

Issuing Module User Manual

Contents

INTRODUCTION	1
CHAPTER 1. CLIENTS AND CONTRACTS	3
Manual Data Input	3
Creating New Clients	3
Contract Hierarchy	9
Creating New Accounting Contracts for Individual Clients	12
Creating Card Contracts for Private Persons	15
Entering New Contracts for Corporations (Legal Persons)	19
Client and Contract Address Support	26
Linked Clients	29
Generating Interest Accrual Reports for the Billing Cycle	30
Standing Payment Orders	31
Preference List	32
Related Cards	32
Restructuring the Contract Hierarchy	35
Assigning Parent Accounting Contracts to Independent Card Contracts	36
Importing New Client and Contract Data from Files	36
Application Import Procedure	36
Analysing File Import Results	37
Importing Data through the Advanced Applications Module	37
Editing Contract Parameter Values	38
Deleting Incorrectly Created Client Records	38
Deleting Incorrectly Created Contracts	39
CHAPTER 2. CARD ISSUING	40
Marking Cards to Issuing	40
Marking an Individual Card	40
Mark by Selection	42
Renewing a Card	43
Marking Lost or Stolen Cards for Renewal	44
Unmarking Cards	44
Changing Card Issuing Parameters	44
Exporting Card Data to PIN Management	46
Purging Sent Files	47
Receiving Cards from PIN Management	47
Locking and Unlocking Bankcards in Transit	48
Locking Reissued Bankcards in Transit	48
Unlocking Issued Bankcards in Transit	48
Statuses of Reissued Bankcards	50
CHAPTER 3. ENTERING BATCH PAYMENTS	52
Entering Batch Payments Manually	52
Importing Payment Batches	54
Payment Import Procedure	54
Analysing Payment Import Results	55
CHAPTER 4. CHANGING THE CREDIT LIMIT	56
Setting the Credit Limit through the Contract Form	57
Changing the Credit Limit through a Document	57
CHAPTER 5. GENERATING ISSUER SCRIPTS	60
CHAPTER 6. CLOSING CONTRACTS	62

Introduction

The WAY4™ Issuing Module is used to enter and process client and contract information, required by the issuer when issuing bank cards, creating card issuing jobs and performing operations involving issued cards.



This document is intended for WAY4 users, banks or processing centre employees working with the Issuing Module, and contains information on basic operations for entering and processing client and contract data, issuing cards, and entering payment batches.

While working with this document, it is recommended that users refer to the following reference material from OpenWay's documentation series:

- Cardholder Statements
- WAY4 Global Parameters
- Documents
- Business Model Overview
- Advanced Applications R2 Module
- Importing and Exporting Advanced Applications R2 (XML Format)
- Acquiring Module User Manual
- Configuring WAY4™ System for Smart Card Issuing
- Interest Accrual
- WAY4™ Products. Service Packages
- Products and Contract Subtypes
- DB Manager Manual
- Customer Support Service Manual
- Administering WAY4™ Authentication Server
- WAY4™ Dictionaries
- Balance Types.

The following conventions are used throughout this document:

- Field labels in screen forms are typed in *italics*.
- Button labels used in screen forms are placed in square brackets, such as [Approve].
- Menu selection sequences are shown with the use of arrows, such as Issuing → Contracts Input & Update.
- Item selection sequences, in the system menu, are shown with the use of different arrows, such as Database => Change password.
- Key combination used while working with DB Manager are shown in angular brackets such as <Ctrl>+<F3>.

- The names of directories and/or files that vary for each local instance of the program are also displayed in angular brackets, like <OWS_HOME>.
- Warnings of possible erroneous action are marked with the  sign.
- Messages marked with the  sign contain information about important features, additional facilities, or the optimal use of certain functions of the system.


Chapter 1. Clients and Contracts

This chapter describes user actions necessary for registering information on issuing clients (private and corporate persons) and contracts opened for each client in the database (DB).

The WAY4 Issuing Module and this user manual use the term "client" meaning "cardholder".

Manual Data Input

To enter new data on new clients and contracts, select from the user menu the path "Issuing → Contracts Input & Update".

 Before manually entering data, users must check that the desired financial institution and client category are indicated in the status bar. If the user is granted the privilege of working with several financial institutions and client categories, desired values can be selected from the "Issuing → Contracts Input & Update → Set Client Type" user menu item.

Creating New Clients

Depending on the client type, new clients can be registered in the DB in one of the following ways:

- To enter a new private client record, select the user menu path "Issuing → Contracts Input & Update → Client – New (Private)".
- To enter a new corporate client record into the DB, select from the user menu the path "Issuing → Contracts Input & Update → Client – New (Corporate)".

This will bring the "Client – New (<Client Category>)" form (see Fig. 1) to the screen.

Form fields can be filled in and edited by users on the basis of a client's application – according to the issuing bank's regulations.

Fig. 1. Form for filling in new individual client information

To fill in fields in the "Client – New (Private)" form, follow the following recommendations:

- In WAY4, the *Short Name* field is used to quickly search for a client on the list of registered clients.
- The *Registration #* field contains data used to identify client records in the DB (for instance, a passport number or a tax identification number); the *Reg # Type* field is used to indicate the source of the identifying information, and the *Registration Dtls* field shows detailed client information.



It is strongly recommended that the value entered into the *Registration #* field be unique within a financial institution. This condition is set through the UNIQUENESS_CLIENT_REG_NUMBER global parameter (see the WAY4 Global Parameters Administrator Manual).


- *Social Security #* – social security number (SNILS for the Russian Federation). The global parameter "UNIQUENESS_CLIENT_SOCIAL_NUMBER" is responsible for the value's uniqueness in the financial institution and client category (see the document "WAY4™ Global Parameters").
- *Security Name* contains a secret word used for client identification that can be given over the telephone.
- *Language* contains a drop-down list of languages registered in the system (see the list in "Full → Configuration Setup → Client Classifiers → Languages"). If the system supports translation of operation names into a certain language (for more details, refer to the Documents Administrator Manual), client statements will be created in the language selected from this field.


- The *Client Number* field refers to a unique identifier that can be used, for instance, to find a client record in the RBS database. The uniqueness of the value entered into the field is determined by the setting of the `UNIQUENESS_CLIENT_REG_NUMBER` global parameter (see the WAY4 Global Parameters Administrator Manual).
- The *Branch* field contains a drop-down list used to indicate the bank office where the client will receive account statements (see the Cardholder Statements User Manual).
- The *Citizenship* field contains a drop-down list used to specify client citizenship.
- The group of fields in *Client Details* is used to indicate the following client data:
 - *Gender* is a client's sex, this is a drop-down list containing the following values:
 - ◆ Male
 - ◆ Female
 - ◆ Not specified
 - *Salutation* is a client salutation selected from a drop-down list (the list of salutations registered in the system can be accessed through "Full → Configuration Setup → Client Classifiers → Client Salutations")
 - *Last Name* is a client's last name
 - *First Name* is a client's first name
 - *Middle Name* is a client's middle name or patronymic
 - *Birth Name* is a client's birth name
 - *Marital Status* is a client's marital status selected from a drop-down list (see the list in "Full → Configuration Setup → Client Classifiers → Marital Status")
 - *Date of Birth* is a client's birth date
 - *Place of Birth* is a client's birth place
 - *Position* is a client's job position
 - *Company Name* is a client's workplace
 - *Taxpayer ID* – individual client ID, e.g. ITN (individual taxpayer identification number). The global parameter "UNIQUENESS_CLIENT_ITN" is responsible for the uniqueness of this value in the financial institution (see the document "WAY4™ Global Parameters")
- The *Base Address* field group is used to specify information about the client's main address.
 - The country is specified in the *Country* field. The value is selected from the list of countries registered in WAY4 (see the list in "Full → Configuration Setup → Main Tables → Country Table"). It should be noted that only those countries with the "Yes" value of the *Use In Bank*

field in the "Country Table" dictionary can be selected in the *Country* field.

The value specified in the *Country* field of a client record can be used to generate the client's mailing address.

- The *Phone*, *Fax*, *Mobile*, *Phone (home)*, and *Fax (home)* fields are used to specify the corresponding phone and fax numbers.
- The four rows with the *Mailing Address* label are used to enter a client's address. In some banks it is necessary to support structured addresses when entering data, monitoring data integrity and when creating reports. The existence of four separate fields for entering client address data make it possible to resolve this task. For example, the following structure may be supported:
 - ◆ Address Line 1 – user-defined text.
 - ◆ Address Line 2 – street name.
 - ◆ Address Line 3 – house name.
 - ◆ Address Line 4 – apartment number.
- The *ZIP* field is used to specify the ZIP (postal) code.
- The *City* field is used to specify the city (town).
- *E-mail* – client's e-mail address.
- The *Delivery Type* field specifies delivery types for correspondence (reports, cards produced, PIN mailers, etc.). For example, the following delivery types may be used: mail, courier, e-mail, etc. This field's value can be used as an additional criterion for grouping batch report files.
- The group of fields under *Embossing* should contain information used when embossing information to plastic. By default, the values indicated in this group of fields will be copied to fields of the same name in the card contract form. However, these values can be reset from the card contract.

 In a WAY4 production system it is strongly recommended not to manually change the values of fields in the *Embossing* group in the form for editing a client record, for example, the *Company Name* field. It is recommended to make these changes using applications to change a client record (see the section "Issuing Client (Client)" of the document "Advanced Applications R2"). In this case, updated data will be correctly applied to all a client's card contracts and used the next time cards are reissued.

 If fields of the *Embossing* group are changed in a test node, note that this automatically redefines only those fields of the same name in card contract forms that have not been redefined before.

For more information about the role of the node on which WAY4 is installed, see the section "System Instances" Dictionary of the document "WAY4™ Dictionaries".

The "Client – New (Private)" form contains several fields that cannot be edited. Their values are determined by current DB Manager parameters:

- *Institution* is the financial institution to which the client belongs.

- *Client Category* is the client category (client categories are listed in the *Client Category* field of the "Full → Configuration Setup → Client Classifiers → Client Types" form).
- *Client Type* is the type of a client (the registered client types are listed in the *Name* field of the "Full → Configuration Setup → Client Classifiers → Client Types" form).
- *Date Open* is the date the client was opened in the DB.
- *Service Group* is an additional client classifier (the list of registered service groups can be found in "Full → DB Administrator Utilities → Users & Grants → Service Groups"); this field can be used when configuring various filters for data or when creating reports. For instance, a separate group of VIP clients can be created from an additional classification.

To enter additional client information, click the [Add Info] button in the "Client – New (Private)" form (see Fig. 2).

Fig. 2. Form for entering additional client information

The fields of the *Additional Info* section of this form are used to indicate any additional information about a client. For instance, the two upper fields of the *Additional Info* section can be used to clarify further the dates shown in the adjacent fields.

The [Cards] and [Iss Cntr] buttons provide access to information about card and account contracts of a given client (see "Contract Hierarchy").

The [Addresses] button is used to enter additional client addresses (see "Client and Contract Address Support").

The [Linked To] button is used to specify that the client is related to other clients registered in the database (see "Linked Clients").

The [Linked From] button is used to view the clients with which this client was already linked (see "Linked Clients").

The [Classifiers] button is used to view the current values of the client's user classifiers (see the document "WAY4™ Client and Contract Classifiers").

The [Outward Doc] button is used to view outgoing documents for the client (see the document "Documents").

The [Doc Cases] button is used to view suspicious transactions (see the document "Risk Monitoring").

The [Payees] button is used for custom setup of payment participant requisites. The payee code must be unique for contract. It is used, for example, when configuring individual payment orders (see the document "Documents").

The [Client tags ...] button is used to view and generate additional information about a client. This information is shown in tagged form and stored in the ADD_INFO_01, ADD_INFO_02, ADD_INFO_03 and ADD_INFO_04 fields of the CLIENT table. The table may, for example, contain information about a client's current debt, previous place of employment, etc. A detailed description of the form for entering tags is provided in the section "Entering and Editing Tags", document "Products and Contract Subtypes").

To create a record for a legal entity (corporate client), use the "Client – New (Corporate)" form, (see Fig. 3).


Fig. 3. Form for entering information about new corporate clients

This form differs in some ways from the "Client – New (Private)" form in that it lacks the "Client Details" group of fields and contains the following additional field groups:

- In the *Company Details* group of fields, the following fields are present:
 - *Citizenship* – drop-down list used to specify client citizenship
 - *Legal Name* – corporate legal name
 - *Trade Name* – corporate trade name
- The group of fields *Contact Person* should indicate data on the official company representative working with the issuer bank.
 - *Salutation* is a client salutation selected from a drop-down list (see the list in "Full → Configuration Setup → Client Classifiers → Client Salutations")
 - *Last Name* is a contact person's last name
 - *First Name* is a contact person's first name


- *Middle Name* is a contact person's middle name or patronymic
- *Position* is a contact person's job position

After the fields of the form have been filled in, click the [Check] button. This will initiate the data verification process. It includes a standard verification of the correctness of the unique client number entered into the *Registration #* field and can include additional types of data verification configured for each specific bank.

 The specific verification procedures used for client registration data are configured by the WAY4 system vendor.

If all the necessary data is entered correctly, a window with the message "Check Client Completed" appears on the screen, and the client record assumes the "Ready" status, which means that it is now accessible to WAY4 users.


If any mandatory client data has been entered incorrectly or is missing, a window with an appropriate error message appears.

 If the values of fields in the *Embossing* group must be changed in the form for editing client data – for example, the legal entity in the *Company Name* field, contact the WAY4 vendor.


Contract Hierarchy

Two types of contracts are used in the WAY4 Issuing Module:

- The issuing contract, used for accounting purposes with the accounts of a given contract and its subcontracts (where the contract is a main contract), and also when authorizing lower-ranking card contracts.

 No cards are issued on the basis of accounting contracts.

- The card contract, used for accounting purposes with the accounts of a given contract and its child card contracts (where the contract is a main contract), and also for authorisation. A card contract contains the parameters of plastics issued under that card contract and the services provided with the card.

 The card contract number is also the card number embossed on the plastic.

WAY4 allows for creation of subcontracts that are child contracts to higher-ranking contracts, and allows users to create hierarchical contract structures.

Accounting contracts can have as their subcontracts both accounting contracts and card contracts; card contracts can only have card contracts as subcontracts.

It is recommended to use an accounting contract as the main contract and a card contract as a subcontract (see Fig. 4).

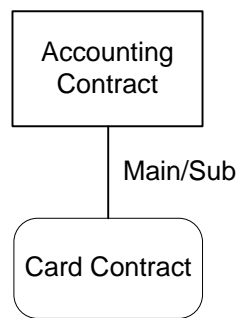


Fig. 4. Card subcontract with a main accounting contract

"Main/Sub" hierarchies are limited by an Accounting Scheme being used for the entire contract tree structure.

To create a contract tree where different Accounting Schemes are used, WAY4 allows users to use another kind of contract hierarchy, the "Liability" hierarchy (for an example of this, see Fig. 5).

