

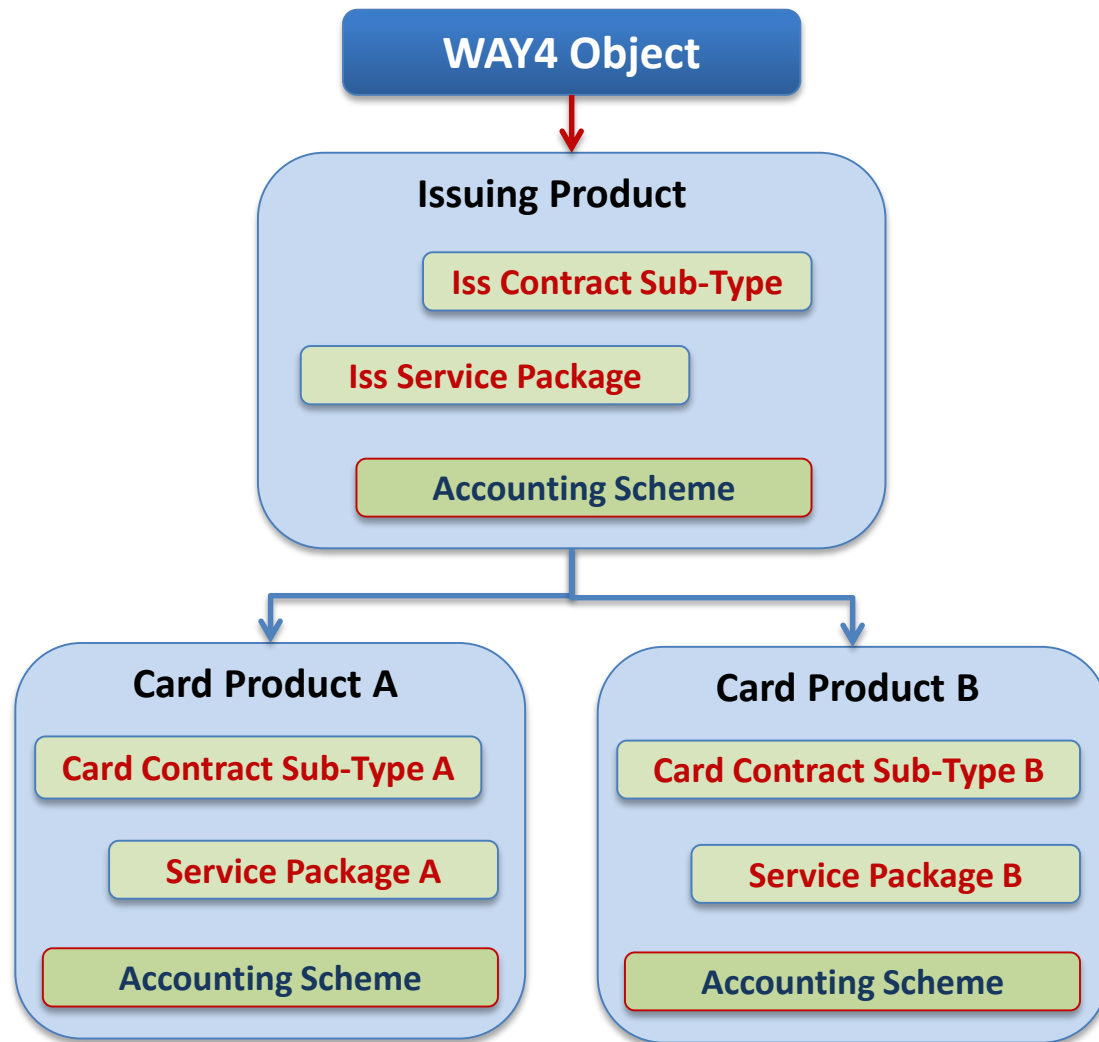
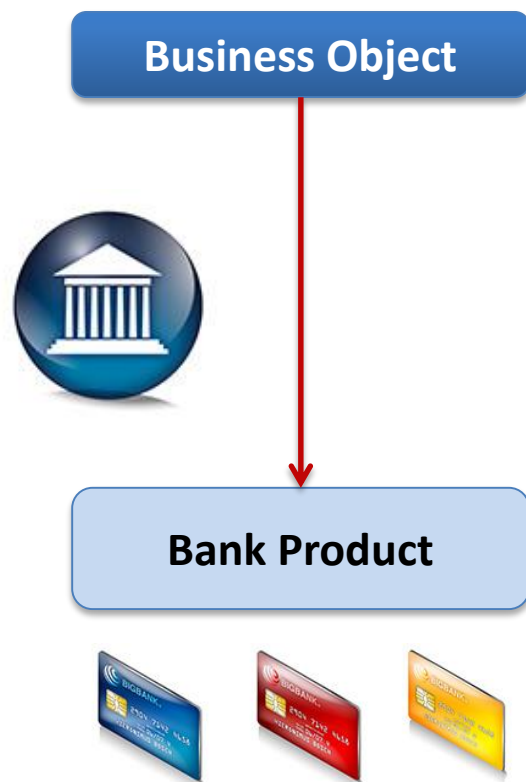
The logo consists of a central circular emblem divided into four colored segments: red, blue, green, and yellow. From the top of this circle, a thin, elongated purple teardrop shape extends upwards. From the bottom of the circle, four teardrop shapes extend outwards in the colors of the segments: purple (top), red (left), blue (right), and green (bottom). The entire logo is centered on a black background, which is also the background for the text.

