



Installation and Configuration Manual

Visa (April 2021). Configuring Way4™ According to Payment System Requirements

03.51.30

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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 2021 and July 2021 VisaNet Business Enhancements" that become effective from April 2021.

1 Visa settings

To comply with Visa requirements, one of the following Way4 versions must be installed at the bank or processing center:

- 03.51.30.33 or later (when version 03.51.30 is used)
- 03.52.30.12 or later (when version 03.52.30 is used).

These payment system requirements are supported by the Transaction Switch platform version 1.1.439-9214 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						<< < > >>		2 of 2		X
	Payment System	Target	Release Number	Article Number	Member ID	Date From	Is Ready			
	VISA	Online	21Q2			16/04/21	Ready			
➔	VISA	Clearing	21Q2			17/04/21	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 2.3 Apr21-343 Mandatory Changes for Visa Resolve Online

To comply with the requirements of this section of the document "April 2021 and July 2021 VisaNet Business Enhancements", add Target Services with the following parameters to the Service Packages of card routing contracts which are subordinate to the payment system's NOSTRO contract:

Transaction Type = Credit

Account Type = Inc Suspense

Service Details = DOC_TAG=CBK_TO_REFUND;DOC_TAG_VALUE=Y;

The added Services must have a higher priority than other Services with Transaction Type = Credit in these Service Packages.

As a result, clearing will be performed using the Inc Suspense account, and not Outg Suspense as when processing merchant-initiated refunds. This setting is required for correct accounting, since in this case, in settlements with the payment system, the transaction is recorded as a chargeback, not a refund.

1.2 3.14 Apr21-400 Mandatory if Participating Mandate to Support Recipient Address Data for Cross-Border Original Credit Transactions in Canada

To comply with the requirements of this section of the document "April 2021 and July 2021 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	21Q2	400		01/06/21	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".

After the requirements of this section of the payment system's document have become effective, it is also necessary to change the value of the "resource" parameter in the "dialect" section of the Transaction Switch configuration files VISASMS.s.xml and VISAVIP.s.xml. As the parameter's value, specify "visasms_f56.prm" and "visavip_f56.prm", respectively.

VISASMS.s.xml:

```
<dialect resource="visasms_f56.prm" messageFormat="VISA" defaultCoding="EBC"
messageCoding="ASC"/>
```

VISAVIP.s.xml:

```
<dialect resource="visavip_f56.prm" messageFormat="VISA" defaultCoding="EBC"
messageCoding="ASC"/>
```

Changes to the configuration should be made on the day of the release to acquirers that carry out Original Credit international operations with cards that were issued in Canada. Changes to the configuration must be made during the least busy time. Other acquirers and issuer can apply the changes at any time until the requirements of the next Visa release become effective.

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

1.3 4.1 Apr21-354 Optional Changes to Support the Persistent Foreign Exchange Service

Acquirers that use a configuration provided by OpenWay (value of the global parameter VISA_CALC_RA = "Y") should, in the Visa questionnaire for the April release, with regard to this section of the document "April 2021 and July 2021 VisaNet Business Enhancements" select getting TLV Field 111-Additional Transaction Specific Data in messages from Visa.

1.4 Configuring the list of regions

To support the requirements of the following sections:

- 9.2.1 Apr21-395 Mandatory Changes to Visa Business Debit and Prepaid Card Interchange Fee Programs
- 9.2.2 Apr21-396 Mandatory Changes to Visa Business Credit Interchange Fee Programs
- 9.2.3 Apr21-397 Mandatory Changes to Visa Corporate and Visa Purchasing Credit Card Interchange Fee Programs

of the document "April 2021 and July 2021 VisaNet Business Enhancements", acquirers that use a configuration provided by OpenWay (value of the global parameter VISA_CALC_RA = "Y"), must add three regions to the "Country Area" table of regions (Full → Configuration Setup → Main Tables → Country Area):

Country Area		<< < > >>	1 of 3	X
	Name	Code	Classifier Type	
→	VISA: EEA Group A Sub-region	EEA_A	VISA	
	VISA: EEA Group B Sub-region	EEA_B	VISA	
	VISA: EU non-EEA Sub-region	EUNONEEA	VISA	
Ins	Del	Query	Normalize	
Countries		Parents	SubAreas	

