FRS for <…>" also contains fields that show information on the original document and cannot be edited:

- *Card Number* – card contract number

- *ARN* – Acquirer Reference Number, transaction ID sent to the payment system by the acquirer

- *Issuer BIN* – issuer ID (BIN)

- *Acquirer BIN* – acquirer ID (BIN)

- *File ID* – identifier of the logical file in which the original presentment was imported from the payment system

After filling in the form, click the [Approve] button to activate the document and prepare it to be sent to the payment system.

If the data is entered correctly, a window with the message "Outgoing document validated" will be displayed, and the document will be assigned the "To be Sent" status.

If users click the [Approve] button in the form of an activated document, a window with the "Outgoing document is already approved" message will be displayed.

If the form fields are filled in incorrectly, a window with the corresponding error message will be displayed.

When such a message is displayed, check that all the form fields are filled in correctly and click the [Approve] button again to activate the document and prepare it to be sent to the payment system.
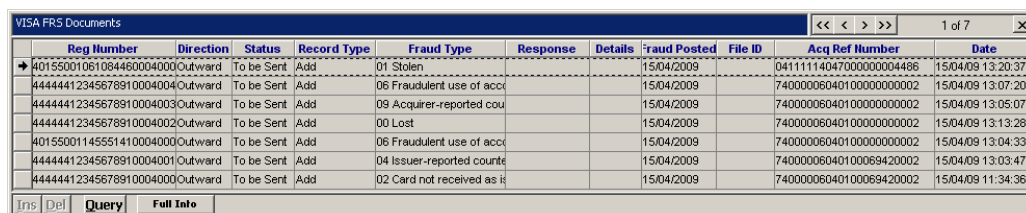
The [FRS Doc] button of the "VISA Inward Documents" grid form (see Fig. 1) is used to display the data of the FRS documents created for the selected Visa incoming transaction.

## Secondary FRS Document

To create a secondary FRS document, e.g. to modify or delete a record created in the payment system's central database for a primary FRS document, open the list of created FRS documents.

For this, select the "VISA → VISA. Fraud Management → VISA FRS Documents" user menu item.
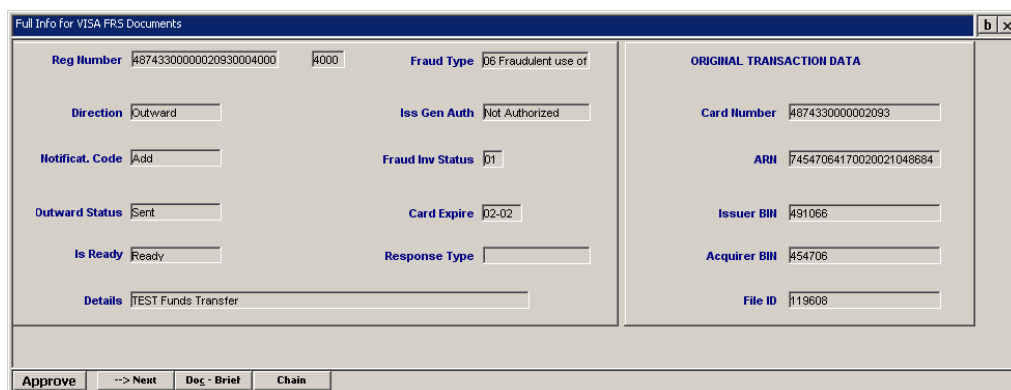
As a result, the "VISA FRS Documents" grid form will be displayed (see Fig. 3).



*Fig. 3. Grid form containing the list of created FRS documents*

To create a secondary FRS document, place the pointer on the record of the necessary FRS document and click the [Full Info] button. As a result, the "Full Info for VISA FRS Documents" form will be displayed (see Fig. 4). It contains details of the FRS document.



*Fig. 4. Form containing the details of a created FRS document*

To create a secondary FRS document for the selected primary FRS document, click the [→Next] button. As a result, a form similar to the →FRS for <…> form (see Fig. 2) will be displayed. The fields of the form are filled in the same way as the fields of the form for generating primary FRS documents (see "Primary FRS document").

After creating a secondary FRS document, click the [Approve] button to activate it, just like when creating primary FRS documents.

The form contains the following control buttons:

- [Doc – Brief] – opens the form with information on the financial document corresponding to the created FRS document

- [Chain] – opens the grid form with information on the chain of FRS documents created for a financial document

# Exporting FRS Documents

FRS documents are exported during daily procedures (see the Daily Procedures User Manual).

To export generated FRS documents, select the user menu item "VISA → VISA. Outward Procedures → VISA FRS Outward Processing".

The system names exported files "CTF*.O*" and places them in the "<OWS_WORK>\Data\Interchange\Visa_Out" directory.

To troubleshoot typical problems that occur during file export, see section "Troubleshooting Typical File Import/Export Problems" in the VISA Interchange Interface Administrator Manual.
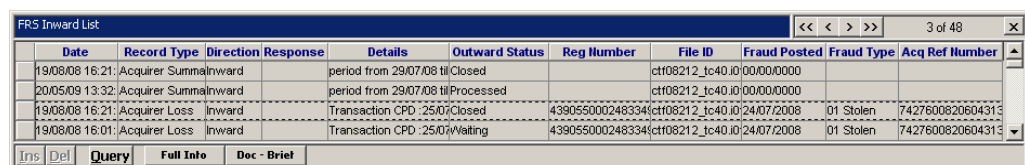
# Importing FRS documents

FRS documents are imported during daily procedures (see the Daily Procedures User Manual).

To import newly generated FRS documents, select the user menu item "VISA → VISA. Inward Procedures → VISA BASE II Inward Processing"

Incoming Visa clearing files (VISA BASE II Inward Processing) are imported from the "<OW_Work>\Data\Interchange\Visa_Inc" directory. Their names are "CTF*.I*".

To open the list of imported FRS documents, select the user menu item "VISA → VISA. Fraud Management → FRS Inward List".

As a result, the "FRS Inward List" grid form will be displayed (see Fig. 5).



*Fig. 5. Form containing the list of imported FRS documents*

The form contains notifications generated by the payment system in response to outgoing FRS documents, reports sent by other payment system members to the bank or processing centre that is a counterparty in the transaction, and the payment system's statistical reports (summaries).

Click the [Doc – Brief] button to open the form with information on the financial document corresponding to an imported FRS document.

To display an imported FRS document's data, place the pointer on the record of the necessary FRS document and click the [Full Info] button.

As a result, the "Full Info for FRS Inward List" form will be displayed (see Fig. 6).

*Fig. 6. Form containing the details of an imported FRS document*

The form contains the same fields as described in section "Primary FRS document" and the following control buttons:

- [Doc – Brief] – opens the form with information on an outgoing presentment if the imported FRS document was created in response to the bank's or processing centre's payment presentment

- [Chain] – opens the grid form with information on the chain of FRS documents imported for a financial document

To troubleshoot typical problems that occur during file import, see section "Troubleshooting Typical File Import/Export Problems" in the VISA Interchange Interface Administrator Manual.