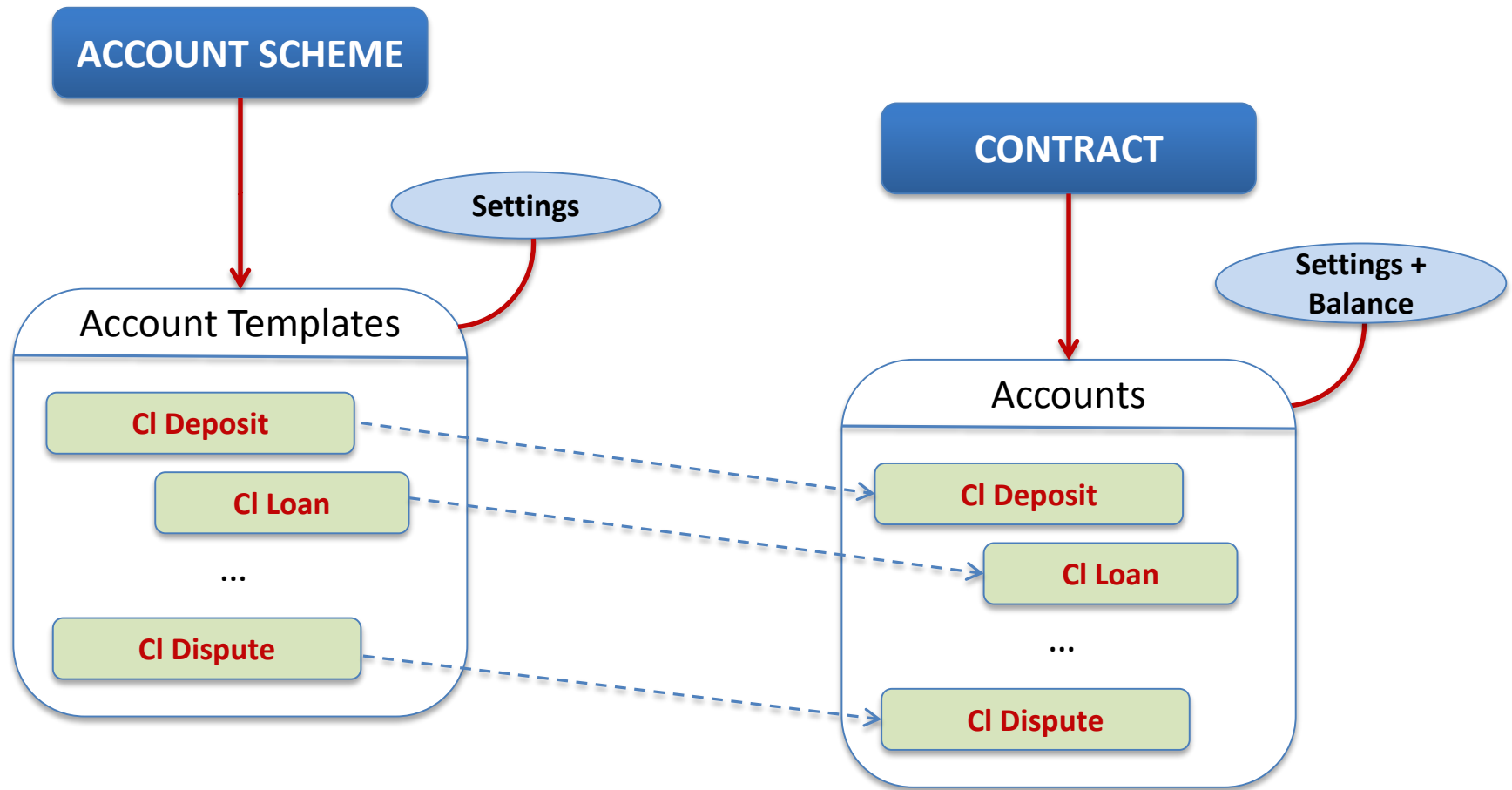
openway**academy**

# Accounting scheme in WAY4

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# Main Concept

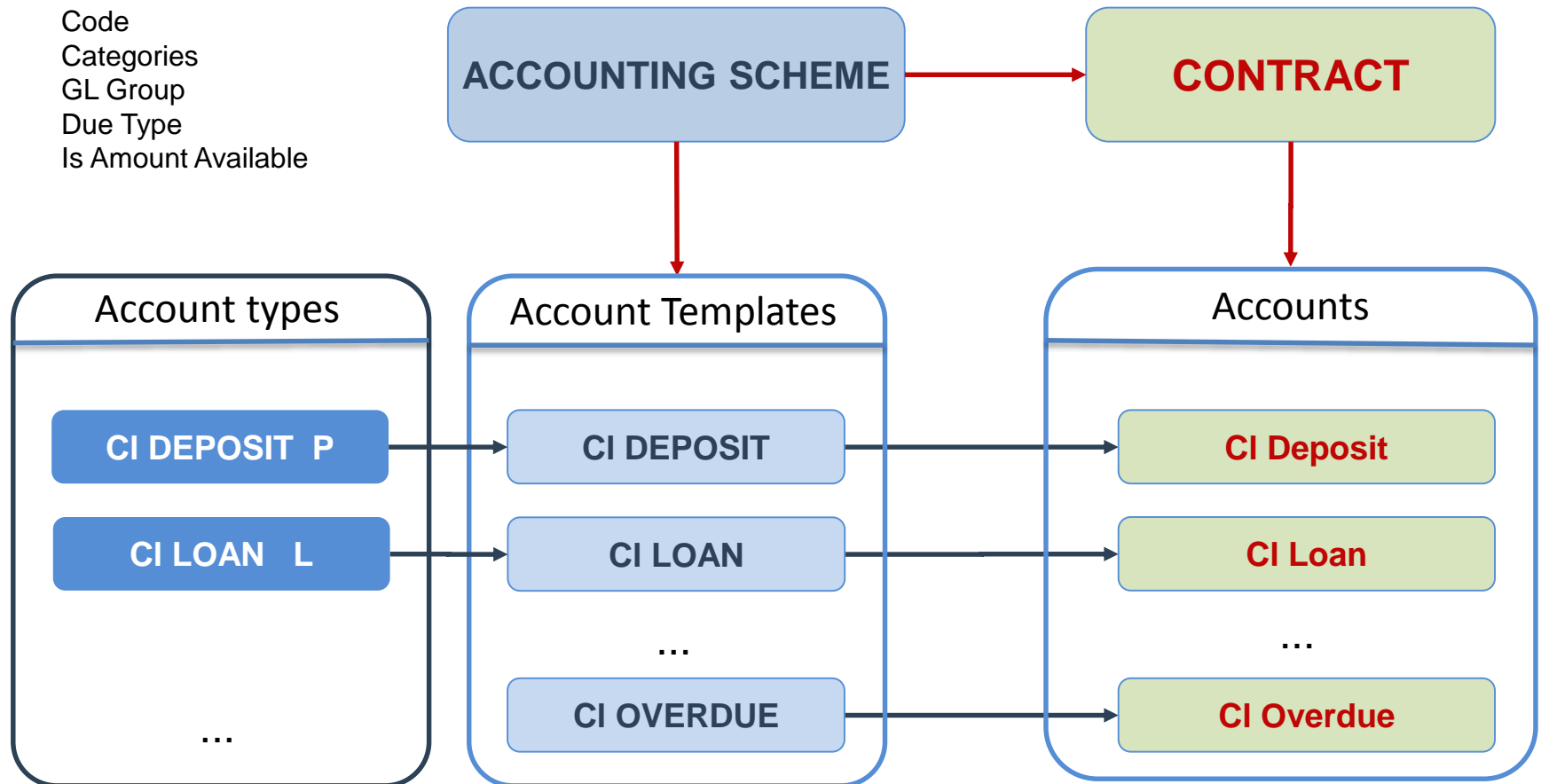




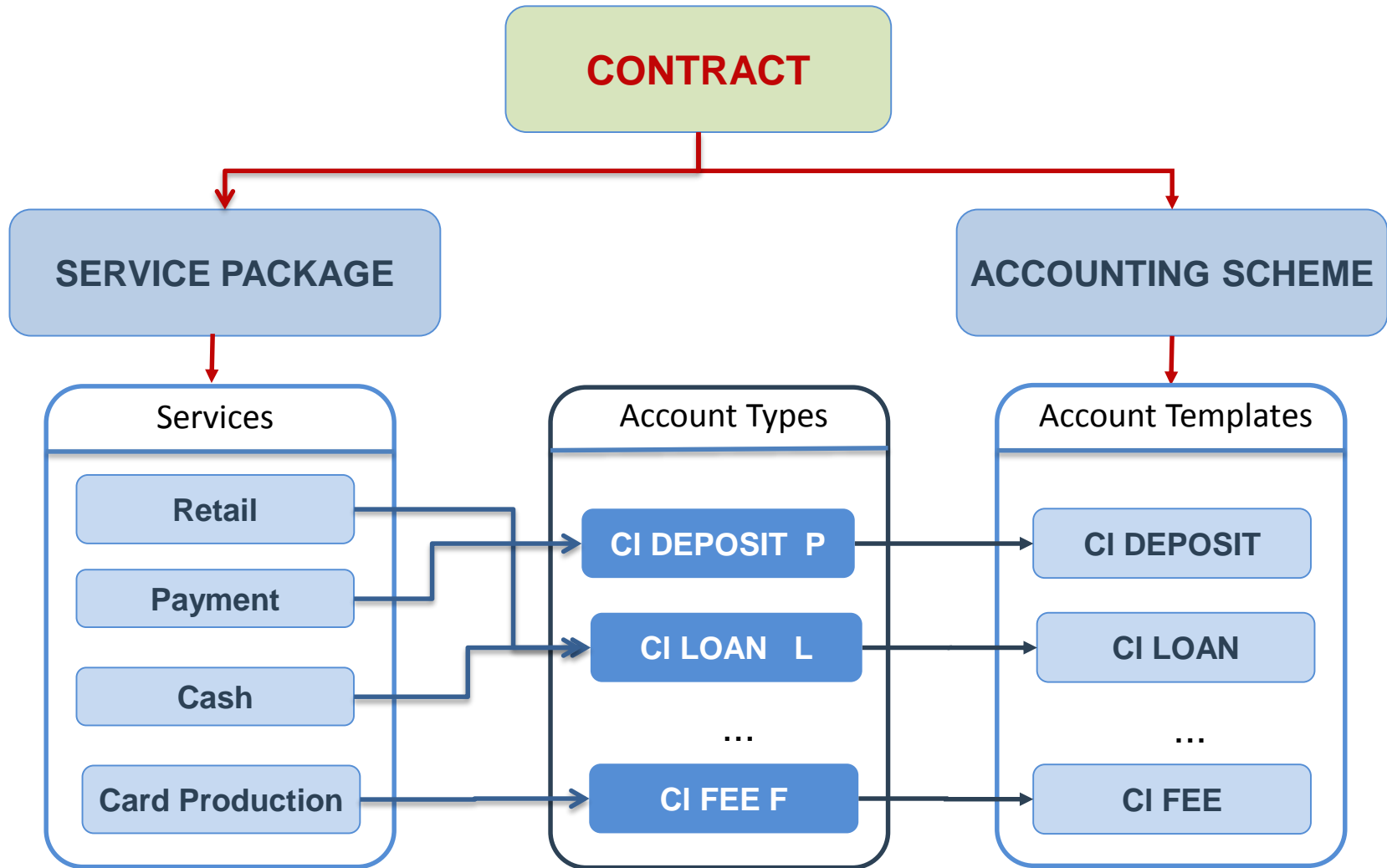
OpenWay\Full\Configuration Setup\Accounting Setup\Account Types

Properties:

