Visa Business School
Course Catalog 2016
### Contents

Welcome to Visa Business School ............................................................................................................................................... 1

#### Acquiring & Acceptance .......................................................................................................................................................... 2
- Acquirer Business Fundamentals ........................................................................................................................................... 2
- Acquirer Risk Management ...................................................................................................................................................... 2
- Understanding Merchant Acceptance ......................................................................................................................................... 3

#### Bankcard Fundamentals ......................................................................................................................................................... 4
- Diving into Visa Billing Statements .......................................................................................................................................... 4
- Fundamentals of Visa Business .................................................................................................................................................. 4
- Understanding Interchange ......................................................................................................................................................... 5
- Visa First ..................................................................................................................................................................................... 5

#### Card Strategy & Management .................................................................................................................................................. 6
- Card Profitability ................................................................................................................................................................. 6
- Card Program Management – Level 1 .......................................................................................................................................... 6
- Card Program Management – Level 2 .......................................................................................................................................... 7
- Portfolio Segmentation ............................................................................................................................................................. 7
- International Bankcard Management School ................................................................................................................................. 8
- Visa Global Challenge .............................................................................................................................................................. 9

#### Chargebacks & Disputes ......................................................................................................................................................... 10
- Dispute Resolution Changes .................................................................................................................................................... 10
- Dispute Training for Beginners .................................................................................................................................................. 10
- Master Dispute Case Filings ...................................................................................................................................................... 11
- Understanding Dispute Resolution ........................................................................................................................................... 11
- Working Chip Card Disputes .................................................................................................................................................... 12
- Using Visa Resolve Online ....................................................................................................................................................... 12
- Chip Impacts on Other Chargebacks ...................................................................................................................................... 13

#### Operations & Technology ...................................................................................................................................................... 13
- Edit Package Fundamentals ....................................................................................................................................................... 13
- eMIQ Overview ......................................................................................................................................................................... 14
- Financial Reports .................................................................................................................................................................... 14
- Implementing Chip with VSDC ................................................................................................................................................ 15
- Innovation and Security in the Payment System ............................................................................................................................... 15
- Managing Authorizations Effectively ...................................................................................................................................... 16
- U.S. EMV Terminal Configuration ....................................................................................................................................... 16

Welcome to Visa Business School

The payment industry is complex, competitive and constantly evolving to meet the demands of the modern consumer and keep pace with accelerating innovation. Those organizations that not only understand the systems and technologies that drive electronic payments, but also appreciate the environment and dynamics of their markets, have a natural advantage over their competition. Visa Business School continually assesses the industry and the markets to understand key issues and drivers. From this knowledge comes the ability to deliver training programs that meet the unique needs of our clients worldwide.

Expert Instructors

With decades of expertise and practical payments experience gained across every continent in the world, Visa Business School faculty are uniquely positioned to deliver fresh insights and relevant strategies and best practices across a wide range of payment topics. Our faculty consists of Visa specialists who work every day with clients in the industry, as well as a select group of external industry experts who can offer additional insights into the most topical trends and payment techniques.

Choice of Learning Solutions

Visa Business School is committed to “developing leaders in payments” at all levels – from senior managers and key decision-makers to card center and operations employees. Whether you are new to the business or an experienced veteran, our goal is to provide you with the tools and relevant knowledge you need to continue to grow your business and career.

We know that the demands of your business can make it a challenge to find the time or training. That is why we offer a range of training channels and workshop locations from which to choose. Browse our catalog or website at www.VisaBusinessSchool.com for complete descriptions of each course.

WORKSHOPS

Our faculty conducts nearly 150 scheduled workshops around the world each year that cover key aspects of launching and managing profitable card programs for both issuers and acquirers. Highly interactive and practical, our courses address the full spectrum of product, marketing, operational, back office, and risk management best practices and techniques.

SPECIAL EVENTS

Each year, we host two of the industry’s premier training events – the International Bankcard Management School (IBMS) and the Visa Global Challenge.

IBMS is a challenging, five-day learning opportunity aimed at strengthening your bankcard expertise through a comprehensive curriculum that combines traditional lecture-based instruction with state-of-the-art multimedia payment simulations.

Visa Global Challenge is a 10-week, team-based, online payment simulation that tracks each competing team’s portfolio performance over a five-year period in a fictitious marketplace. Teams learn the different levers and business decisions from peers and industry experts that impact portfolio performance.

ON DEMAND COURSES

One of the most cost-effective and convenient ways to learn the fundamentals, Visa Business School offers a range of online, self-paced courses on core payment topics. These one-to-three hour e-courses can be launched any time and from anywhere. Students have a full 30 days to complete a course. It’s an excellent way for organizations to train large number of staff across various disciplines.

WEBINARS

Similar to on demand courses, our new webinar training channel is designed with convenience in mind. These short, instructor-led courses give you the opportunity to learn about core or topical issues from the convenience of your desktop, yet still retain the ability to interact with our skilled instructors. Our webinar schedule is new yet growing. Check our website regularly for updates.

CUSTOM LEARNING

Your business has its own unique challenges and needs. Visa Business School’s custom learning solutions offers flexible, personalized training that is delivered when and where you need it most. Any of our scheduled courses can be conducted in full or adapted to your specific requirements. We are happy to deliver training directly in your office, anywhere in your local market, or from our own office. For more information on custom learning, contact us at VisaBusinessSchool@visa.com.

Registration

You can register for any of our courses at www.VisaBusinessSchool.com. Our website contains the most up-to-date information. Visit regularly as new sessions or courses may be added or changed throughout the year. **Note:** You will need a Visa Online ID to access our website. To obtain VOL ID, visit www.VisaOnline.com. If you have questions or want additional information, please email us at VisaBusinessSchool@visa.com.

