

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.

Date	Transaction	Category	Source Number	Target Number	To Channel	RRH	ARH	IRH	A-Code	PC	FID	RID
01/02/08 00:00:00	Retail	Advice	88651418	400553270707040700			24428603033000854078223		409677		442860	476107
01/02/08 00:00:00	Retail	Advice	1007144	476107100720398300			24492793033409000770700		409871		449279	476107
02/02/08 00:00:00	Retail	Advice	00980661	400553270744636700			24493983033200980661100		413925		449398	476107
02/02/08 00:00:00	Retail	Advice		400553270759063600			24610433033004094197280		415364		461043	476107
01/02/08 00:00:00	Retail	Advice		400553270760143300			24610433033010182908215		409062		461043	476107
02/02/08 00:00:00	Retail	Advice		400553270774041300			24610443033072004088831		422614		461044	476107
01/02/08 00:00:00	Retail	Advice		400553270711707500			24661623033414020118207		409689		466162	476107
02/02/08 00:00:00	Retail	Advice		400553270705069800			24692163033000524691631		312909		469216	476107
02/02/08 00:00:00	Retail	Advice		400553270700989200			24692163033000547280792		416217		469216	476107
02/02/08 00:00:00	Retail	Advice		400553270700989200			24692163033000547280875		416556		469216	476107
02/02/08 00:00:00	Retail	Advice		400553270700989200			24692163033000547280883		416792		469216	476107

Fig. 1. List of incoming Visa documents

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

Reg Number <input type="text"/> Fraud Type <input type="text"/>	ORIGINAL TRANSACTION DATA
Direction <input type="text"/>	Card Number <input type="text"/>
Notificat. Code <input type="text"/>	ARN <input type="text"/>
Outward Status <input type="text"/>	Issuer BIN <input type="text"/>
Is Ready <input type="text"/>	Acquirer BIN <input type="text"/>
Details <input type="text"/>	File ID <input type="text"/>

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.

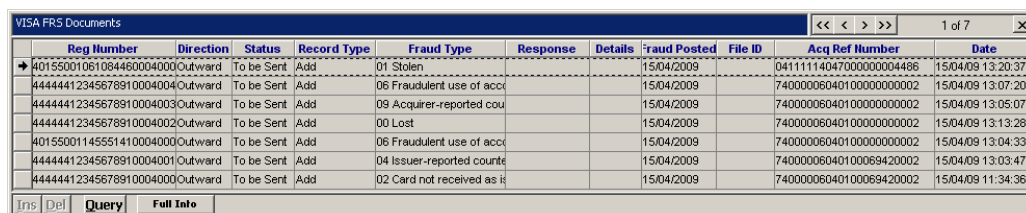
The [FRS Doc] button of the "VISA Inward Documents" grid form (see Fig. 1) is used to display the data of the FRS documents created for the selected Visa incoming transaction.

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.

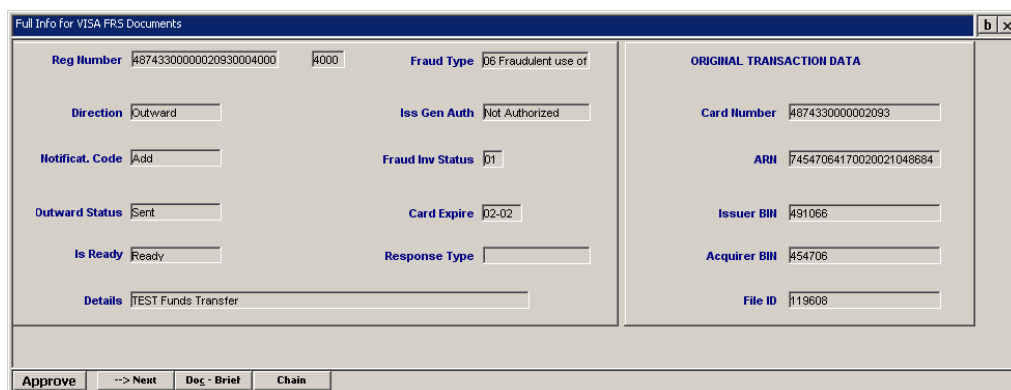
As a result, the "VISA FRS Documents" grid form will be displayed (see Fig. 3).