Name  
Code  
Categories  
GL Group  
Due Type  
Is Amount Available



Connection between Service Pack and Accounting Scheme

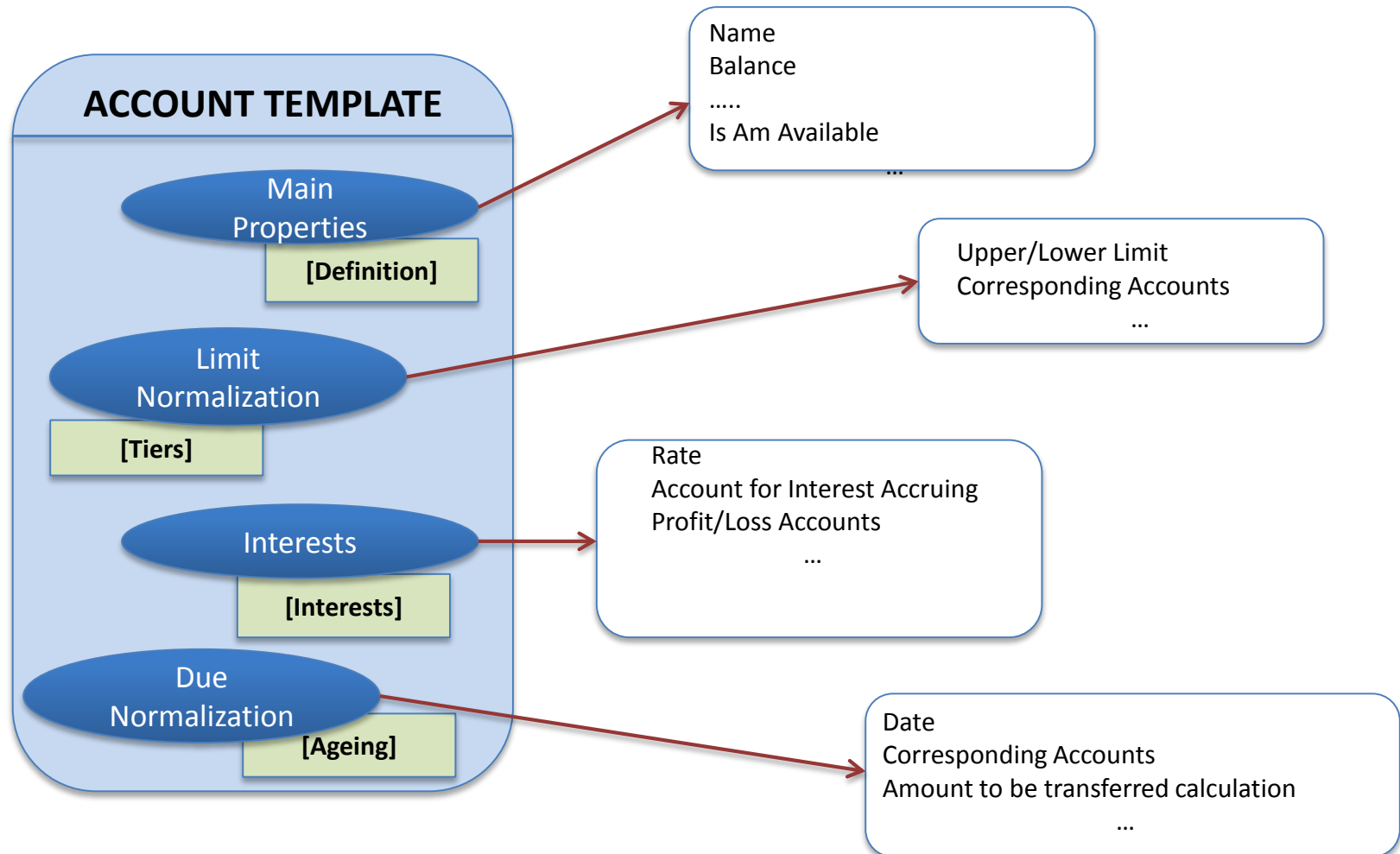


# Configuration



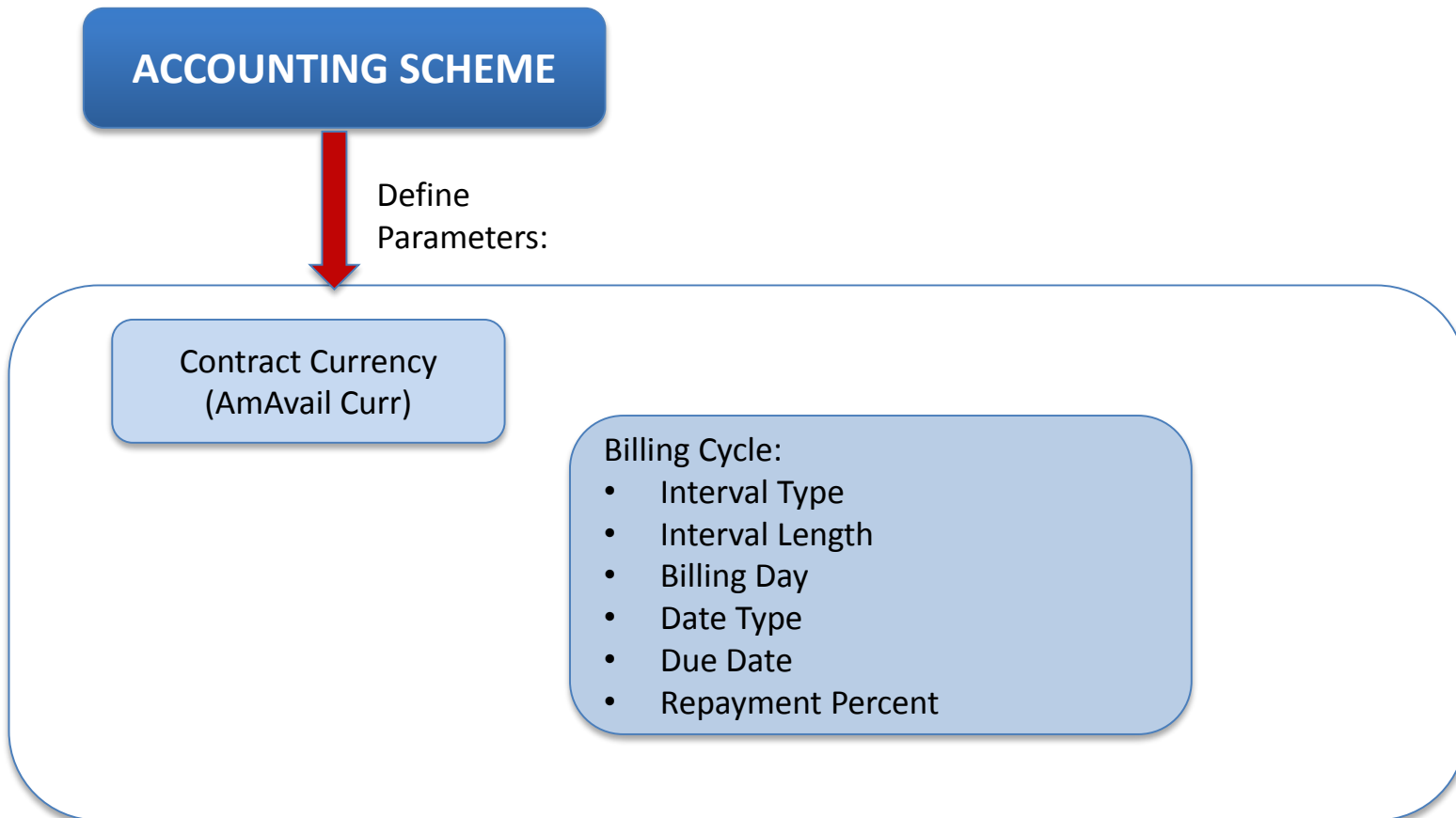
# Accounting Scheme Properties

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes



# Accounting Scheme Properties – Main Parameters

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
\\Detail



# Accounting Scheme Properties – Main Parameters

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes \Details

Private Issuing Account Schemes 18 of 23

Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
105-VISA Debit Card	VND	Month	1	105-INTERESTS		VSCDB	Ready
105-VISA Debit Relation	VND	Month	1	105-INTERESTS		VSGDB	Ready
→ 105-VISA Gold Credit Card	VND	Month	1	105-INTERESTS		VSGCD	Ready
105-VISA Old Classic Credit Card	VND	Month	1	105-INTERESTS		VSOCB	Ready
105-VISA Old Gold Credit Card	VND	Month	1	105-INTERESTS		VSOCB	Ready

Ins Del Query Approve Definition Messages Interests Ageing Tiers Events Details

Details for 105-VISA Gold Credit Card

**General**

**Name** 105-VISA Gold Credit Card

**Code** VSGCD

**Used For** Product

**Parent Scheme**

**Currency** VND

**FX Type**

**Interest Contract** 105-INTERESTS

**Beh Group** Standard Private

**Init Beh Type** 105-Default Behavior

**Tariff Domain**

**Billing Rules**

**Interval Type** Month

**Interval Length** 1

**Date Type** Fixed Day of Month

**Billing Day** 10

**Due Date** 15

**Grace Period** 0

**Min Repaym** 0.00

**Min Rq Repaym** 0.00

**Repayment Pcnt** 5.00

**Billing Tariff**

**Statement Tariff**

**Group**

**Online Norm**

**Special Norm**

**Cr Lim Posting**

**Special Parm** USE\_AGED;REV\_NORM;LOAN\_BAL\_TYPE=STMT\_

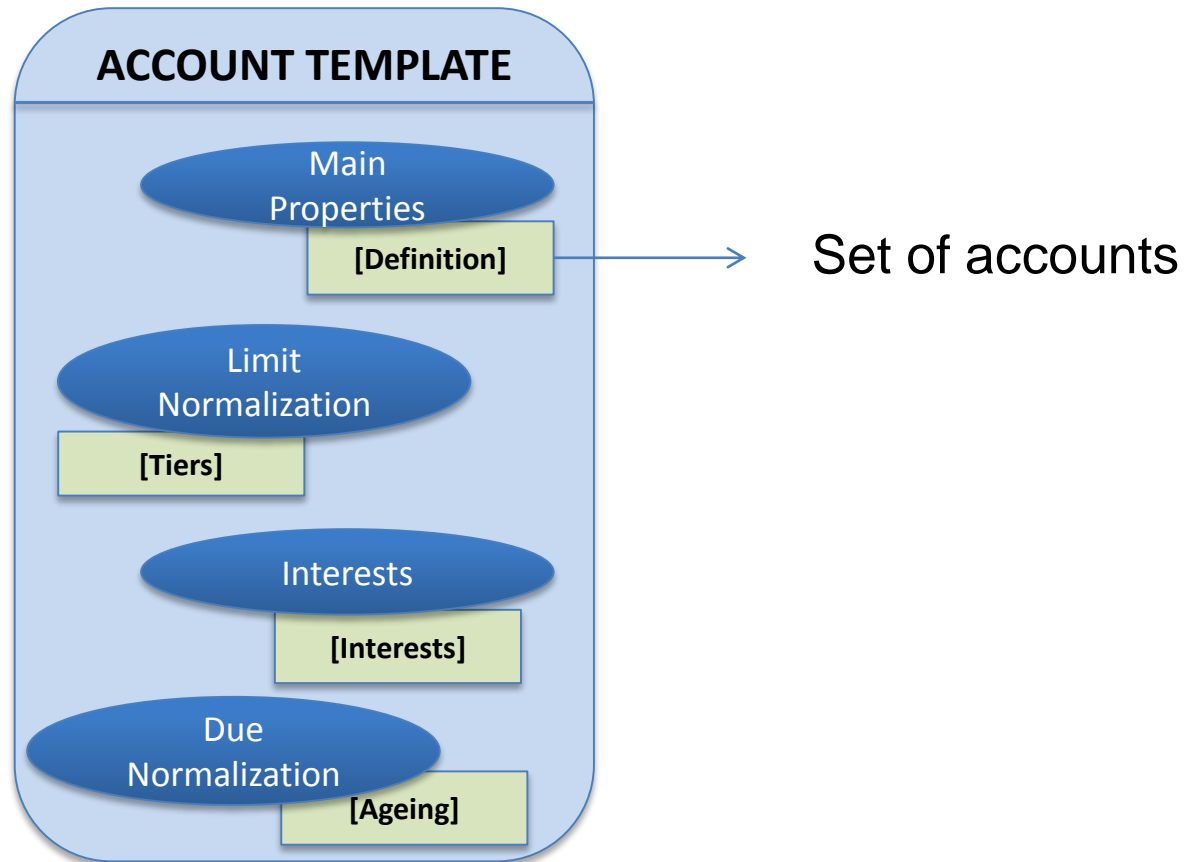
**Version N** <ASV150505105300><SOV150505105300>