Course content may vary by region. Not all courses are available in all regions. Participants should attend courses within their own Visa region. Please refer to the workshop calendar for course dates and locations.

Register at www.VisaBusinessSchool.com
Acquirer Business Fundamentals

This two-day course is designed to educate acquirers on the dynamics of processing and its operational functions from a business perspective. It provides an understanding of the unique marketing, operations and processing challenges and key factors that can help reduce costs and improve profitability. The course covers merchant sales and acquisition practices, common types of merchant fraud, chargeback processing, emerging payment technologies, merchant monitoring strategies, and the key indicators that help in identifying merchant fraud schemes. Participants will work through a variety of case studies and group activities for a robust learning experience.

Topics
• What is Acquiring?
• Acquiring Profitability
• Acquirer Business Drivers
• Merchant Marketing and Sales
• Merchant Set-Up and Review
• Authorization, Clearing and Settlement
• Risk Management—Merchant Fraud Prevention
  – Merchant Bust-Outs

Acquirer Risk Management

The acquiring fraud risk management program is designed to provide in-depth training covering key topics on merchant credit risk, operation risk, dispute resolution, fraud risk and data security. The course provides insights on policies, processes and controls specific to acquiring risk management, and the appropriate techniques and tools to deploy as part of managing acquiring risk.

Topics
• Overview of Payment Systems and Risk Management
• Acquiring Controls and Policies - Operational and Risk Management
• Acquirer Strategy and Organization
• Merchant Underwriting, Contracting and Setup
• Merchant Training, Card Acceptance Procedures, Card Security Features
• Fraud Prevention Guidelines for Card-Present & Card-Absent Merchants
• Merchant Activity Monitoring, Risk Monitoring Tools, and Suspect Activity Response
• Merchant Payments
• Overview of Authorization
• Cardholder Verification and Identification

– Data Security – Payment Applications and Payment Card Industry Data Security Standards (PCI-DSS)
– Dispute Resolution – Chargeback and Compliance
– Terminal management and controls
– Technologies for Risk Mitigation – EMV, 3-D Secure, Line Encryption, PIN Transaction Security
– Third-Party Agent Risk Management
– Acquiring Risk - MIS, Performance Measurement, Benchmark
– Scheme rules and risk compliance program

Who Should Attend
• Staff tasked with on-boarding new merchants
• Staff tasked with mitigating fraud losses

Course Type: Workshop
Duration: 3 days
Region: AP

Register at www.VisaBusinessSchool.com
Understanding Merchant Acceptance

The purpose of this course is to help acquirers better understand payment acceptance best practices in order to assist their merchants properly process Visa transactions, understand Visa products and rules, and protect cardholder data, while minimizing the risk of loss from fraud. Attendees will work through a variety of case studies and group activities ensuring a robust learning experience.

Topics

During this course, attendees will learn basic merchant rules and guidelines for accepting and processing card-present and card-absent transactions, including:

- Transaction Processing Basics
- Visa Rules
- Authorization Process
- Card-Present Guidelines
  - Card Security Features
  - Fraud Prevention
  - Point of Sale (POS) Counterfeit Liability Shift
- Cardholder Verification and Identification
  - Skimming
  - Recovered Cards
- Card-Absent Guidelines
  - Recurring Transactions
  - E-commerce Transactions
  - Card Verification Value 2
  - Verified by Visa
  - Website Best Practices

Who Should Attend

- Acquirer staff responsible for merchant training and/or merchant relationship management.

Note: Acquirer staff seeing an understanding of the acquiring business from an acquirer perspective should also consider attending the Acquirer Business Fundamentals workshop

Course Type: Workshop
Duration: 3 days
Regions: AP, CEMEA

Register at www.VisaBusinessSchool.com
Diving into Visa Billing Statements

The Diving into Visa Billing Statements course structure consists of three core modules:

• Surveying the Surface - Invoice Basics
• Preparing Your Gear - Key Concepts
• A Deeper Dive - Billing Details

In the first module, you'll survey the surface by learning how to access Visa billing in the Online Member Invoice (OMI) tool or in the Online Invoice Presentment (OIP) tool, what information is displayed on the billing statement, and the basics of how invoices are paid.

In the second module, you'll dive deeper into the Visa billing process and learn key concepts in understanding your invoice statements, including information on entities, such as Settlement Reporting Entities (SREs), collection entities, and how they relate to other entities.

In the third module, you’ll take a detailed look at the different sections of your Visa billing statement, as well as learn how to research specific billing line items, concluding with a Mastery Challenge to test your understanding of the course content.

Who Should Attend

• Visa clients who need to understand Visa billing statements and invoices

Course Type: On Demand
Duration: 40 minutes
Regions: AP, Brazil, CEMEA, LAC, North America
Language: English

Fundamentals of Visa Business

This program introduces participants to the world of Visa and is a “must attend” for new employees or for staff new to card center operations. It is also valuable for new managers who want to understand key areas of operation more fully.

Delivered through a combination of lectures, case studies, quizzes and discussions, this program provides information on the Visa payment system. It covers topics such as the Visa organization and its structure, products and services; the authorization and settlement systems; the travel and entertainment segment of the business; the dispute resolution process; and key risk management programs.

Topics

• Visa Overview
  - About Visa Inc.
  - Clients' Roles
  - The Visa Brand
  - Fundamentals of Debit and Credit
  - Revenues and Costs in the Transaction Cycle
• Role of Visa
  - Visa Products and Services
  - Emerging Products and Channels
  - Rules and Regulations
  - Overview of the VisaNet Systems

• Authorization
  - Card Acceptance Procedures
  - Concept and Process Flow
  - VisaNet Integrated Payment (V.I.P.) System
• Clearing and Settlement
  - BASE II Function and Process Flow
  - VisaNet Settlement Service (VSS)
  - Currency Conversion
  - Interchange Reimbursement Fees
  - Visa Fees and Charges
• Dispute Resolution
• Risk Management Programs and Services
• Client Support

Who Should Attend

• New Visa clients
• New staff or existing bank staff who are new to the bankcard industry
• New managers who want a high-level overview of Visa

Course Type: Workshop
Duration: 2 days
Regions: AP, Brazil, LAC, North America
Understanding Interchange

Understanding Interchange provides a comprehensive overview of interchange, including what it is and how it works, why it is important to the payment system and how its effectiveness is measured. This course also briefly reviews the global regulatory environment and the impact of regulation on interchange.

