openwayacademy

WAY4 Payment Processing System

Some facts about OpenWay Group and WAY4 System

Global Vendor

Global Vendor

OpenWay International
HQ in Brussels, Belgium

OpenWay Asia
Vietnam, Indonesia, Malaysia, Singarpore

OpenWay Europe
Belgium

OpenWay Russia & CIS
Saint Petersburg

OpenWay Middle East
UAE

Finance

HR & Administration

Delivery

Business Development

Product Management

Research & Development

Delivery & Support

. . .
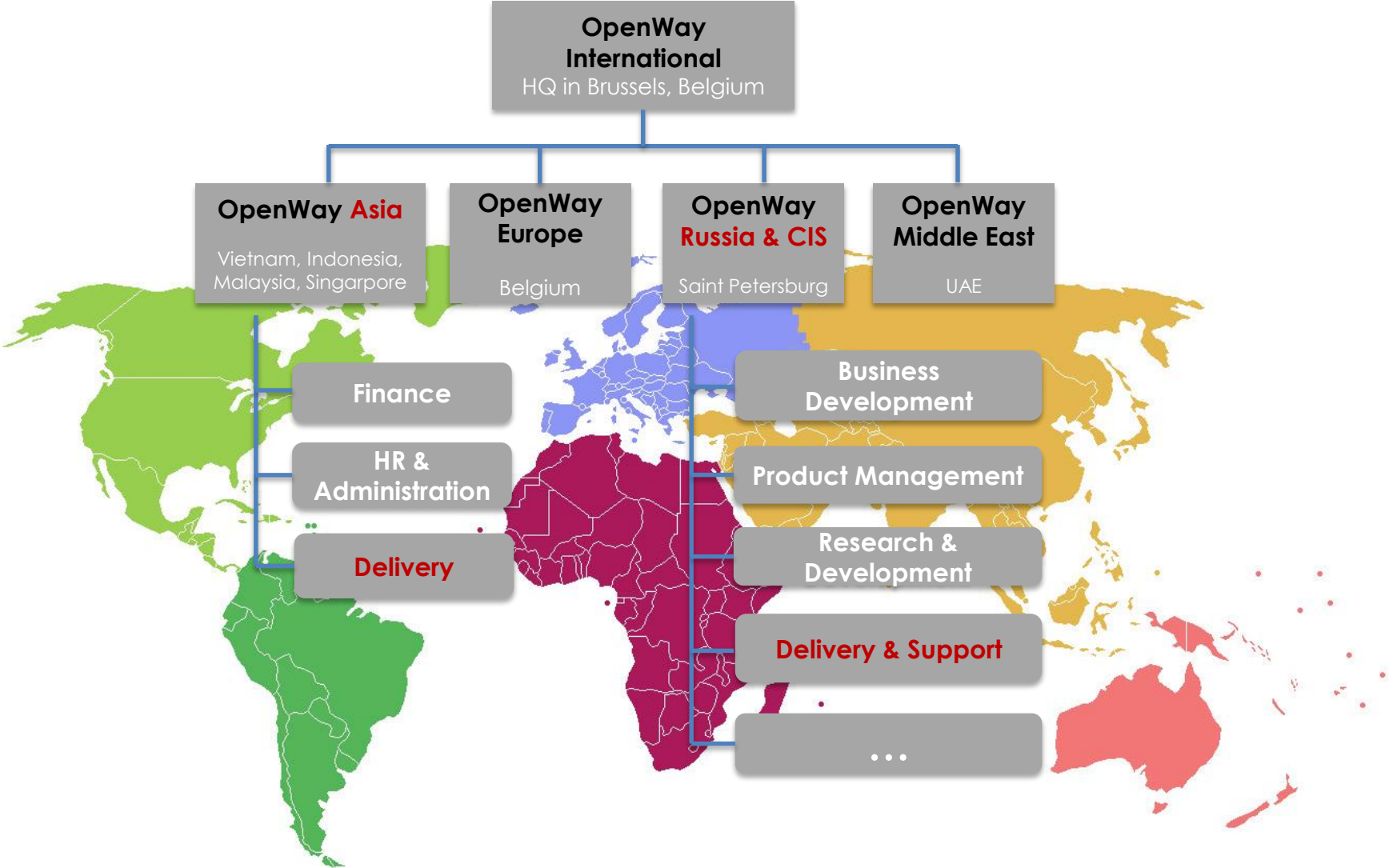
Vietnam Office: Room 1003, Pacific Building, 83B Ly Thuong Kiet, Hanoi

Global Vendor: 137+ Installations

Telecom
2%

e-Commerce
2%

Processing
company
25%

Bank
71%

North & South America
USA, Panama

Europe
Germany, Belgium, Cyprus,
Finland, Russia, Ireland, Malta,
Switzerland, Island, Luxemburg,
Portugal, Austria, Poland,
Ukranian, Moldova, Romania