**Is Ready** Ready

Actions ... Group Msg Tagged Data Included

# Accounting Scheme Properties – Definition

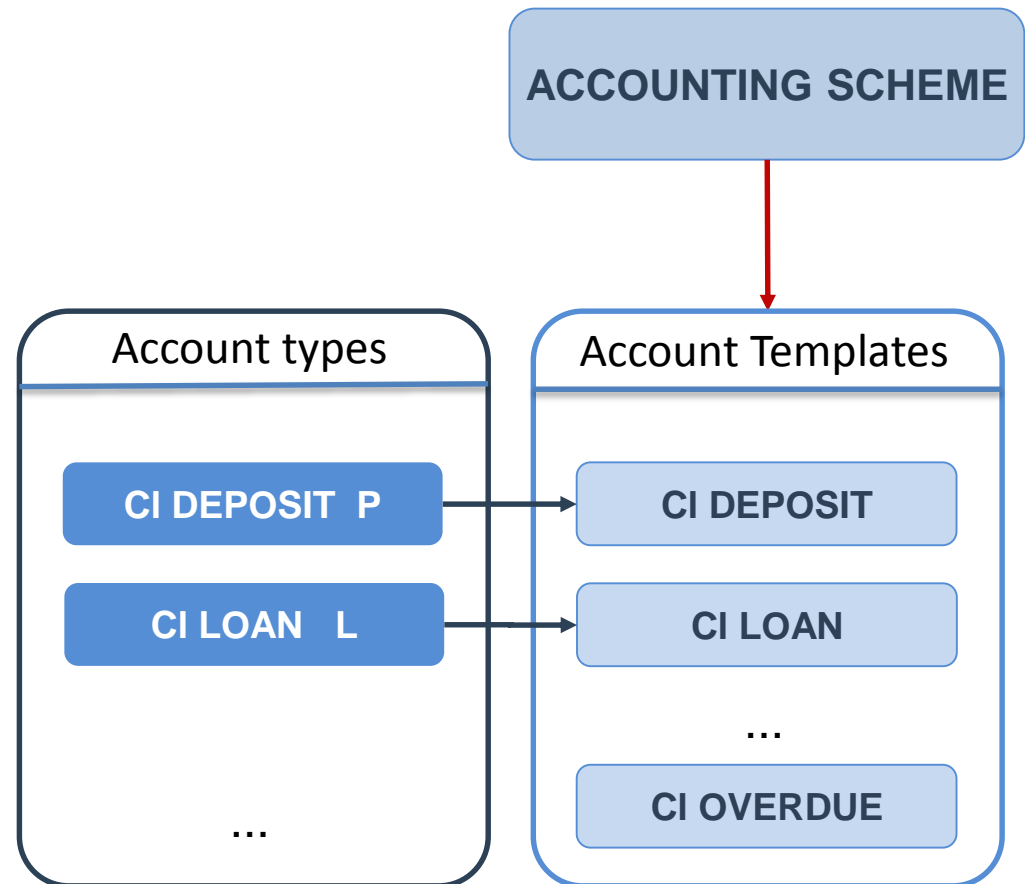
Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
Definition



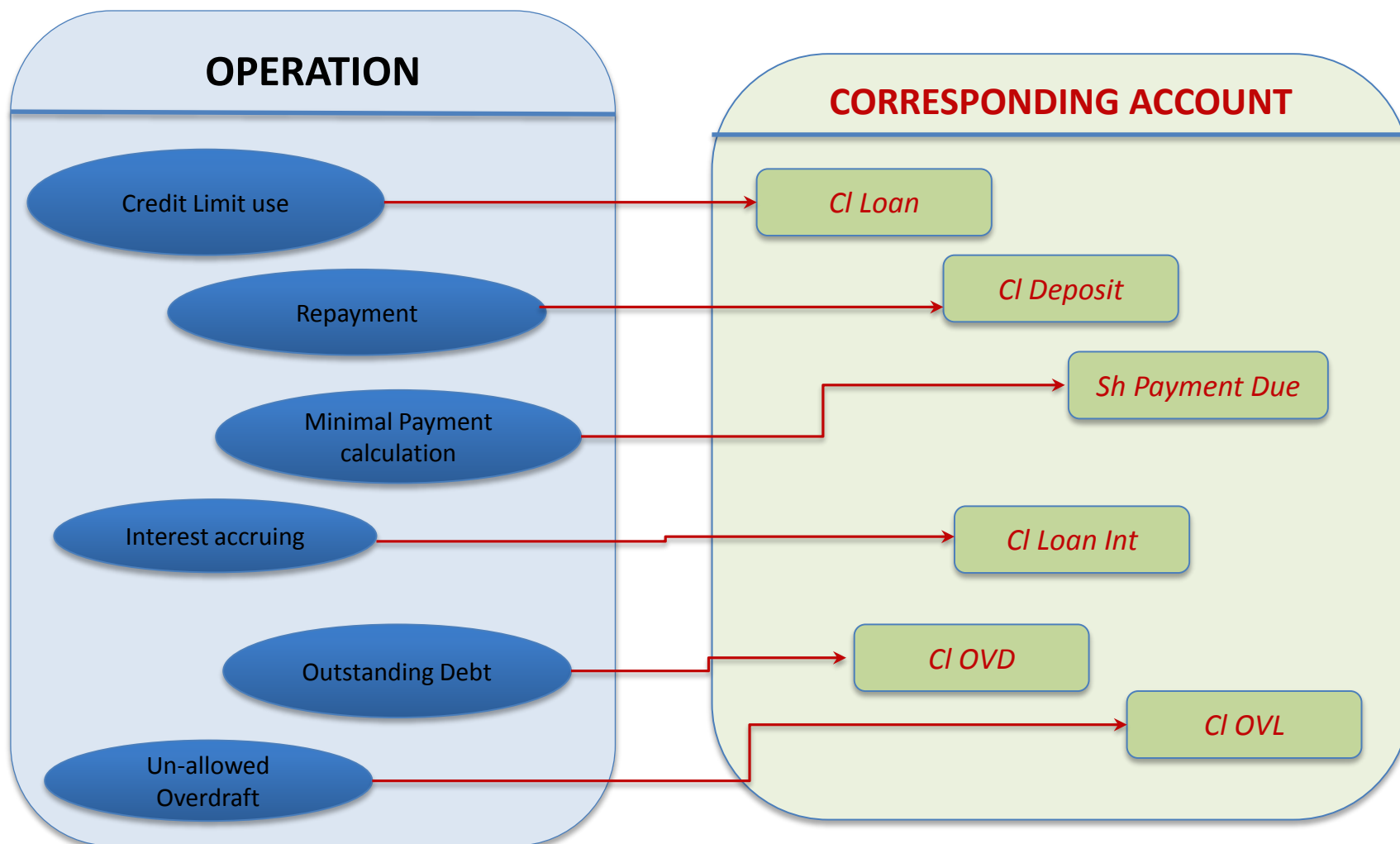
Define the set of Account Type

Parameters:

- Name
- GL Number
- Balance Type
- Payment Priorities
- Currency



# Example of set of accounts for credit card scheme



# Accounting Scheme Properties - Definition

OpenWay\Full\Configuration Setup\Products\Issuing Private Products\Private Issuing Account Schemes\Definition

Private Issuing Account Schemes

<< < > >> 18 of 23

Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
105-VISA Debit Card	VND	Month	1	105-INTERESTS		VSCDB	Ready
105-VISA Debit Relation	VND	Month	1	105-INTERESTS		VSGDB	Ready
→ 105-VISA Gold Credit Card	VND	Month	1	105-INTERESTS		VSGCD	Ready
105-VISA Old Classic Credit Card	VND	Month	1	105-INTERESTS		VSODC	Ready
105-VISA Old Gold Credit Card	VND	Month	1	105-INTERESTS		VSODC	Ready

Ins Del Query Approve

Definition Messages Interests Ageing Tiers Events Details

Definition for 105-VISA Gold Credit Card

<< < > >> 132 of 132 b x

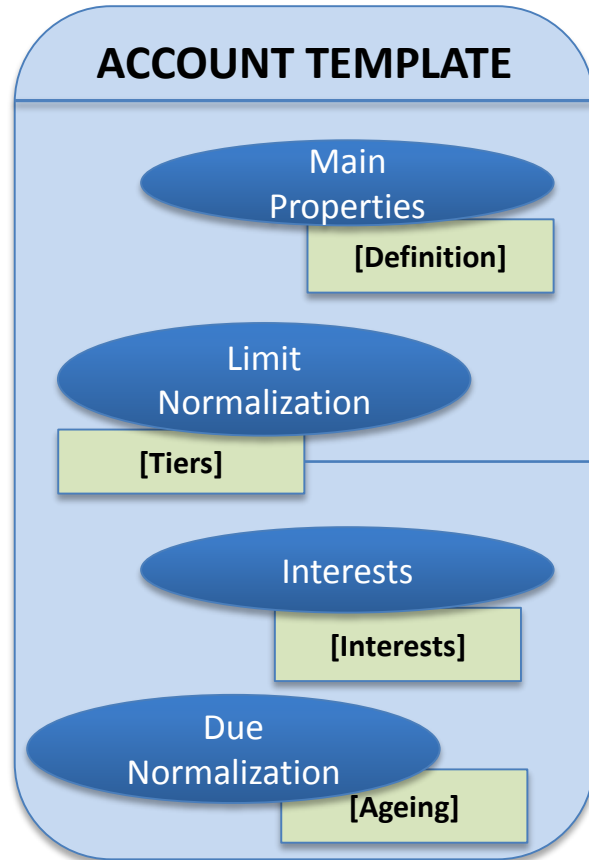
Curr	Account Type	Account Name	GL Number	Aggregate GL For	Priority	Is Ready	Balance Type	Extra Bal Type List	Template Details	Reference Only	From Acc Scheme
VND	Dispute	Dispute	Dispute	Sub GL	0	Ready					
PNT	Loyalty Wallet	Loyalty Wallet	Loyalty Wallet		0	Ready					
VND	Unused Fee	Unused Fee	Unused Fee		0	Ready					
VND	CI Deposit	CI Deposit	CI Deposit		1	Ready					
VND	CI Retail Loan	Curr Retail Loan	275110000		50	Ready	Unbilled Balance		ROUND=0		
VND	CI Cash Loan	Curr Cash Loan	275110000		51	Ready	Unbilled Balance	CASH,	ROUND=0		
VND	CI Cash Loan Interest	Curr Cash Loan Int	275510000		52	Ready	Unbilled Balance				
VND	Misc Fee	Curr Retail Fee	275110000		53	Ready	Unbilled Balance				
VND	Late Payment Fee	Curr Late Payment Fee	275110000		54	Ready	Unbilled Balance				
VND	Cash Advance Fee	Curr Cash Fee	275110000		55	Ready	Unbilled Balance	CASH,			
VND	CI Retail Loan Grace	Grace Retail Loan	275110000		65	Ready	Statement Balance		ROUND=0		
VND	CI Cash Loan Grace	Grace Cash Loan	275110000		66	Ready	Statement Balance	CASH,	ROUND=0		