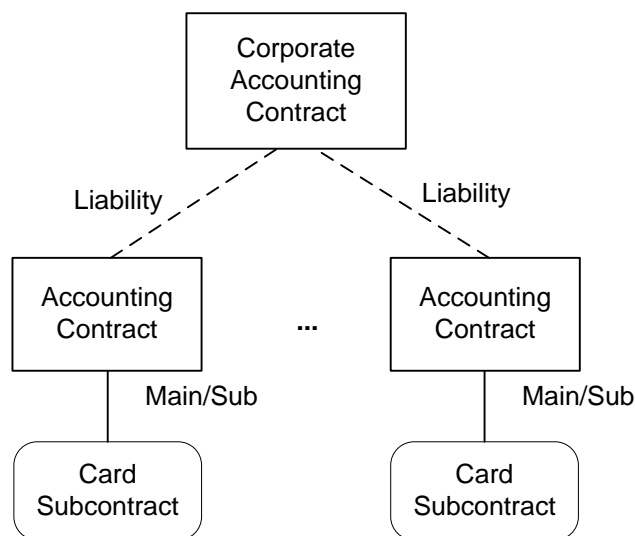


Fig. 5. Corporate contract tree

In a hierarchy of this type, different links are used: "Full Liability", "Affiliated", "Reporting", and "Only Check Balance". Table 1 shows the functional difference between these types of links.

- An example of a "Full Liability" link:
 - Every corporate branch is independently responsible for the repayment of its loans and loan interest.
 - All branches as a whole should not exceed the general corporate credit limit.
 - Transactions executed in any corporate branch are regulated by usage limiters set for the entire corporation.
 - Product parameters available when opening a corporate client's contract depend on the product parameters set for the corporate branch.
- An example of an "Affiliated" link:
 - Every corporate client has an independent credit limit and is independently responsible for the repayment of his/her loan and its interest.


- Product parameters available when opening a corporate client's accounts depend on the product parameters for the corporate branch.
- An example of an "Only Check Balance" link:
 - Every corporate department is independently responsible for the repayment of its loans and loan interest.
 - All departments as a whole should not exceed the general corporate credit limit.
 - Transactions executed in any corporate branch are regulated by usage limiters set for the entire corporation.
- A hierarchy with a "Reporting" link type is used to gather statistical data on contract activity within its tree. This data is needed for generating "non-financial" reports, such as statements on all corporate accounts – without their consolidated totals.

Table 1. Functional difference between various types of contract links

Function	Contract Link				
	Main / Sub	Main / Sub			
		Full Liability	Affiliated	Reporting	Only Check Balance
Manages main contract balance for authorisation	+	+	–	–	+
Manages limiters in the main contract	+/-*	+	+/-*	+/-*	+
Automatically changes the main contract's account balance when posting a document to subcontracts	+	–	–	–	–
Automatically accrues interest on the main contract as a result of subcontract operations	+	–	–	–	–
Main contract statements including the balance and all subcontract transactions	+	+	–	–	–
Different Service Packages and contract types in main contract and subcontracts	+	+	+	+	+
Mandatory use of an Accounting Scheme with main contract and subcontracts (interest rates, billing cycle, etc.)	+	–	–	–	–
Manages contract hierarchy dependent on product hierarchy	+	+	+	–	–
Gathers statistics on contract activities in the tree for creating "non-financial" reports	+	+	+	+	–

* – usage limiters of the parent contract are checked depending on the value of the *Usage Scenario* field in the "Cards for <...>" form (see Fig. 8). If the *Usage Scenario* field contains the "Main and Own" value, usage limiters of the

parent contract are checked; if the field contains the "Own Only" value, only limiters specified in this contract are checked.

 Note that hierarchy links can have following restrictions:

- A "Liability" type link can only be used for accounting contracts.
- An accounting contract can only have one parent contract directly above it, linked by either a "Main/Sub" or a "Liability" type link.

Creating New Accounting Contracts for Individual Clients

New issuing accounting contracts for individual clients can be created in the following ways:

- After the new client's data have been entered in the "Client – New (Private)" form (see Fig. 1 in the "Creating New Clients" section), click the [Iss Cntr] button and then the [Ins] button in the "Iss Contr for <name of client>" form that appears on the screen (see Fig. 6).
- To create another independent issuing accounting contract for the selected client, click the [Ins] button in the "Iss Contr for <name of client>" form (see Fig. 6).
- Select the "Issuing → Contract Input & Update → Issuing Contracts – New" user menu path. The screen will display the "Single Cards – New (Private)" form; then, in the *Client* field, select the name of a client registered in the DB.

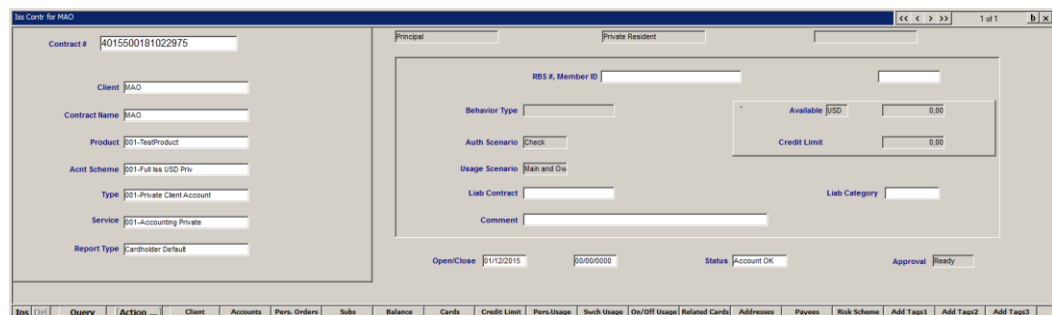


Fig. 6. Form for entering information about issuing accounting contracts

The editable fields in this form are filled in based on data from the client application – according to the issuing bank's regulations.

When filling in the form fields, follow the following recommendations:

- The *Contract #* field is the accounting contract number, unique in the system. Depending on the type of contract subtype selected (see the Products and Contract Subtypes Administrator Manual), the number can be assigned to an issuing accounting contract in one of the following ways:
 - Automatically when approving the contract
 - By manually numbering the contract
- The *Client* field indicates the client for whom the contract is being registered.
- The *Contract Name* field is used to enter the contract name that will be used by WAY4 to search for this contract in the list of registered contracts.

- The *Product* field indicates the name of the Product selected from the drop-down list of registered Products for the corresponding financial institution or client type.



It should be noted that clicking on the [Approve] button after setting the Product name will automatically fill in the *Acnt Scheme*, *Type*, and *Service* fields with the values of the selected product parameters.

If the *Product* field is empty, the following fields must be filled in:

- The *Acnt Scheme* field must contain the name of the contract's Accounting Scheme (see the "Accounting Schemes" section of the WAY4 Products. Accounting Schemes Administrator Manual), which should be selected from the list of Accounting Schemes registered in the system for the corresponding financial institution and client category.
 - The *Type* field allows users to make a selection from a drop-down list of accounting contract subtypes (see "Contract Subtypes" section of the Products and Contract Subtypes Administrator Manual).
 - The *Service* field is used to enter the name of the Service Package corresponding to the contract type the selected subtype belongs to (see "Contract Subtypes" section of the Products and Contract Subtypes Administrator Manual).
 - The *Report Type* field is used to indicate the set of reports. In WAY4, sets of reports are configured through the "Full → Configuration Setup → Client Classifiers → Client Report Types" menu item.
- The *RBS #* field is used to store a bank account number (on the condition that accounts are maintained in the banking system). For the client's main account contract, this value is the mirror of the client's personal account in the banking system (ABS). For backward compatibility, data necessary for custom accounting numeration can be stored in the *RBS #* field.

When a new account is registered, the number of the client's account in the ABS is specified in the *RBS #* field. When account and card contracts are registered that are subordinate to a higher-ranking contract in a "Main/Sub" hierarchy, the *RBS #* field value is automatically inherited from the higher-ranking contract. For subcontracts in a "Liability" hierarchy, the *RBS #* field value is not inherited from a higher-ranking contract.

- The *RBS Member ID* field may contain a banking system identifier or an identifier of a group of accounts in a banking system. This identifier must also be specified in the *Bank ID Code* field of the "RBS Bank Identification Codes" table (Full → Configuration Setup → Routing → RBS Bank Identification Codes). Together with *RBS #*, this value allows contracts to be grouped according to their RBS system or into subgroups within a single RBS system. The two fields can be used for contract identification if the "UNIQUENESS_RBS_NUMBER" global parameter is set to "Y" (see section "UNIQUENESS_RBS_NUMBER" in the WAY4™ Global Parameters Administrator Manual). For this, the values of the fields can be specified in files during import and export of advanced applications (see section "File Format" in the Importing and Exporting Advanced Applications R2 (XML Format) Administrator Manual), registration of applications to open issuing and card contracts (see the Advanced Applications Module R2 Administrator Manual), and import of payments

(see the CBS Payments Import Administrator Manual). The *RBS Member ID* may also be left blank.



Note that field *RBS Member ID* may be left blank. Then, if applications and payments are imported from several independent financial institutions, and contracts are identified by field *RBS #*, its values must be unique for each financial institution.

- The *Behavior Type* field indicates the Risk Group inherited by the contract. Risk Groups registered in the system can be viewed through the "Full → Configuration Setup → Behavior Scoring Setup → Behavior Types" menu item.
- If this contract has a parent contract in a "Liability" hierarchy (see "Contract Hierarchy"), the following fields are filled in:
 - The *Liab Contract* field should indicate the parent contract, according to the "Liability" hierarchy, selected from the list of all contracts registered in the DB.
 - *Liab Category* is a field with a drop-down list showing links between contracts and their parents in the "Liability" hierarchy ("Full Liability", "Affiliated", "Reporting", or "Only Check Balance").

When a contract is assigned to a parent contract (*Liab Contract* field), with the "Reporting" or "Only Check Balance" relation type (*Liab Category* field), use the "Refresh Product List" context menu command from the [Actions] button to refresh the list of Products (*Product* field) that are available for this contract. The list of Products will be refreshed if the contract is not approved (*Approval* = "Not Ready"). The list of available Products is not limited by the parent Product.

If the "Full Liability" or "Affiliate" relation type is selected in the *Liab Contract* field for a subcontract and the "Refresh Product List" command is executed, the list of available Products will be limited by the parent Product.

- *Comment* is a field for entering additional contract information.
- *Open* is opening date of the contract. By default, this field will contain the current banking date.
- *Close* is the closing date of the contract (see "Closing Contracts").
- *Status* is the status of the contract. The contract status affects how operations involving this contract and all its subcontracts are executed (if this contract is a parent contract to other contracts in the hierarchy). The issuing accounting contract can have one of the following statuses:
 - "Account OK" – active contract status
 - "Account Closed" – the contract is closed (see "Closing Contracts")
 - "Account Decline" – contract status meaning that the authorisations of child card contracts (when the contract in question is a parent contract) will be declined

- *Approval* – automatically generated, indicates whether the contract has been approved. Possible values are "Ready" – the contract has been approved, and "Not Ready" – the contract has not been approved.

The [Add Tags ...] buttons are used to view and generate additional information about a contract. This information is shown in tagged form and is stored in the fields ADD_INFO_01, ADD_INFO_02, ADD_INFO_03, and ADD_INFO_04 of the ACNT_CONTRACT table (the form for entering tags is described in detail in the section "Entering and Editing Tags", document "Products and Contract Subtypes").

[Contract Parm] buttons are used to work with contract and client parameters (see the section "Editing Contract Parameter Values").

After filling in the form fields, click the [Approve] button to authorise the contract.

If incorrect data has been entered, contract activation will be interrupted and the screen will display an error message.

After successful contract activation, the screen will display a "Contract updated" message and the "Ready" value will appear in the *Approval* field of the form.

Creating Card Contracts for Private Persons

Entering an Independent Card Contract for Private Persons

Independent card contracts are card contracts with no parent contract.

It is recommended that independent card contracts for private persons be created in one of the following ways:

- After entering new client data in the "Client – New (Private)" form (see Fig. 1 in the "Creating New Clients" section), click the [Cards] button and then the [Ins] button in the "Cards for <name of client>" form that appears.
- To create another independent card contract for that client, click the [Ins] button in the "Cards for <name of client>" form.
- Select the "Issuing → Contract Input & Update → Single Cards – New" user menu path. The screen will display the "Single Cards – New (Private)" form, and, in the *Client* field, select the name of a client, registered in the DB.

The "Cards for <name of client>" form is shown in Fig. 7.

Fig. 7. Form for entering information about an independent card contract

The editable fields of this form can be filled in on the basis of data from the client application – according to the issuing bank's regulations.

When filling in the form fields, follow the following recommendations:

- The *Contract #* field is the card number assigned automatically upon contract approval depending on the selected contract subtype (see the Products and Contract Subtypes Administrator Manual).
- The *Contract Name* field is used to enter the contract name to be used in WAY4 for searching for a contract in the list of registered contracts.
- The *Product* field indicates the name of the product selected from the drop-down list of those registered in the system for the corresponding financial institution and client type.



It should be noted that clicking on the [Approve] button after setting the Product name will automatically fill in the *Acnt Scheme*, *Type*, and *Service* fields with the values of the selected product parameters.

If the *Product* drop-down list is empty, following data must be entered into the form:

- The *Acnt Scheme* field must contain the name of the contract's Accounting Scheme. This should be selected from the list of Accounting Schemes registered in the system for the corresponding financial institution and client category.
- The *Type* field allows users to select an accounting contract subtype from a drop-down list (see the "Contract Subtypes" section of the Products and Contract Subtypes Administrator Manual).
- The *Service* field is used to enter the name of the Service Package corresponding to the contract type to which the selected subtype belongs (see the "Contract Types" section of the Products and Contract Subtypes Administrator Manual).
- The *Report Type* field is used to indicate the set of reports. In WAY4, sets of reports are configured through the "Full → Configuration Setup → Client Classifiers → Client Report Types" menu item.
- The *RBS #* field is used to store an account number in the banking system (ABS) on the condition that accounts are maintained in the ABS. For a client's main account contract, this value is a mirror of the client's personal account in the ABS. For backward compatibility, the may contain *RBS #* field data necessary for custom accounting numeration.

If a new card contract is related to a higher-ranking account contract in a "Main/Sub" hierarchy, the *RBS #* field value is automatically inherited from the account contract. In a "Liability" hierarchy, a card contract does not inherit the *RBS #* field value from a higher-ranking contract.

- The *RBS Member ID* field may contain a banking system identifier or an identifier of a group of accounts in a banking system (for more details on the use of this field, see "Creating New Accounting Contracts for Individual Clients")
- *Open* is the opening date of the contract. By default, this field contains the current banking date.

- *Close* is the closing date of the contract (see "Closing Contracts").
- The *Expiry* field should display the expiration date of the card in "YY-MM" format, calculated by the system. The card expiration date will be determined by the following factors:
 - The subtype of the card contract (see the Products and Contract Subtypes Administrator Manual)
 - The values of global parameters such as "SHIFT_CARD_EXPIRE_FROM", "CARD_RENEW_ADVANCE", and "CARD_RENEW_FROM_TODAY" (for descriptions of global parameters please refer to the WAY4 Global Parameters Administrator Manual).



The expiration date of a card can be set manually (see "Closing Contracts").

- *Card Status* – card contract status. A contract's status determines whether transactions may be performed with the card.
- *Plastic* – card production job status (see a description of the *Production Status* field in section "Marking an Individual Card").
- *Approval* – automatically generated, indicates whether the contract has been approved. Possible values are "Ready" – the contract has been approved, and "Not Ready" – the contract has not been approved.

After filling in these form fields, click the [Approve] button to activate the contract.

If incorrect information has been entered, the activation is interrupted and the screen displays an error message.

After successful contract activation, the screen displays a "Contract updated" message and the "Ready" value appears in the *Approval* field of the form.



It should be noted that after contract activation, values subsequently entered into the *Embossing* group of card issuing fields will not be automatically refreshed. If users need to edit the values in the *Embossing* group of fields, unmark the card (see "Unmarking Cards"), make the necessary changes, and repeat the activation of the card contract.