Central Asia
Kazakhstan, Kyrgyzstan,
Armenia, Azerbaijan

South-East Asia:
Indonesia, Thailand, Vietnam,
Bangladesh

Africa
Kenia, Angola
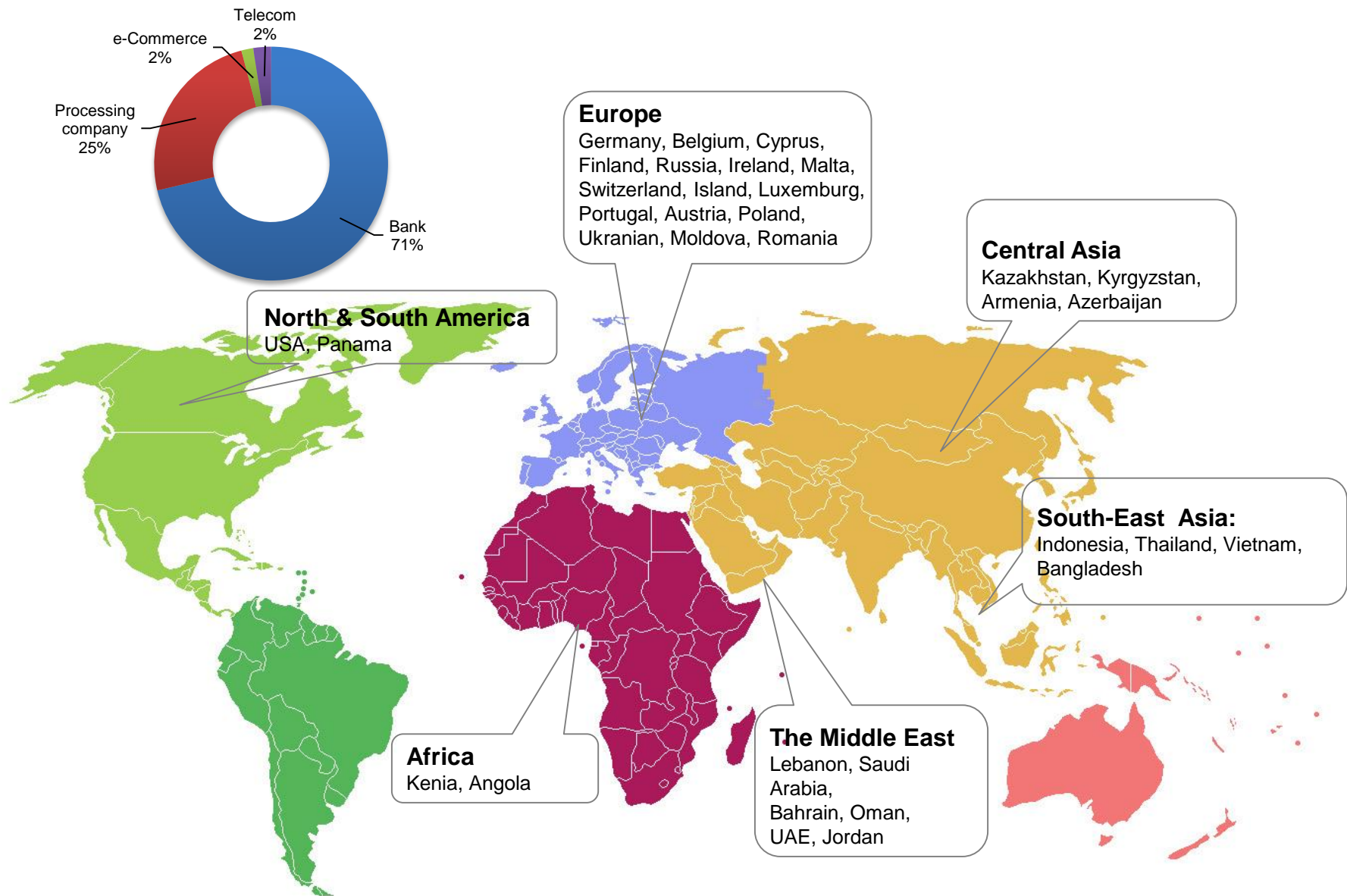
The Middle East
Lebanon, Saudi
Arabia,
Bahrain, Oman,
UAE, Jordan

Facts and Figures

68

% growth for 5 years

20

years in payment

processing industry

1

Openway –

the only vendor with

the highest rating by

Gartner

in multi-regional card

management in

2009 -2010

Facts and Figures – 2010 Gartner

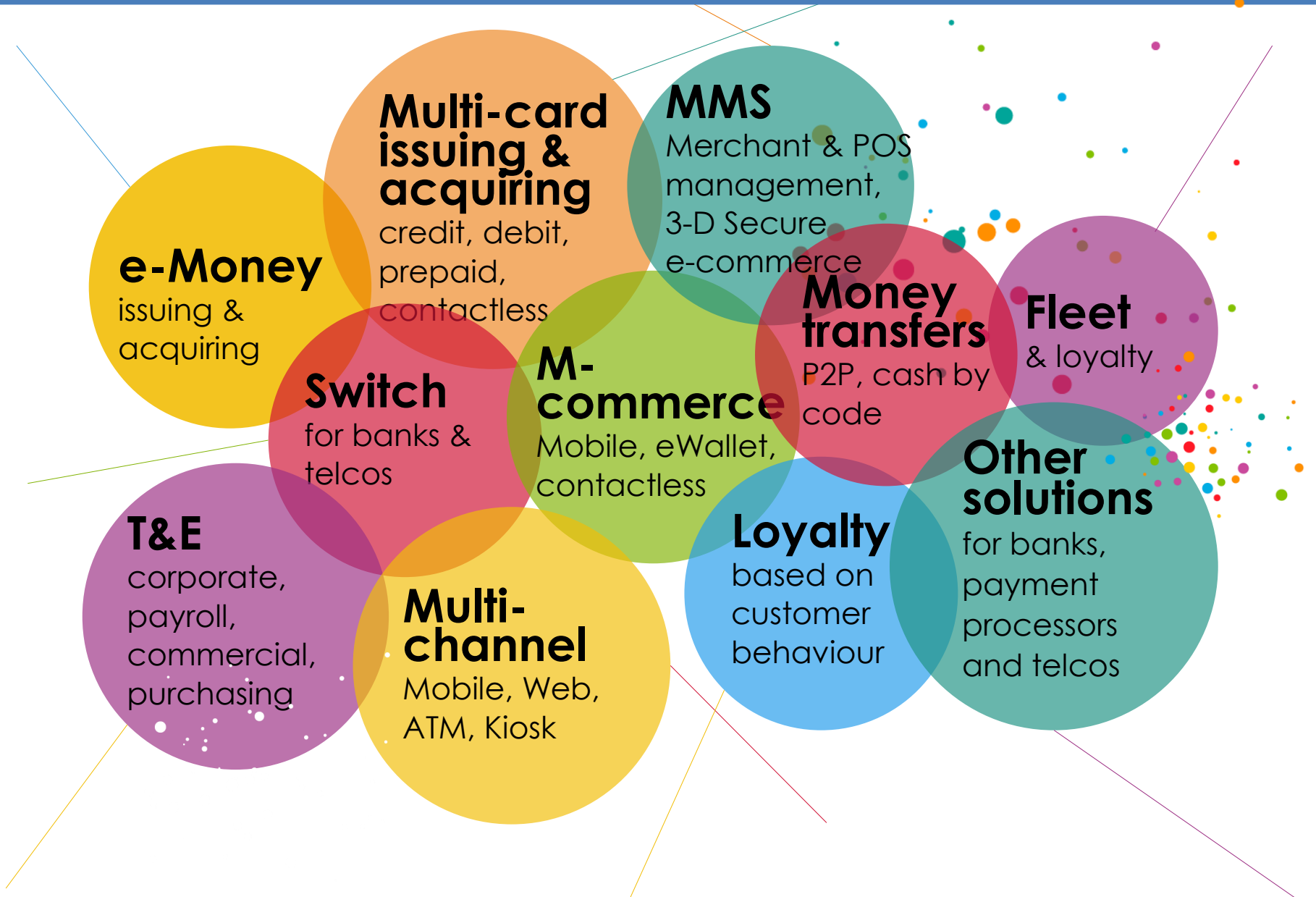|	RATING				
	Strong Negative	Caution	Promising	Positive	Strong Positive
ACI Worldwide			x		
BPC Group				x	
Compass Plus			x		
ElectraCard Services				x	
Euronet Worldwide			x		
Fidelity National Information Services			x		
GFG Group			x		
Hightech Payment Systems				x	
Jware Technologies			x		
OpenWay Group					x
RS2 Software			x		
S1				x	
SunGard		x			
Tieto				x	
Total System Services (TSYS)			x		

