

Contents

- 1. Introduction 1-1**
 - 1.1. Set Numbering To Correct Chapter Number 1-1
 - 1.2. Key To File Naming 1-2
 - 1.3. Manual Items Required by Multifile Document 1-2
 - 1.4. Template Used 1-4
 - 1.5. When Adding a Section Break 1-4
 - 1.6. Potential Problems With Template 1-4
 - 1.7. Captions for Tasks 1-6
 - 1.8. For Final Print 1-6

- 2. Heading Styles and Usage (Heading 1)..... 2-1**
 - 2.1. Heading 2 2-1
 - 2.2. Heading 2 2-1
 - 2.3. Reference Materials 2-3

- 3. Alphabetical List of Styles 3-1**
 - 3.1. Heading 2—Use as Heading 2 3-2

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

1. Introduction

1.1. Set Numbering To Correct Chapter Number

In order to set the correct chapter number, choose the following:

- Style
- Modify
- Numbering
- Numbered tab
- Modify
- Choose 1., 2., 3. Numbering
- Modify
- In "Start At" dialog box,-enter chapter number
- After resetting Heading 1 numbering, check that Heading 2, 3, 4, and 5 have correct paragraph indent (This is a weird MSWord problem.). Put the cursor on each heading or go to a blank spot and create each heading, reset indent, then delete extra headings once indenting is reset.
 - Heading 2 should have a left indent of 0.
 - Heading 3 should have a left indent of 1.5
 - Heading 4 should have a left indent of 1.5
 - Heading 5 should have a left indent of 1.5



IMPORTANT:

Do not set chapter numbers manually. Be sure to set this by formatting the style described above. The automatic numbering of figures, tables, and tasks derives from the numbering of Heading 1 in each chapter. Additionally, do not number figures, tables or tasks manually. Insert a caption instead to have automatic numbering.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

1.2. Key To File Naming

The files are named so that they will fall alphabetically in the folder in the order they need to be printed. Print them in exactly that order and the book prints in perfect sequence.

- In order for the file list to be alphabetical, a letter precedes the document title in the name, then there is a dash.
- The title of the document is next, "Issuer Risk Management" and a dash.
- Then the specific type of file is given. These types follow:
 - TOC identifies the file that contains a Table of Contents.
 - TOTasks identifies the file that contains a Table of Figures.
 - 1-5 identifies the file that contains Chapters 1 through 5.
 - 6-10 identifies the file that contains Chapters 6 through 10.
 - Appendices identifies the file that contains the appendices.
 - Glossary identifies the file that contains the Glossary.

1.3. Manual Items Required by Multifile Document

Since this is a multifile document, some things are done manually.

1.3.1. Toc, Tof, Tot, and ToTasks Files—Check Page Numbers

- Toc, Tof, Tot, and ToTasks are separate files, but in the document they make up a single section—Table of Contents. Since they are separate files, the page numbering is started manually in each file. After these (TOC, TOF, TOT, and TOTasks) have been generated for the final printing, double check that the pagination is correct from one to the next. (example, TOC =6 pages, TOT starts on page 7, check that this is correct after generation).
 - Be sure that before you generate the Table of Tasks, you check that all task tables are correctly labeled with a "Task" caption. See Section 1.7 "Captions for Tasks" on page 1-6 for information how to add captions to new task tables
 - Once you have generated a Table of Tasks, check it to be sure that all the automatic numbering is working correctly. If the tasks are not numbered sequentially, (and correctly with the correct chapter number), you will have to debug the numbering.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

- One method is to go to the first task table that is numbered incorrectly. Highlight the number and press "F9". This may or may not fix the problem.
 - If it does not fix the problem, you will have to reinsert the caption. To do this, highlight the caption and delete it. Follow the instructions in Section 1.7 "Captions for Tasks" on page 1-6 for information how to add a new caption.
- Because the fields at the end of generated files may run over onto an extra page, check that this does not cause extra pages in the generated files. Take them out before final production. (i.e., each section should have an even number of pages; delete odd pages at the end caused by the fields.