Entering Card Subcontracts for Private Persons

WAY4 allows users to create card subcontracts for accounting and card contracts registered in the DB.

To enter card subcontracts, proceed as follows:

- When creating card subcontracts for an accounting contract, click the [Cards] button in the "Iss Contr for <name of client>" form (see Fig. 6) and then the [Ins] button in the "Cards for <contract name>" blank form. The screen will display the "Cards for <contract name>" form for entering card subcontracts (see Fig. 8), in which uneditable field values are partially determined by the parameters of the parent accounting contract.
- When creating card subcontracts for a card contract, click the [Cards] button in the "Iss Cards for <name of client>" form (see Fig. 7 and Fig. 11) and then the [Ins] button in the "Cards for <contract name>" blank form used to

enter card subcontracts. The screen will display the "Cards for <contract name>" form (see Fig. 8), in which uneditable fields are partially determined by the parameters of the parent card contract.

Fig. 8. Card subcontract form

Editable fields of this form can be filled in based on data from the client application according to the issuing bank's regulations.

When filling in the new card subcontract fields, consider the following:

- The *Client* field can be filled in in the following way:
 - When the created subcontract must be linked to a client registered in the DB, click inside the *Client* field and select the name of the client in the "Client Selection" dialogue window.
 - When a new client record must be created and linked to a subcontract, click the [New Client] button in the "Cards for <contract name>" form. This will create a new client record in the DB and the screen will display the "Client Record created" information message.

The *Short Name* field of the created client record will be automatically filled in with this name. To change it and to define other client properties, click the [Client] button in the "Cards for <contract name>" form (see Fig. 8), and, in the "Client for <contract name>" form that opens, enter the necessary data.

- For a subcontract, the following fields are filled in:
 - *Auth Scenario* containing rules for determining the amount available when authorizing the contract:
 - ♦ If the value entered into this field is "Check", the amount available is calculated according to the following formula:

$$Amount_Available_{Auth} = \min(Amount_Available_{Own}, Amount_Available_{Main})$$

where $Amount_Available_{Main}$ = Amount_Available of the parent contract.

- ♦ If the value entered into this field is "See Main", the amount available is calculated according to the following formula:

$$Amount_Available_{Auth} = Amount_Available_{Main}$$

where $Amount_Available_{Main}$ = Amount_Available of the parent contract.

- ♦ If the value is "Billing Limit", the amount available is calculated the same way as in the case of "Check", the difference being that at the end of a billing cycle the balances of all the accounts of the subcontract are reset to zero, meaning that amount available of the

contract is reset every month. This authorisation scenario is used in corporate contract schemes; the amount available is calculated with consideration of the global parameter "CLEAR_BILLING_BLOCKED" (see the document "WAY4™ Global Parameters").

- The value of the *Usage Scenario* field determines the use of Usage Limiters during an authorisation request (see document "Usage Limiters"):
 - ◆ "Main and Own" – the set of Usage Limiters defined for the contract and the possible parent contracts of that contract is checked.
 - ◆ "Own only" – only the limits defined in that contract are active.
- After entering data in the subcontract form, click the [Approve] button in the main accounting or card contract form to activate the entire contract hierarchy.

Entering New Contracts for Corporations (Legal Persons)

Corporate contract scheme can be regarded as an example of the use of contract hierarchy structure (see Fig. 9).

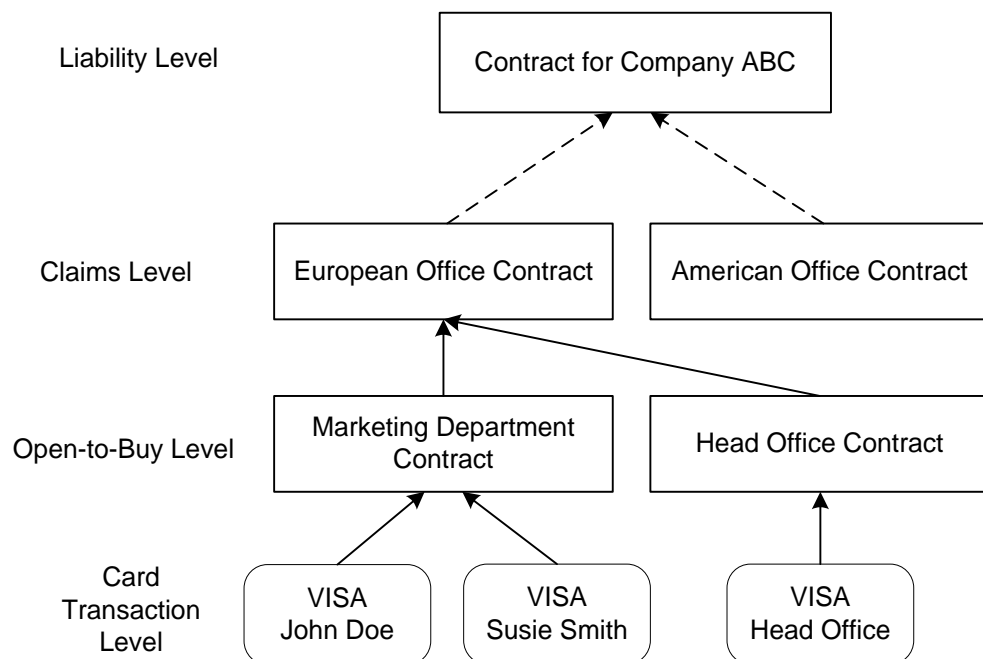


Fig. 9. Example of the use of a corporate contract scheme

i It should be kept in mind that WAY4 allows users to create hierarchical contract schemes of any complexity. However, for the optimisation of accounting and data processing, it is recommended that newly created structures include no more than three or four levels.

Liability Level

The scheme shown in Fig. 9 in the "Entering New Contracts for Corporations (Legal Persons)" section contains a usage example of a contract hierarchy. The main corporate contract is shown on the topmost level. This level is not characterised by any liability but is used to consolidate the company's liability to the financial institution. Nevertheless, the main corporate contract can take part in certain financial operations.

To enter a new corporate accounting contract, use one of the following procedures:

- After entering information about a corporate client in the "Client – New (Corporate)" form (see Fig. 1 in the "Creating New Clients" section), click the [Iss Cntr] button, and, in the "Iss Cntr for <name of corporate person>" form that opens, click the [Ins] button.
- Select the "Issuing → Contract Input & Update → Issuing Contract – New (Corporate)" user menu path and, in the "Issuing Contract – New (Corporate)" form that opens, select the name of a client registered in the DB in the *Client* field.

The "Iss Cntr for <name of corporate person>" form is shown in (Fig. 10).

Fig. 10. Form for entering information on the accounting contract

Editable form fields are filled in based on data from the client application according to the issuing bank's regulations.

When filling in the fields of this form, use the following recommendations:

- The *Contract #* field is the accounting contract number, unique in the system. Depending on the type of contract subtype selected (see the Products and Contract Subtypes Administrator Manual), the number can be assigned to an issuing accounting contract in one of the following ways:
 - Automatically upon contract approval
 - By manually numbering the contract
- The *Client* field should indicate the client for which the contract is being registered.
- The *Contract Name* field is used to enter the contract name to be used by WAY4 when searching for the contract in the list of registered contracts.
- The *Product* field contains the name of a product selected from the drop-down list of those registered in the system for the corresponding financial institution or client type.



It should be noted that clicking on the [Approve] button after setting the Product name will automatically fill in the *Acnt Scheme*, *Type*, and *Service* fields with the values of the selected product parameters.

If the *Product* drop-down list is empty, the following data must be entered into the form:

- The *Acnt Scheme* field must contain the name of the contract's Accounting Scheme; this should be selected from the list of Accounting Schemes registered in the system for the corresponding financial institution and client category.
- The *Type* field allows users to select an accounting contract subtype from a drop-down list.
- The *Service* field is used to enter the name of the Service Package corresponding to the selected contract type.
- The *RBS #* field is usually used to indicate the contract number, which is the account number of the corporate client in the bank system.
 - ♦ The *RBS Member ID* field may contain a banking system identifier or an identifier of a group of accounts in a banking system. This identifier must also be specified in the *Bank ID Code* field of the "RBS Bank Identification Codes" table (Full → Configuration Setup → Routing → RBS Bank Identification Codes). Together with *RBS #*, this value allows contracts to be grouped according to their RBS system or into subgroups within a single RBS system. The two fields can be used for contract identification if the "UNIQUENESS_RBS_NUMBER" global parameter is set to "Y" (see section "UNIQUENESS_RBS_NUMBER" in the WAY4™ Global Parameters Administrator Manual). For this, the values of the fields can be specified in files during import and export of advanced applications (see section "File Format" Importing and Exporting Advanced Applications R2 (XML Format) Administrator Manual), registration of applications to open issuing and card contracts (see the Advanced Applications R2 Administrator Manual), and import of payments (see the CBS Payments Import Administrator Manual). The *RBS Member ID* may also be left blank.



Note that field *RBS Member ID* may be left blank. Then, if applications and payments are imported from several independent financial institutions, and contracts are identified by field *RBS #*, its values must be unique for each financial institution.

- The *Expiry Month* field can contain the sequential number of a month in a year. This value affects the way active periods are calculated for the cards that belong to the same tree with the corporate contract.
- *Comment* is the field for entering additional contract information.
- *Open* is the opening date of the contract. By default, this field contains the current banking date.
- *Close* is the closing date of the contract (see "Closing Contracts").
- *Status* is the status of the contract. The contract status affects how operations involving this contract and all its subcontracts (if the contract is a parent contract to other contracts in the hierarchy) are executed. An issuing accounting contract can have one of the following statuses:
 - "Account OK" – active contract status
 - "Account Closed" – the contract is closed (see "Closing Contracts")

- "Account Decline" – contract status meaning that the authorisations of child card contracts (when the contract in question is a parent contract) will be declined
- *Approval* – automatically generated, indicates whether the contract has been approved. Possible values are "Ready" – the contract has been approved, and "Not Ready" – the contract has not been approved.

After filling in the form fields, click the [Approve] button to authorise the contract.

If incorrect data has been entered, contract activation will be interrupted and an error message displayed.

After successful contract activation, the screen will display a "Contract updated" message and the "Ready" value will appear in the *Approval* field of the form.

While working with the "Iss Contr for <name of corporate person>" form, the following operations can be performed:

- Create a new accounting contract for this client. To do this, click the [Ins] button in the "Iss Contr for <name of corporate person>" form and repeat the abovementioned actions to register the new contract.
- Create subcontracts for the activated accounting contract. To do this, click the [Subs] button in the "Iss Contr for <name of corporate person>" form.
- Create card subcontracts for the current client by clicking on the [Cards] button in the "Iss Contr for <name of corporate person>" form.
- Create liability hierarchy subcontracts by clicking on the [Liab Contract] button.
- Define contract addresses (see "Client and Contract Address Support").

Claims Level

The example in Fig. 9 in "Entering New Contracts for Corporations (Legal Persons)" section shows liability on the branch office level.

To set up a liability relationship between contracts, fill in the following editable fields in the subcontract form:

- *Liab Contract* field contains a drop-down list for selecting a contract number (for instance, the main corporate contract).
- *Liab Category* field contains a drop-down list for selecting the liability relationship.

After filling in the form fields, click the [Approve] button to activate the contract.

If incorrect data has been entered, contract activation will be interrupted and an error message will be displayed.

After successful contract activation, the screen will display a "Contract updated" message and the "Ready" value will appear in the *Approval* field of the form.

In working with the "Iss Contr for <name of corporate person>" form, the following operations are possible:

- Create a new accounting contract for this client. To do this, click the [Ins] button in the "Iss Contr for <name of corporate person>" form and repeat the abovementioned actions to register the new contract.
- Create subcontracts for the activated accounting contract. To do this, click the [Subs] button in the "Iss Contr for <name of corporate person>" form.
- Create card subcontracts for the current client by clicking on the [Cards] button in the "Iss Contr for <name of corporate person>" form.
- Define contract addresses (see "Client and Contract Address Support").

Open-to-Buy Level

The third level in the example presented in Fig. 9 in the "Entering New Contracts for Corporations (Legal Persons)" section can be represented by a corporate branch contract or by the contracts of individual corporate employees.

To enter accounting subcontracts (for instance, for corporate clients, when the main accounting contract is used for the company as a whole and the accounting subcontracts for company branches), click on the [Subs] button in the "Iss Contr for <name of corporate person>" form.

This will display the "Subs for <contract name>" form for the accounting subcontract, which is similar to the main contract form. The values of uneditable fields are partially determined by the parameters of the parent contract.

Editable form fields are filled in based on data from the client application according to the issuing bank's regulations.

After entering data in the accounting subcontract form, click the [Approve] button in the main accounting contract form to activate the entire contract hierarchy.

Card Transaction Level

The last level in the example presented in Fig. 9 in the "Entering New Contracts for Corporations (Legal Persons)" section is represented by the card contracts of individual corporate employees. These contracts initiate card transactions but can draw from funds accessible to the corporate branch contract.

To create card subcontracts for an accounting contract, click the [Cards] button in the "Iss Contr for <name of corporate person>" form and then the [Ins] button in the "Cards for <contract name>" form that opens. The "Cards for <contract name>" card subcontract form is identical to the card subcontract form (see Fig. 8 in the "Entering Card Subcontracts for Private Persons" section), where the values of uneditable fields in the card subcontract form are partially determined by the parameters of the parent accounting contract.

The screen will display the "Cards for <contract name>" form (see Fig. 11).

Fig. 11. Form for entering information about card contracts

When filling in the form fields, follow these recommendations:

- The *Client* field can be filled in in one of the following ways:
 - To link the created subcontract to a client registered in the DB, click the *Client* field and select the name of the client in the "Client Selection" dialogue window.
 - To create a new client record and link the subcontract to it when creating a subcontract, click the [New Client] form in the "Cards for <contract name>" form. This will create a new client record in the DB and the screen will display the "Client Record created" information message.
- The *Short Name* field in the created client record will be automatically filled in with this name. To change it and define other client properties, click the [Client] button in the "Cards for <contract name>" form (see Fig. 8), and, in the opened form "Client for <contract name>", enter the necessary data.
- The *Contract #* field is the card number assigned automatically upon contract approval, depending on the selected contract subtype (see the Products and Contract Subtypes Administrator Manual).
- The *Contract Name* field is used to enter the contract name to be used by WAY4 to search for the contract in the list of registered contracts.
- The *Product* field indicates the name of the product from the drop-down list of those registered in the system for the corresponding financial institution or client type.



It should be noted that clicking on the [Approve] button after setting the Product name will automatically fill in the *Acnt Scheme*, *Type*, and *Service* fields in the main issuing corporate contract with the values of the selected product parameters.

If the *Product* drop-down list is empty, the following data must be entered into the form:

- The *Acnt Scheme* field must contain the name of the contract's Accounting Scheme. This should be selected from the list of Accounting Schemes registered in the system for the corresponding financial institution and client category.
- The *Type* field allows users to select a subtype for an accounting contract from a drop-down list.
- The *Service* field is used to enter the name of the Service Package corresponding to the selected contract type.

- The *Behavior Type* field is used to indicate the behaviour type inherited by the contract.
- The following fields are filled in for a subcontract:
 - *Auth Scenario* determines the rules for calculating the amount available when authorizing the contract:

- ♦ If the value entered into this field is "Check", the amount available is calculated according to the following formula:

$$\text{Amount_Available}_{Auth} = \min(\text{Amount_Available}_{Own}, \text{Amount_Available}_{Main})$$


where $\text{Amount_Available}_{Main} = \text{Amount_Available}$ of the parent contract.