Ins Del Query

History Full Info Account Type SO Full SO Due SO Evnt Base SO Interest SO Norm

# Accounting Scheme Properties – Tier

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
\\Tier

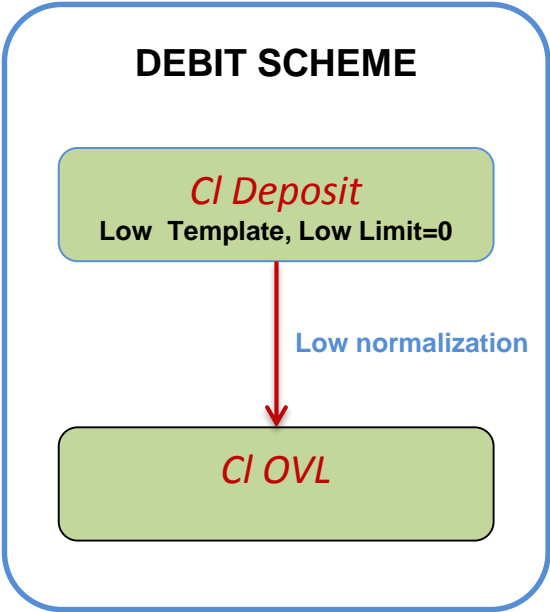


Upper/Lower Limit Normalization (Tier) is moving balance between accounts based on amount limit



# Accounting Scheme Properties - Tier

## LOWER LIMIT NORMALIZATION OF DEBIT CARD SCHEME



*CI Deposit = 0 EURO*

*CI OVL = 0 EURO*



Payment = 1000 EURO

*CI Deposit = 1000 EURO*

*CI OVL = 0 EURO*



Cash = 975 EURO

*CI Deposit = 25 EURO*

*CI OVL = 0 EURO*



Retail = 40 EURO (under-limit)

Source	Target	Amount
<i>CI Deposit</i>	<i>CI OVL</i>	15 EURO

Low normalization

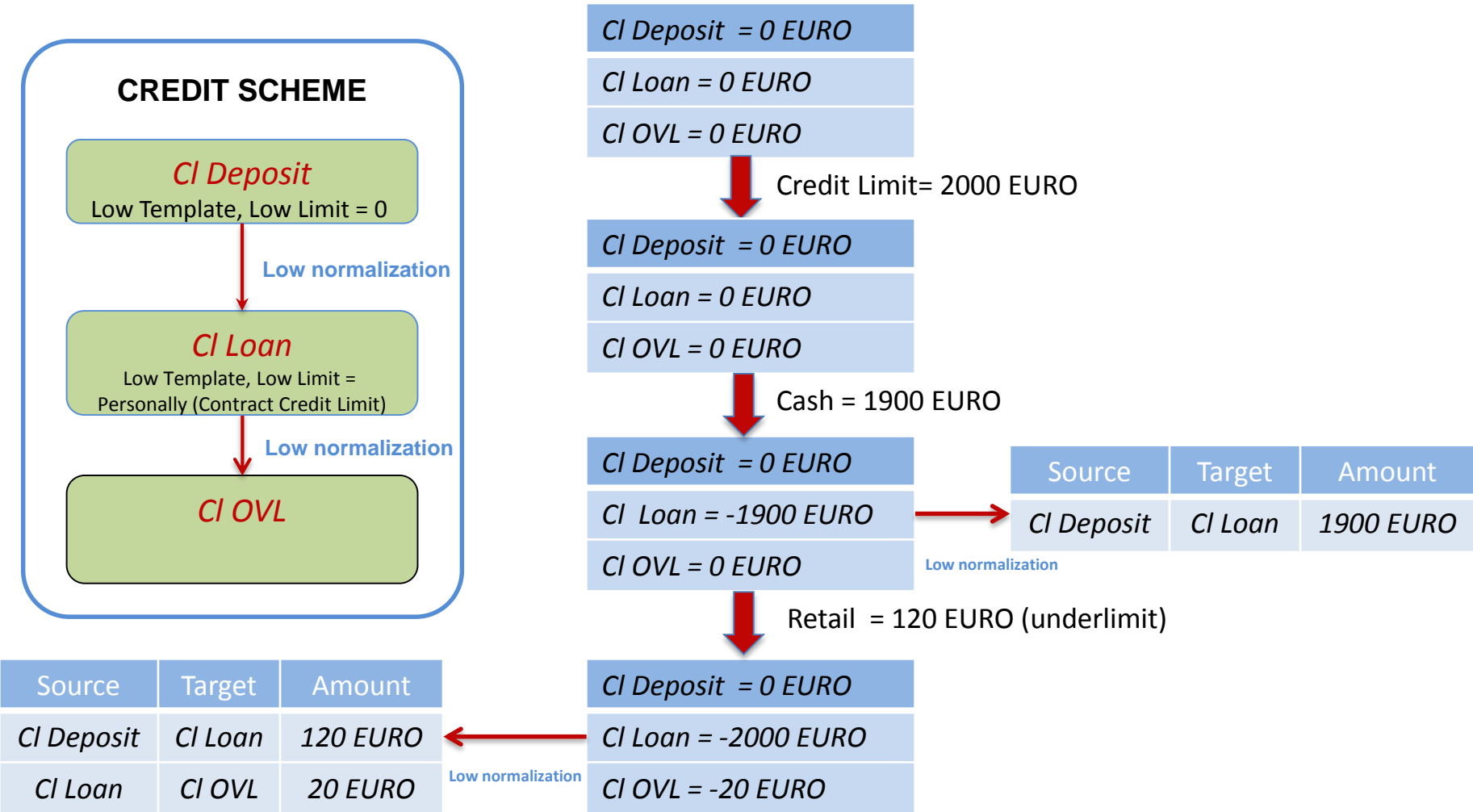


*CI Deposit = 0 EURO*

*CI OVL = -15 EURO*

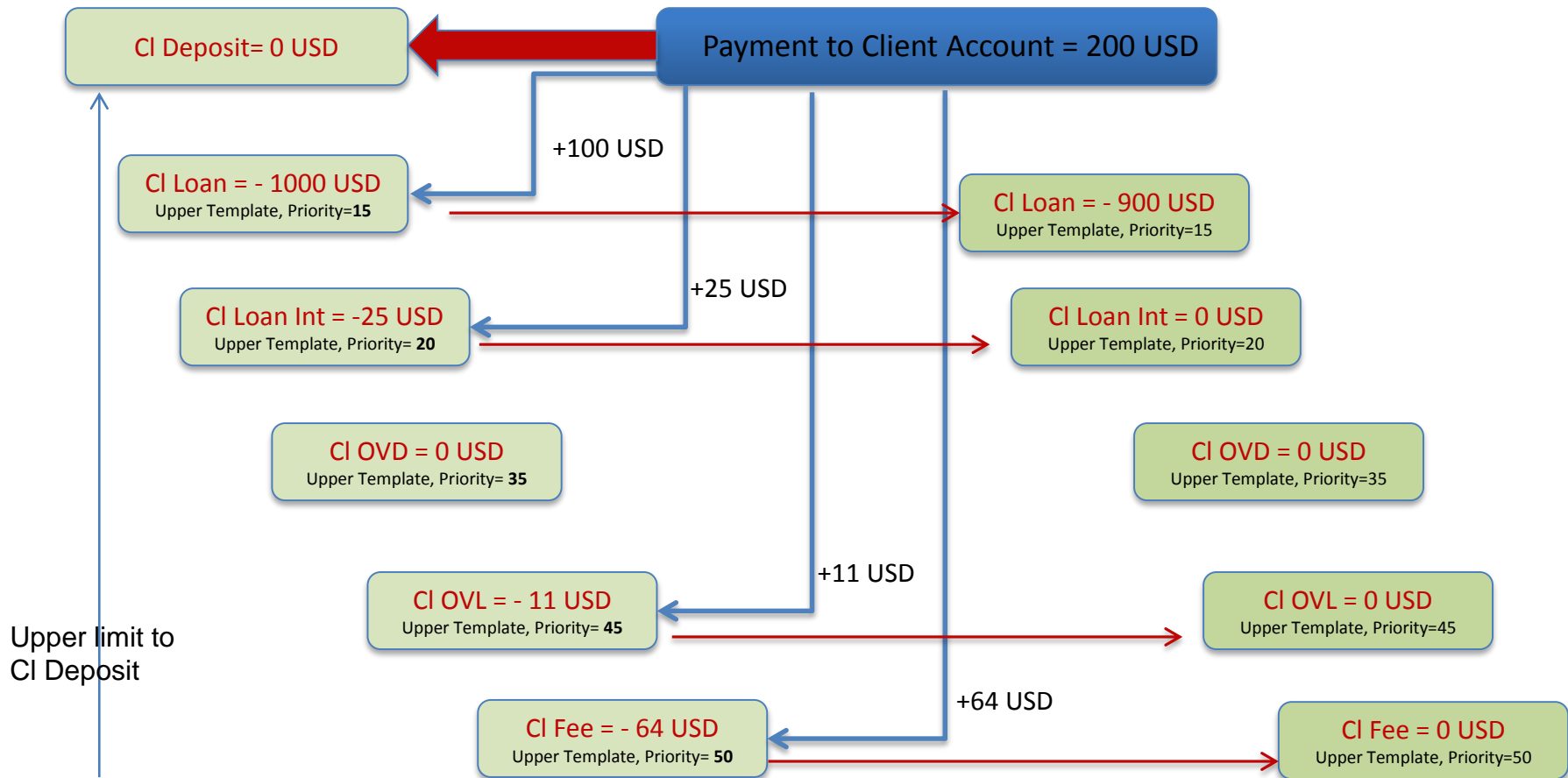
# Accounting Scheme Properties - Tier

## LOWER LIMIT NORMALIZATION OF CREDIT CARD SCHEME



# Accounting Scheme Properties - Tier

## UPPER LIMIT NORMALIZATION WHEN CARHOLDERS RE-PAY HIS DEBT ACCORDING TO PRIORITIES



# Accounting Scheme Properties - Tier

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes \Tier

Private Issuing Account Schemes 18 of 23

Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
105-VISA Debit Card	VND	Month	1	105-INTERESTS		VSCDB	Ready
105-VISA Debit Relation	VND	Month	1	105-INTERESTS		VSGDB	Ready
→ 105-VISA Gold Credit Card	VND	Month	1	105-INTERESTS		VSGCD	Ready
105-VISA Old Classic Credit Card	VND	Month	1	105-INTERESTS		VSOC	Ready
105-VISA Old Gold Credit Card	VND	Month	1	105-INTERESTS		VSOC	Ready