Topics
• Interchange Overview
• The Effectiveness of Interchange
• Impact of Interchange Regulation

The course concludes with a Mastery Challenge that you can use to test your understanding of Interchange.

Visa First

This five-day program will guide new Visa clients through the process of launching a new card program and issuing Visa cards for the first time. Participants will gain the knowledge and skills needed to run a successful, profitable and efficient Visa payment card business.

Through a combination of lectures, case studies and discussions, this training program will provide a complete overview of the payment card business. This workshop will also provide opportunities for participants to meet and share experiences and best practices with staff from other client organizations.

Topics
• Fundamentals of Debit and Credit
• Payment Cycle
• Key Risks and Key Profit Drivers
• Role of Branches
• Visa Products
• Promoting Cards
• Disputed Transactions
• Fees and Profitability
• VisaNet Operations
• Client Information Questionnaire

Who Should Attend
• Principal and Associate Members (including new clients holding a restricted license)
• Foreign branch or plus license members
• Existing Visa clients upgrading from Associate to Principal Membership
• Clients using a third party processor
• Visa recommends that these participants be (i) the card center manager or someone of an equivalent position and (ii) the person who is involved in the technical implementation of the card program

Course Type: Workshop
Duration: 5 days
Regions: AP, CEMEA, LAC, North America

Register at www.VisaBusinessSchool.com
Card Profitability

This program will provide an overview of the payments business and introduce the key drivers of profitability for issuers of Visa Credit, Visa Debit and Visa Prepaid products. A review of acquiring economics and key revenue considerations will also be included.

**Topics**

- Profitability Principles
  - Core Economics
  - Approaches to Card Profitability
- Debit Programs
  - Revenue Drivers
  - The Interdependence of Card and Deposit Account Relationships
  - Cost Drivers
  - Increasing Usage
  - Case Studies
- Functional Cost Analysis and Benchmarking
- Credit Programs
  - Balancing Risk and Reward
  - Revenue Drivers
  - Cost Drivers
- Acquiring Profitability
  - Cost/Revenue Drivers
  - Growth and Scale: Issuing/Acquiring Interdependency
  - Profitability and Merchant Discount Rate (MDR) Competition
- Prepaid Programs
  - Performance Management and Value-based Pricing

**Who Should Attend**

- Card center staff with knowledge of the card business, managerial responsibility or a profitability-specific role

**Course Type:** Workshop  
**Duration:** 2 days  
**Regions:** AP, Brazil, CEMEA, LAC, North America

Card Program Management – Level 1

Strategy is everything! Each market is unique and timing is crucial when planning to move a bankcard portfolio forward. This course will help participants understand how cards affect retail banking, set up a card business for long term growth, learn about the interdependencies of the issuing and acquiring environments and discover how to leverage technology in the payments industry to achieve the desired outcomes.

The course is a blend of presentations and group discussion that encourages sharing of success stories and best practices.

**Topics**

- Structure, Organization and Card Program Overview
- Strategy, Opportunity and Dynamics
- Product Types and Tactical Motivation
- Value Chain, Differentiation Versus Issuing, Strategy Segmentation and E-commerce
- A Breakdown of Stages: Describing the Exchange of Information and Value
- Defining the Critical Functional Processes
- Profitability Models and Drivers of Cost and Revenue for Debit, Credit and Prepaid Cards
- Definition, Positioning, Segmentation and Market Examples
- Selling to and Servicing Customers via Different Channels
- Policy, Credit Scoring, Risk Life Cycle, Collections and the Use of External Data
- Fraud Trends and Examples of Major Fraud Types
- Marketing Life Cycle: Acquisition, Activation and Retention
- A Review of the Regulatory Landscape and the Need for Responsible Practices
- A Review of Marketing and Technology Changes
- Nine Vital Ingredients for Success

**Who Should Attend**

- Middle and senior management involved in strategy and business planning, marketing, risk management, systems and operations

**Course Type:** Workshop  
**Duration:** 3 days  
**Regions:** AP, Brazil, CEMEA, LAC, North America

Card Program Management – Level 2

Managing growth is one of the challenges facing the payments industry today. This course will help participants understand tactics and techniques for resolving issues that are relevant for organizations in growth mode. Participants will come away with an understanding of the evolving global card climate and methods for effectively implementing marketing and channel management strategies.

The course is a blend of presentations and group discussion that encourages sharing of success stories and best practices.

**Topics**
- Benchmarking and Performance Management
- Co-Branding
- Credit Risk: Best Practice
- Driving Credit Usage
- Driving Debit Usage
- Information Management
- Sub Prime Lending
- Risk Based Pricing
- Sub Segmentation
- Re-engineering the Collateral
- New tactics in Card Profitability
- Managing the Customer Experience
- Loyalty and Retention
- Digital Marketing and the Impact of Social Media

**Who Should Attend**
- Middle and senior management involved in strategy and business planning, marketing, risk management, systems and operations

**Course Type:** Workshop  
**Duration:** 2 days  
**Regions:** AP, Brazil, CEMEA, LAC, North America

Portfolio Segmentation

This comprehensive one and a half day workshop introduces how behavioral segmentation is used as a strategic tool to improve card portfolio management and to develop direct action plans. The workshop will also provide card issuers’ middle and upper management with insights to improve the return on investment and increase profitability of their Visa card business.

