

Installation and Configuration Manual

Configuring WAY4[™] According to Visa Requirements (October 2019)

03.48.30

22.07.2019



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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 "October 2019 and January 2020 VisaNet Business Enhancements" that become effective from October 2019.



Visa Settings

To comply with Visa 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 1.1.358-5504 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 \rightarrow Configuration Setup \rightarrow Main Tables \rightarrow IPS Release Changes):



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.

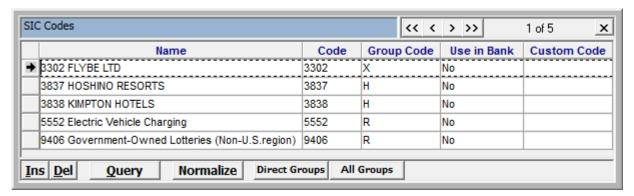
To comply with release requirements, for the NetServer plaftorm, add the following parameter to the "NETWORK" section of Visa channel configuration files:

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

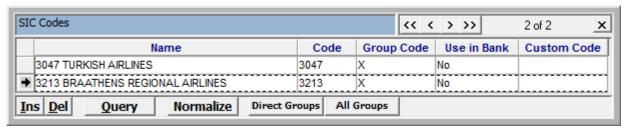
1.1 2.2 Oct 19-509 Global Mandatory Changes to Merchant Category Codes

To comply with the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", the following records must be added to the WAY4 "SIC Codes" dictionary (Full → Configuration Setup → Main Tables → SIC Codes):





To comply with the requirements of this section, it is also necessary to change the names of records with the following codes:



When adding new records to the "SIC Codes" dictionary, it is recommended to specify the appropriate values in the *Use in Bank* and *Custom Code* fields.

1.2 2.8 Oct 19-504 Global Mandatory Mandate for Credit Voucher and Merchandise Return Authorization Messages

To comply with the requirements of this section of the document "October 2019 and January 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:



1.3 2.15 Oct19-592 Global Mandatory Changes to Merchant Category Codes for Account Funding Transactions and Original Credit Transactions

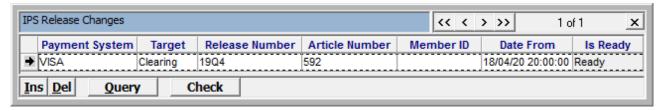
Note that pursuant to the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", from April 2020 now Visa "Original Credit" and "Account



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, contract usage limiters, etc.

This section's changes come into effect on 18.04.2020; therefore, the following row must be added to the "IPS Release Changes" form (Full \rightarrow Configuration Setup \rightarrow Main Tables \rightarrow IPS Release Changes):

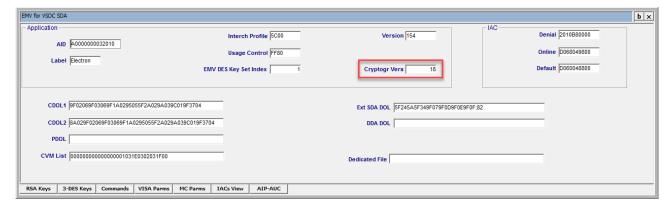


1.4 5.2 Oct 19-506 Global Informational Retirement of Selected Cryptogram Version Numbers for Chip Transactions

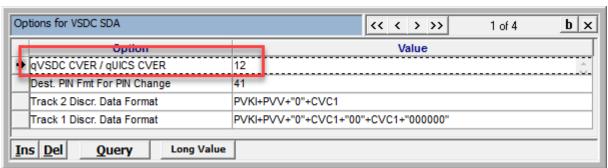
To comply with the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", do as follows:

For new chip cards, register a new record in the "Parameters for..." form (Full \rightarrow Configuration Setup \rightarrow Card Production Setup \rightarrow Bank Production Parameters \rightarrow [Parameters]).

For this record, click the [EMV] button to open the "EMV for <...>" form and specify "18" in the *Cryptogr Vers* field:



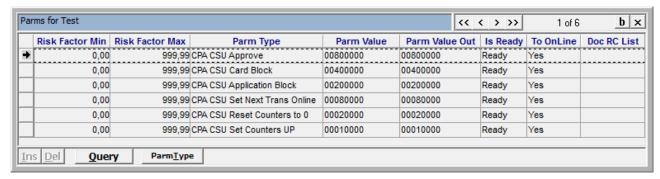
Click the [Options] button to open the "Options for..." form for this record and set the value of the "qVSDC CVER / qUICS CVER" parameter to "12":





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 \rightarrow Configuration \rightarrow Chip Schemes \rightarrow [Edit] \rightarrow [Parms]):



1.5 5.8 Oct19-576 Increase of File Size for ARDEF and Routing Tables

The increase in the size of ARDEF and BIN table files that Visa announced in this section of the document "October 2019 and January 2020 VisaNet Business Enhancements" may cause problems with a lack of RAM when importing Visa BIN tables with the pipe com.openwaygroup.pipe.visa.bin_table_import.jar.

For this reason, it is strongly recommended to test import of BIN tables in BINARD format using the new pipe com.openwaygroup.pipe.visa.binard_table_import.jar, as described in the section "Loading BIN tables in BINARD format" of the document "Interchange Routing" (Interchange_Routing.pdf).