- ♦ If the value entered into this field is "See Main", the amount available is calculated according to the following formula:

$$\text{Amount_Available}_{Auth} = \text{Amount_Available}_{Main}$$

where $\text{Amount_Available}_{Main} = \text{Amount_Available}$ of the parent contract.


- ♦ If the field is set as "Billing Limit", the amount available is calculated the same way as with "Check", the difference in this configuration being that all the subcontract's accounts are set to a zero balance at the end of the billing cycle so that the contract's amount available is reset every month. This authorisation scenario is used in corporate contract schemes; the amount available is calculated with consideration of the global parameter "CLEAR_BILLING_BLOCKED" (see the document "WAY4™ Global Parameters").
- The value of the *Usage Scenario* field determines the use of Usage Limiters during an authorisation request (see document "Usage Limiters"):
 - ♦ "Main and Own" – the set of Usage Limiters defined for the contract and the possible parent contracts of that contract is checked.
 - ♦ "Own only" – only the limits defined in that contract are active.
- *Open* is the opening date of the contract. By default, this field contains the current banking date.
- *Close* is the closing date of the contract (see "Closing Contracts").
- The *Expiry* field shows the card expiry date calculated by the system in the "YY-MM" format. To calculate the expiry date, the following configurations are used:
 - The card contract subtype (see the Products and Contract Subtypes Administrator Manual).
 - The values of global parameters such as "SHIFT_CARD_EXPIRE_FROM", "CARD_RENEW_ADVANCE" and "CARD_RENEW_FROM_TODAY" (see the WAY4™ Global Parameters Administrator Manual).
 - The value of the *Expiry Month* field in the parent corporate accounting contract.

 The card expiry date can be set manually (see "Changing Card Issuing Parameters").

After filling in the form fields, click the [Approve] button in the main issuing corporate contract to activate the contract.

If incorrect data has been entered, activation will be interrupted and an error message will be displayed.

After successful contract activation, the screen will show a "Contract updated" message and the "Ready" value will appear in the *Approval* field of the form.

 It should be kept in mind that after contract activation, any edited value in the *Embossing* group of fields will not automatically refresh the embossing data that already exists in the system. If the data in the *Embossing* group of fields needs to be edited, unmark the card (see "Unmarking Cards"), make the necessary changes, and re-activate the card contract.

Client and Contract Address Support

The client or contract addresses can be used by the system while the following processes are running:

- Statement creation: in this case, created statements are sent to the indicated address.
- Card issuing: in this case, the address is used when printing PIN mailers.

WAY4 determines the appropriate address according to the following settings:

- The client's default address is specified in client data (see "Creating New Clients"). If no other addresses are indicated, WAY4 uses the default address for sending statements and PIN mailers.
- Additional addresses may be specified for a client. At any one time, there may be several addresses with the same type (*Type*) and nested effective periods. When determining an address that is effective at a certain point in time, the address with the shortest effective period is selected. Additional addresses with overlapping effective periods are not supported. For additional addresses, the date from which an address is effective (*Date From*) or the date until which it is effective (*Date To*) may be the same. For example, if one additional address is set with an effective period from June 1-30, a second additional address may be set with an effective period from June 1 to June 10. However, an additional address with an effective period from June 29 to July 31 is not permissible. When searching for a relevant additional address, the address with the effective period from June 1 to June 10 will be selected.

In addition, temporary addresses for a client can be defined that are effective annually during a specific period, for example, from 1 May to 30 September. The start date (*Date From* field) and end date (*Date To* field) for a temporary address must be specified, as well as the YEARLY; tag (*Add_Info*) field (see Fig. 12). The "RENEW_YEARLY_ADDRESS" procedure, menu item "Full → Daily Procedures → Yearly Address Renew" renews the validity of the temporary address for the current year. The procedure for renewing the validity of temporary addresses should be run regularly, for example, on the 28th of each month. The procedure is started either automatically or using the WAY4™ Scheduler (see the document

"Scheduler R2"). If the effective period of a renewable temporary address overlaps with that of addresses of the same type set earlier, this address is rejected. The results of the "RENEWED_YEARLY_ADDRESS" procedure will be shown in the "Last Process" form (the form is described in the section ""Last Process" Menu Item" of the document "DB Manager Manual").

To create an additional address, click the [Addresses] button in the client data edit form, and then click the [Ins] button in the form "Addresses for <name of client>" that will appear. This will open the "Addresses for <name of client>" form (see Fig. 12).

Fig. 12. Form for entering a client addresses

In the "Addresses for <name of client>" form, fill in the following fields:

- *Type* is the type of address. Addresses are classified by their values. Additional address types are defined in the "Address Types" list ("Full → Configuration Setup → Client Classifiers → Address Types").

If the address type registered in the "Address Types" list has "Custom Check" in the *Group Code* field, client addresses it is not necessary to set client addresses.

- *Use Addr* is a drop-down list of additional address types (see the list at "Full → Configuration Setup → Client Classifiers → Address Types"); allows addresses of one type to be used as addresses of another type
- *Delivery* is a field for specifying the delivery type of correspondence (reports, issued cards, PIN mailers, etc.). For example, the following delivery types can be used: by mail, by messenger, or by e-mail. The value of this field can be used as an additional criterion when sorting batch report files. Delivery types are classified in the "Delivery Type" dictionary ("Full → Configuration Setup → Client Classifiers → Delivery Type").
- *Language* is a drop-down list of languages registered in the system (see the list at "Full → Configuration Setup → Client Classifiers → Languages"); if transaction names are translated in the system into a specific language (for details, see section "Entry Codes" in the WAY4™ Accounting Administrator Manual), client statements will be generated in this language if it is selected in this field.
- *Salutation* is a drop-down list to select how the client will be addressed (for the list of salutations registered in WAY4 see "Full → Configuration Setup → Client Classifiers → Client Salutations").
- The *First name*, *Last name* and *Birth name* fields are the client's name, surname and surname at birth, respectively.

- The *Country* field contains a drop-down list showing countries registered in the system (see the list in "Full → Configuration Setup → Main Tables → Country Table"). It should be noted that the *Country* field in a client record can only contain countries listed in the "Country Table" list, which have the "Yes" value set in the *Use In Bank* field.

The value in the *Country* field in a client record can be used to create the client's mailing address.

- The *State* field specifies the state.
- The *ZIP* field specifies the postal (ZIP) code.
- The *City* field specifies the city (locality)
- The *Municipality* field specifies the municipality code.
- Four *Address Line* fields of the *Mail Lines* field group can be used to enter a client's address. Some banks require the support of structured addresses when entering, verifying, and reporting on data. Four fields are sufficient to fulfil this requirement. For example, the following address structure can be used:
 - ◆ Address Line 1 – user-defined text.
 - ◆ Address Line 2 – street name.
 - ◆ Address Line 3 – house number.
 - ◆ Address Line 4 – apartment number.
- The *Add Info* field is used to specify additional information, for example, the code from the address classification system or marker (the YEARLY; tag) that the address is effective annually during a specific time period.
- *E-mail* – client's e-mail address.
- *URL* – client's URL address.

This makes it possible in WAY4 to specify another entity as the recipient of correspondence.

- The *Activated* group of fields contains the following fields:
 - ◆ The *Is Active* field indicates whether or not the address is active. If the "Yes" value is entered in the field, the address is used. If "No" is entered, then it is not used.
 - ◆ The *Date From* and *Date To* fields determine the calendar dates of this setup's effective period.



Only one address of a certain type can be active at one time.

- Fields *Fax*, *Fax (h)*, *Phone*, *Phone (h)*, and *Phone(mob)* from the *Phone* group are used to specify the corresponding phone and fax numbers.
- Addresses can be defined for the contract. For this, click the [Address] button in the contract edit form, and the "Addresses for <name of client>" form will appear (see Fig. 12). Entering a contract address involves filling in the same fields as for the client address.



Note that in any record with an address, a value must be set for the *Type* field. If the address type belongs to a specific group ("Postal Code", "Contact Data", "EMail"), the corresponding fields must be filled in in the

- *Creation Date* – date and time of client link registration
- *Linked Client* – drop-down list of clients registered in the system; used to select a client to whom the current client is linked
- *Link Type* – drop-down list of registered client link types
- *Affiliation Source Reg Number* – number of the external document (for example, power of attorney) used to establish the link
- *Linked to Client* – current client (with whom the link is being defined)
- *Date From and Date To* – link effective period
- *Is Active* – shows whether the client link is active; if the field contains "Yes", the link is active, if the field contains "No", the link is inactive
- *Comment* – additional client link data

The [Linked Client] button in the form is used to view information on the client specified in the *Linked Client* field of the form.

The [Client] button is used to view information about the client specified in this form's *Linked to Client* field.

The [Contract] button is used to view information about the contract for the client specified in this form's *Linked to Client* field.

Clients already linked to this client are viewed in the "Linked Clients for <client name>" form (see Fig. 14). The form is opened by clicking the [Linked From] button in the form for creating or editing a client. In this case, this client is specified in the *Linked Client* field and the client to whom this client is already linked in the *Linked to Client* field.

Generating Interest Accrual Reports for the Billing Cycle

Interest Accrual reports for a billing cycle are generated through the "Billing for <name of account>" form opened by clicking the [Billing] button in the "Accounts for <contract name>" form containing contract account information (see Fig. 15). This form is opened by clicking the [Accounts] button in the form for entering contract information.

Accounts for Top Level [0001-P-000503]											
Account Name	Code	Curr	Balance	Int Rate	Account Number	GL Number	Due Type	Category	Is Am Av	Priority	Ageing Priority
Current Cash	CASH-CURIRUR		0,00	0,20	LOAN-819004560	-LOAN-810	End Cycle Due	Cr.Lim Payment	Yes	11	0,01/08/2015
Billed Cash	CASH-BILLIRUR		-7 500,00	0,20	LOAN-818004561	-LOAN-810	None	Cr.Lim Payment	Yes	15	0,01/08/2015
Current Interest	INT-CURR	RUR	-1,40	0,00001	MAIN2LOAN_004380001	MAIN-LOAN_INT-81	None	Cr.Lim Payment	Yes	0	0,01/08/2015
CI Deposit Cash	PC	RUR	0,00	0,00001	MAIN2DEPOS001340001	MAIN-DEPOSIT-810	None	Primary	Yes	1	1,01/08/2015

Fig. 15. Table of the accounts of a contract

When the [Calc Int] button is clicked, the window showing the sum total of interest accrued on an account is displayed.

To generate an interest accrual report, select the record for the desired contract account in the "Accounts for <contract name>" form and click the [Billing] → [Interest] button (see Fig. 16).

Billing for Current Interest							
Account Name	Date From	Date To	Currency	Begin Balance	Total Turnover	Fee Total	Number Of Docs
Current Interest	01/06/2015	30/06/2015	RUR	0,00	-0,16	0,00	1
Current Interest	01/07/2015	31/07/2015	RUR	-0,16	-1,24	0,00	2

Fig. 16. Form for generating interest accrual reports for billing cycles

Each record in the "Billing for <name of account>" form shows the following contract account information for each billing cycle:

- The *Begin Balance* field – the account balance at the beginning of the billing cycle.
- The *Total Turnover* field – the sum totals of fund activity.
- The *Fee Total* field – the sum total of interest accrued over the billing cycle.
- The *Number of Doc* field – the number of generated documents.

When the [Ac.Turnover] button (until version 03.35.30, the [Item] button) is clicked, the "Contract Account Turnover for <name of account>" form (until version 03.35.30, the "Item for <name of account>" form) is brought to the screen. It contains technical information necessary for calculating interest and generating account statements.

Standing Payment Orders

Standing payment orders can be used for creating payment orders to be used, for instance, to make on-line utility payments.

The cardholder makes payments through an ATM, creating a document in the DB. After the document is processed in the standard way, funds are withdrawn from the contract account and transferred to the utility provider's account. These funds will be blocked on the cardholder's account from the time the ATM transaction takes place until the payment is completed.

Inherited payment orders are used for these tasks. Inherited payment orders are created on the basis of template orders:

- Inherited orders are set up on the Accounting Scheme level.
- Inherited orders are manually created based on templates on the contract level or using the Advanced Applications module.


An inherited standing payment order is created manually in the contract form (for example, "Issuing → Contract Input & Update → Issuing Contract (Private)) using the "Create Order by Template" command from the [Actions] context menu.

Additional setup of inherited payment orders and their activation is performed in the "Create Order by Template" form that opens automatically after creation of an inherited payment order, or in the form "Pers Orders for <account name>" form opened by clicking the [Pers Orders] button in the contract's form or in the "Accounts for <contract name>" form (see Fig. 17).

Accounts Client 229855											<< > >>			1 of 6		b x	
Account Name		Code	Curr	Balance	Int Rate	Account Number		GL Number	Due Type	Category	Is Am Av	Priority	Cycle Date	From	N Of Cycle		
➔ CI Deposit		P	USD	692.94		10,0040817840100010000039		474118109000	None	Other	Yes		1/01/04/2010		4		
CI Deposit Int		+	USD	0.00		5,00474118403000120000506		706068104000	End Cycle Due	Other	No		0/01/04/2010		4		
Ins	Del	Query		Actions...		Billing	Gen. Orders	Pers Orders	Ac.Turnover	Stmt Entry	Template						

Fig. 17. "Accounts for <contract name>" form

For more information about manually creating inherited payment orders, see the section "Parameters of Inherited Standing Payment Orders Created on the Basis of a Template" of the document "Standing Payment Orders".

 From version 03.41.30, individual standing payment orders can only be created for bank contracts. Existing (created before version 03.41.30)

individual payment orders for issuing contracts can be viewed by clicking the [Pers Orders] button in the contract form or in the "Accounts for <contract name>" form.

Preference List

The system allows contractors to be defined on the contract level.

For this, click the [Preferred] button in the card contract form, then fill in the "Preferred for <contract name>" form which appears (see Fig. 18).

Preference Type	Is Active	Date From	Date To	Area	SIC	Contra FI	Contra Type	Contra Subtype
Fuel Card	Yes	00/00/0000	00/00/0000					

Ins Del Query Full Info

Fig. 18. Form for entering contractor data

To create a new record on the preference list, click the [Ins] button and fill in the record fields:

- *Preference Type* is the field for selecting a preference type (to create a new contractor category, select the "Full → Configuration Setup → Products Definition → Preference Type" menu path); a specific service or a specific usage limiter from a Service Package may be related to a contractor category).
- Fields *Date From* and *Date To* define the beginning and ending calendar dates of the active period for that configuration.
- *SIC* is the field for entering a merchant category code (MCC).
- *Area* is the field for entering the name of a business or card area.
- *Contra FI* is the contractor's financial institution.
- *Contra Type* is the contractor's contract type.
- *Contra Subtype* is the contractor subtype.
- *Is Active* is the field indicating (set to either "Yes" or "No") whether or not this configuration is active in the system.

To access additional information on contractors, use the "Preferred Details" form (see section "Service Package" in the Preferred Counterparties Administrator Manual), opened by clicking the [Full Info] button in the table form containing the list of contractors.

To activate the changes in the contract form, click the [Approve] button.

For more details on preferred contractors, see the Preferred Counterparties Administrator Manual.

Related Cards

WAY4 supports account selection while executing operations on an ATM. While using this functionality, the cardholder can use the ATM to withdraw funds both from a card account and from accounts tracked through WAY4.

For this purpose, the system uses special card contracts that have a same-tier relationship with the base card through which account selection is made.