As of 22 June 2010

Figure 5: Technology assessment by subcriteria

Subcriteria	Platform architecture	Platform roadmap	Functionality	Multi-region support	Platform configuration & integration	Security & fraud	Overall technology score
ACI CMM	8.3	8.0	8.5	7.0	8.1	7.7	7.2
BPC SmartVista	8.1	8.4	8.9	6.5	8.1	8.0	7.3
Compass Plus TranzAxis	8.1	6.5	8.4	5.1	8.0	8.3	6.7
Compass Plus TranzWare	7.8	7.0	7.2	6.5	7.4	8.7	6.6
CSC Celeriti	8.0	8.0	7.9	7.1	7.2	7.7	6.8
FIS Base2000	7.1	7.5	7.6	5.6	7.3	8.0	6.4
FIS Cortex	7.6	8.0	7.6	6.1	7.1	8.3	6.6
OpenWay Way4	8.5	7.0	9.3	8.2	8.2	8.7	7.5
Sopra Banking Cards	7.4	7.0	7.5	6.4	7.5	9.0	6.7
TSYS Prime	8.1	8.5	8.6	7.6	7.6	9.0	7.2
Worldline Asccend	7.4	7.0	8.0	6.2	8.2	8.3	6.7
Worldline Cardlink II	7.7	7.0	8.0	6.2	8.2	8.3	6.8
Worldline Pay	8.3	7.0	8.9	6.8	8.4	9.0	7.2