Participants will learn from Visa experts about segmentation tools and best practices that are being used in the LAC Region. Participants will also have the opportunity to share and validate their own experiences and best practices with their peers. At the end of this workshop, participants will better understand their clients’ needs by identifying segments within their cards portfolio based on methodologies previously developed and used by Visa in Latin America. This workshop’s key objective is to help card managers better understand their cardholders’ needs by identifying key segments through analyzing prominent segmentation methodologies and reviewing local market case studies.

Some of the questions that this workshop will help address are:
- How can issuers better understand their customer base and optimize its yield
- Identifying key market segments
- What are the models and tools used to develop a successful segmentation

**Topics**
- Basic concepts, types and evolution of segmentation
- Visa’s segmentation methodologies
- Results at the portfolio and country level found in studies developed by Visa Consulting LAC
- Analysis of a Case study
- Minimal requirements needed by issuers to develop segmentations
- Operating Certificates

**Who Should Attend**
- Product and Marketing Managers
- Middle and upper Management who want to increase their knowledge of segmentation
- Management involved in Life Cycle Management of Cards

**Course Type:** Workshop  
**Duration:** 1-1/2 days  
**Regions:** LAC

International Bankcard Management School

Strengthen your payment management expertise by attending this innovative, five-day program. Covering everything from high-level, strategic management issues to everyday, real-world details, this course will teach participants how to launch and run a successful bankcard business in today’s competitive environment.

Along with providing the basic disciplines that form the foundation of every successful payment program, the International Bankcard Management School brings you up to date on the latest thinking and best practices across various aspects of the industry, including credit, debit and small business products; marketing; new technologies and initiatives; risk management; and more.

This challenging curriculum blends industry expertise with an interactive learning philosophy that includes:

- **Knowledge.** Leading industry and Visa experts share knowledge and best practices gained from years of practical experience.
- **Practice.** Simulations challenge you to launch and manage a profitable card business in a competitive, real-world environment.
- **Engagement.** Interactive technology makes lecture-based instruction an ongoing dialogue between students and speakers.
- **Networking.** Group and team activities provide opportunities to meet and share experiences with colleagues and experts alike.

Who Should Attend

- Banking professionals new to the bankcard and payment business
- Experienced card business specialists who want to broaden their knowledge
- Managers looking for more ways to apply best practices to their own business
- Executives responsible for bankcard marketing, risk management and operations

Tuition

Tuition includes breakfast, lunch and snacks daily; opening and closing night dinners; and all course materials. Hotel accommodations and transportation are not included.

- **Course Type:** Special Event
- **Duration:** 5 days
- **Regions:** AP, Brazil, CEMEA, LAC, North America
- **Language:** English

Visa Global Challenge

The Visa Global Challenge is a web-based business simulation that takes place in a fictional marketplace. Over a 10-week period, four-person teams from organizations across the globe compete to create and manage the most profitable card portfolio in a risk-free environment.

Overview

Each team is provided with information on the demographics, business opportunities and competitive environment of the fictional market, and they collaborate to implement effective strategies for issuing credit and debit cards. In addition, participants analyze opportunities year over year and make decisions regarding all facets of the payment business, such as:

• Choosing marketing campaigns to promote card use and retain cardholders
• Developing risk and account management strategies to minimize losses
• Selecting technology to manage operations effectively

Teams battle their way through five rounds, each round representing a year in the life of a card program. At the end of each round, teams receive detailed performance results and their ranking relative to the competing teams.

Who Should Attend

• Banking professionals new to the bankcard and payment business.
• Experienced card business specialists who want to broaden their knowledge.
• Managers looking for more ways to apply best practices to their own business.
• Executives responsible for bankcard marketing, risk management or operations.

Course Type: Special Event, Online
Duration: 10 weeks
Regions: AP, Brazil, CEMEA, LAC, North America
Language: English

Register at www.VisaBusinessSchool.com
Dispute Resolution Changes

To help both issuers and acquirers successfully prepare for the rule changes scheduled for each April and October business release, Visa prepares a webcast that discusses the what, why and how behind the upcoming rule changes. Each rule change is explained in detail, comparing the current requirements to the new rule improvements effective for chargebacks processed on or after the April and October releases. The webcast also includes an optional Q&A segment that addresses some key client questions about the scheduled changes.

Course Type: On Demand
Duration: Varies
Language: English
Regions: AP, Brazil, CEMEA, LAC, North America

Dispute Training for Beginners

This course provides students with the requirements of the chargeback framework as well as information essential to managing disputes within a card center. It provides a step-by-step guide to the chargeback process for issuers and acquirers, and covers the operating rules they must follow.

This program allows students to follow the progress of a chargeback through each stage of the cycle, all the way to arbitration. It has proved to be an effective on-site learning tool. Completion of this course is recommended prior to attending the Basic Dispute Resolution workshop.

Topics
- The Transaction Cycle
- Overview of the Chargeback Process
- Visa International Operating Regulations
- Chargeback Reason Codes
- Julian Calendar
- Interchange Reports
- Visa Resolve Online

Who Should Attend
- Staff new to chargeback and dispute resolution departments
- Staff from other departments who require an understanding of chargeback concepts and requirements
- Staff with basic chargeback knowledge who need to know about other dispute resolution processes such as arbitration and compliance
- Staff experienced in chargeback and other dispute resolution processes who need a refresher course

Course Type: On Demand
Duration: 2 hours
Languages: Chinese, English, French, Japanese, Korean, Portuguese, Russian, Spanish
Regions: AP, Brazil, CEMEA, LAC, North America
Master Dispute Case Filings

Understanding the arbitration and compliance case-filing process is essential to managing Visa disputes. This course (formerly called Advanced Dispute Resolution) covers the top reason codes processed by issuers and acquirers as well as the key requirements clients must fulfill before filing an arbitration or compliance case with Visa to ensure it is successful.