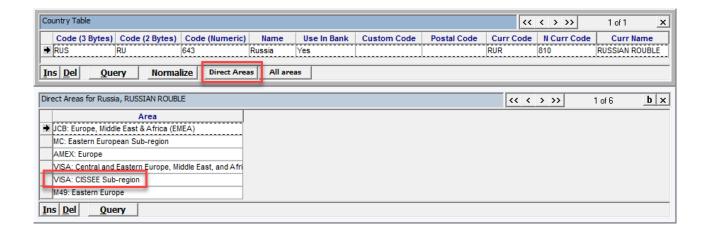
Note that it is not mandatory to switch to use of the new pipe; however, if these problems occur, RAM must be increased with additional hardware or the recommended pipe must be used for importing BIN tables. It is mandatory to test the switch to the pipe com.openwaygroup.pipe.visa.binard_table_import.jar.

1.6 8.2.1 Oct19-544 CEMEA Global Mandatory Changes to CEMEA Regional Original Credit Transaction Client-to-Client Rates

Pursuant to the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that calculate Reimbursement Attribute (RA) and interchange fees (Fee Prediction) must load configuration files for calculating RA (see "Settings for Calculating RA") and a file with tariffs for fee prediction (see "Settings for Interchange Fee Prediction in Visa").

The following subregion must be added to the WAY4 "Country Area" handbook (Full \rightarrow Configuration Setup \rightarrow Main Tables \rightarrow Country Table): "VISA: CISSEE Sub-region":

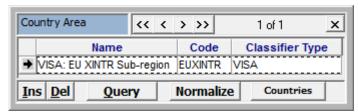




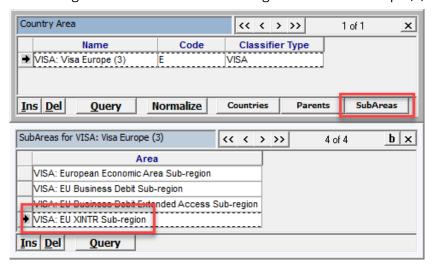
1.7 9.2.3 Oct 19-524 EU Mandatory New Europe Regional Interchange for Visa Consumer Transactions in European Economic Area Countries

Pursuant to the requirements of this section of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that calculate Reimbursement Attribute (RA) and interchange fees (Fee Prediction) must import configuration files for calculating RA (see. "Settings for Calculating RA") and a file with tariffs for fee prediction (see "Settings for Interchange Fee Prediction in Visa").

The following subregion must be added to the WAY4 "Country Area" handbook (Full \rightarrow Configuration Setup \rightarrow Main Tables \rightarrow Country Area): "VISA: EU XINTR Sub-region" with the code "EUXINTR":

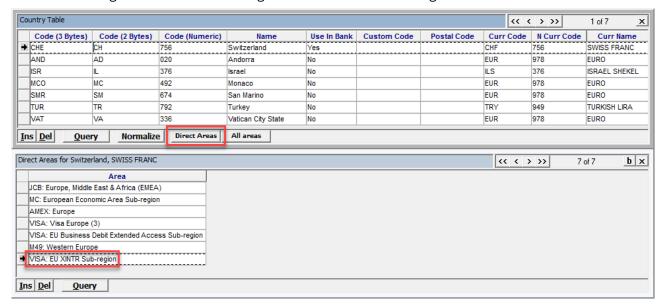


This subregion should be added to the region "VISA: Visa Europe (3)":





In the WAY4 "Country Area" handbook (Full → Configuration Setup → Main Tables → Country Table), add the following countries to the subregion "VISA: EU XINTR Sub-region":



1.8 Changes to Floor Limits

Pursuant to the requirements of section (Oct19-517) "Mandatory 2.3 Changes to Floor Limits" of the document "October 2019 and January 2020 VisaNet Business Enhancements", maximum floor limit requirements will be changed for all merchant categories in a number of countries in the Europe region. If necessary, change the corresponding POS terminal settings.

1.9 Settings for Calculating RA

To comply with the requirements of the following sections:

- "2.6 Oct19-543 Global Mandatory Changes to Interregional Interchange for Mobile Push Payment Transactions"
- "2.12 Oct19-523 Global Mandatory New Interregional Interchange for Visa Consumer Transactions in European Economic Area Countries"
- "8.2.1 Oct19-544 CEMEA Global Mandatory Changes to CEMEA Regional Original Credit Transaction Client-to-Client Rates"
- "9.2.3 Oct19-524 EU Mandatory New Europe Regional Interchange for Visa Consumer Transactions in European Economic Area Countries" of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that use the configuration provided by OpenWay must import the standard configuration from the file VISA_RA_CFG_REL_19_Q4_IR_CC.txt, and depending on their region, from the following files:
- VISA_RA_CFG_REL_19_Q4_EU_CC.txt
- VISA RA CFG REL 19 Q4 CEMEA CC.txt



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

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

1.10 Settings for Interchange Fee Prediction in Visa

Pursuant to the requirements of the following sections:

- "2.9 Oct19-541 Global Mandatory Changes to Interregional Original Credit Transaction Client-to-Client Rates"
- "2.12 Oct19-523 Global Mandatory New Interregional Interchange for Visa Consumer Transactions in European Economic Area Countries"
- "8.2.1 Oct19-544 CEMEA Global Mandatory Changes to CEMEA Regional Original Credit Transaction Client-to-Client Rates"
- "9.2.3 Oct19-524 EU Mandatory New Europe Regional Interchange for Visa Consumer Transactions in European Economic Area Countries"

of the document "October 2019 and January 2020 VisaNet Business Enhancements", acquirers that perform interchange fee prediction must import tariffs from the file db\datax\config\fp\VISA\INT\TRFDMN_2100-01-01_1.xml, and depending on their region, from the following files:

- db\datax\config\fp\VISA\EU\TRFDMN_2100-01-01_1.xml
- db\datax\config\fp\VISA\CEMEA\TRFDMN_2100-01-01_1.xml

For information about importing tariffs, see the section "Importing Tariffs" of the document "WAY4 Fee Prediction VISA".