Reg Number	Direction	Status	Record Type	Fraud Type	Response	Details	Fraud Posted	File ID	Acq Ref Number	Date
40155001061084460004000	Outward	To be Sent	Add	01 Stolen			15/04/2009		04111114047000000004486	15/04/09 13:20:37
44444412345678910004003	Outward	To be Sent	Add	06 Fraudulent use of acc			15/04/2009		74000006040100000000002	15/04/09 13:07:20
44444412345678910004003	Outward	To be Sent	Add	09 Acquirer-reported cou			15/04/2009		74000006040100000000002	15/04/09 13:05:07
44444412345678910004002	Outward	To be Sent	Add	00 Lost			15/04/2009		74000006040100000000002	15/04/09 13:13:28
40155001145551410004000	Outward	To be Sent	Add	06 Fraudulent use of acc			15/04/2009		74000006040100000000002	15/04/09 13:04:33
44444412345678910004001	Outward	To be Sent	Add	04 Issuer-reported counte			15/04/2009		74000006040100069420002	15/04/09 13:03:47
44444412345678910004000	Outward	To be Sent	Add	02 Card not received as k			15/04/2009		74000006040100069420002	15/04/09 11:34:36

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.



Reg Number	#8743300000020930004000	#4000	Fraud Type	06 Fraudulent use of
Direction	Outward	Iss Gen Auth	Not Authorized	
Notificat. Code	Add	Fraud Inv Status	01	
Outward Status	Sent	Card Expire	02-02	
Is Ready	Ready	Response Type		
Details	TEST Funds Transfer			
ORIGINAL TRANSACTION DATA				
Card Number	#874330000002093	ARI	74547064170020021048684	
Issuer BIN	#91066	Acquirer BIN	#54706	
File ID	#119608			

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

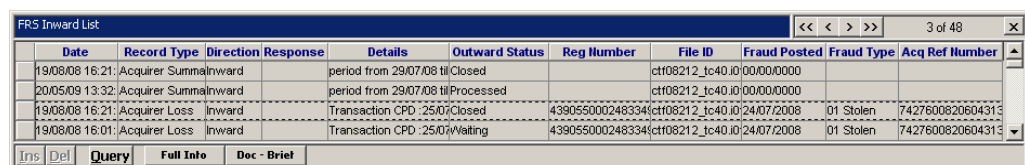
FRS documents are imported during daily procedures (see the Daily Procedures User Manual).

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).



Date	Record Type	Direction	Response	Details	Outward Status	Reg Number	File ID	Fraud Posted	Fraud Type	Acq Ref Number
19/08/08 16:21	Acquirer Summ	Inward		period from 29/07/08 til Closed			ctf08212_tc40.j00/00/0000			
20/05/09 13:32	Acquirer Summ	Inward		period from 29/07/08 til Processed			ctf08212_tc40.j00/00/0000			
19/08/08 16:21	Acquirer Loss	Inward		Transaction CPD :25/07/Closed		439055000248334	ctf08212_tc40.j024/07/2008	01 Stolen		7427600820604313
19/08/08 16:01	Acquirer Loss	Inward		Transaction CPD :25/07/Waiting		439055000248334	ctf08212_tc40.j024/07/2008	01 Stolen		7427600820604313

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).

Full Info for FRS Inward List	
Reg Number 43905500024833490004000 4000	Fraud Type 01 Stolen
Direction Inward	Iss Gen Auth
Notificat. Code 3	Fraud Inv Status MG
Outward Status Closed	Card Expire 09-05
Is Ready Ready	Response Type
Details Transaction CPD: 25/07/08 Merchant - TSMS 64	
ORIGINAL TRANSACTION DATA	
Card Number 4390550002483349000	
ARN 74276008206043137759178	
Issuer BIN	
Acquirer BIN 427600	
File ID 2428	
Approve Doc - Brief Chain	

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.