New hands-on case studies will further clients’ understanding of the rules surrounding case filing. Best-in-class trainers will cover Visa dispute resolution tools, resources and best practices, while group exercises and open discussions will help participants understand the rationale and intent behind the rules and regulations so they can make accurate and timely decisions.

Topics
- Dispute Trends
- Recurring and Complex Reason Codes
- Pre-arbitration and Arbitration
- Arbitration Case Studies
- Pre-compliance and Compliance
- Compliance Case Studies

Who Should Attend
- Chargeback and dispute resolution staff with at least two years’ experience
- Personnel who have attended the Understanding Dispute Resolution program
- Managers and supervisors who have a working knowledge of chargebacks and want a complete understanding of dispute processes and key considerations involved

Course Type: Workshop
Duration: 2 days
Regions: AP, Brazil, CEMEA, LAC, North America

Understanding Dispute Resolution

Understanding the dispute resolution process is essential to managing back-office processes. This course (formerly called Basic Dispute Resolution) provides participants with an in-depth understanding of the chargeback cycle and current dispute rules. It covers 22 chargeback reason codes from the Visa Core Rules and Visa Product and Service Rules and their chargeback and representment rights and limitations.

Attendees will learn the in-and-outs of handling disputes and become better prepared to provide the best customer service for their cardholders and merchants. New hands-on case studies will further clients’ understanding of the rules surrounding case filing. Best-in-class trainers will cover Visa dispute resolution tools, resources and best practices, while group exercises and open discussions will help participants understand the rationale and intent behind the rules and regulations so they can make accurate and timely decisions.

Topics
- What Is Visa?
- Visa Core Rules and Visa Product and Service Rules
- The Transaction Cycle

Who Should Attend
- Chargeback and dispute resolution staff with at least one year of experience
- Staff from related departments such as risk management, authorization, and customer service

Course Type: Workshop
Duration: 3 days
Regions: AP, Brazil, CEMEA, LAC, North America

Register at www.VisaBusinessSchool.com
Using Visa Resolve Online—For Issuers and Acquirers

Visa Resolve Online provides a single, online platform to manage the dispute process. This course provides general application training as well as instruction on issuer- and acquirer-specific aspects of Visa Resolve Online.

**Topics**

By the end of this course, participants will be able to:

- Navigate through Visa Resolve Online
- Understand key features of the dispute process flow
- Submit and manage transaction inquiries
- Access and use Visa Resolve Online reports
- Manage cases
- Initiate and respond to Requests for Copies (RFCs)
- Submit and respond to pre-filing questionnaires
- File cases for arbitration and compliance
- Manage good-faith disputes
- Perform exception item matching

Who Should Attend

- Staff who are responsible for processing disputes, stop payments and/or fraud using Visa Resolve Online
- Staff who are responsible for posting to the Exception File using Visa Resolve Online
- Staff who are responsible for researching transaction information using Visa Resolve Online

**Course Type:** On Demand  
**Duration:** 3-4 hours  
**Languages:** English, Japanese, Portuguese,* Spanish*

*Closed captioning is translated in Spanish and Portuguese. Voice and on-screen content is in English.

Working Chip Card Disputes

Visa’s e-learning course, *Working Chip Card Disputes* offers a high-level introduction to chip payment processing. Its primary goal is to help sharpen issuer/acquirer staff decision-making abilities when handling chip transaction disputes. The program includes real-world chip-initiated transaction dispute scenarios that require learners to practice critical skills inherent in the back-office chargeback environment. Even though the course is intended for dispute resolution personnel, it can also be extremely useful to anyone involved in the production, processes, systems, and services that enable the chip platform.

The *Working Chip Card Disputes* course is divided into two modules, each approximately 30 to 40 minutes long.

**Topics**

**Module One: A Quick Look at Chip Transaction Processing** – Covers the what, why, and how of chip technology:

- Our Evolving Chip Payment Landscape
- How the Chip Card Works
- Chip Card Acceptance: Start-to-Finish
- EMV Liability Shift Define

**Module Two: Handling EMV Liability Disputes** – Provides a detailed explanation of Visa’s U.S. Counterfeit Liability Shift rules and the steps needed to determine who holds financial responsibility for a counterfeit, point-of-sale transaction. Topics include:

- A Closer Look at the EMV Liability Shift
- Identifying Chip Capability
- Understanding Fallback Transactions

**Course Type:** On Demand  
**Duration:** Two 45-minute modules  
**Region:** U.S.  
**Language:** English

Chip Impacts on Other Chargebacks

As our payment industry continues to evolve, so should your understanding of chargeback and representment conditions related to chip transactions. Visa’s e-learning course, Chip Impacts on Other Chargebacks, is designed to help issuer and acquirer dispute analysts gain greater expertise in assessing the potential impact of specific chargeback reason codes that apply to all chip transaction disputes regardless of product type or Cardholder Verification method (CVM). The course includes real-world chip-initiated transaction disputes that require participants to practice skills critical in the back-office chargeback environment. Before enrolling in this course, you may want to take the Working Chip Disputes course as a preparatory first step.

Topics
The Chip Impacts on Other Chargebacks course is divided into two modules, each approximately 30 to 40 minutes long.

Module One: Handling Disputes for Chip Transactions with PIN, Signature, and No Signature covers three reason codes that apply to all disputes for chip transactions, regardless of the type of product or Cardholder Verification method (CVM) used.

