



CASE STUDY

VISA Direct Connect for a prepaid card provider in the USA



Client Overview

Opus implements VISA Direct Connect for a provider of general-purpose reloadable prepaid debit cards (GPR) cards.

The Challenge

The leading general-purpose reloadable prepaid debit cards (GPR) cards provider in the US wanted to establish direct connectivity with VISA for processing VISA card transactions as the existing transactions were processed through PULSE Switch. This required changes to be made to their existing switch and other infrastructure, which Opus delivered with ease given their exhaustive knowledge of switches.



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The Solution

Opus studied the customer's existing Switch landscape that supported transactions from MasterCard, Elan, and PULSE, and then deployed a team of experts for executing the project with knowledge of the VISA test simulator (VTS) and related applications.

The solution enhanced the system to handle new transaction messages from VISA after validating them. It enabled an appropriate response mechanism for VISA without impacting existing transactions from all other live networks, and without impacting the customer's core authorization & processing engine. The solution enhanced the support of Visa transactions through an online interface to Visa, in accordance with Visa specifications "VisaNet Single Message System (SMS)."

Implementation for the following message types was incorporated with the system:

- ✔ Sign On, Sign Off and Echo Request/Response (800/810)
- ✔ Authorization Request/Response (100/110)
- ✔ Financial Transaction Request/Response (200/210)
- ✔ Adjustment Request/Response (220/230)
- ✔ Reversal Advice Request/Response (420/430)

Benefits Delivered

- ✔ Flexible platform that allows adding new features including changes in the presentation layer without disturbing the business layer and vice versa
- ✔ Global prepaid platform included enhanced modules and functionalities with all the features of the current platform
- ✔ Reduced dependency on PULSE Network
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- ✔ Trained customer implementation team on VTS tools to independently carry out compliance mandate certifications in future