An example of fields is the following:

1.3.2. Manual Cross References

Some cross references reference a different file. These cross references must be done manually. On the final print, check to see that these are still correct. Manual cross references in the document are on the following pages:

Location of Cross Reference	Section Cross Referenced	Title of Section Cross Referenced
3.1.4.6 Benefits of Application Scoring	Appendix D	"Application Scorecard Development"
3.3 Common Features of Fraudulent Applications	See Section 9.X.X,	Fraudulent Application (Fraud Type 4).
3.3.2 Apparently False Or Inconsistent Information (in one of the notes)	Chapter 8, Put correct cross reference.)	"Account Takeover".
5.4.2.1. Customer Service Procedures Script for Code 10 Calls	for information on Visa card security features, see Appendix F	"Card Security Features".
Table 1-1: Recommended Activities If The Issuer Has Determined That The Transaction Is Valid	Appendix F	Code 10 Report
5.5.1 Voice Authorization Center Operator Training	Section 9.1.3.3.	"Special Features Of An Electron Card"
Task 1-1: Recommended Practices to Protect Cardholder Profile on Host System	Section 5.5.1	CVV2 in the other file. "Card Verification Value 2 (CVV2) Program"
Section 9.2.2.1.1 Example of Card Security Features on Visa-flagged Cards	Appendix F, Figure F-2	"Card Security Features on Visa Flagged Cards"

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

Location of Cross Reference	Section Cross Referenced	Title of Section Cross Referenced
9.2.2.2. Emphasize Use of Card Security Features on Visa Electron Cards	Appendix F, Figure F-1	"Card Security Features"

1.4. Template Used

Risk Mgmt template.dot is the name of the template I used to create this document. It is basically the same as the standard Visa template, except I deleted all the unused styles to simplify it. Section 2 "Heading Styles and Usage (Heading 1)" on page 2-1 shows all the styles and how they are used.

1.5. When Adding a Section Break

- Be sure that the when you insert a new section break, it is an Odd Page section break.
- Be sure an incorporate the changes in Section 1.6.1 "Side Headers Continue from previous Chapter" on page 1-4.
- Be sure an incorporate the changes in Section 1.6.2 "Page Numbers Continue From Previous Section" on page 1-5.
- Check each chapter to be sure that it ends on an even page number. If it does not, add a page break so that it does. If you don't insert the blank page, the blank page will be automatically inserted. These automatically inserted pages will have no header and footer and do not look as good as an inserted blank page (which will have a header and footer).

1.6. Potential Problems With Template

1.6.1. Side Headers Continue from previous Chapter

This is caused by inserting a new section break. MSWord has a peculiarity in that when you insert a new section break, it will automatically continue the headers and footers from the previous section into the new section. You must break the link between them. To correct this, following these instructions:

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

- Under "View" menu, choose "Headers and Footers".
- Odd (Right) header must be disconnected. Note that in this document, the Even (Left) header can remain "Same as Previous".
- Click the icon that says "Same as Previous" to toggle it off for the odd header (It is on when it is depressed.).
- Double click the side heading. This is Text Art.
- The "Enter Your Text Here" textbox will open.
- Type the new side head for the new section.
- Click the "Update Display" button.
- Single click back into the page.
- If the new Text Art is longer than the previous text was, you may need to adjust the size of the box containing the Text Art. Do this by going down to the handle on the bottom of the Text Art box and adjusting it to fit the text.
- Double click back into the text on the page.

1.6.2. Page Numbers Continue From Previous Section

This is caused by inserting a new section break. MSWord has a peculiarity in that when you insert a new section break, it will automatically continue the headers and footers from the previous section into the new section. You must break the link between them and change the format of the page numbers. To correct this, following these instructions:

- Under "View" menu, choose "Headers and Footers".
- Select the footers.
- Both Odd (Right) and Even (Left) footers must be disconnected.
- Click the icon that says "Same as Previous" to toggle it off for the Odd footer (It is on when it is depressed.). Move to the Even footer Click the icon that says "Same as Previous" to toggle it off for the Even footer.
- Highlight the page number on the odd page.
- From the "Insert" menu, choose "Page Number".
- Click the "Format Button".
- Click the radio button that says "Start At". Be sure that "1" is selected.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

- Click "OK".
- Click "OK".
- Click the "Ghost Image" of the new page number. Delete it.
- Follow the same instructions for the even page.