Payment Systems

Multi-card issuing & acquiring
credit, debit, prepaid, contactless

MMS
Merchant & POS management, 3-D Secure e-commerce

e-Money
issuing & acquiring

Money transfers
P2P, cash by code

Fleet
& loyalty

Switch
for banks & telcos

M-commerce
Mobile, eWallet, contactless

Other solutions
for banks, payment processors and telcos

T&E
corporate, payroll, commercial, purchasing

Multi-channel
Mobile, Web, ATM, Kiosk

Loyalty
based on customer behaviour

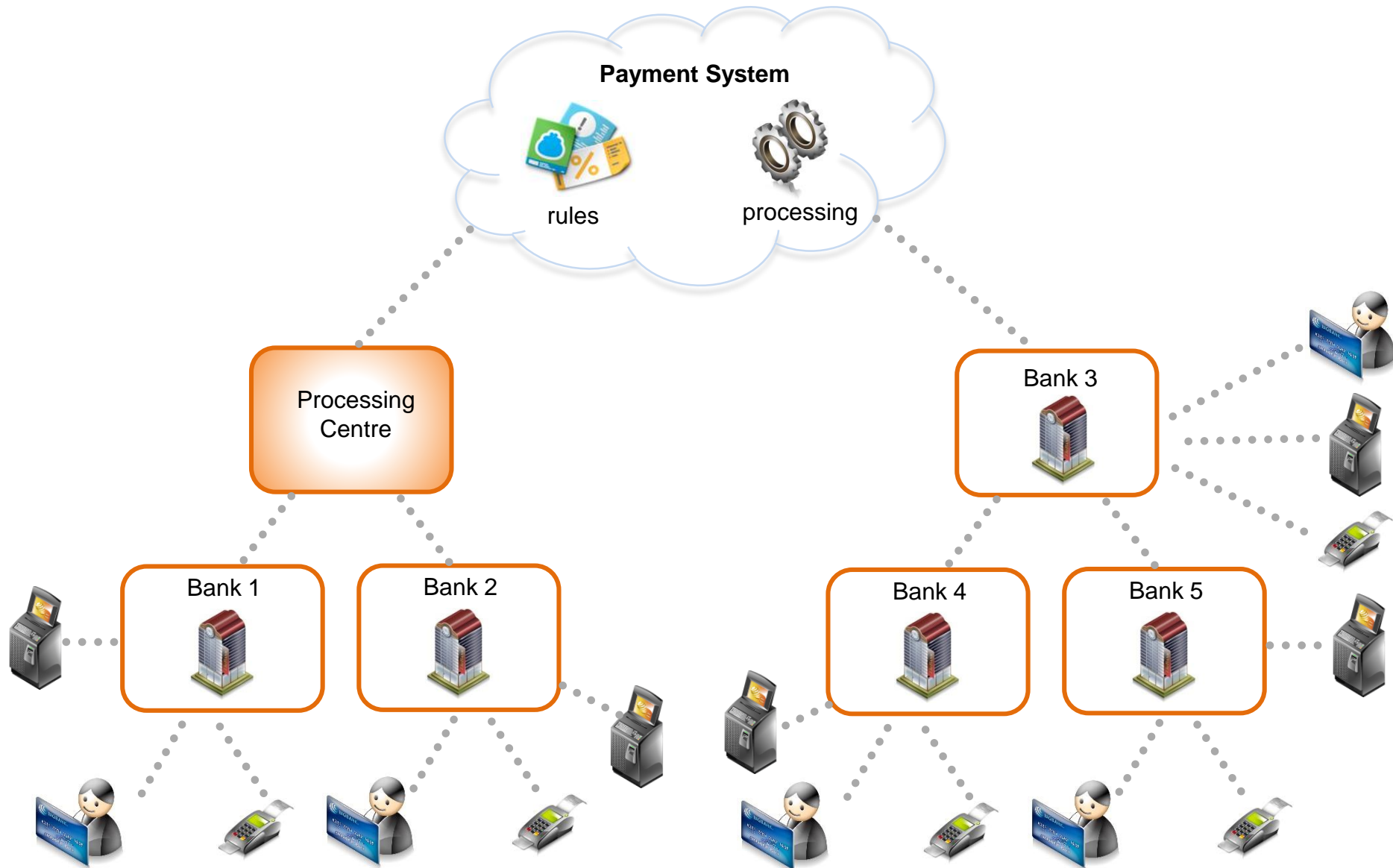# WAY4 - Payment Processing Solution

WAY4 ™

- Who are main card market participants?

- Which requirements do banks have to processing systems?

- What is common approach used to develop processing systems?