Contracts of the Related Cards type have the following characteristics:

- They are created as subcontracts of accounting contracts registered for the corresponding client account types.
- The parameters of these contracts (subtype, Accounting Scheme, Service Package) define the set of rules that determine how operations involving cards other than the base card are executed.
- When creating a related card contract, the base card should be indicated.

An example of the same-tier relationship between card contracts is shown in Fig. 19.

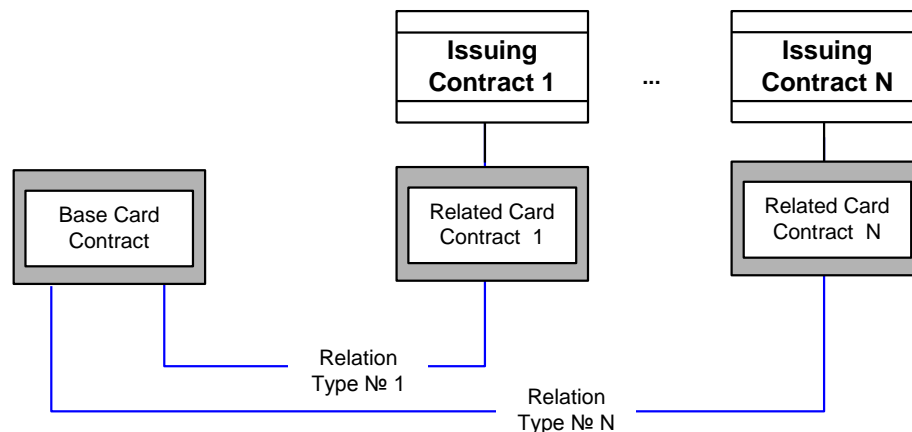


Fig. 19. Scheme of same-tier relationship between card contracts

To create related contracts, the contract relation type must be registered in the system beforehand. In this case, the relation type determines the account type.

To register a new relation type, select the "Full → Configuration Setup → Accounting Setup → Contract Relations" menu path. This command will bring the "Contract Relations" grid form (see Fig. 20) to the screen.

Name	Code	Contract Category	Posting Scheme
Credit	30	Card	
Savings	10	Card	
Checking	20	Card	
Default	00	Card	
→ Universal	40	Card	

Fig. 20. Grid form for registering contract relations

Add a row to this grid by clicking the [Ins] button and indicate the following:

- In the *Name* field – the name of the relation type
- In the *Code* field – the relation type code; this field can be filled in the following ways:
 - International payment systems support the following standard account type codes: "10", "20", and "30"; therefore, only accounts with these code types will be used for transactions with "foreign" cards.
 - To execute operations involving "our" (ON-US) cards, WAY4 supports the use of any account type in this grid with any code.
- In the *Contract Category* field, select "Card" from the list.

- The *Posting Scheme* field contains information used during document processing; this field is optional.

A separate issuing accounting contract is registered for each account type. To create a related contract, click the [Related Cards] button in the accounting contract form (see Fig. 6), and the "Related Cards for <contract name>" form will appear (see Fig. 21).

Client	Base Card	Base Type	Check Available	Relation	Is Active	Product	Type	Service Pack	Report Type	Comment Text	Is Ready
TEST CARDHOL	401550011731758	Our VISA Cards	See main			001-Test sub card	001-VISA CLASS	001-Our Priv VISA	Cardholder Default		Not Ready

Ins Del Query Full Info Balance

Fig. 21. Form for indicating related cards

The "Related Cards" form contains the following fields:

- *Client* is a client name for which the Base Card contract is created.
- *Base Card* is the number of the card contract. An ATM will provide account selection while performing transactions with this card.
- *Base Type* is a card contract type.
- *Check Available* is a rule for calculating the amount available while performing authorisation for the contract (for more details on the use of this field, see the description of the *Auth Scenario* field in section "Entering Card Subcontracts for Private Persons").
- *Relation* is a drop-down list of card contract relation types registered in the "Contract Relations" table.
- *Is Active* is the field used to activate the selection made in the *Relation Type* field. After activation, the "Active" value should be specified in this field.
- *Product* is the field for selecting the desired product name from the list of products registered for this type. After having filled this field, there is no need to enter data into the *Type* and *Service Pack* fields.
- *Type* is a field containing a drop-down list for selecting the desired contract subtype.
- *Service Pack* is the field containing a drop-down list for selecting the desired contract Service Package.
- *Report Type* is the name of a report type. This field is not mandatory.
- *Comment Text* is the field for entering additional contract information. This field is not mandatory.
- The value in the *Is Ready* field shows that changes made to this form have or have not been applied to the database.

After filling in the fields of the "Related Cards" form, contract registration must be confirmed by clicking the [Approve] button in the parent accounting contract form.

While operations are performed, the choice of account is determined by the value of the "SET_DEFAULT_ACCOUNT" global parameter (see the WAY4 Global Parameters Administrator Manual).

Restructuring the Contract Hierarchy

The system allows a contract without a parent contract to be assigned one. Parent contracts can also be reassigned to other contracts. These actions are performed through the "Issuing → Contracts Input & Update → Move Iss Contract Tree" menu item.

If a child contract is reassigned to another parent contract, the parameters of the child contract such as the authorisation scenario are kept in its new hierarchical structure.

If a contract without a parent contract is assigned one, the authorisation scenario for the new child contract assumes the value of "Check".


When the "Issuing → Contracts Input & Update → Move Iss Contract Tree" menu item is selected, the "Move Iss Contract Tree" form is brought to the screen. It contains all the contracts available for working with the given client category (see Fig. 22).

Fig. 22. Form for selecting contracts when restructuring hierarchies

After selecting an appropriate contract in this form, click the [Move To] button. This will open the "Set Contract" form (see Fig. 23). In the form's *New Parent Contract* field, indicate a new parent contract for the one you have selected and click the [Proceed] button.

Fig. 23. Form for indicating new parent contracts

If the contract assignment is unsuccessful, the restructured hierarchy will be cancelled.

 It should be remembered that this functionality allows for inadmissible hierarchical contract structures, such as an accounting contract subordinated to a card contract. It is strongly recommended that users be very careful when using this functionality.

Assigning Parent Accounting Contracts to Independent Card Contracts

Since WAY4 uses the main contract account in the hierarchy for accounting purposes, the main contract's account balance must be corrected in the new hierarchy when a parent contract is assigned to an independent contract (incorporated into the hierarchical structure).

To correct the main contract's balances, select the "Full → DB Administrator Utilities → Special Contract Utilities → Recalc Balances for Contracts" menu item, for more information, see the section "Recalculating Balance Type Values" of the document "Balance Types".

When an independent card contract is moved to an account contract with the "Move Iss Contract Tree" utility ("Issuing → Contracts Input & Update → Move Iss Contract Tree"), account balances are synchronised automatically.

Importing New Client and Contract Data from Files

It is possible to import new client and contract information to the database through special WAY4 format files, created upon client request (see the document "Advanced Applications R2").

Application Import Procedure

To begin the application import procedure, select the "Advanced Applications R2 → Application Processing → Acquiring XML Applications Import" user menu path.

The screen will display the "Load Files" window, containing a list of files ready for loading (see Fig. 24).

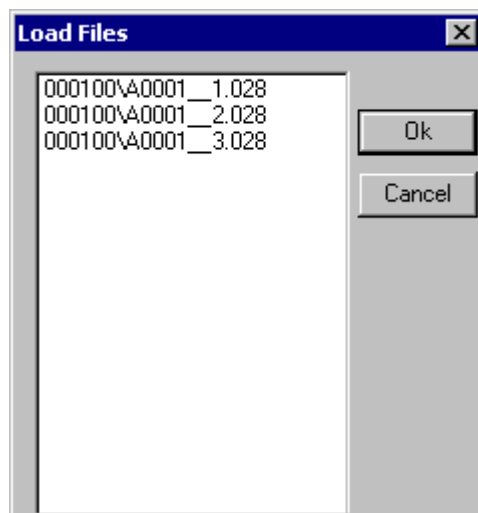


Fig. 24. List of files for loading

Files can be selected from this list by clicking file names while holding down the <Ctrl> button.

After selecting the desired files, click the [OK] button.

If a selected file has already been loaded, the screen will display a window with the corresponding message, e.g. "File (000100\A0001_2.028) was loaded already".

Analysing File Import Results

File import results can be analysed by selecting the "Full → Process Log → Process Log" user menu path.

This will open the "Process Log" form, containing WAY4 process execution protocols (see Fig. 25).



Process Name	Started	Finished	Status	Parameters	Bank Date	Started By	Stopped By	Parent Numl	Last Updated	Number Of	Parent Process	Object Type
RBS Applications Import	10/02/09 18:13:52	10/02/09 18:13:57	Closed		01/01/2009	DEMIGOD		0	10/02/09 18:13:52	0		
RBS Applications Import	09/02/09 23:00:35	09/02/09 23:00:40	Closed		09/02/2009	DEMIGOD		0	09/02/09 23:00:39	13		
RBS Applications Import	09/02/09 21:22:30	09/02/09 21:22:34	Closed		05/01/2009	DEMIGOD		0	09/02/09 21:22:34	1		

Fig. 25. Process Log

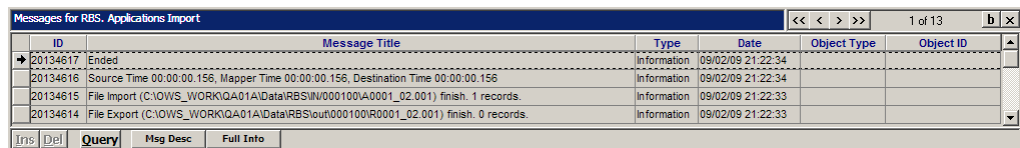
Users can control how each process is executed through messages formed by the system while a process is running.

Message text is opened by clicking the [Messages] button after selecting the row containing a process in the "Process Log" table.

As a result, the screen will display the "Messages for <name of process>" grid form, containing a message generated by the system while performing that process (see Fig. 26).

Successful file import will be apparent if there are no records containing an "Error" value in the *Type* field.

If records showing unsuccessful file import are found on the message list, users should consult their system administrator.



ID	Message Title	Type	Date	Object Type	Object ID
20134617	Ended	Information	09/02/09 21:22:34		
20134616	Source Time 00:00:00.156, Mapper Time 00:00:00.156, Destination Time 00:00:00.156	Information	09/02/09 21:22:34		
20134615	File Import (C:\OWS_WORK\QA01A\Data\RBS\IN\000100\A0001_02.001) finish. 1 records.	Information	09/02/09 21:22:33		
20134614	File Export (C:\OWS_WORK\QA01A\Data\RBS\out\000100\RO001_02.001) finish. 0 records.	Information	09/02/09 21:22:33		

Fig. 26. Message showing file format check

If data has been successfully loaded from files (new clients, contracts, changes in contract parameters, etc.), the results can be noted in the corresponding tables, accessible in the Issuing Module.

Importing Data through the Advanced Applications Module

WAY4 allows users to create new client and contract records and edit existing ones through the Advanced Applications Module. The module is used to process applications for creating contracts and client records and to update parameters for contracts, standing payment orders, Usage Limiters, etc. (see the Advanced Applications Module R2 Administrator Manual). The Advanced Applications Module allows users to import data manually from special format files and XML files.

Editing Contract Parameter Values


Rules for generating and using contract parameters are described in detail in the section "Contract and Client Custom Parameters" of the document "WAY4™ Client and Contract Classifiers".

Contract parameters for clients are defined and edited in the "Contract Parm for <client name>" form. This form is opened by clicking on the [Contract Parm] button in the following forms:

- "Clients (Private)"; menu item "Issuing → Contracts Input & Update → Clients (Private)".
- "Clients (Corporate)"; menu item "Issuing → Contracts Input & Update → Clients (Corporate)".

Contract parameter values for contracts are defined and edited in the "Contract Parm for <contract number>" form. This form is opened by clicking on the [Contract Parm] button in the following forms:

- "Issuing Contracts (Private)"; menu item "Issuing → Contracts Input & Update → Issuing Contracts (Private)".
- "Issuing Contracts (Private)"; menu item "Issuing → Contracts Input & Update → Single Cards".
- "Issuing Contracts – New (Private)"; menu item "Issuing → Contracts Input & Update → Issuing Contracts – New (Private)".
- "Issuing Contracts (Corporate)"; menu item "Issuing → Contracts Input & Update → Issuing Contracts (Corporate)". In this case, the "Contract Parm for <contract number>" form is opened using the "Links" item of the DB Manager system menu.

 Calculated parameters and parameters for tariffs cannot be edited in these forms.

An example of editing a contract parameter is given in the section "Working with Contract and Client Custom Parameters" of the document "Customer Support Manual".

Deleting Incorrectly Created Client Records

A client record can be deleted from the database if the client has no:

- Contracts.
- Related clients
- Authentication scheme (see the section "Creating an Authentication Scheme for a Card, WAY4 Client or WAY4 Customer Profile Client (Consumer)", of the document "Administering WAY4™ Authentication Server").

A client record for a private client (individual) is deleted in the "Private Clients Remove" form, menu item "Full → DB Administrator Utilities → Special Contract Utilities → Private Clients Remove" (see Fig. 27).

Short Name	Reg Number	Client Number	Birth Date	First Name	Last Name	Company Name	Fin Institution
PETER WHITE	7722334455		03/03/1970	PETER	WHITE	NEWCOMPANY	Principal

Ins Del Query Remove Client Info Cards All Contracts Classifiers

Fig. 27. Deleting a client record that was created incorrectly for a private client

A client record for a corporate client is deleted in the "Corporate Clients Remove" form, menu item "Full → DB Administrator Utilities → Special Contract Utilities → Corporate Clients Remove".

Deleting Incorrectly Created Contracts

An accounting contract or card contract can be deleted if this contract and/or its subcontracts have no:

- Application to create a contract; i.e., the contract was created manually, through the user interface.
- Account balance.
- Account turnover.
- Credit history.

A contract is deleted in the "Issuing Contracts Remove" form, menu item "Full → DB Administrator Utilities → Special Contract Utilities → Issuing Contracts Remove" (see Fig. 28).

Contract #	Contract Name	Liab Category	Contract Type	Open	Status	Curr	Credit Limit	Available
MAO DUN				00/00/0000			0.00	0.00

Ins Del Query Remove Full Info

Fig. 28. Deleting a contract that was created incorrectly

For the Housekeeping procedure to operate correctly, when deleting a contract that was incorrectly created, all its account numbers are deleted.

For information, a deleted account number is saved in the *Account Name* field of the "Accounts for <...>" form in front of the account name.


Chapter 2. Card Issuing

Bankcards are issued after their card contracts are registered in the DB. Data necessary for card issuing are created through operations called card marking.

Cards are marked both when issuing new bankcards and when renewing expired ones.

Marking will change the status of a card contract and create a record in the DB that will be used to import files to be processed by the PIN Management subsystem.

To mark cards, use the "Issuing → Mark/Unmark Card To Production" user menu path.

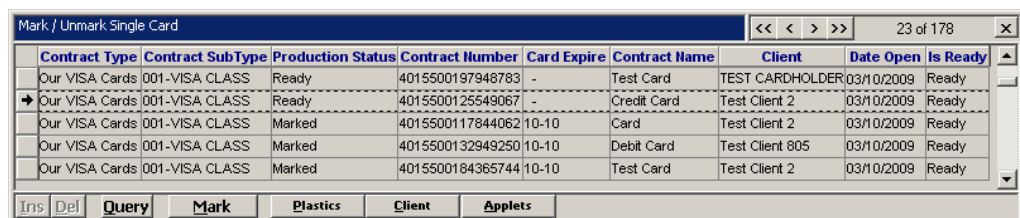
 Before marking cards, users should make sure that the status line shows the desired financial institution and client category. If the user is granted privileges to work with several financial institutions, required values must be selected from the user menu at "Issuing → Mark/Unmark Card To Production → Set Financial Institution".