Ins Del Query Approve Definition Messages Interests Ageing Tiers Events Details

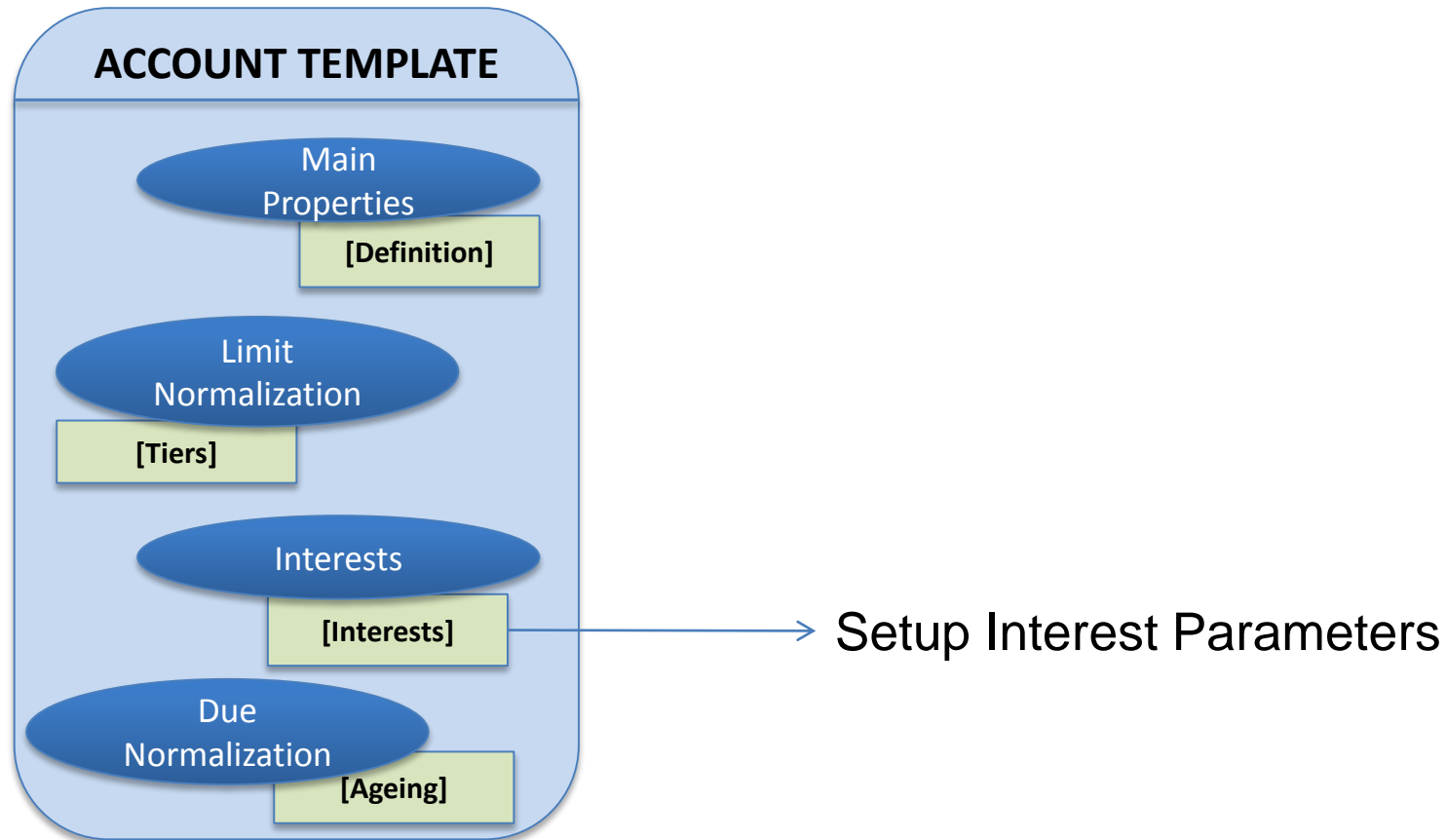
Tiers for 105-VISA Gold Credit Card 1 of 132

Curr	Account Name	Int Rate	Upper Limit Template	Lower Limit Template	Is Ready	Open/Close Event Type	Priority	Balance Type	Suppl DR Account	Suppl CR Account
→ PNT	Loyalty Wallet	0.00			Ready		0			
VND	Unused Fee	0.00			Ready		0			
VND	Dispute	0.00			Ready		0			
VND	CI Deposit	0.00		Curr Cash Loan	Ready		1			
VND	Curr Retail Loan	23.00	CI Deposit		Ready		50	Unbilled Balance		
VND	Curr Cash Loan	25.00	CI Deposit		Ready		51	Unbilled Balance		
VND	Curr Cash Loan Int	0.00	CI Deposit		Ready		52	Unbilled Balance	Visa Interest Future Rev	Visa Interest Revenue
VND	Curr Retail Fee	0.00	CI Deposit		Ready		53	Unbilled Balance		
VND	Curr Late Payment Fee	0.00	CI Deposit		Ready		54	Unbilled Balance		
VND	Curr Cash Fee	0.00	CI Deposit		Ready		55	Unbilled Balance		
VND	Grace Retail Loan	23.00	CI Deposit		Ready		65	Statement Balance		
VND	Grace Cash Loan	25.00	CI Deposit		Ready	Call to event for Sub	66	Statement Balance		
VND	Grace Cash Loan Int	0.00	CI Deposit		Ready		67	Statement Balance	Visa Interest Future Rev	Visa Interest Revenue

Ins Del Query History Full Info

# Accounting Scheme Properties – Interest

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
Interest



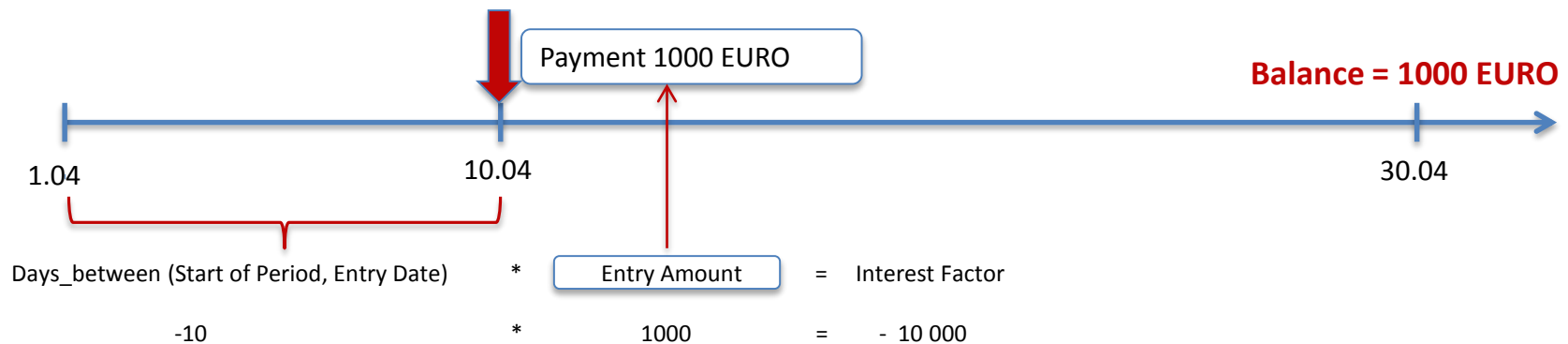
# Accounting Scheme Properties – Interest

## INTEREST CALCULATION FORMULA IN WAY4

$$\text{Interest Rate}_{\text{annual}} = 7\%$$

$$\text{Days}_{\text{in year}} = 365$$

$$\text{Interest Rate}_{\text{Daily}} = \frac{\text{Interest Rate}_{\text{annual}}}{\text{Days}_{\text{in year}}} = \frac{7\%}{365} = 0.000192$$