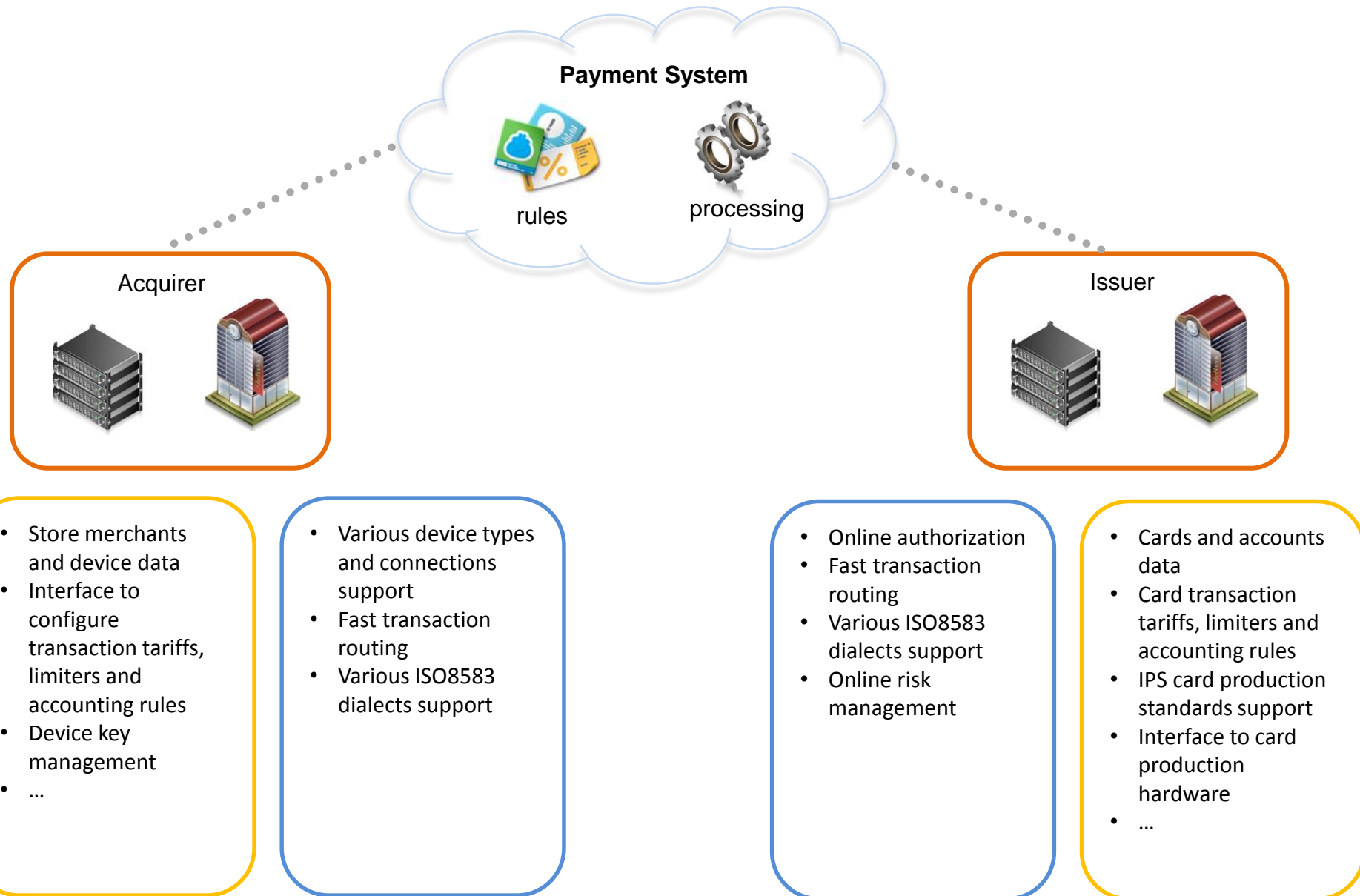- What approach is used by OpenWay to develop WAY4?