Topics Include:
- Reason Code 71: Declined Authorization
- Reason Code 72: No Authorization
- Reason Code 80: Incorrect Transaction Amount or Account Number

Module Two: Handling Chip and PIN Disputes helps you assess the impact on chargeback reason codes for chip and PIN transactions. Topics include:
- Chargeback Implications for Chip and PIN Transactions
- Reason Code 57: Fraudulent Multiple Transactions
- Reason Code 60: Illegible Fulfillment
- Reason Code 75: Transaction Not Recognized

This course also includes a Quick Reference tool that highlights key dispute resolution best practices that you can use back on-the-job.

Edit Package Fundamentals

Edit Package Fundamentals has been designed specifically for Visa clients who wish to learn more about installing and using Edit Package (Release 4.0) for Windows and for clients who clear transactions using the TC or VML record formats. This course will help you make better use of the Edit Package by ensuring that you understand where the Edit Package fits within the VisaNet system and by providing you with step-by-step instructions and helpful hints for the most common tasks.

Topics
- The Purpose of the Edit Package
- Migrating from Edit Package (Release 3.0)
- Installing and Navigating the Edit Package (Release 4.0)
- Setting Up the Edit Package (Release 4.0)
- Processing Outgoing Files
- Processing Incoming Files

Who Should Attend
This course is intended for issuers, acquirers, and processors.

Course Type: On Demand
Duration: 2-1/2 hours
Regions: AP, Brazil, CEMEA, LAC, North America
Language: English
eMIQ Overview

Welcome to the eMIQ Overview course. The purpose of the course is to help you complete forms using the Electronic Member Information Questionnaire, or eMIQ, application. This course focuses specifically on the DUAL ~ ISSUER BIN INSTALLATION / UPDATE form. This course includes three modules:

• Module One focuses on general information about the eMIQ application and the process of submitting an eMIQ.
• Module Two discusses different scenarios under which you would submit an eMIQ, including installing a new BIN, making VisaNet Settlement Service (VSS) hierarchy changes, requesting changes to Stand-in Processing, adding chip capability to an existing card program, and added Verified by Visa capability to an existing card program.
• Module Three lists some tips to help you as you complete eMIQ forms, and provides information about how to obtain support.

Financial Reports

This course will provide participants with access to VisaNet Settlement Service (VSS) reports generated in the clearing and settlement process and will review how these reports relate to other Visa systems, such as Online Member Invoices (OMIs). This course will also provide an overview of the information included in the Quarterly Operating Certificates.

Topics

• Transaction Processing
• BASE II System: Clearing and Settlement
• Settlement Flows and Time Frames
• VSS Processing
• Settlement Reporting Entity (SRE) Concepts
• Settlement Hierarchy Models
• Financial Reports: VSS
  – Main Reports: Domestic and International Settlement
  – How VSS Reports Are Generated: Issuer and Acquirer Perspective
  – Primary Visa Fees: Basis for Assessment
  – How Invoices Are Generated: Brazil Environment
  – OMI Accessibility
  – Placement of Information on the Invoice
  – Summary of Charges
  – Reports
  – Quarterly Operating Certificate Review

Who Should Attend

• Managers, supervisors and technicians in the operations and finance departments

This course includes a sample DUAL ~ ISSUER BIN INSTALLATION / UPDATE form that you can complete as you work through the course and save for future reference.

Course Type: On Demand
Duration: 2-1/2 hours
Region: Brazil
Languages: English, Portuguese
Implementing Chip with VSDC

Enjoy additional benefit and increased security when you migrate your Visa card programs to meet EMV chip specification. This workshop will explore both the business and the operational impacts of moving VSDC products to chip. It will present a high-level business case for chip, highlight the different implementation options, and explain product and service concepts.

Participants will learn how to develop Smart card strategies while also ensuring that the proper chip infrastructure is in place. During this workshop, each participant will develop an initial VSDC project plan.

Topics
- EMV strategy and migration update
- Background and rationale for Smart card migration
- Overview of EMV specification and functions
- Processing options through VisaNet
- Risk management

Who Should Attend
- Senior and middle ranking business managers
- Technical and operational managers from the card business strategy and product development areas
- Technical staff responsible for planning and developing products and services

Course Type: Workshop
Duration: 2 days
Regions: CEMEA

Innovation and Security in the Payment System

This program will explore the business and operations aspects for innovation and security using new payment technologies such as chip with Visa Smart Debit/Credit (VSDC), Visa payWave, Mobile Payment, Tokenization and ecommerce Authentication. Participants will learn about the high-level business case for new technologies and the implementation options available for each case and how to relate the new technologies to current products and services.

Topics
- Latin America EMV Migration Status and Liability Shift
- Background and Rationale for Chip Migration
- Overview of EMV Specification and Functions
- Cryptography concepts and Key Management
- Processing options
- Mobile payment concepts
- Tokenization concepts
- eCommerce Authentication concepts
- Implementation Considerations for each case

Who Should Attend
- Senior and middle level business managers
- Technical and operational managers from the card business strategy and product development areas
- Technical staff responsible for planning and developing products and services

Course Type: Workshop
Duration: 2 days
Regions: LAC
Managing Authorizations Effectively

Authorization is a complicated and time-sensitive process that can be handled with greater efficiency when the authorization tools and systems are understood.

This workshop covers the different components and features of the VisaNet Integrated Payment (V.I.P.) System. It includes an in-depth analysis of BASE I and, where applicable, draws comparisons with single-message processing. Once these elements are understood, participants can set the appropriate Positive Cardholder Authorization Service (PCAS) limits and implement other available risk control tools.

This workshop will also enable you to make the best use of the different V.I.P. System services, reduce your bank’s exposure to fraud and help you run a secure, well-managed and profitable business.