Marking Cards to Issuing

Marking an Individual Card

To mark a card, select the "Issuing → Mark/Unmark Card To Production → Mark/Unmark Single Card" user menu path.

The screen will show the "Mark/Unmark Single Card" grid form (see Fig. 29). Its rows show card contracts and subcontracts registered in the database.



Contract Type	Contract SubType	Production Status	Contract Number	Card Expire	Contract Name	Client	Date Open	Is Ready
Our VISA Cards	001-VISA CLASS	Ready	4015500197948783	-	Test Card	TEST CARDHOLDER	03/10/2009	Ready
Our VISA Cards	001-VISA CLASS	Ready	4015500125549067	-	Credit Card	Test Client 2	03/10/2009	Ready
Our VISA Cards	001-VISA CLASS	Marked	4015500117844062	10-10	Card	Test Client 2	03/10/2009	Ready
Our VISA Cards	001-VISA CLASS	Marked	4015500132949250	10-10	Debit Card	Test Client 805	03/10/2009	Ready
Our VISA Cards	001-VISA CLASS	Marked	4015500184365744	10-10	Test Card	Test Client 2	03/10/2009	Ready

Fig. 29. Grid form for card marking

To mark a card, select the line showing the desired card contract and click the [Mark] button. This will check the parameters of the selected contract.

If the contract's *Is Ready* field shows "Not Ready", the system generates the following error message: "Card contract was not approved".

During card marking, the system checks the contract status field value after checking the *Is Ready* field. If the value in the contract status field (*Card Status*) is other than "Card OK", the card marking is cancelled, and the error message "Card contract in bad status. Production impossible" is displayed.

When contract parameters have been successfully checked, the *Production Status* fields of the "Mark/Unmark Single Card" form and the *Plastic* field of the card contract will be set to "Marked".

The *Production Status* field contains a card production job status. The field may take on one of the following values:

- "Marked" – the card is marked for production
- "Sent" – the card's data has been exported to the PIN Management module (see "Exporting Card Data to PIN Management")
- "Ready" – the card's data has been imported from the PIN Management module (see "Receiving Cards from PIN Management")
- "Locked" – the card is locked; this corresponds to an issued but not activated card
- "Marked Applet" – the smart card applet has been marked for production
- "To Request" – the smart card applet is ready to be sent to a third-party vendor
- "Waiting for Response" – the smart card applet is waiting for a response from a third-party vendor
- "Waiting for Subs" – the smart card is waiting for a response from a third-party vendor
- "To Close" – do not issue plastic for this card contract. This status is used, for example, if the previous plastic was stolen or lost

After the card has been marked, a record is created in the "Plastics for <name of client>" form (see Fig. 30), that is used to transfer data necessary for processing in PIN Management.

The "Plastics for <name of client>" form can be accessed by clicking the [Plastics] button in the "Mark/Unmark Single Card" grid form or in the corresponding card contract form.

#	Expire	Status	Prod Type	Prod Event	Name	Track 1	Order II	Order From	Order To	Comm
10-08	Inactive	Replace All	New Card	MR TEST CARDHOLDER	CARDHOLDER/TEST MR					

Buttons: Ins, Del, Query, Change, Produced, Messages, CardData, UpdateOrder

Fig. 30. Record in the "Plastics" form after card marking

After the card has been marked, its record in the "Plastics for <name of client>" form contains the "Inactive" value in the *Status* field by default. The values of the individual fields of this record can be edited by clicking the [Change] and [Update Order] buttons.

The *Status* field in the "Plastics for <...>" form contains a card status. A card's status determines whether transactions may be performed with the card. The field may take on one of the following values:

- "Active" – the card is active and may be used to perform transactions
- "Inactive" – the card has been marked
- "Closed" – status of an old card after a new card is issued; transactions with the old card may be performed until the new card is activated (see "Statuses of Reissued Bankcards")

- "Locked" – the card is locked; this corresponds to an issued but not activated card
- "Rejected" – an error occurred at the data preparation and personalisation step
- "From File" – an application to reissue the card is being processed by the Advanced Applications R2 module

After clicking the [Change] button, the "Production Type" form appears (see Fig. 34), where the user can change card issuing parameters (see "Changing Card Issuing Parameters").

After clicking on the [Update Order] button in the "Plastics for <name of client>" form, the "Update Order for <full name of client>" form grid appears where users can edit card issuing order parameters.

Order N	Order From	Order To	Comment Text
→			

Buttons: Ins, Del, Query, Save

Fig. 31. Form for editing issuing order parameters

In this form, the following fields can be filled:

- *Order N* is the number of an issuing order.
- *Order From* is the name of the office that made the order.
- *Order To* is the name of the office to which the issued card (and the PIN mailer) will be sent.
- *Comment Text* is comment text for the order.

After parameters for bankcard issuing have been edited, click the [Save] button to save the entered values and close the dialogue window.

It should be kept in mind that upon activating a card contract or subcontract by clicking the [Approve] button, the system will automatically mark the card.

To unmark a card, select the desired row in the "Mark/Unmark Single Card" grid form and click the [UnMark] button. This operation ([UnMark] button) is only available when plastic for the card has not yet been issued and *Production Status* of the application to produce the card differs from "Locked" or "Ready". As a result, the *Production Status* column and the *Plastic* field of the card contract form will change from "Marked" to "Ready", and the corresponding record in the "Plastics for <name of client>" will be deleted.

The form containing client information is opened by clicking the [Client] button.

The form containing information about additional smart card applications (see the "Card Applications" section of the Configuring WAY4™ System for Smart Card Issuing Administrator Manual) is opened by clicking the [Applet] button.

Mark by Selection

To mark cards by selection, select the "Issuing → Mark/Unmark Card To Production → Mark/Unmark by Selection" user menu path.

This will open the "Mark/Unmark by Selection" grid form, similar to the "Mark/Unmark Single Card" form (see Fig. 29 in the "Marking an Individual Card" section), where its rows represent card contracts and subcontracts registered in the database.

To mark cards by selection, click the [Mark] button. This will sequentially check the parameters of the selected contracts.

If "Not Ready" shows in the contract's *Is Ready* field, the error message "Card contract was not approved. Do you want to continue?" is created, offering to continue card marking (if [Yes] is clicked) or to interrupt the process (if [No] is clicked).

During card marking by selection, the system checks the contract status field value after checking the *Is Ready* field. If the value is other than "Card OK", the card marking is cancelled, and the error message "Card contract in bad status. Production impossible. Do you want to continue?" is displayed, offering to continue card marking (if [Yes] is clicked) or to interrupt the process (if [No] is clicked).

As a result of marking by selection, the *Production Status* field of these rows in the "Mark/Unmark by Selection" grid form, showing successfully checked parameters, and the *Plastic* field in the card contract will both show the "Marked" value.

It should be noted that, after clicking the [UnMark] button in the "Mark/Unmark by Selection" grid form, the "Marked" value in the *Production Status* field will change to "Ready" for all the contracts of that selection.

Renewing a Card

Cards are marked for renewal if the bankcard has been lost, is no longer fit for use, has expired, or if an error occurred during card production and the card was not issued.

To mark cards, select user menu item "Issuing → Mark/Unmark Card To Production → Mark/Unmark Single Card for Plastic Replacement" (to work with a single card) or "Issuing → Mark/Unmark Card To Production → Mark/Unmark for Plastic Replacement by Selection" (to work with all selected cards).

Cards are marked for renewal in the same way as marking for issuing (see "Marking Cards to "), with the difference that the "Production Type" form will appear after clicking on the [Mark] button (see Fig. 34 in the "Changing Card Issuing Parameters" section), where the user should indicate the card issuing type and the card expiry date.

If a card for which an error occurred in production (in the "Plastics for <...>" form, the value of the *Status* field is "Rejected", see Fig. 30) is marked using the menu item "Issuing → Mark/Unmark Card To Production → Mark/Unmark Single Card", production parameters will not be changed. In this case, by default, the same production parameters will be used as in the initial attempt to produce the card

As in marking a card for issuing, it is impossible to mark a card for renewal if the card contract status field is not set to "Card OK". For instance, the status "No Renewal 50" does not affect accounting transactions and card contract

authorisation but will decline automatic bankcard renewal when the card expires (see the "Modifying Contract Status" chapter in the Customer Service User Manual).

Marking Lost or Stolen Cards for Renewal

If the contract tree is used when a card issued under a child contract has been lost or stolen, a new card contract must be created to reissue the card. This operation is executed by selecting the "Issuing → Mark/Unmark Card for Production → Mark/Unmark Lost/Stolen Card" menu item.

When this menu item is selected, the form for selecting the card contract to which the lost or stolen card belonged comes up on the screen (see Fig. 32).

Fig. 32. Form for marking cards for contracts where cards have been lost or stolen

When the [Replace] button is clicked, the system creates a new card contract with identical parameters, whose field *Plastic* will contain the "Marked" value.

Unmarking Cards

Cards can be unmarked in the following ways:

- In the "Mark/Unmark Single Card" grid form, click the [UnMark] button after selecting the desired contract. This operation ([UnMark] button) is only available when plastic for the card has not yet been issued and *Production Status* of the application to produce the card differs from "Locked" or "Ready".
- In the "Mark/Unmark by Selection" grid form, click the [UnMark] button for all cards in the current selection with "Marked" in the *Production Status* field to change their status to "Ready".
- After selecting the "Issuing → Unmark All" user menu path, all card contracts of the financial institution that have the "Marked" value in the *Plastic* field will become unmarked.

Changing Card Issuing Parameters

To change card issuing parameters, select the "Issuing → Mark/Unmark Card To Production" user menu path.

Card issuing parameters can be changed after selecting the "Issuing → Mark/Unmark Card To Production → Update Production Type by Selection"

user menu path (for working with all selected cards) or "Issuing → Mark/Unmark Card To Production → Update Single Card Production Type" (for working with individual cards).

After these items have been selected, the "Update Production Type by <...>" form will appear, containing a list of all marked cards (see Fig. 33). To change issuing parameters by selection or for individual cards, click the [Change] button in the form.

Card Number	Contract Type	Expire	Prod Type	#	Title	First Name	Last Name	Company Name
→ 5413330158631607	Our EuroCard/MasterCard	06-11	Replace All	1	6 TEST	CARDHOLDER		

Fig. 33. Form containing the list of cards whose issuing parameters are to be changed

The screen will display the "Production Type" form (see Fig. 34), where users can change the reason for issuing a bank card (in the *Card Event* field), the issuing type (in the *Production Type* field), the issuing event (in the *Production Event* field), the card expiry date (in the *Card Expire* field), the starting date of the card's effective period (in the *Date From* field; the field value is considered during smart card issuance), and the card issuing order number in the *Order #* field.

Fig. 34. Form for changing card issuing parameters

When filling in the *Production Type* field, make a selection from the following values:

- "Replace All" – both a new card will be issued and a PIN mailer will be printed, e.g. when a new card is issued or a stolen card is replaced
- "Replace Plastic" – only a card will be issued, e.g. to replace an expired card
- "Replace PIN" – the same PIN mailer will be printed again (this action is only allowed by a special agreement with the system vendor)
- "Replace CVV" – a card with a new CVV value will be issued

- "Reorder PIN" – a new PIN will be issued
- "Replace Add Parms" – additional card parameters, e.g. a list of one-time passwords, will be issued
- "Chip Data Only" – calculation of cryptographic values for smart cards (no PIN is generated and no PIN mailer is printed)

Exporting Card Data to PIN Management

Data prepared as the result of the marking process can be sent to the PIN Management subsystem for further processing. This is done by selecting the "Issuing → Send/Receive Production Batches → PIN Management File Export" user menu path.

After sending data, the *Plastic* field in the card contract forms from which batch information was sent to PIN Management, will read "Sent".

If data already sent needs to be resent, the user must select the "Issuing → Send/Receive Production Batches → Resend PIN Management File" menu item.

This will display the "Resend PIN Management File" grid form (see Fig. 35), containing a list of files in the issuing batch sent to PIN Management.

Resend PIN Management File

<< < > >>

77 of 272

File ID	Sending Date	Send File Name	N of Sent	File Status
→ 0001-20060511-0011/06/05 00:00:00	PM_REQ_0001_20060511_000010.xml	11	Sent	
0001-20060511-0011/06/05 00:00:00	PM_REQ_0001_20060511_000011.xml	1	Sent	
0001-20060511-0011/06/05 00:00:00	PM_REQ_0001_20060511_000012.xml	11	Sent	
0001-20060511-0011/06/05 00:00:00	PM_REQ_0001_20060511_000014.xml	1	Sent	
0001-20060511-0011/06/05 00:00:00	PM_REQ_0001_20060511_000016.xml	1	Sent	
0001-20060511-0011/06/05 00:00:00	PM_REQ_0001_20060511_000017.xml	3	Sent	

Ins

Del

Query

Resend

Fig. 35. Table of files selected for resending data to PIN Management

The following fields are used in this form:

- The *N of Sent* field contains the number of cards whose data has been sent in the corresponding file
- The *File Status* field contains status of the sent job file:
 - "Sending" – the job file is ready for sending to PIN Management, but it has not been sent yet
 - "Sent" – the job file has been sent to PIN Management
 - "Received" – the job file has been processed by PIN Management and returned to the Issuing Module
 - "Receiving" – an error occurred while processing the job file in PIN Management
 - "Rolled Back" – processing the file in PIN Management has been cancelled
 - "Refreshed" – the job file has been resent

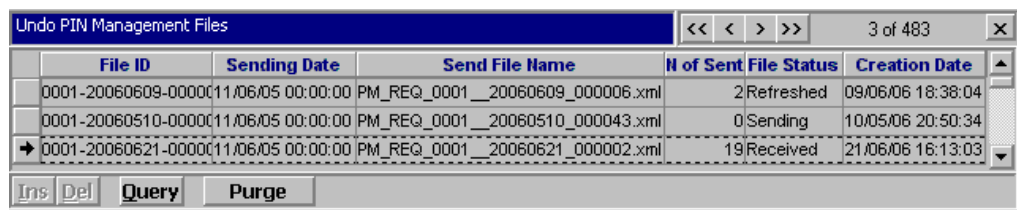
To resend files, select the desired line and click the [Resend] button.

For further details on what cards provided the data sent in these files, click the [Card Record] button.

Purging Sent Files

If, for some reason, files sent to PIN Management must be purged, select the "Issuing → Send/Receive Production Batches → Undo PIN Management Files" user menu path (see "Exporting Card Data to PIN Management" section).

This will display the "Undo PIN Management Files" grid form (see Fig. 36), containing a list of the IDs of files already exported to PIN Management.



File ID	Sending Date	Send File Name	N of Sent	File Status	Creation Date
0001-20060609-00000	11/06/05 00:00:00	PM_REQ_0001_20060609_000006.xml	2	Refreshed	09/06/06 18:38:04
0001-20060510-00000	11/06/05 00:00:00	PM_REQ_0001_20060510_000043.xml	0	Sending	10/05/06 20:50:34
0001-20060621-00000	11/06/05 00:00:00	PM_REQ_0001_20060621_000002.xml	19	Received	21/06/06 16:13:03

Fig. 36. List of files sent to PIN Management

The fields used in this form are identical to the fields of the "Resend PIN Management File" form (see Fig. 35 in the "Exporting Card Data to PIN Management" section).