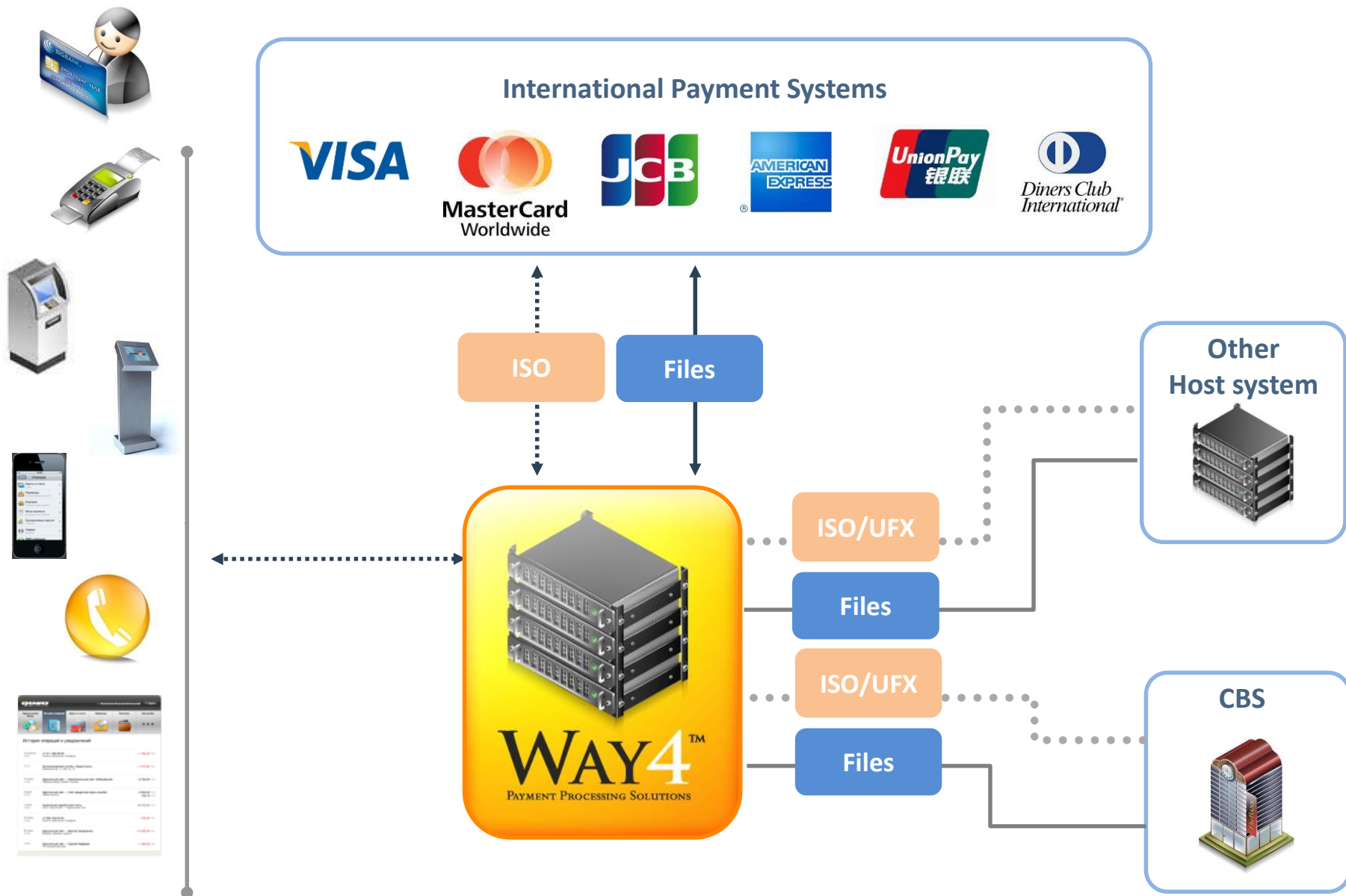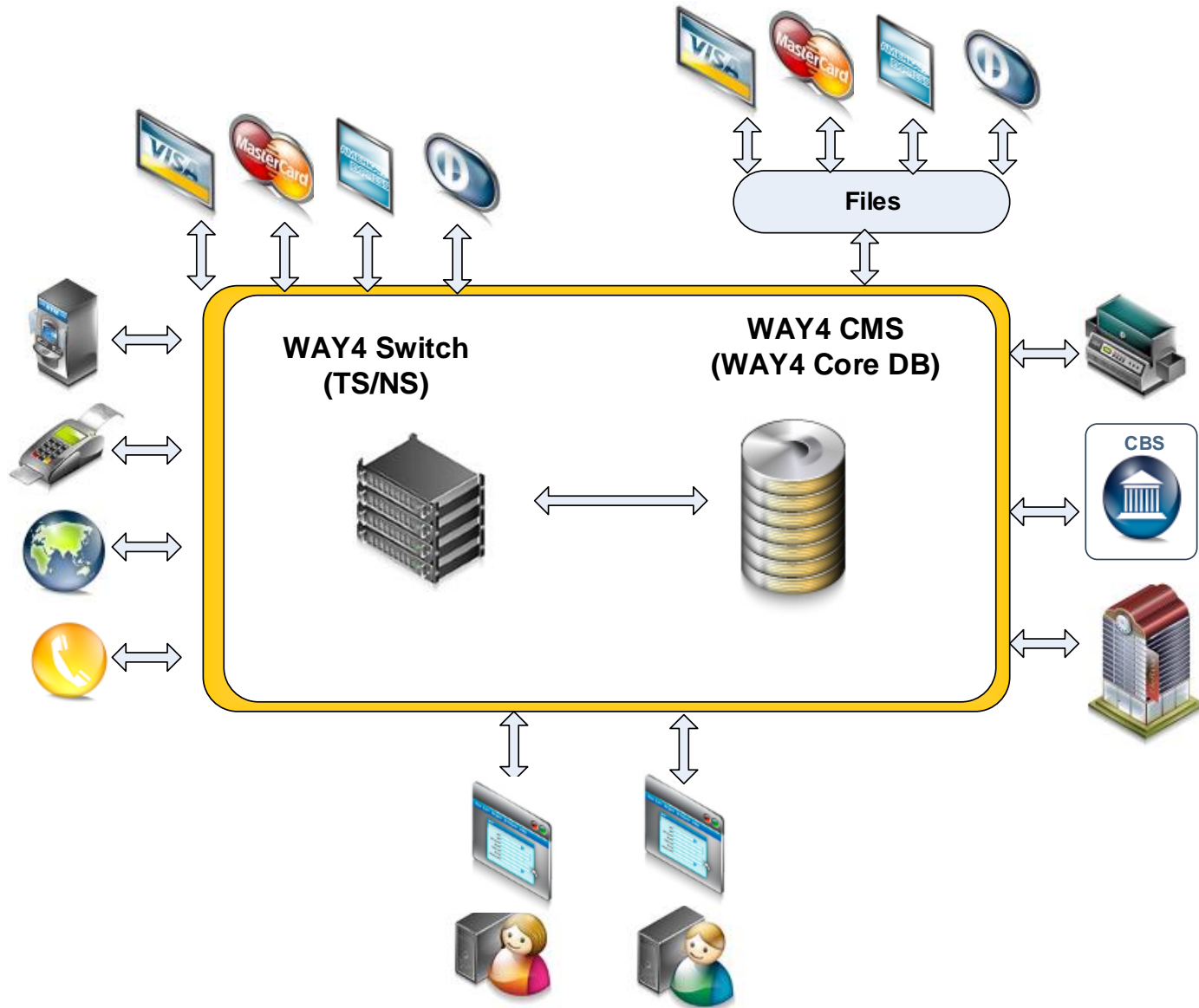
Card Business