Topics
• BASE I Routing and Message Formats
• CVV and CVV2
• PIN Processing and Data Encryption Standard (DES) Key Management
• Visa Smart Debit/Credit (VSDC) Overview
• Verifie by Visa Overview
• How to Set Effective PCAS Parameters
• BASE I Best Practices and Risk Management
• Card Recovery Bulletin and Exception File Management
• Understanding and Using IARS

Who Should Attend
• Staff who have at least 6 months’ experience in authorization
• Staff involved in implementing card programs
• Course Type: Workshop
• Duration: 2 days
• Regions: AP, Brazil, CEMEA, LAC, North America

U.S. EMV Terminal Configuration

Minimum US Online Only Terminal Configuration/accelerated Connection Platform provides a brief update on these solutions that may assist US acquirers, processors, merchants and value-added resellers implementing chip. This will be especially of interest to merchants and acquirers who are upgrading their terminals to chip.

Course Type: On Demand
Duration: 10 minutes
Region: U.S.
Language: English
VisaNet Financial Management

The VisaNet Clearing and Settlement system allows client organizations to clear and settle all types of transactions in different currencies. Participants will learn how to maximize financial gains by using BASE II and the VisaNet Settlement Service (VSS). Discussions on best practices will enable an understanding of the benefits of an effective and efficient reconciliation processing. Through hands-on exercises and case studies, participants will learn which tools will allow them to manage their portfolios most effectively.

Topics
- Overview of the BASE II Clearing and Settlement System
- Optimizing Clearing Data Processing with the Visa Edit Package
- Currency Conversion
- Interchange Reimbursement Fees
- VSS
  - VSS Hierarchies
  - VSS Reports
- Financial Reconciliation

Visa Technical Systems (Including “Understanding Edit Package”)

This program will provide an in-depth view of VisaNet, its systems, processes and capabilities. Understanding the various V.I.P. messages will allow participants to determine appropriate course of action. In addition, hands-on activity on a PC will allow them to understand the VisaNet Certification process as well as navigate through the Edit Package.

Topics
This program covers:
- An Overview of VisaNet Systems and Functions
- Client Connectivity Options
- Understanding V.I.P. Messages
- Visa Certification Management System
  - VisaNet Test System
- Navigating the PC Edit Package (Release 4.0) for Windows
- Installation and setup of Edit Package
- System and Functions
- Processing of outgoing and incoming file
- Review of Edit Package reports
- How to resolve common problems within the application

Who Should Attend
- Staff responsible for system administration of EA, Edit Package, and VisaNet Test System (VTS)
- Staff involved in daily clearing, settlement and reconciliation of transactions through VisaNet
- Staff responsible for authorization services, IT personnel
- Staff from the operations, risk management or customer service areas who need detailed information about authorization options and considerations

Course Type: Workshop
Duration: 4 days
Region: LAC
VisaNet Operations Management

Recently updated with the latest information from Visa experts, the VisaNet Operations Management course offers clients an opportunity to learn about VisaNet and the importance of an effective authorization strategy in managing risk, providing good customer service, and implementing an effective clearing and settlement process. By understanding VisaNet processing, functions, services and invaluable benefit, clients can work to improve customer satisfaction and loyalty while increasing program profitability.

Participants will also learn how setting BASE I (authorization) parameters can influence their risk and service levels, and how to optimize BASE II. Additionally, clients will gain knowledge of VisaNet Settlement Service (VSS) reports in order to improve reconciliation processes. Best-in-class trainers will cover several hands-on exercises and case studies.

Topics
- Overview of VisaNet Global Processing
- Principles of Authorization
- Risk and Customer Service Impact
  - Stand-In Processing, Card Verification Service, PIN Verification and International Automated Referral Service
- Visa Smart Debit / Credit Processing
- E-commerce Visa Solutions: Verify by Visa

VisaNet Overview

This course provides an overview of VisaNet’s role in payment transaction processing. The course begins with a high-level introduction to VisaNet’s role in transaction processing and then builds to a more detailed explanation of the parties, processing and components of VisaNet. This course is a must for people who need to understand how VisaNet contributes to the most powerful, secure and reliable transaction processing system in the world.

Topics
By the end of this course, participants will be able to:
- Describe the purpose and functionality of VisaNet
- Define the entities involved in a VisaNet transaction
- Define the key steps in transaction processing
- Define how VisaNet connects to its endpoints
- Explain the similarities and differences between dual-message and full financial processing
- Identify key authorization messages in both dual-message and full financial processing
- Describe the role of processors in authorization, clearing and settlement

Who Should Attend
- Card center managers and staff with at least two years of experience
- Senior staff responsible for authorization services and clearing and settlement processes
- Senior staff from the operations, risk management or customer service areas

Course Type: Workshop
Duration: 3 days
Regions: AP, Brazil, CEMEA, LAC, North America

Register at www.VisaBusinessSchool.com
EMV Chip: When to Test

The “When to Test” webcast, the first module in the series, provides an overview of the requirements for testing chip terminals and when retesting will be needed. After completing this short webcast, acquirers, processors, merchants and agents will better understand when to test their chip terminals and will have access to frequently asked questions about terminal testing. The webcast also lists resources for acquirers and merchants that want additional, in-depth information on the terminal testing process.

Course Type: On Demand
Duration: 15 minutes
Region: U.S.
Language: English

Improving Issuer Authorization Rates With Visa Consumer Authentication Service (coming soon)

Watch the Improving Issuer Authorization Rates with Visa Consumer Authentication Service webcast to learn how you can confidently authenticate consumers prior to authorization and allow the majority of your low risk transactions to proceed without the need for additional verification which can often lead to abandonment at the point of purchase and/or cardholder dissatisfaction.

This informative webcast defines types of dynamic, risk-based authentication methods used today, explains the 3-D Secure global message protocol that supports cardholder verification for online transactions, and describes how the Visa Consumer Authentication Service supports an issuer’s 3-D program. The webcast also includes a step-by-step demonstration of how the Visa Consumer Authentication Service works in different authentication situations.

