

Visa Debit Processing Service

Visa Resolve Online for Debit Processing Service

Save time and money as you more effectively process exceptions.



Overview

Visa® Resolve Online for Debit Processing Service (VROL for DPS) is a fully integrated, best-in-class dispute processing solution that can help improve user productivity and reduce labor/training costs as well as errors associated with back-office exception processing. It includes an extensive transaction inquiry component and a comprehensive exception management processing system, plus ancillary functions such as accounting and cardholder letter generation.

Benefits

Enjoy single-point access. A single tool for all exception processing functions, including all exception types, all networks, documentation, questionnaires, compliance and case filings.

Optimize customer service. Links all related cardholder cases together for a holistic view of the exception history.

Improve user productivity. Reduce the time needed to perform routine, high-volume exception processing tasks with creation of multiple related exception items/cases with a single-user action and auto-chargeback features.

Reduce training costs. An intuitive user interface with comprehensive workflow and process management, including filters, wizards, rollovers, warning messages and assistance in Reason Code and Member Message Text (MMT) selection, simplifies the chargeback process and enables less experienced personnel to process disputes.

Reduce write-offs, errors and re-work. Minimizing the amount of human intervention required helps reduce write-offs.

Improve tracking and workflow. Supports automatic monitoring of timeframes, enhanced workflow, case management and prioritized work queues.

Inquiry access into Visa systems. Full, real-time integration with Visa Transaction Repository, Visa Fraud Reporting System and Preauthorized Payment Cancellation Service (PPCS).

Integrated ancillary functions. Includes functions such as accounting and cardholder letter generation, eliminating the need to use multiple systems.

VROL for DPS offers your company:

- A single application to support all your exception processing needs
- An extensive transaction inquiry component
- Feature-rich user interface designed to improve workflow and user productivity

Key Features

Transaction Inquiry. Provides access to both the Visa Debit Processing Service Transaction Repository and the Visa Transaction Repository data with a single application. The Visa Debit Processing Service Transaction Repository contains all of your transactions including authorizations, financials, and clearings. Transactions are loaded near real-time and are stored in the repository for one full year. Transaction Inquiry functions include:

- **Search.** By BIN, Extended BIN, Card Number, POS or ATM Terminal ID, Consumer Account Number and Transaction ID.
- **Filters.** By Network, Transaction Amount, Transaction Type, Transaction Status, Merchant Category Code (MCC) and more.



Key Features (continued)

- **Detail Options.** Access the details of each transaction using one of the following view options:
 - **Transaction Summary.** Provides a subset of the transaction detail fields often required by law enforcement or insurance agencies for fraudulent transactions.
 - **Transaction Detail.** Provides the full transaction detail.
- **Additional Transaction Inquiry Functions.** The system also allows you to access fraud reports, exception file postings, stop payment postings and VROL for DPS cases.

These expanded search and query capabilities make the Transaction Inquiry component a valuable tool for many areas of your business including branches, fraud operations, call centers, back-office operations, product management and exception processing.

Case Creation. Creates a series of related exception cases, adds all required supporting documentation, submits associated fraud reports, enters cardholder provisional credit or write-off accounting entries and generates a cardholder letter all within a single-user action.

- **Master Case.** Enables the user to link all related exception cases and documentation under a single umbrella case to effectively manage the full account and cardholder communications. The Master Case is especially useful for monitoring related fraud or terminal disputes.

Case Management. Automatic processing and monitoring of incoming/outgoing dispute items and assignment of work.

- **Work Privileges.** Privileges are established in a hierarchical structure. At the highest level, privileges can be assigned by product type (credit, debit, prepaid or other). The next level defines case types (fraud, non-fraud, PIN, signature and ATM). And, the last level grants access to individual dispute actions or activity types (adjustment, request for copy, chargeback, representment, arbitration and accounting) and dollar range.
- **Work Queues.** VROL for DPS offers two types of work queues:
 - **Pick-Up Work Queues.** Selects the next highest priority case, always checking the work privileges prior to assigning the case.
 - **Monitoring Work Queues.** Provides a view into all cases in a particular state. Each client can define where incoming items will be assigned. For example, a representment could be returned to the originator or placed in the work queue.
- **Case Details.** Provides access to general case information, original transaction detail, the details and status of all exception items submitted and received and all system actions taken. Using a self-documenting feature, the system automatically updates the exception item state and status.
- **Full Regulation E/Regulation Z Monitoring.** The system calculates a Regulation E or Regulation Z expiration date. Cases are then prioritized and monitored by the expiration date to ensure compliance.

Chargeback Automation. VROL for DPS supports two types of automated chargebacks:

- **Auto-Chargeback for Non-Fulfillment.** For the receipt of a non-fulfillment or no response to a request for copy.
- **Auto-Chargeback for Non-Authorized Transactions.** For a non-authorized or denied transaction.



Ancillary Functions. Offers several integrated functions, including:

- **Accounting Interface.** Generate and track provisional credits, final credits and write-offs directly associated with chargebacks. A nightly accounting file may be produced and interfaced directly into your institution's host and general ledger system.
- **Cardholder Letters.** Standard dispute templates (such as Fraud Affidavits, 60-Day Notices and Requests for Information) automatically download transaction and case information directly into the letters.
- **Fraud Reporting.** Supports all fraud reporting for all networks and is fully integrated with Visa Fraud Reporting System for Visa products and compliance, eliminating the need to re-enter data into another system.
- **Miscellaneous Fees.** Provides the ability to move funds between issuer and acquirers down to the cardholder level.
- **Preauthorized Payment Cancellation Service (PPCS).** Supports all Visa stop payment functions and is fully integrated with Visa's stop payment solution.

Access. VROL for DPS can be accessed via:

- **Client Administrative Tools and Services (CATS).** A convenient, secure, web-based interface. This browser-based portal provides single sign-on access to Visa Debit Processing Service back-office applications.
- **Web Services.** A direct, real-time, XML interface to the VROL for DPS system for seamless integration with your in-house applications.
- **Bulk File Upload.** Allows clients to transfer information to/from VROL for DPS using a bulk file.

The Visa Debit
Processing Service
Advantage

Client focus. Meeting your payment product and service needs is our business and our priority.

Integrated processing solution. Reach your objectives with the Visa solution for success in the debit and prepaid marketplaces.

Continuous access and security. You're covered with reliable, state-of-the-art processing and security technology.

Single-point connectivity. One connection simplifies your Visa and EFT product processing needs.

Proven service. Specialized client team is dedicated to helping you meet your card program goals.

For More
Information

Contact your Visa Account Executive, email dpsinfo@visa.com or visit www.visadps.com.

Meet your payment processing needs with Visa

Visa Resolve *Online* for Debit Processing Service



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