



# Debit Card Processing Services

## Summary of Service Offerings

TRANSACTION PROCESSING	
	AUTHORIZATION PROCESSING
Authorization Options	Host Processor Authorization
	Cooperative Authorization
	Stand-Alone Authorization
Authorization File Types	Authorization Processor Positive File
	Authorization Processor Positive File with Account Balances
	Processor Interface (PI) Negative File
	Exception File
Authorization Edit Checks	Daily Spending Limits
	Daily Cash Withdrawal Limits
	Velocity Checks
	Name Match
	PIN Validation
	Expiration Date
	Authorization Holds
	Automatic Fuel Dispenser (AFD) Authorization
	Partial Authorization
	Contactless Payments-Visa Pay Wave
Fraud Protection	Cardholder Verification Value (CVV)
	Cardholder Verification Value 2 (CVV2)
	Dynamic Cardholder Verification Value (dCVV)
	Address Verification Service (AVS)
	Falcon Managed Real-Time Decisioning
	Falcon Fraud Manager
	Flash Fraud Rules
	Visa Advanced Authorization
Verified by Visa (VbV)	
Card File Maintenance Services	
Hold/Match Processing	
Stand-in Processing	
Hot Card/Card Activation Service	
Reports	



TRANSACTION PROCESSING <i>continued</i>	
<b>SETTLEMENT SERVICES</b>	
Single Net Position	
One Wire Transfer	
Settlement Reports	Cardholder Activity Report
	Terminal Activity Report
	Processor Settlement Report
	Transaction Batch Summary Report
	VisaNet Daily Settlement Summary Reports
	ISA International Transaction by Hour Report
<b>PREAUTHORIZED PAYMENT CANCELLATION SERVICE</b>	
Stop Payment Order	
Revocation of Authorization Order	
Revocation of All Authorization Orders	
<b>VISA ACCOUNT UPDATER</b>	
RISK MANAGEMENT	
<b>RISK MANAGEMENT SERVICES</b>	
Neural Network Technology/ Fair Isaac's Falcon Fraud Manager	Falcon Debit™
	Falcon Expert™
Flash Fraud Rules	
Call Center Services	Fraud Call Center Services
	Hot Card/Card Activation Services
Authorization Services	Authorization Edit Checks
	Falcon Managed Real-Time Decisioning
	Visa Fraud Protection Programs
	Verified by Visa (VbV)
	Visa Advanced Authorization (VAA)
	Stand-In Processing
	Suspect Activity Reporting

**TRANSACTION PROCESSING** *continued*

**VERIFIED BY VISA**

Cardholder Registration/ Enrollment Options	Activation Anytime
	Full Service Web Site
	Activation During Shopping
	Mass Enrollment
Authentication	
Positive Cardholder File	
Negative Cardholder File	
Online Password Authentication	
Password Reset	
Cardholder Support Services	
Administrative Console	
Reports	
Exception Processing	
Marketing Materials	

**PROGRAM MANAGEMENT SERVICE OFFERINGS**

**VISA RESOLVE ONLINE (VROL) FOR DPS**

Transaction Inquiry	Search
	Filters
	Transaction Detail Options
	Additional Transaction Inquiry Functions
Case Creation - Master Case	
Case Management	Work Privileges
	Work Queues
	Case Details
	Full Regulation E/Regulation Z Monitoring
Chargeback Automation	Auto-Chargeback for Non-Fulfillment
	Auto-Chargeback for Non-Authorized Transactions
Ancillary Functions	Accounting Interface
	Cardholder Letters
	Fraud Reporting
	Miscellaneous Fees
	Preauthorized Payment Cancellation Service (PPCS)
Flexible Access Options	Client Administrative Tools and Services (CATS)
	Web Services
	Bulk File Upload

PROGRAM MANAGEMENT SERVICE OFFERINGS <i>continued</i>	
<b>CARD MANAGEMENT</b>	
Automatic Card and PIN Mailer Orders	
Automatic Card Reissuance	
Express Delivery Orders	
PIN Selection	
Card Activation	
Multiple Name Embossing	
Card and Account Maintenance (C&AM)	
Card Management Reports	Card Reissue Forecast Reports
	Expiring Cards Reissue Reports
	Order Processing Reports
<b>VISA DATA MANAGER</b>	
Executive Dashboard	
Shared Reports	Customizable Fields
Ad-Hoc Queries	Summary and Detail Transaction Reports
	Summary and Detail Cardholder Reports
	Summary and Detail Fraud Reports
	ATM and POS Reports
Portfolios	Creation of unique groups of card numbers for use in detailed analysis trending and marketing scenarios
Access	Client Administrative Tools and Services (CATS)
VisaVue Online (used in conjunction with Visa Data Manager)	
<b>VISA EXTRAS</b>	
Enrollment	Mass Enrollment
	Self-Enrollment
Earning Points	
Redemption	
Rewards	
Customer Service	
Fulfillment	
Marketing Materials	
Statements	
Reports	
DPS File Transmission Service	File Pass-Through Service
	File Creation Service



CARDHOLDER SUPPORT	
CARDHOLDER SUPPORT SERVICES	
Hot Card/Card Activation Services	24/7 CSR Support
	24/7 Bilingual VRU
	Marketing Messages
	Language Line Translation Service
	Immediate Fax Notification
	Holiday Call Forwarding
Fraud Call Center Services	
Verified by Visa Customer Service	