To purge a sent file, select the row containing that file and click the [Purge] button.

After purging a file, the *Plastic* field in the form of the purged file's card contracts will show the "Marked" value.

Receiving Cards from PIN Management

Cards can be received from PIN Management by selecting the "Issuing → Send/Receive Production Batches → PIN Management Response File Import" user menu path.

As a result, exporting batch files is started, and the user should select the names of the files to be received from the "Load Files" form (see Fig. 37).

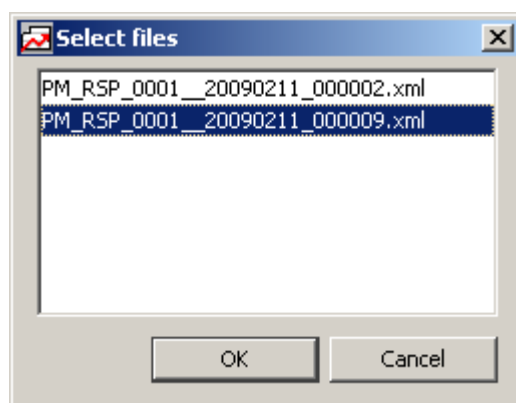


Fig. 37. Selection of files to be received from PIN Management

Files can be selected from the list of files to be received by clicking them while holding down the <Ctrl> button.

After selecting the desired files, click the [OK] button.

When the data has been received from PIN Management, the *Status* field in the "Plastics for <name of client>" form for the corresponding cards will change to "Active" (if the data has been successfully processed in PIN Management) or "Decline" (if errors have been found when processing).

After the cards have been received from PIN Management, the *Plastic* field in the forms of the corresponding card contracts will change from "Sent" to "Ready".

Locking and Unlocking Bankcards in Transit

Locking Reissued Bankcards in Transit

To avoid the unsanctioned use of reissued bankcards received from PIN Management until they are received by the client, the system allows for immediate locking of cards after issuing.

Locked cards will show the "Locked" value in the *Status* field of the plastic's record in the "Plastics for <name of client>" form (see Fig. 30). The indicated status does not allow the reissued card to be used. At the same time, the old bankcard that is being replaced by the new one can still be used.

To lock cards, specify the "INITIAL_LOCK;" value in the *Validation Type* field of the "Subtypes for <name of card contract type>" form (see the "Card Contract Subtypes Form" section of the Products and Contract Subtypes Administrator Manual).

Unlocking Issued Bankcards in Transit

Cards can be unlocked in one of the following ways:

- Groups of reissued cards, contained in one file after processing by PIN Management, can be unlocked. Groups can be unlocked according to the issuing bank's regulations, for instance, after a message from a bank office that cards have been received. This can be done through the "Issuing → Send/Receive Production Batches → Unlock Card Plastics" user menu path.

Selecting this path will display the "Unlock Card Plastics" form, containing a list of files loaded after issuing.

By selecting a loaded file and clicking on the [Card Record] button, users access the form containing a list of bankcards whose data is contained in that file. This grid allows users to see the statuses of issued bankcards.

To unlock reissued plastics, select the desired file in the "Unlock Card Plastics" form and click the [Unlock] button. As a result, the status of the locked bankcard will change to "Card OK".



This procedure will unlock all plastics in the loaded file.



The group unlocking procedure is affected by the value of the "UNLOCK_CARDS_MODE" global parameter (see the WAY4™ Global Parameters Administrator Manual).

- To selectively unlock cards, use the "Issuing → Mark / Unmark Card To Production → Unlock Single Card" procedure. This will display the "Unlock Single Card" grid form, containing a list of issued and locked cards. To unlock reissued cards, select the desired card in the "Unlock Single Card" grid form and click the [Unlock] button. This will change the status of the selected card to "Card OK".
- The system allows cards to be automatically unlocked after the first successful PBT (PIN-based transaction). For this purpose, the *Validation Type* field in the "Subtypes for <name of card contract type>" should contain the "U_PBT;" value (see the "Card Contract Subtypes Form" section of the Products and Contract Subtypes Administrator Manual).



Note that the global parameter "UNLOCK_PLASTIC_FOR_VALID_CONTRACT_ONLY" (see the WAY4™ Global Parameters Administrator Manual) affects checking contract status when unlocking plastic.

Statuses of Reissued Bankcards

When bankcards are reissued, the values of a card contract's field *Plastic* and a plastic's field *Status* are determined by tags "INITAIL_LOCK" (see "Locking Reissued Bankcards in Transit") and "U_PBT" (see "Unlocking Issued Bankcards in Transit") and the value of the "CLOSE_PREV_PLASTIC" global parameter (see the WAY4™ Global Parameters Administrator Manual).

Table 2 shows how reissued bankcard statuses and card contracts' field *Plastic* change depending on these parameters.

Table 2. Statuses of reissued bankcards

CLOSE_PREV_PLASTIC	INITIAL_LOCK	U_PBT	Field	Value	Capability of performing card transactions
Y	Set	Not set	Plastic	Locked	The new card can only be unlocked manually (as tag U_PBT is not set). After the first transaction is performed using the new card, the old card is locked.
			Status_Old	Closed	
			Status_New	Locked	
Y	Set	Set	Plastic	Locked	The new card is unlocked after performing the first PIN-based transaction. After this, the old card is locked.
			Status_Old	Closed	
			Status_New	Locked	
Y	Not set	Insignificant	Plastic	Ready	The new card is inactive. After the first transaction is performed using the new card, the old card is locked.
			Status_Old	Closed	
			Status_New	Active	
N	Set	Not set	Plastic	Locked	The new card can only be unlocked manually (as tag U_PBT is not set). The old card is active.
			Status_Old	Closed	
			Status_New	Locked	
N	Set	Set	Plastic	Locked	The new card is unlocked after performing the first PIN-based transaction. The old card is active.
			Status_Old	Closed	
			Status_New	Locked	

CLOSE_PREV_PLASTIC	INITIAL_LOCK	U_PBT	Field	Value	Capability of performing card transactions
N	Not set	Insignificant	Plastic	Ready	Both new and old cards are active.
			Status_Old	Closed	
			Status_New	Active	

The following conventions are used in this table:

- Plastic – field *Plastic* of a card contract
- Status_Old – field *Status* of an old plastic card
- Status_New – field *Status* of a new (reissued) plastic card
- The column "Value" contains values of fields *Plastic* and *Status* when specific parameter values are set. For example, if the "CLOSE_PREV_PLASTIC" global parameter is set to "Y" and field *Validation Type* of the "SubTypes for <name of card contract type>" form contains tag "INITIAL_LOCK;", but does not contain tag "U_PBT", then a card contract's field *Plastic* will be set to "Locked", and the *Status* field of the old and new cards will contain values "Closed" and "Locked", respectively.

After a card is marked for reissuance and before data is imported into the system after it is processed by the PIN Management module, field *Status* of the old plastic card contains value "Inactive", but the card is acquired without limitations.

When closing an old plastic, an Event with the predefined code "CLOSE_PLASTIC_TRANS_STATUS" opens. The time of blocking the old card is determined by the "CLOSE_PREV_PLASTIC" parameter (see the document "WAY4™ Global Parameters").



Note that if a card is reissued with the same expiration date as the corresponding old card, the system cannot differentiate between them when processing a transaction. In this case, it is strongly recommended that the old plastic card be withdrawn before a new card is handed to the client.

Chapter 3. Entering Batch Payments

Entering Batch Payments Manually

Batch payments can be entered manually through the "Full → Documents Input & Update → Batch Documents" user menu path.

To enter information on a new batch, select the "Full → Documents Input & Update → Batch Documents → Payments New" user menu item.

This will display the "Define Transaction Type" form (see Fig. 38), which will indicate the type of financial transaction corresponding to the entered payment.

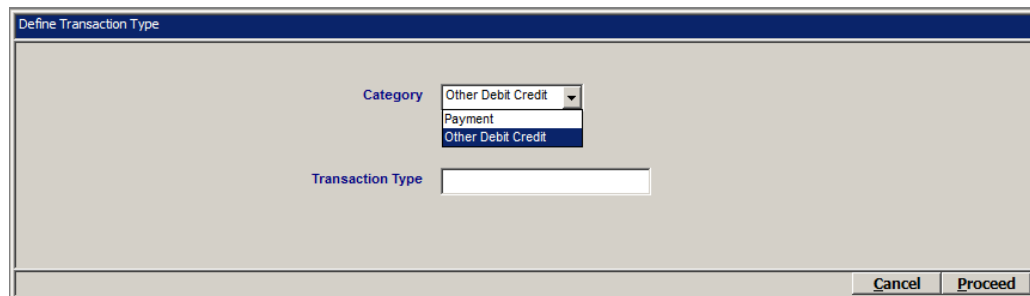


Fig. 38. Form for setting up the payment transaction type

When filling in these fields, select the "Payment" value from the drop-down list in the *Category* field, if the payment is made to a client account, or "Other Debit Credit", in all other cases, and indicate the desired transaction type in the *Transaction Type* field. Standard system setup supports the following types of transactions for the "Payment" category:

- Payment To Client Contract – payment to a contract account
- Payment To Security Deposit – payment to a security deposit

It is not recommended to include transaction types that are not client account replenishments in this category. The category makes it possible to separate out account replenishment transactions (MTR_PAYMENT tag) in notifications sent to clients. For more information, see the section "Events" of the SET_CREDITConfiguring WAY4™ for Message Exchange with the Mobile Bank module. Notifications".

For the "Other Debit Credit" category:

- Credit Amount – payment to a contract account.
- Credit Limit – set a credit limit for a contract.
- Debit Account – debit a contract account.
- Payment From Client Contract – payment from contract account.

This category may include all transaction types independently configured by the user.

After filling in the form, click the [Proceed] button to bring the "Payments - New" form to the screen (see Fig. 39).

Fig. 39. Form for entering payments

In this form, users should fill in the following fields:

- *Batch Posting Date* – bank date when the payment was posted to contract accounts (if not indicated, the current banking date will be used)
- *Teller Contract #* – bank contract number from whose account (or to whose account) the payment is made
- *Batch Registration #* – registration number of the payment batch (this field is optional)
- *# of Slips* – number of slips in the batch
- *Batch Currency* – batch currency
- *Batch Summary Amount* – batch amount
- *Batch Details* – additional information (this field is optional)

After filling in the "Payments" form, enter information on the payment batch slips. To do this, click the [Slips] button to open the "Slips for Payments" grid form (see Fig. 40).

Slip #	Contract Number	Trans Date	Trans Amount	Posting Status
0001	4015500115480836	28/02/02 13:00.39	700,00	Posted
0002	4015500174002158	28/02/02 13:00.35	800,00	Posted

Fig. 40. Form for entering information on payment slips

By default, one row in the table indicates one slip, and to enter the desired number of rows users must click the [Ins] button (the number of rows in the table should equal the number of slips indicated in the *# of Slips* field in the "Payments" form).

Every row in the "Slips for Payments" table should show the card number (in the *Contract Number* field) and the document's payment amount (in the *Trans Amount* field).

It should be kept in mind that the total amount for all batch slips in this form should agree with the value in the *Batch Summary Amount* field in the "Payments" form.

After filling in the "Slips for Payment" table, click the [Approve] button in the "Payments" form to register the payment batch.

If registration has been successfully completed, the payment batch and all its slips take on the "Waiting" status.

If the data has been entered incorrectly, batch registration is interrupted, the rejected documents take on the "Decline" status, and the screen displays an error message.

If the batch is rejected due to an error in the package's main document, click the [Messages] button in the "Payments" form.

If the batch is rejected due to a payment slip error, users can discover the reason for rejection by selecting the row containing the rejected slip and clicking on the [Messages] button in the "Slips for Payment" table.

Charge documents can be entered manually as follows:

- To enter a fixed amount charge document, use the "Full → Documents Input & Update → Batch Documents → Fixed Amount Charge – New" user menu path;
- To enter a free amount charge document, use the "Full → Documents Input & Update → Batch Documents → Free Amount Charge – New" user menu path.

Charge documents are entered in the same way as payment batches, with the difference being that users select the fee type from the list instead of indicating the transaction type, and there is no bank contract field in the form where batch payment parameters are entered.

Importing Payment Batches

It is possible to import data to the database on contract account payments from specially formatted files based on payment documents.

Payment Import Procedure

To initiate the batch import procedure, select the "Full → Daily Procedures → RBS Inward Processing Step by Step → RBS Payments Import" user menu path.

This will display the "Load Files" window with the list of files ready to be loaded (see Fig. 41).

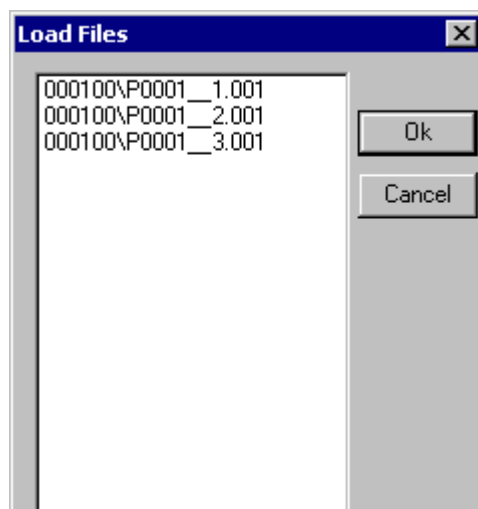


Fig. 41. Selection of loadable files

Select files for loading from this list by clicking them while holding down the <Ctrl> key.

After selecting the desired files, click the [OK] button.

Analysing Payment Import Results

When payment import has been completed, the screen will display the "Payments Import Results" window (see Fig. 42), reporting import results.

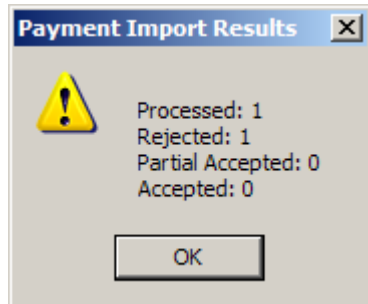


Fig. 42. Information on payment import results

This window contains the following information:

- Processed – number of loaded files
- Rejected – number of files rejected during loading
- Partial Accepted – number of files where data was partially accepted
- Accepted – number of accepted files

Additional information on file import results can be obtained as described below in the "Analysing File Import Results" section.

Chapter 4. Changing the Credit Limit

Types of limits used in WAY4:

- Permanent credit limit (Credit Limit).
- Temporary credit limit
- Additional authorisation limit (Additional Credit Limit)
- Hidden additional authorisation limit (Shadow Credit Limit)
- Limits set using Usage Limiters.
- Percentage of a parent accounting contract's credit limit.

A permanent credit limit is set by the issuing contract (card or accounting) according to the client agreement.


A temporary credit limit is assigned to an issuing contract (card or account) for a certain effective period. If a contract already has a temporary limit, and a new one is required whose effective period overlaps with that of the existing one, the temporary limit assigned later will be effective and the temporary limit assigned earlier will be annulled.

An additional authorisation limit used to increase a contract's amount available during authorisation. If the authorisation amount is larger than the unused credit limit but less than the amount of the unused credit limit and the additional authorisation limit, authorisation will be permitted. The amount that exceeds the credit limit will be reflected on an overlimit account. Information about an additional authorisation limit is shown in the interface (for example, in customer support workbench) and provided to the client.