1.7. Captions for Tasks

New tasks must have a caption inserted, so that they will be automatically numbered and will generate into the "Table of Tasks". The "Task" caption is a custom caption. This means that it must be created anew on each new computer where work is done on the document. Follow the steps below:

- Under "Insert" menu, choose "Caption".
- Choose the "New Label" button.
- Type "Task".
- Click "OK".
- Type a colon ":". Click "OK" again.

1.8. For Final Print

- At the beginning of each chapter is a list of topics to be covered. Each of these is a Heading 2. Check these lists against the Table of Contents (Heading 2) to be sure that they are the same.
- Review Table 1-1 " Document Organization and Content". Update it if necessary.
- Review Table 1-3 Reference Materials. Make sure that all documents are in this table and adequately explained.
- This is a double sided manual. Each section should start on an odd page. To do this, be sure that each section ends on an even number. Insert a blank page to have it end on an even numbered page. If you don't insert the blank page, the blank page will be automatically inserted, but will have no header and footer and does not look as good as an inserted blank page (which will have a header and footer).
- Run a spell check.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

- Search and replace all double spaces with single spaces. (Some people type double spaces after sentences while typing. For books, it should be single spaces.)
- Check date in header of document and on cover.
- Check draft date in footer.
- Put publication number in headers and on cover.
- Generate TOC, TOF, TOT, and ToTasks.
 - Check page numbering (See Section 1.3.1 “Toc, Tof, Tot, and ToTasks Files—Check Page Numbers” on page 1-2.)
 - Check for extra pages (See Section 1.3.1 “Toc, Tof, Tot, and ToTasks Files—Check Page Numbers” on page 1-2.)

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

2. Heading Styles and Usage (Heading 1)

2.1. Heading 2

body

2.1.1. Heading 3

body

2.1.1.1. Heading 4

body

2.1.1.1.1. Heading 5

body

heading4 (Use sparingly, when non-numbered headings are needed.)

body

- bu

bubody

- bu1

body1

- bu2

bu2body

body *Italic character format* body Use for the names of books.

2.2. Heading 2

body/after—has extra spacing, use after a table or graphic

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

Copy the task table into autotext and insert it as needed. To add to autotext, do the following:

- Highlight the table and an empty "body" return before it.
- Edit
- Auto Text
- Add
- Give the name "Task Summary Table".
- To insert a Task Summary Table as auto task, do the following:
 - Edit
 - Auto Text
 - Insert

Copy and paste the following into the document when needed. Do not attempt to recreate them.



REFERENCE:

This heading is used to highlight additional reference material.



NEW:

This icon refers to processes or tools that are new with VSDC.



IMPORTANT:

This heading is used to highlight information that is critical to a successful implementation.



BEST PRACTICE:

This heading is used to denote best practice recommendations by Visa.



SUPPORT:

This icon appears when information is given about obtaining additional support.

2.2.1.1. Notes

NOTE: *This heading is used to highlight auxiliary information that is important to know before proceeding.*

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

2.3. Reference Materials

Table 2-1: Caption

cellhdctr		cellhdctr
cellbody		cellbody
cellbody		cellbody

Task 2-1: Caption

Step	cellhdctr
1.	cellbody
2.	cellbody
3.	cellbody
4.	cellbody

Copy the above table into autotext and insert it as needed. Follow the instructions given above to do this.

Table headings are cellhdctr.

1. Table numbers are cellst.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

3. Alphabetical List of Styles

body—Use for body of text.

body/after—Use after tables and figures where extra spacing is required.

■ bu—Use for the first level of bullets in a bulleted list.

■ bu1—Use for the second level of bullets in a bulleted list.

bu1body—Use for indented text under the second level of bullets in a bulleted list.

– bu2—Use for the third level of bullets in a bulleted list.

bu2body—Use for indented text under the third level of bullets in a bulleted list.

bubody—Use for indented text under the first level of bullets in a bulleted list.

Caption—Use for all captions (tables, figures, tasks) that start at a left indent of 1 ½”.

