Installation and Configuration Manual

Configuring WAY4™ According to Mastercard Requirements (October 2019)

03.48.30

22.07.2019

Contents

This document describes how WAY4™ must be configured to comply with Mastercard requirements for changes in operation that become effective from October 2019.

1. Mastercard Settings

To comply with Mastercard requirements, WAY4 version 03.48.30.50 or the later version 03.48.30.XX, if version 03.48.30 is used, must be installed at the bank or processing centre. If the bank or processing centre uses WAY4 version 03.49.30, version 03.49.30.17 or later must be installed.

These payment system requirements are supported by NetServer version 6.1.265 or later and by Transaction Switch version 1.1.360-5600 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	✕
Payment System	**Target**	**Release Number**	**Article Number**	**Member ID**	**Date From**	**Is Ready**	
➡ Mastercard	Clearing	19Q4			18/10/19 00:00:00	Ready	
Mastercard	Online	19Q4			18/10/19 00:00:00	Ready	

Ins Del   Query   Check

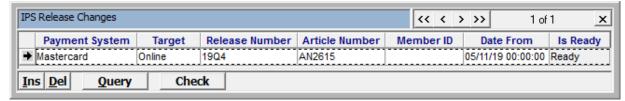The value in the *Date From* field must be specified according to the payment system's requirements.

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 AN 2615 - Enhancements to Mastercard Funds Transfer Transaction Processing and MoneySend Program

To comply with the requirements of the document "AN 2615 - Enhancements to Mastercard Funds Transfer Transaction Processing and MoneySend Program", do as follows:

- If the Transaction Switch platform is used, add the following row to the "IPS Release Changes" form (Full → Configuration Setup → Main Tables → IPS Release Changes):

IPS Release Changes					<< < > >>	1 of 1	✕
Payment System	**Target**	**Release Number**	**Article Number**	**Member ID**	**Date From**	**Is Ready**	
➡ Mastercard	Online	19Q4	AN2615		05/11/19 00:00:00	Ready	

Ins Del   Query   Check

For more information about the "IPS Release Changes" form, see the section "Support of payment system release requirements" of the document "Interchange Routing".
Additionally, if the common_parameters section of the MC_CREDIT.s.xml configuration file contains the parameter:

```
<common_parameters">
...
<parameter name="MONEY_SEND_MODE" value="MIX_TAGS_TO_F124_F108"/>
...
</common_parameters>
```

it should be deleted when Transaction Switch is upgraded to version 1.1.360-5600 and higher. If this parameter is set with a different value, contact OpenWay support.

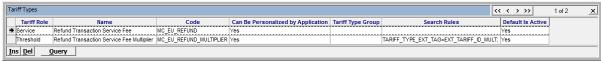▪ If the NetServer platform is used, add the following parameter to the "NETWORK" section of payment system channel configuration files:

```
<MODULE TYPE="NETWORK">
...
<PARAMETER NAME="RELEASE" VALUE="1904"/>
...
</MODULE>
```

1.2   AN 2618 - Revised Commercial Refund Transaction Service Fee Calculation in the Europe Region

To comply with the requirements of the document "AN 2618 - Revised Commercial Refund Transaction Service Fee Calculation in the Europe Region" acquirers that calculate interchange fees (Fee Prediction) must do as follows:

1.   Add the following to registered tariff types (Tariffs → Tariff Types & Tariff Domains → Tariff Types):

Tariff Role	Name	Code	Can Be Personalized by Application	Tariff Type Group	Search Rules	Default Is Active
Service	Refund Transaction Service Fee	MC_EU_REFUND	Yes			Yes
Threshold	Refund Transaction Service Fee Multiplier	MC_EU_REFUND_MULTIPLIER	Yes		TARIFF_TYPE_EXT_TAG=EXT_TARIFF_ID_MULT;	Yes

Ins | Del   Query   Tariff Types   << < > >>   1 of 2   ×

These tariff types must have the following parameters:
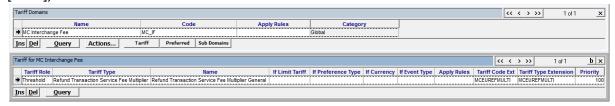
- *Tariff Role* – "Service"

- *Code* – "MC_EU_REFUND"

- *Name* – "Refund Transaction Service Fee"

- *Can Be Personalized by Application* – "Yes"

and

- *Tariff Role* – "Threshold"

- *Code* – "MC_EU_REFUND_MULTIPLIER"