Payment System

rules   processing

ATMs

Bank 1

Settlement Banks

Bank 2

ATMs

Cardholders   Merchants

Cardholders   Merchants

Card Market Participants

Payment System

rules   processing

Processing Centre

Bank 3

Bank 1   Bank 2

Bank 4   Bank 5
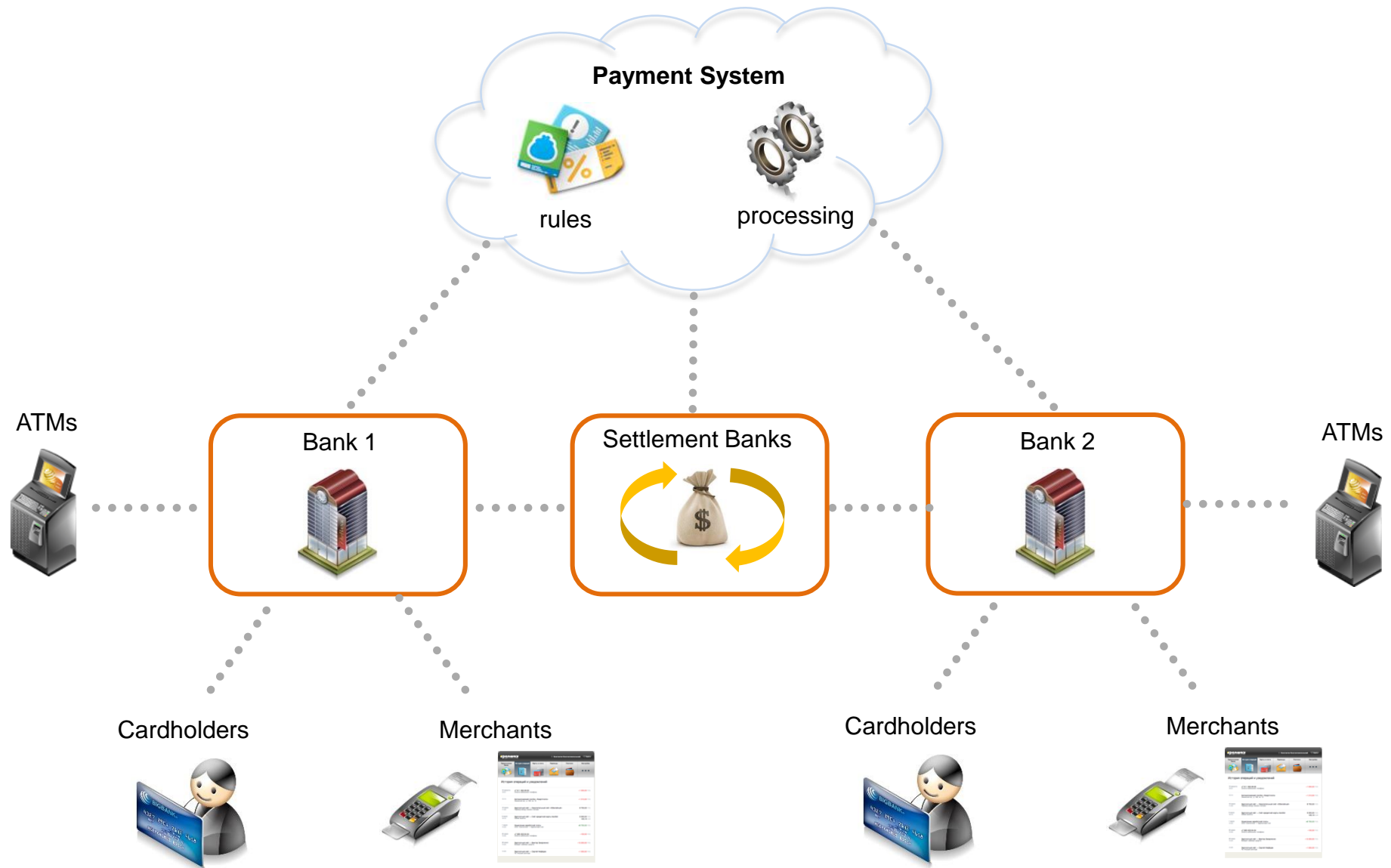
Requirements to processing system