Caption2—Use for all captions (tables, figures, tasks) that span the entire page.

cellbody—Use for body text in all tables.

cellbody2—Use for indented text after cellbul

cellbody 3—Use for indented text after cellbul1

■ cellbul—Use for the first level of bullets in a bulleted list inside a table.

■ cellbul1—Use for the second level of bullets in a bulleted list inside a table.

cellhdctr—Use as the heading for columns.

cellhdlft—Use as the heading for rows.

1. Cellst—Use to number steps in Step Action tables. Note that bullets are used in the action portion of the table, not numbers.

Confidential/footer—This style is used in the footer for the Visa confidentiality disclaimer.

a default paragraph font— This is a character format. Used to format a word in the default fault. It has no use in this template, but cannot be deleted as it is a default style.

draft—Used for draft mark in footer.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

Footer—Unknown, Suzi, delete?

footer space—This style is used only in the cover and has been deleted from all the other documents.

Footnote—Use for all footnotes (is one point smaller than body text.)

Footnote Reference—This is a character format used to format footnote numbers.

header1—Use for the first line of all headers where the page orientation is “portrait”.

header1-land—Use for the first line of a header where the page orientation is “landscape”.

header2—Use for the second line of all headers where the page orientation is “portrait”.

header2-land—Use for the second line of all headers where the page orientation is “landscape”.

Heading 1—Use as heading 1 to start a new chapter.

3.1. Heading 2—Use as Heading 2

3.1.1. Heading 3—Use as Heading 3

3.1.1.1. Heading 4—Use as Heading 4

3.1.1.1.1. Heading 5—Use as Heading 5

Heading 6—Not Used in these documents. A default style only.

Heading 7—Not Used in these documents. A default style only.

Heading 8—Not Used in these documents. A default style only.

Heading 9—Not Used in these documents. A default style only.

heading4—Used for any heading where numbering is not desired. Use sparingly.

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

ICON—USE AS THE HEADING FOR THE ICONS, REFERENCE, IMPORTANT, NEW, SUPPORT, BEST PRACTICE.

The following styles should be only in the index document:

- Index 1—Currently not used, default style
- Index 2—Currently not used, default style
- Index 3—Currently not used, default style
- Index 4—Currently not used, default style
- Index 5—Currently not used, default style
- Index 6—Currently not used, default style
- Index 7—Currently not used, default style
- Index 8—Currently not used, default style
- Index 9—Currently not used, default style

Invisible style—Used on graphics pages when there is no header (graphic takes entire page). This is used to hide the page number but keep the page numbering correct (do not want page numbers to show on these full graphics pages as they will not conform to correct header style.).

Index Heading—Currently not used, default style

a italic—character format, use to italicize names of books and other items that must be italicized. Be sure to use this style rather than applying formatting from the format bar. Any formatting applied with the format bar will be obliterated

Normal—Not used in these documents. A default style.

note—Use to format the text of notes. The Heading **NOTE**: must have bold formatting applied manually. (Suzi, need bold character format)

Table-Footnote

TOC 1—Use for first level of Table of Contents

TOC 2—Use for second level of Table of Contents

TOC 3—Use for third level of Table of Contents

TOC 4—Not used, default style, cannot be deleted

TOC 5—Not used, default style, cannot be deleted

TOC 6—Not used, default style, cannot be deleted

TOC 7—Not used, default style, cannot be deleted

TOC 8—Not used, default style, cannot be deleted

TOC 9—Not used, default style, cannot be deleted

toc title—Use for heading for TOC, TOF, TOT, TOTasks,

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.

Index. Use only this heading as the Table of Contents is set up to recognize this style.

toc title-no TOC—Use for the heading for the Table of Contents. Use only this heading as the Table of Contents is constructed so that it will not show up in the Table of Contents (Don't want Table of Contents to show Table of Contents as an entry.)

NOTE: The information furnished herein is CONFIDENTIAL and is distributed to Visa Members for their exclusive use in operating their Visa sponsored programs. With the exception of the sample forms, no part of this guide may be duplicated, published or disclosed without the prior written permission of Visa International.