Using the [Direct Areas] button, the following countries must be added to these regions in the "Country Table" list of countries (Full → Configuration Setup → Main Tables → Country Table):

- To the region "VISA: EEA Group A Sub-region" (EEA_A):
 - Austria
 - Belgium
 - Croatia
 - Denmark
 - Estonia
 - Finland
 - Liechtenstein
 - Luxembourg

- Malta
- Netherlands
- Poland
- Portugal
- Norway
- Republic of Ireland
- Sweden
- United Kingdom
- To the region "VISA: EEA Group B Sub-region" (EEA_B):
 - Bulgaria
 - Cyprus
 - Czech Republic
 - France
 - Germany
 - Greece
 - Hungary
 - Iceland
 - Italy
 - Latvia
 - Lithuania
 - Romania
 - Slovakia
 - Slovenia
 - Spain
- To the region "VISA: EU non-EEA Sub-region" (EUNONEEA):
 - Andorra
 - Monaco
 - San Marino
 - Switzerland
 - Vatican City State

These settings can be made using the script VISA_RA_AREA_CFG.sql (see the section "General Principles for Calculating RA" of the document "Configuring WAY4™ Parameters to Calculate Visa RA").

1.5 Settings for calculating RA

To comply with payment system release requirements, acquirers that use a configuration provided by OpenWay (value of the global parameter VISA_CALC_RA = "Y") must import the configuration from the following files:

- VISA_RA_CFG_REL_21_Q2_AP_CC.txt
- VISA_RA_CFG_REL_21_Q2_IR_CC.txt

To comply with the requirements of the following sections:

- "2.11 Apr21-314 Mandatory Changes to Mobile Push Payment Interchange Fee Processing"
- "9.2.1 Apr21-395 Mandatory Changes to Visa Business Debit and Prepaid Card Interchange Fee Programs"
- "9.2.2 Apr21-396 Mandatory Changes to Visa Business Credit Interchange Fee Programs"
- "9.2.3 Apr21-397 Mandatory Changes to Visa Corporate and Visa Purchasing Credit Card Interchange Fee Programs"
- "9.2.4 Apr21-393 Mandatory Expand Visa Signature Products for Issuers in Europe"

of the document "April 2021 and July 2021 VisaNet Business Enhancements", these acquirers, depending on their region, must import the configuration from the following files:

- VISA_RA_CFG_REL_21_Q2_CEMEA_CC.txt
- VISA_RA_CFG_REL_21_Q2_EU_CC.txt

For information about importing the configuration, see the document "Importing Configurations Using the Configuration Inspector Module". Before importing the standard configuration, delete the previous configuration. To do so, contact OpenWay Support.

1.6 Settings for Interchange Fee Prediction in Visa

Pursuant to the requirements of the following sections:

- "9.2.1 Apr21-395 Mandatory Changes to Visa Business Debit and Prepaid Card Interchange Fee Programs"
- "9.2.2 Apr21-396 Mandatory Changes to Visa Business Credit Interchange Fee Programs"
- "9.2.3 Apr21-397 Mandatory Changes to Visa Corporate and Visa Purchasing Credit Card Interchange Fee Programs"
- "9.2.4 Apr21-393 Mandatory Expand Visa Signature Products for Issuers in Europe"

of the document "April 2021 and July 2021 VisaNet Business Enhancements", acquirers that calculate interbank fees (Fee Prediction) must import tariffs from the file
db\datax\config\fp\VISA\EU\TRFDMN_2021-01-28_46.xml.

Pursuant to the requirements of the document's section 2.1 Apr21-353 Mandatory Changes to Support the Persistent Foreign Exchange Service, acquirers that calculate interbank fees (Fee Prediction), must

set the tags "CONV_CHANNEL;USE_FX_RATE_IDT=Y;" in the *Service Details* field of the custom fee for Fee Prediction. These settings for the custom fee should be made for all transaction types: "Retail", "Credit", "ATM", etc.

The need to configure Source Services for calculating a fee charged to the merchant using the payment system's FX rate is determined by the bank. If Source Services are configured, similar setup of the custom fee should be performed for them.