Payment System

rules   processing

Acquirer

Issuer

- Store merchants and device data
- Interface to configure transaction tariffs, limiters and accounting rules
- Device key management
- …

- Various device types and connections support
- Fast transaction routing
- Various ISO8583 dialects support

- Online authorization
- Fast transaction routing
- Various ISO8583 dialects support
- Online risk management

- Cards and accounts data
- Card transaction tariffs, limiters and accounting rules
- IPS card production standards support
- Interface to card production hardware
- …

WAY4 Solution

International Payment Systems

ISO **Files**

Other Host system

ISO/UFX

Files

ISO/UFX

CBS

Files

WAY4™
PAYMENT PROCESSING SOLUTIONS

WAY4 Architecture

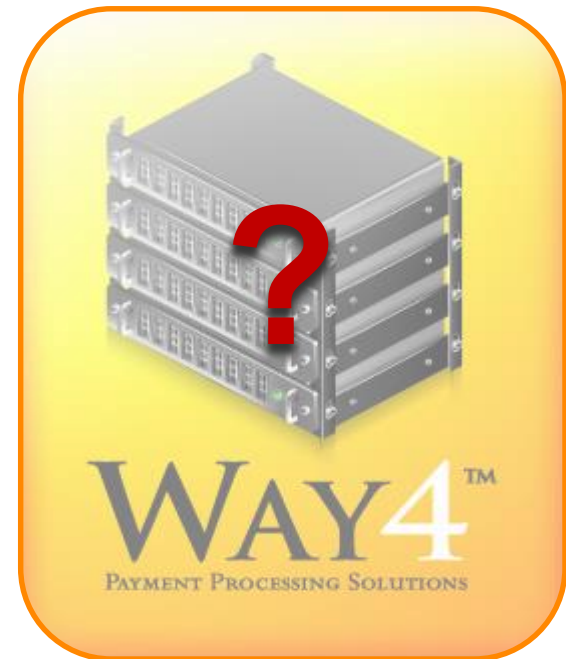**WAY4 Switch (TS/NS)**
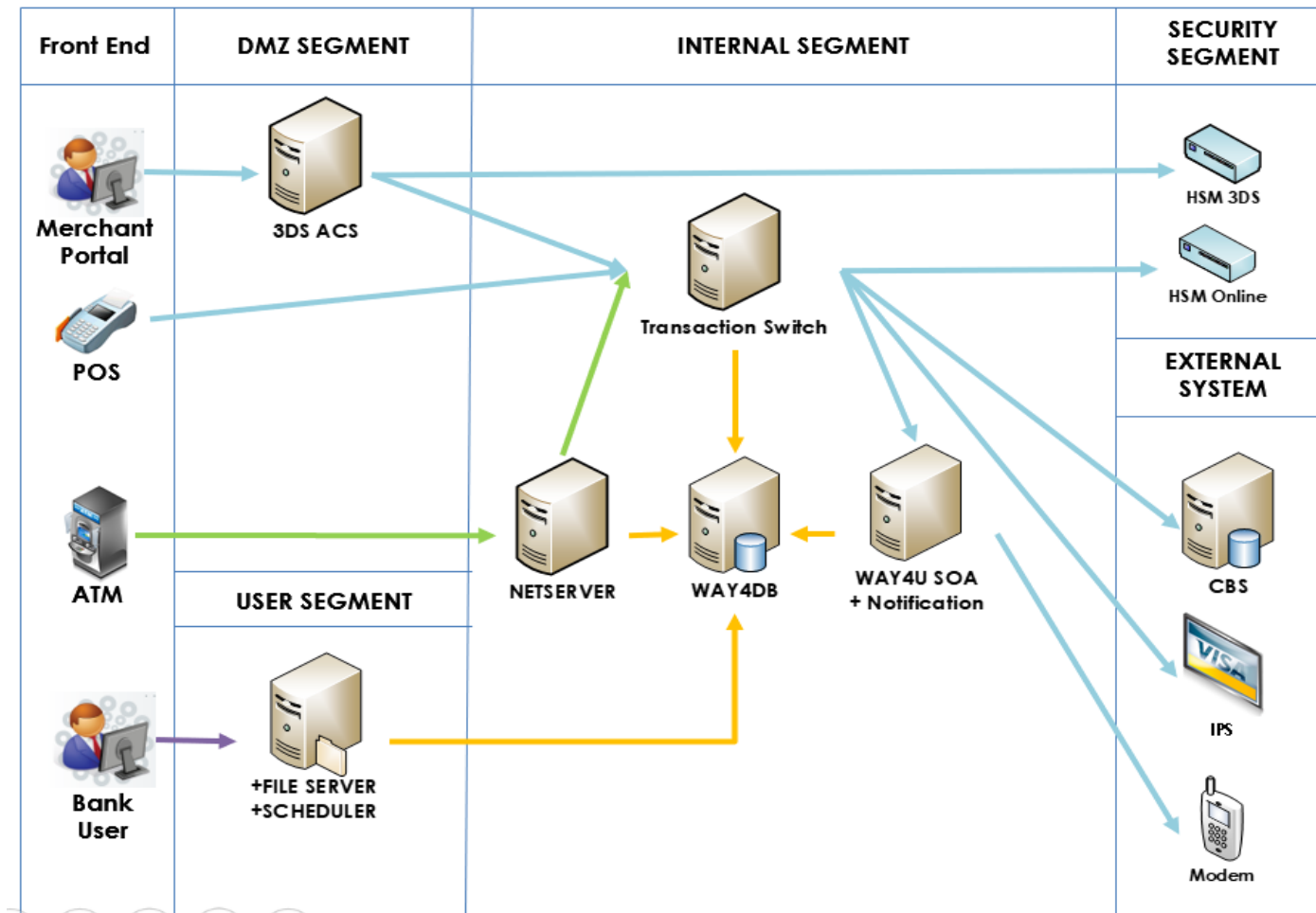
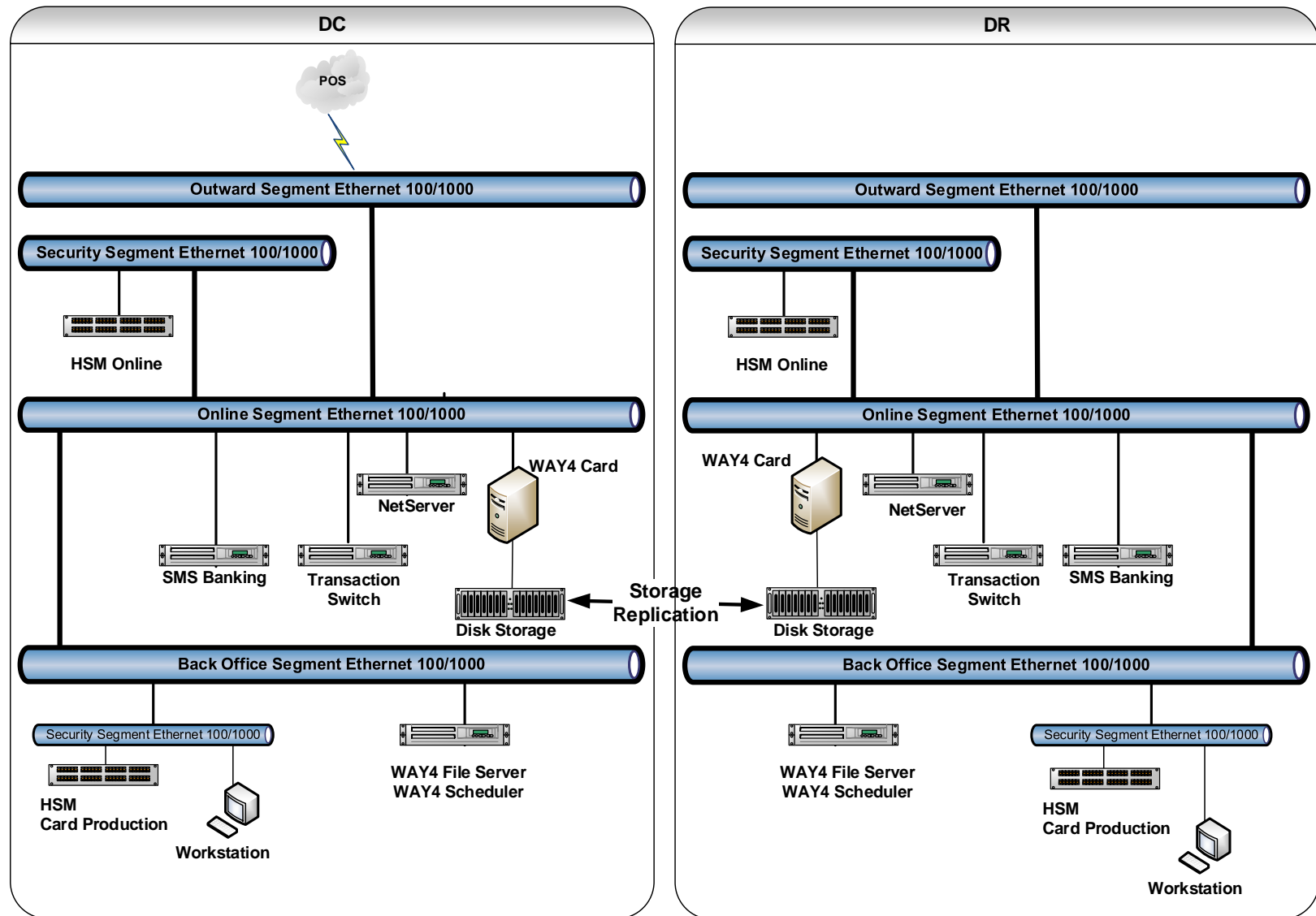**WAY4 CMS (WAY4 Core DB)**

Files

CBS

WAY4 Infrastructure

- WAY4 physical nodes and their interconnections

- How users work with WAY4?

- Folders on the file server used to work with WAY4 from local network

WAY4 Architecture in Bank

WAY4 Architecture in Bank

File Resources

File Server

OWS_HOME

- WAY4 Distributive
- Installation Scripts
- WAY4 Manager (Client Application)
- Standard Forms (Screens)
- Standard Pipes (Programs to load/upload data)
- Standard Report Templates (*.rdf)
- Standard Documentation

OWS_WORK

- Custom Forms (Screens)
- Custom Pipes (Programs to load/upload data)
- Custom Report Templates (*.rdf)
- Incoming/Outgoing files (IPS/ Card Production/Banking System/…)

Client PC
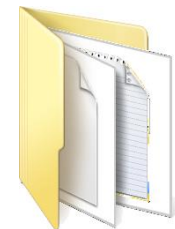
OWS_TEMP

- WAY4 Manager logs

Question

Thanks you for your attention

Do you have any question?