- *Name* – "Refund Transaction Service Fee Multiplier"
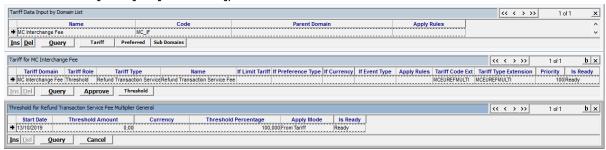
- *Can Be Personalized by Application* – "Yes"

- *Search Rules* – "TARIFF_TYPE_EXT_TAG=EXT_TARIFF_ID_MULT;"

2. Add a new tariff to the tariff domain (Tariffs → Tariff Types & Tariff Domains → Tariff Domains → [Tariff]):

Tariff parameters:

- *Tariff Role* – "Threshold"

- *Tariff Type* – "Refund Transaction Service Fee Multiplier"

- *Tariff Code Ext* – "MCEUREFMULTI"

- *Tariff Type Extension* – "MCEUREFMULTI"

- *Priority* – "100"

Configure additional parameters for the tariff that was added (Tariffs → Tariff Data Input by Domain List → [Tariff] → [Threshold]):

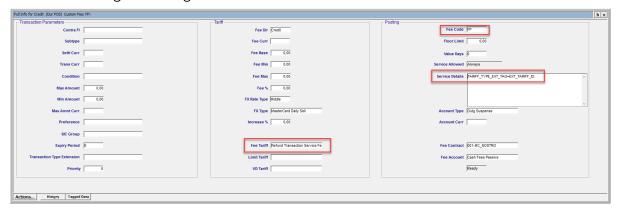Tariff additional parameters:

- *Threshold Amount* – "0"

- *Threshold Percentage* – "100"

- *Apply Mode* – "From Tariff"

3. In Service Packages for routing contracts (see the section "Service Package Setup" of the document "WAY4 Fee Prediction Mastercard") configure a custom fee for Target Services for credit operations. For more information about custom fees, see the section "Custom Fee" of the document "WAY4™ Service Packages".
If Additional Service Packages are used in routing contract Service Packages, a custom fee for Target Services should also be configured in these Additional Service Packages.
A custom fee for credit operations to calculate interchange fees is set up using the following values:

- *Fee Tariff* – "Refund Transaction Service Fee"

- *Fee Code* – Interchange Fee code that will be shown in accounting entries, for example, "FP"
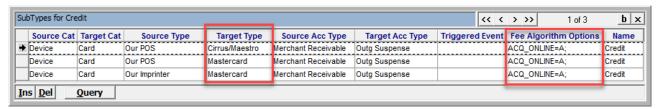
- *Service Details* – specify the following value in this field:
    - "TARIFF_TYPE_EXT_TAG=EXT_TARIFF_ID;" when tariff structure is loaded from MPE files
    - when tariff structure is loaded from files provided by OpenWay, this field is not filled in
- *Account Type*, *Fee Contract*, *Fee Account* – fields for defining the correspondence of accounts for recording interchange fees

4. In the *Fee Algorithm Options* field for credit transaction subtypes (Configuration Setup → Transaction Types → Transactions - All → [Sub Types]), check for the tag SAVE_TGT_FEE=XF_FEE_PREDICTION; or tag SAVE_TGT_FEE=MC_EU_REFUND;. If this tag is found, its value must be changed to SAVE_TGT_FEE=MC_EU_REFUND,,T_TRF_XF_FEE_PREDICTION;.
5. Add the name of the "T_TRF_MC_EU_REFUND_AMOUNT" tag to the value of the global parameter AMOUNT_FORMAT_FOR_DOC_TAG, adding it to the existing value, separated by a comma.

1.3 AN 2643 - Authorization of Purchase Returns

To comply with the requirements of the document "AN 2643 - Authorization of Purchase Returns", for "Credit" transaction subtypes with Target Type = "Cirrus/Maestro" and Target Type = "Mastercard", set the tag "ACQ_ONLINE=A;" in the *Fee Algorithm Options* field:

1.4 Settings for Calculating IRD

To comply with the requirements of the document "AN 2632 - Enhancement of New Interchange Programs for Merchants in the European Economic Area" banks that acquire European Economic Area (EEA) merchants and use the configuration provided by OpenWay must import the standard configuration from the MC_IRD_CFG_19_Q4_<Region>_CC.txt file.

Acquirers that load the IRD and Fee Prediction configuration from a Mastercard MPE-file should import the new MC_IRD_CFG_CFG_CC.txt file.

For more information about importing configurations, see the document "Importing Configurations using Configuration Inspector".

Before importing the standard configuration, the previous configuration must be deleted. To do so, contact OpenWay Support.