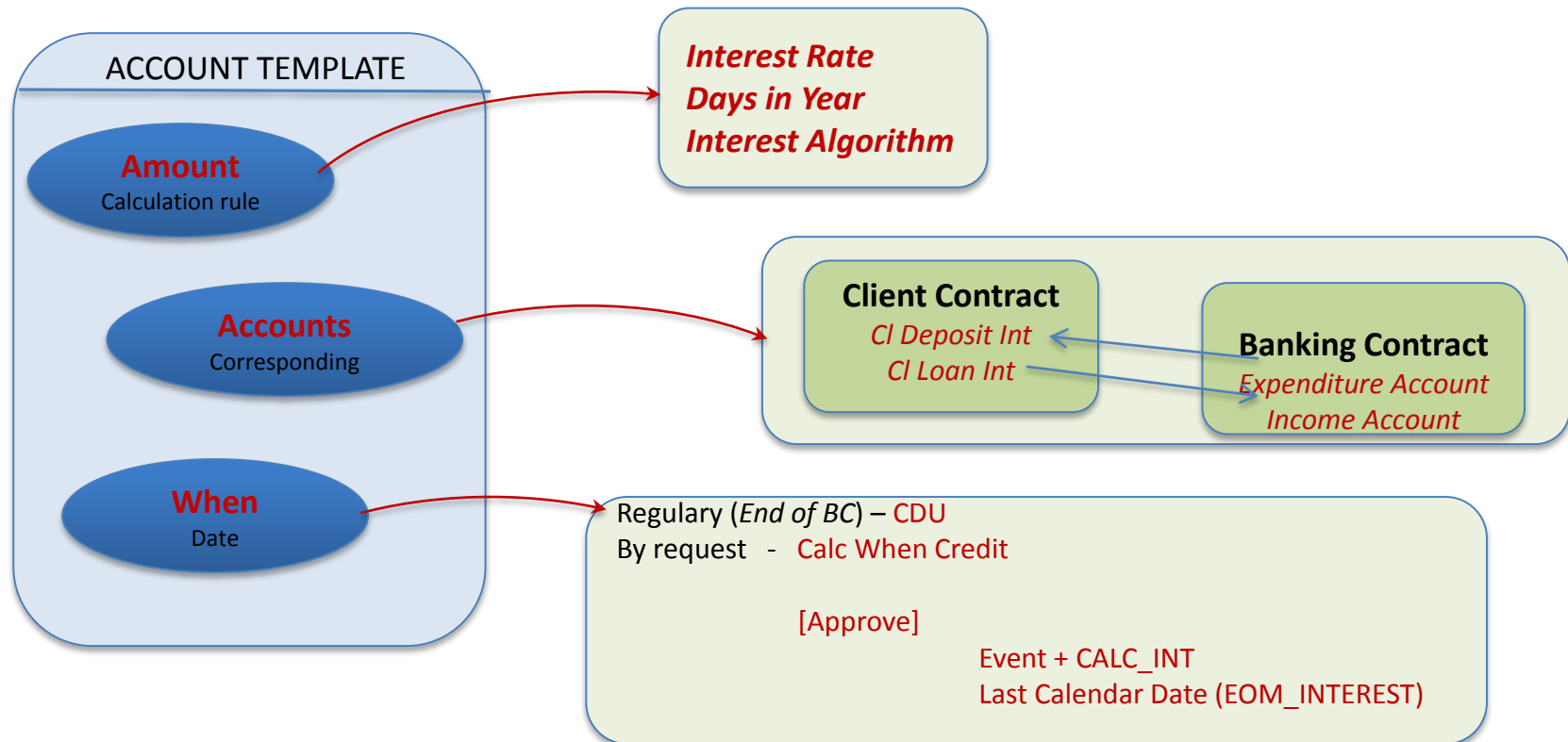


$$\text{Interest Amount} = \left( \text{Balance}_{\text{End of BC}} * \text{Days}_{\text{in BC}} + \sum \text{Interest Factor} \right) * \text{Interest Rate}_{\text{Daily}}$$

$$\text{Interest Amount} = (1000 * 30 - 10\,000) * 0.000192 = 3,84 \text{ EURO}$$

# Accounting Scheme Properties – Interest

## INTERESTS ACCRUING PARAMETERS



# Accounting Scheme Properties – Interest

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes \Interest

Private Issuing Account Schemes

<< < > >>

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Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
105-VISA Debit Card	VND	Month	1	105-INTERESTS		VSCDB	Ready
105-VISA Debit Relation	VND	Month	1	105-INTERESTS		VSGDB	Ready
→ 105-VISA Gold Credit Card	VND	Month	1	105-INTERESTS		VSGCD	Ready
105-VISA Old Classic Credit Card	VND	Month	1	105-INTERESTS		VSOC	Ready
105-VISA Old Gold Credit Card	VND	Month	1	105-INTERESTS		VSOC	Ready

Ins Del Query Approve

Definition Messages Interests Ageing Tiers Events Details

Interests for 105-VISA Gold Credit Card

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Curr	Account Name	Rate	Interest Template	Accrual Account	Rev/Exp Account	Is Ready	Fee Rate	Fee Account	Interest Tariff	Calc Mode	Int Alg	Priority
PNT	Loyalty Wallet	0.00				Ready	0.00					0
VND	Unused Fee	0.00				Ready	0.00					0
VND	Dispute	0.00				Ready	0.00					0
VND	CI Deposit	0.00				Ready	0.00					1
→ VND	Curr Retail Loan	23.00	Aged Retail Int	Visa Interest Accrual	Visa Interest Future Revenue	Ready	0.00			Waive After Full Payment	On Request	50
VND	Curr Cash Loan	25.00	Curr Cash Loan Int	Visa Interest Accrual	Visa Interest Future Revenue	Ready	0.00					51
VND	Curr Cash Loan Int	0.00				Ready	0.00					52
VND	Curr Retail Fee	0.00				Ready	0.00					53
VND	Curr Late Payment Fee	0.00				Ready	0.00					54
VND	Curr Cash Fee	0.00				Ready	0.00					55
VND	Grace Retail Loan	23.00	Aged Retail Int	Visa Interest Accrual	Visa Interest Future Revenue	Ready	0.00			Waive After Full Payment		65
VND	Grace Cash Loan	25.00	Aged Cash Int	Visa Interest Accrual	Visa Interest Future Revenue	Ready	0.00					66
VND	Grace Cash Loan Int	0.00				Ready	0.00					67

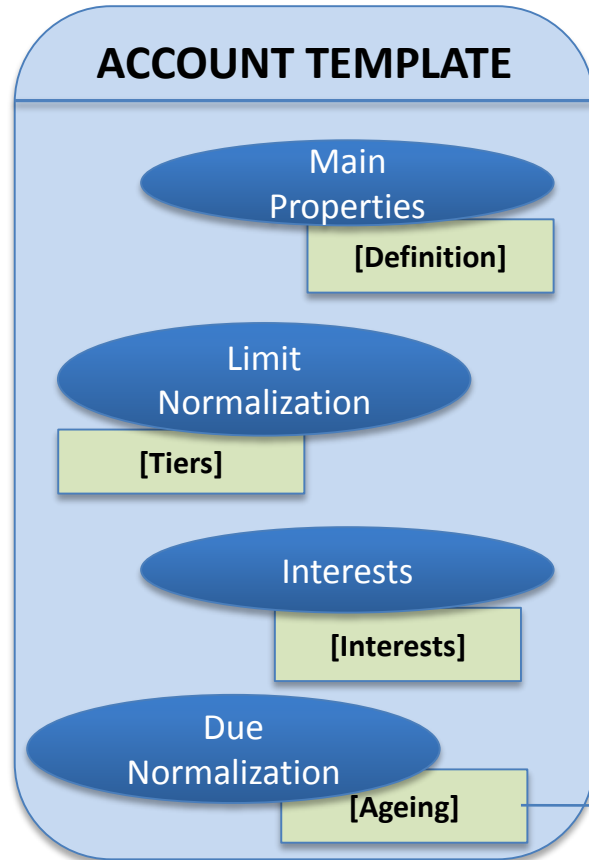
Ins Del Query

History Full Info



# Accounting Scheme Properties – Ageing

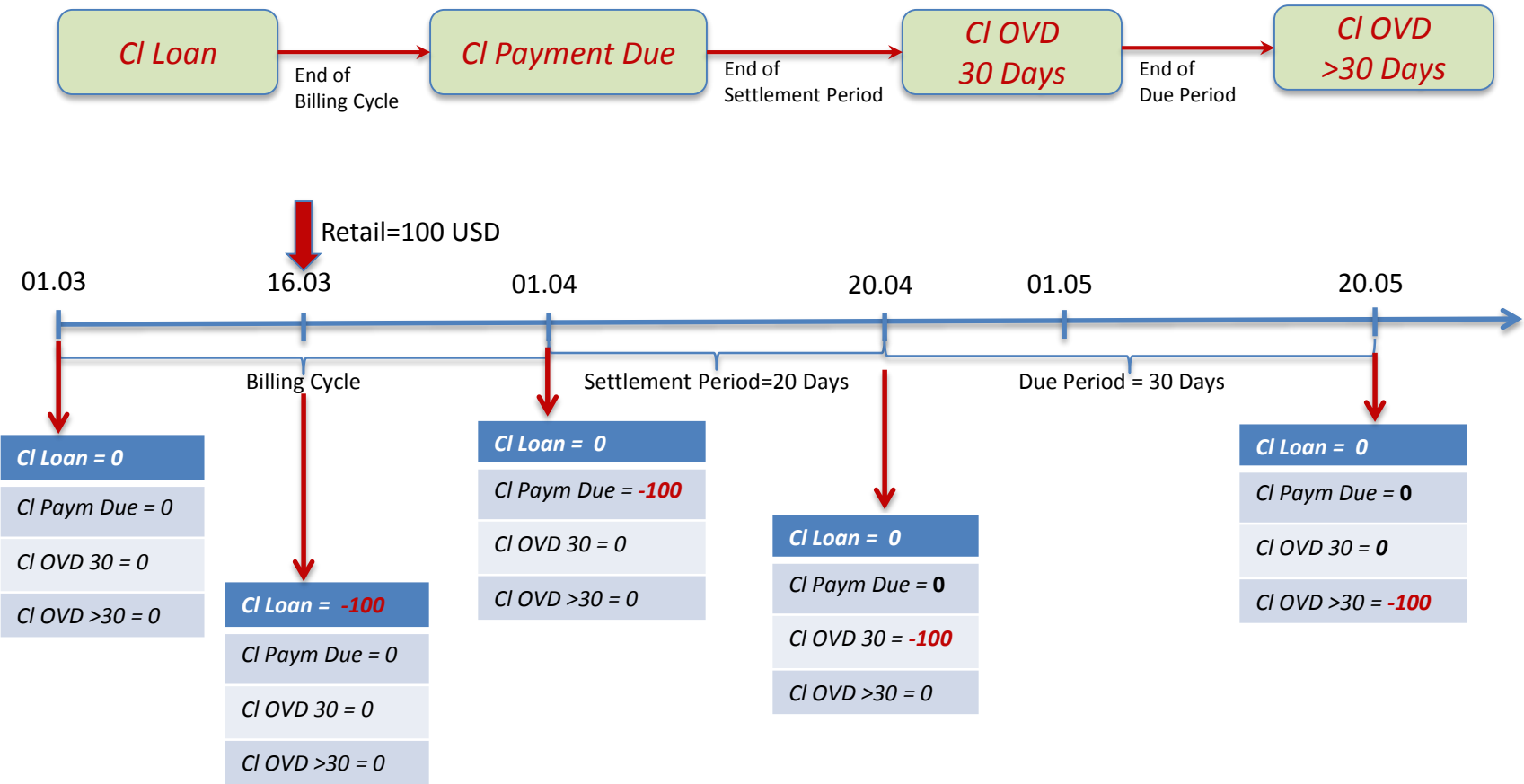
Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
Ageing