Topics
• Visa eCommerce authentication strategy
• Rules for risk-decisioning capability

Who Should Attend
• Staff who work in developing authorization strategy to reduce risk.

Course Type: On Demand
Duration: 15 minutes
Region: Brazil, CEMEA, LAC, North America
Introduction to Fraud Prevention for Issuers

The *Introduction to Fraud Prevention for Issuers* course provides an overview of the various fraud concerns that issuers face today. This highly engaging and interactive online course covers the various fraud schemes that are currently being carried out worldwide, the types of criminals involved, and the key tactics they are using to steal from issuing financial institutions. It also lays the foundation for understanding the various fraud prevention tools and strategies that issuers can use to successfully combat fraud and prevent associated losses. The course is divided into two core modules:

The first module defines key terms, concepts and the players involved to get issuers ready to deal with fraud situations. It then addresses the payment card fraud types that pose the biggest threats to their business.

The second module goes into fraud detection and monitoring strategies to help minimize fraud exposure.

The *Introduction to Fraud Prevention for Issuers* course uses real-world cases and examples to demonstrate how different fraud scams are played out at the issuer level. Learn how to stop fraud in its tracks. Sign up today.

Who Should Attend

- Issuer managers responsible for managing fraud, including the implementation of detection and control strategies for their organizations
- Managers and supervisors in operations, authorizations and investigations who need information about fraud issues at the issuer level
- Acquirers who are interested in broadening their understanding of fraud to include issuer level situations and control strategies

Course Type: On Demand
Duration: 1 hour
Regions: AP, Brazil, CEMEA, LAC, North America
Language: English

Introduction to Fraud Prevention for Acquirers

The *Introduction to Fraud Prevention for Acquirers* course provides an overview of the serious fraud issues that acquirers face today. This highly engaging and interactive online course covers the types of criminals involved, and the current fraud schemes carried out worldwide - from hackers to skimmers to bust out merchants!

The course also details POS best practices in a card-present and a card-not-present environment and how to mitigate future fraud losses through careful merchant monitoring:

- Module 1 defines key terms, concepts and the players involved in the world of fraud to get acquirers ready to dive into fraud situations they’ll face on-the-job.
- Module 2 goes into the types of merchant fraud that pose the biggest threats to acquirers’ business and how to deal with them effectively. There are real-world examples drawn from acquirers and from law enforcement professionals.
- Module 3 speaks to POS guidelines and best practices to mitigate potential fraud losses. It also addresses Visa tools available to fight fraud in the card-present and the card-not-present environment.
- Module 4 provides strategies and best practices to successfully monitor merchants’ business activity.

Who Should Attend

- Acquirers, issuers who also act as acquirers, managers and supervisors in operations, authorizations and investigations who need information about fraud issues at the merchant level.

Course Type: On Demand
Duration: 90 minutes
Region: AP, Brazil, CEMEA, LAC, North America

Fraud Prevention for Issuers and Acquirers

This program provides an in-depth look at the latest tools, information, and best practices that today’s issuers and acquirers need to better manage fraud risk, reduce associated fraud losses, and improve profitability. Highly interactive and practical, this workshop focuses its coverage on the key functional areas that are critical to identifying and neutralizing the most advanced fraud threats in the payment industry. These areas include operations, fraud risk management, MIS and data, merchant cardholder monitoring and loss controls. It also addresses compliance programs, fraud trends and specific strategies to combat them.

This workshop will:
• Present the Visa Inc., Global Fraud Prevention strategy.
• Provide current information aimed at helping participants maximize their business.
• Deliver tools, techniques and best practices to prepare participants to manage the latest fraud trends and attacks.
• Offer strategies, technologies, and processes for effective risk administration.

Topics
• Visa’s role and operational principles
• Impact of fraud; Types of fraud
• Fraud administration; Risk management core functions
• Acquiring business; High risk merchants
• Payment service providers
• Terminal administration
• Visa’s risk strategy
• Fraud management and monitoring; Fraud prevention tools
• E-commerce features; Veriﬁ by Visa; CAVV; VCAS
• ATM skimming
• Compliance programs and tools
• Fraud recovery and reporting; Best practices
• EMV chip cards –VSDC

PIN Security

This three-day PIN Security program provides up-to-date information on the management of cryptographic keys used in ATMs, PIN pads, cash dispensers and hardware security modules. It also covers all topics related to key management, including an in-depth review of the Payment Card Industry (PCI) PIN Security Requirements.

Topics
• In-depth review of PCI PIN Security Requirements
• Threats to PIN-based Transaction Processing
• Trust Model for PIN-based Transactions
• Key Management Methodologies
• Cryptographic Key Life Cycle
• Remote Key Distribution
• Case Studies

Who Should Attend
• Card center managers and staff involved in the management or operation of devices that accept cardholder PINs
• Personnel who need practical knowledge about the elements of cryptography and the management of secret encryption keys

Course Type: Workshop
Duration: 3 days
Regions: AP, Brazil, CEMEA, LAC, North America

Register at www.VisaBusinessSchool.com
eCommerce Fraud: Tips and Tools to Manage Your Merchant Fraud Risk

The payment industry is seeing a dramatic rise in the number of online shoppers, transactions, dollars spent, and cross-border purchases. Along with these opportunities, however, come additional fraud scams inherent to the ecommerce channel. This webcast provides acquirers with the latest information that they can pass along to their merchants to help them better manage online fraud risk and reduce associated losses. Key topics cover the use of internal files and transaction velocity controls for a more accurate review of orders, available authentication tools for the card and cardholder validation, and fraud screening technologies and practices for identifying and dealing with high-risk transactions.

Visa Risk Performance Tracking (VRPT)

This short webcast highlights the features of the Visa Risk Performance Tracking (VRPT) tool. The VRPT tool gives the acquirer the ability to review case history and transaction details regarding merchants and acquirers that have entered a risk program.