A Shadow Credit Limit is used to increase a contract's amount available during authorisation. A Shadow Credit Limit is set in a tariff (*Tariff Role* = "Threshold", *Tariff Type* = "OVL_THRESHOLD") as a percentage of the permanent credit limit; its maximum amount may be limited. A Shadow Credit Limit does not increase the contract's amount available shown in the interface (for example in customer support workbench) and information about this limit is not provided to the client. If "Overdraft" usage limiters are set up for a contract, the Shadow Credit Limit will not be considered.

Usage limiters are used to regulate, for example, a daily limit for withdrawing cash, monthly limit on e-commerce transactions, etc. For more information about limiters and their setup, see the document "Usage Limiters".

A percentage of a parent accounting contract's credit limit can be defined for child card contracts whose Auth Scenario value is "Check" or "Billing Limit". This type of credit limit is assigned with the PARENT_LIMIT_PART tag set in a card contract's Product (see the section "Tags in Products and Contract Subtypes" of the document "Products and Contract Subtypes").

 Additional credit limits and temporary credit limits for issuing contracts are assigned and edited by entering an application to change a credit limit (see the section "Credit Limit (Limit)" of the document "Advanced Applications R2").

In WAY4, permanent credit limits can be assigned and changed in one of two ways: using edit forms in the issuing contract or with applications.

Setting a permanent contract's credit limit will create a document (DOC table record with field values IS_AUTHORIZATION= "Y", SERVICE_CLASS= "C" – "credit limit") (see the section Documents Administrator Manual). Credit limits will be reflected in contract accounts through macrotransactions for the document that transfer funds from the bank contract account to the corresponding issuing contract account. The value of the CREDIT_LIMIT_POSTING global parameter determines whether or not credit limits will be reflected in the issuing contract accounts (see the WAY4 Global Parameters Administrator Manual). If the "CREDIT_LIMIT_POSTING" parameter value is "Y", but the corresponding account has not been opened in the issuing contract, an error message will be generated when assigning or changing a credit limit. For more information about classification of account types, see the section "Classification of Account Types (Account Roles)" of the document "WAY4™ Accounting Schemes".

If it is necessary to change a permanent credit limit set earlier, it is sufficient to indicate the new credit limit amount in the form for editing the contract. The system will create a document for the difference between the new and old credit limits.

Setting the Credit Limit through the Contract Form

To set or change the credit limit, click the [Credit Limit] button in the contract edit form (a card or accounting contract), and the screen will display the "Credit Limit for <contract name>" form (see Fig. 43).

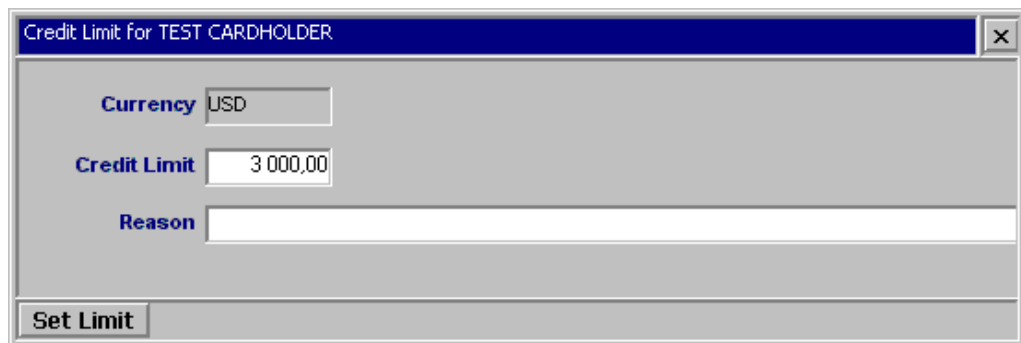


Fig. 43. Form for setting credit limit

In the "Credit Limit for <contract name>" form, the user must indicate the credit limit in the *Credit Limit* field and the basis for setting or changing the credit limit in the *Reason* field.


Click the [Set Limit] button to activate the new credit limit.

Changing the Credit Limit through a Document

It is recommended to change a credit limit by entering an application to change the credit limit (see the section "Credit Limit (Limit)" of the document "Advanced Applications R2").

A credit limit for an issuing contract can also be changed through the "Full → Document Input&Update → Single Documents → Credit Limits-Deprecated → Credit Limit – New" user menu path.

This will display the "Credit Limit - New" form (see Fig. 44).

 Note that when a credit limit is changed in this way, no check is made of whether the effective periods for the new limit and limit set earlier overlap, which may have undesirable consequences.

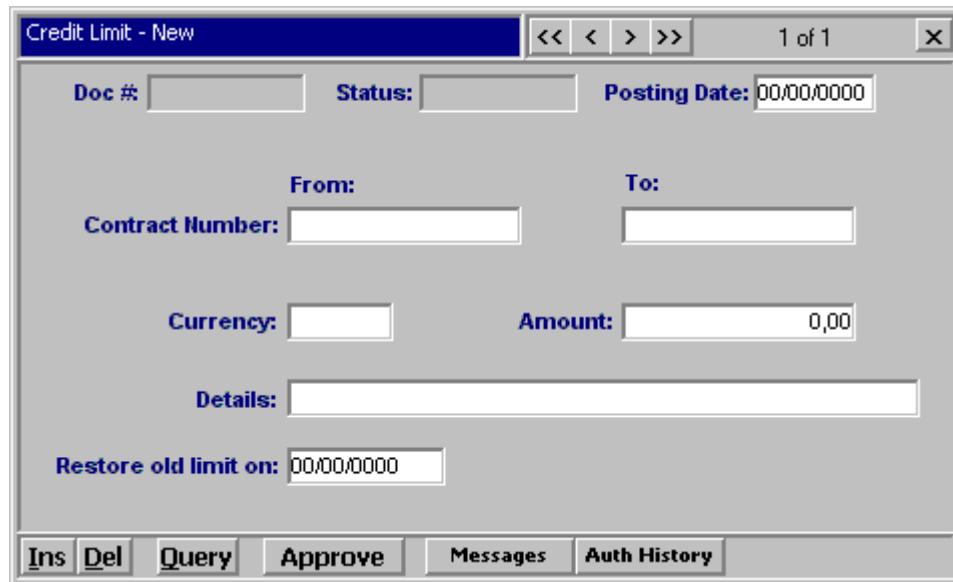



Fig. 44. Form for entering the card contract's credit limit

Users should fill in the following form fields:

- *Posting Date* is the banking date on which the credit limit should change (if this is not set, it will be the current banking date).
- *Contract Number*:
 - When increasing the credit limit:
 - ♦ *To* is the client (card or account) contract number.
 - ♦ The *From* field is used if the credit limit is being increased for the main client contract. This field can indicate the bank number of the contract where the credit limit is reflected. If the number is undefined, the branch deposit number of the client contract's financial institution is used by default. If the credit limit of a subcontract is being increased, this field is not used.
 - When decreasing the credit limit:
 - ♦ *To* – if the credit limit of a main client contract is being decreased, this field can indicate the bank number of the contract where the credit limit is reflected. If the number is not defined, the number of the branch deposit contract of the financial institution to which the client contract belongs will be used by default. When decreasing the credit limit of a subcontract, this field is not used.
 - ♦ *From* is the client (card or account) contract number.
- *Currency* is the currency of the decreased/increased amount.

- *Amount* is the amount decreased/increased on the credit limit of a card contract.
- *Details* is for comments (this field is optional).
- *Restore old Limit on* is the banking date on which the old credit limit should be automatically restored (this field is optional).

 The method for changing a credit limit, in which the source contract and recipient contract change is not preferred and is supported for backward compatibility. To change a credit limit, it is recommended to specify the bank contract number in the *From* field, the client contract number in the *To* field and the following in the *Amount* field:

- For an amount increase, specify the amount of the change.
- For an amount decrease, specify the amount of the change with a "-" character.

After filling in the form, click the [Approve] button to save the changes in the database.

Chapter 5. Generating Issuer Scripts

An issuer can send issuer scripts to a smart card during the card's entire validity period (see the section "Issuer Scripts" of the document "Configuring WAY4™ for Smart Card Issuing"). These scripts are as follows:

- Change PIN
- Unblock PIN
- Block PIN code
- Block card
- Block application
- Unblock application
- Change Risk Scheme parameters

Issuer scripts can be generated for cards either manually and automatically. In the latter case, this happens when the parameters of a Risk Scheme are changed.

 The set of issuer scripts is generated by the WAY4™ vendor.

Issuer scripts are manually generated in the "EMV Issuer Script Parms" form (see Fig. 45), opened by clicking the [EMV Scripts] button in the "Plastics for <contract name>" form. The "Plastics for <contract name>" form is opened by clicking the [Plastics] button in the "Issuing Contract Info" form, which is opened by selecting the menu item "EMV Smart Cards → Documents → Issuing Contract Info".

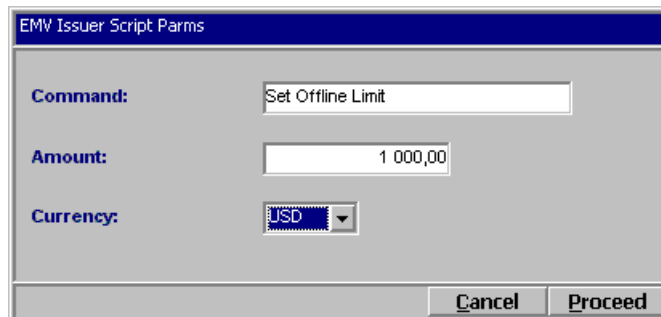


Fig. 45. Form for manually generating issuer scripts

This form contains the following fields:

- *Command* – field for selecting an issuer script from a drop-down list.
- *Amount* and *Currency* – fields for indicating the amount and currency of the transaction limiter.

After an issuer script is generated manually, it is saved in the system and sent to the card the next time an online transaction request from the card is processed.

An issuer script is automatically generated when any changes are made to Risk Scheme parameters or if the "Risk Factor" parameter is changed (see the section "Configuring Smart Card Risk Schemes" in the document "Configuring

WAY4™ for Smart Card Issuing"). When this happens, an issuer script is generated and sent to the card the next time an online transaction request from the card is processed.

Confirmation of the received script's execution is sent by the card to the issuer when processing the next online transaction request.

Information about an issuer script and the results of its execution is available in the "Card Data for <contract name>" form opened by clicking the [Card Data] button in the "Plastics for <contract name>" form, which contains information about the card contract's plastic. This form's *Status* field can contain the following values for the current status of the issuer script:

- "To be sent" – the issuer script has been generated, but not sent to the card.
- "Sent" – the issuer script has been sent to the card, but confirmation of its execution has not been received.
- "Settled" – the issuer script has been sent and successfully executed.
- "Suspended" – the issuer script was generated but not sent to the smart card because the maximum length of the script being sent was exceeded. The script will be sent on the next transaction.
- "Rejected" – the issuer script has been sent but was not executed successfully. In this case, use the process log to analyse the cause of the error (see the section "Process Log" in the document "DB Manager Manual").

Chapter 6. Closing Contracts

A contract should be closed if clients fill in a declaration that they will no longer use their card. The client hands over the card, after which the status of the card contract must be changed to "Card Closed". This also initiates resolution through account closure and the return of funds to the client (or loan repayment by the client) after a set period of time.

According to the current WAY4 concept, the system can use a hierarchical contract structure with a main accounting contract and a card subcontract.

In this situation, changing the main accounting contract status to "Account Closed" will affect the authorisation of bankcards of all card subcontracts.

A similar status change is possible after the client (for whom the accounting contract was registered) requests that the use of bankcards for all card subcontracts that fall under that accounting contract be discontinued.

The system provides two ways to change a contract status. One involves client support personnel and is a special procedure that changes the status by entering certain text. Detailed instructions on this procedure can be found in the "Modifying Contract Status" section in the Customer Service User Manual.

The other way involves bank employees with privileges to enter and change contract properties as described below.

To change the contract status and set its closing date, proceed as follows:

- Users must open the form for editing contract properties. Depending on the type of the contract that needs to be closed, one of the following ways must be selected:
 - To close a private contract, select the "Issuing → Contracts Input & Update → Issuing Contracts (Private)" user menu path. This will display the "Issuing Contract (Private)" form.
 - To close a corporate contract, select the "Issuing → Contracts Input & Update → Issuing Contracts (Corporate)" user menu path and, in the "Issuing Contract (Corporate)" form that appears, select the desired contract and click the [Full Info] button. The "Full Info for <name of client>" form will be displayed.
 - To close a single card contract, select the "Issuing → Contracts Input & Update → Single Cards" user menu path. The "Single Cards" form will open.
 - To close an accounting subcontract of an accounting contract, select the main accounting contract from the accounting contract form and click the [Subs] button. The "Subs for <contract name>" form will appear.
 - To close a card subcontract under an accounting contract, select the necessary accounting contract in the accounting contract form and click the [Cards] button. The form "Cards for <contract name>" will appear.
 - To close a card subcontract under a card contract, select the desired contract in the card contract form ("Single Cards" or "Cards for <contract

name>") and click the [Cards] button. The form "Cards for <contract name>" will appear.

- In the contract edit form, find the desired contract and change its status. For card contracts, set the *Card Status* field to "Card Closed", and for accounting contracts, set the *Status* field to "Account Closed". This will block authorisation for bankcards belonging to all card subcontracts under that accounting contract. When this is done, the status of the cards does not change.

If a Service Package attached to a contract being closed contains a limiter with "Negative RC" in the *Usage Type* field, this Service Package must be detached from the contract. For more information, see the section "General Monitoring Principles" of the document "Risk Monitoring".

- Enter the contract closing date in the *Close* field.



When defining the contract closing date, follow the regulations of the payment system and those of the cardholder's credit organisation. The interval between the date of the client request and the contract closing date is usually 40 to 60 days and is necessary for information to be exchanged between payment system members. For example, the contract being closed can be in a dispute cycle and time can be necessary to close the cycle.

- After making these changes, click the [Approve] button to approve closing the contract.

After the "Closed" status has been set for a contract, its status can only be changed manually. Automatic status change for such contracts is not supported.

Between the status change date and the contract closing date, accounting transactions involving the accounts (withdrawals and deposits) continue. Interest is accrued or retained in the account until the contract closing date – over regular billing cycles. In this case, the contract status only affects the authorisation process.

After the contract closing date, interest is accrued according to the values set for the *Interest in Cycle* and *Interest Delay* parameters. Interest is accrued or retained on the contract closing date even when the value of the *Interest in Cycle* parameter is "No" (for more details on these parameters, see the Interest Accrual Administrator Manual).

After closing on this date, no operations involving the accounts of the contract can be performed. To hand over the amount remaining in the account to the client (or to accept repayment of loans from the client), funds must be transferred from the client contract to the deposit contract with the financial institution to which the contract belongs.

To do this, select the "Issuing → Contracts Input & Update → Closed Issuing Contract" user menu path. The "Closed Issuing Contract" form will be displayed (see Fig. 46). After selecting the necessary client contract, click the [Clean Out] button, and funds will be transferred.

Contract Parameters		Client Contract Information	
Principal		Client	TEST CARDHOLDER
Private		Contract #	4015510199306849
Private Resident		RBS #	986546513
Issuing		Name	Test_iss
001-Electron / Plus Private		Date Open	28/09/2001
001-Full Iss USD Priv3		Date Close	09/09/2005
		Last Billing	10/09/2005
		Next Billing	30/09/2005
		Comment	
		Status	Card OK
			Closed

Ins Del Query Clean Out Balance Sub's Main Messages Accounts

Fig. 46. Form for working with closed contracts

If the closed client contract has a credit balance, funds will be transferred from the client's contract account to a deposit contract account with the financial institution.

If the closed client contract has a debit balance, funds will be transferred from the financial institution's deposit contract account to the client's contract account.