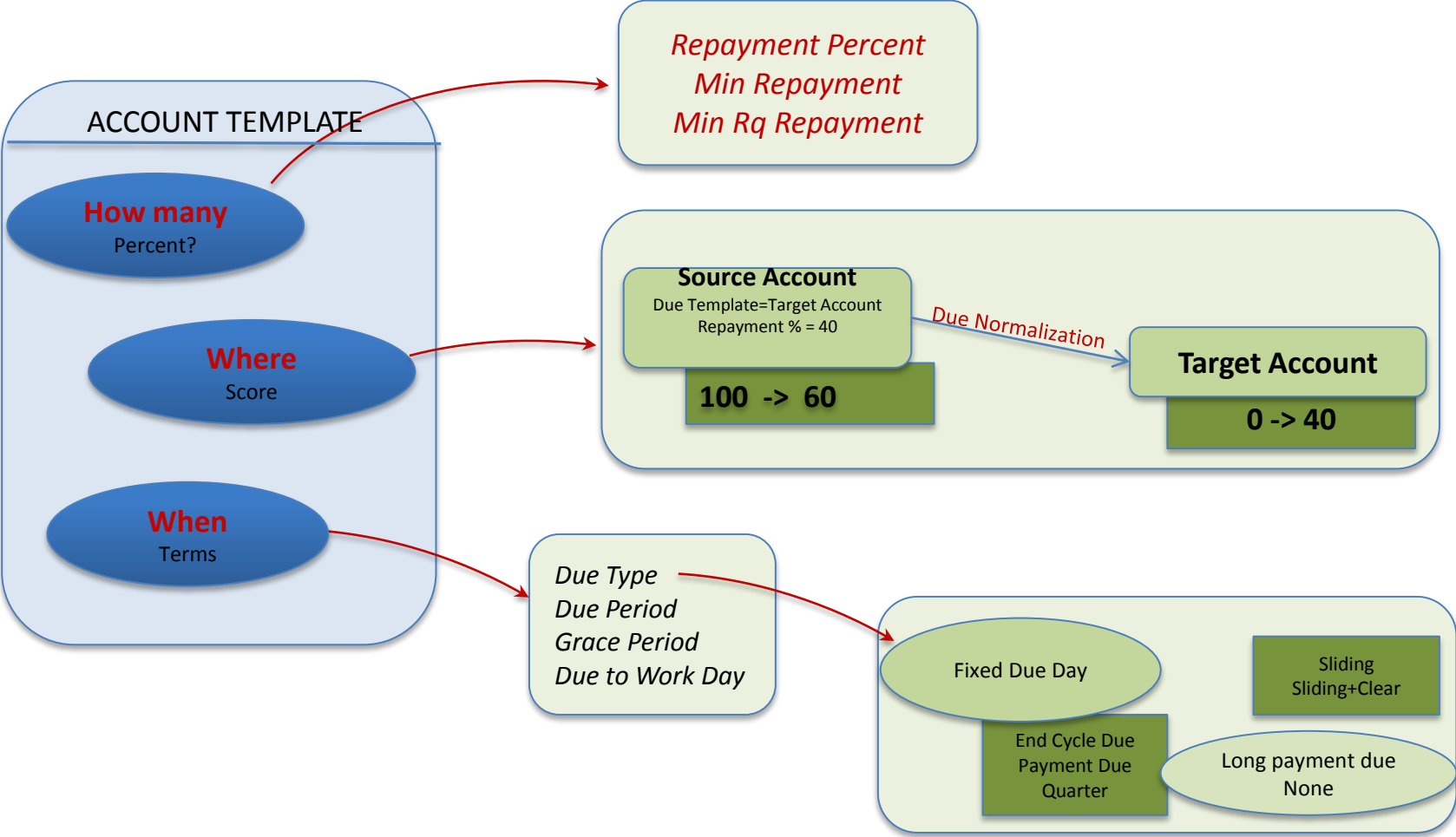
Ageing is is moving balance  
between accounts based on due  
date

# Accounting Scheme Properties – Ageing

## DUE NORMALIZATION BETWEEN ACCOUNTS



# Accounting Scheme Properties – Ageing



# Accounting Scheme Properties – Ageing

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
Ageing

Private Issuing Account Schemes
18 of 23

Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
105-VISA Debit Card	VND	Month	1	105-INTERESTS		VSCDB	Ready
105-VISA Debit Relation	VND	Month	1	105-INTERESTS		VSGDB	Ready
→ 105-VISA Gold Credit Card	VND	Month	1	105-INTERESTS		VSGCD	Ready
105-VISA Old Classic Credit Card	VND	Month	1	105-INTERESTS		VSOCD	Ready
105-VISA Old Gold Credit Card	VND	Month	1	105-INTERESTS		VSOCD	Ready

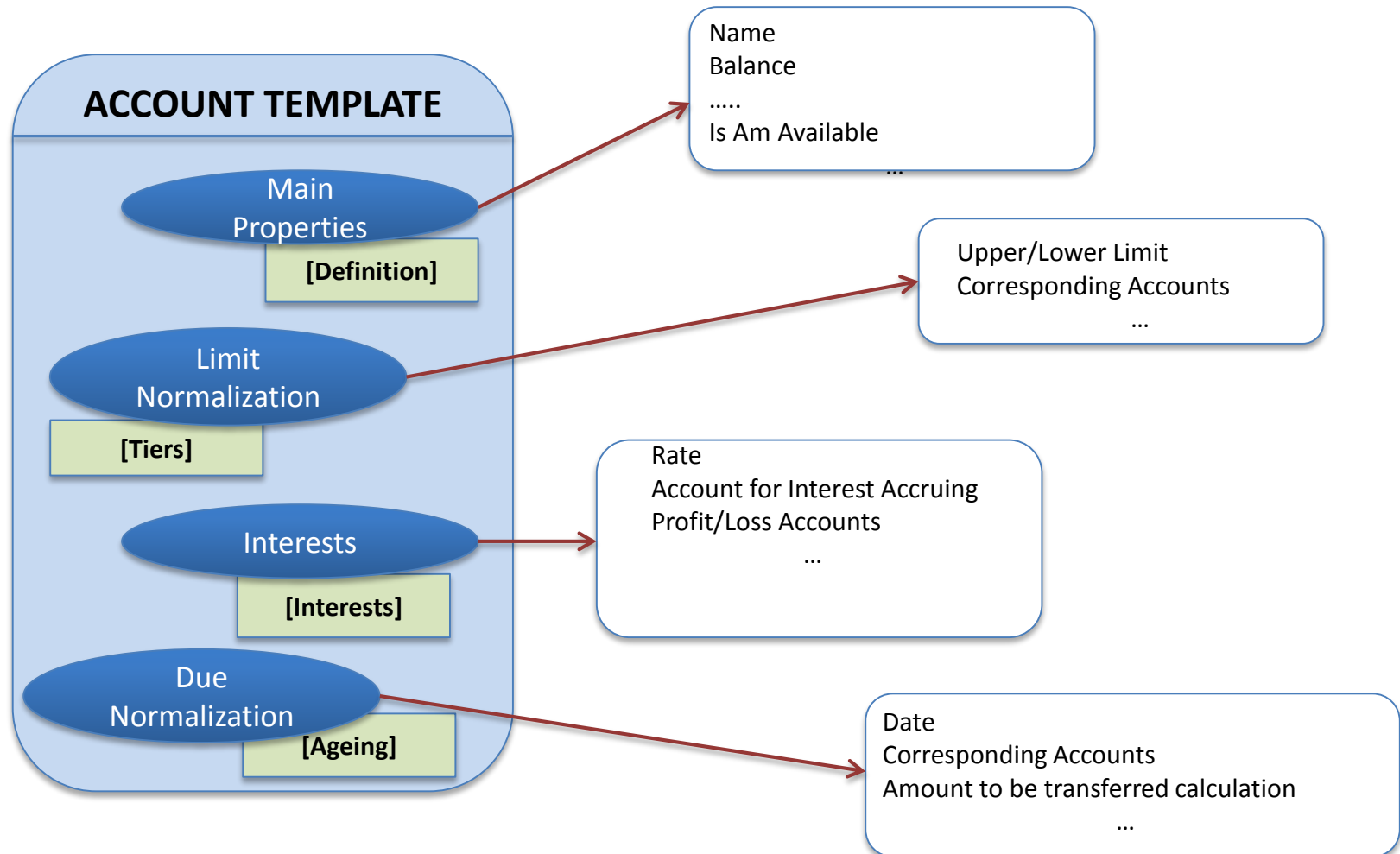
Ins Del Query Approve
Definition Messages Interests Ageing Tiers Events Details

Ageing for 105-VISA Gold Credit Card
1 of 132
b x

Curr	Account Name	Int Rate	Due Type	Period	Due Template	Repaym %	Min Repaym	Min Rq Repaym	Is Ready	Ageing Tariff	Open/Close Event Type	Priority
→ PNT	Loyalty Wallet	0.00	None	0		0.00	0.00	0.00	Ready			0
VND	Dispute	0.00	None	0		0.00	0.00	0.00	Ready			0
VND	Unused Fee	0.00	None	0		0.00	0.00	0.00	Ready			0
VND	CI Deposit	0.00	None	0		0.00	0.00	0.00	Ready			1
VND	Curr Retail Loan	23.00	End Cycle Due	0	Grace Retail Loan	0.00	0.00	0.00	Ready			50
VND	Curr Cash Loan	25.00	End Cycle Due	0	Grace Cash Loan	0.00	0.00	0.00	Ready			51
VND	Curr Cash Loan Int	0.00	End Cycle Due	0	Grace Cash Loan Int	0.00	0.00	0.00	Ready			52
VND	Curr Retail Fee	0.00	End Cycle Due	0	Grace Retail Fee	0.00	0.00	0.00	Ready			53
VND	Curr Late Payment Fee	0.00	End Cycle Due	0	Grace Late Payment Fee	0.00	0.00	0.00	Ready			54
VND	Curr Cash Fee	0.00	End Cycle Due	0	Grace Cash Fee	0.00	0.00	0.00	Ready			55
VND	Grace Retail Loan	23.00	Payment Due	15	Aged Retail Loan	0.00	0.00	0.00	Ready			65
VND	Grace Cash Loan	25.00	Payment Due	15	Aged Cash Loan	0.00	0.00	0.00	Ready		Call to event for Sub	66
VND	Grace Cash Loan Int	0.00	Payment Due	15	Aged Cash Int	0.00	0.00	0.00	Ready			67

Ins Del Query History Full Info

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes



Thanks you for your attention

Do you have any question?

