Daily Procedures

Contents

Introduction

WAY4™ Daily Procedures are a set of operations for closing and opening the banking day and for the daily processing of financial information.

This document is intended for WAY4 system users, bank or processing centre employees currently working with the system, and contains information on basic operations for processing financial information when executing Daily Procedures.

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

- DB Manager Administrator Manual

- Issuing Module User Manual

- Acquiring Module User Manual

- Interchange Routing

- WAY4™ Interchange Interfaces

- WAY4™ Stop Lists

- Currency Conversion

- Documents

- WAY4™ Accounting Schemes

- Events

- Standing Payment Orders

- CBS Interface

- CBS Interface (UFX Format)

- WAY4™ Global Parameters

- Interest Accrual

- Using the VISA FRS Documents

- SAFE Support

- Miscellaneous documents on RBS file formats

- WAY4 Accounting

- Time Zones

- WAY4™ Dictionaries

- WAY4™ Distributed Processing. Operating Manual

- Loan Loss Reserves

- WAY4™Statistical Report Data Preparation

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 combinations 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 actions 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. Executing Daily Procedures

Daily Procedures are executed through the user menu item group found at "Full → Daily Procedures" (see Fig. 1).
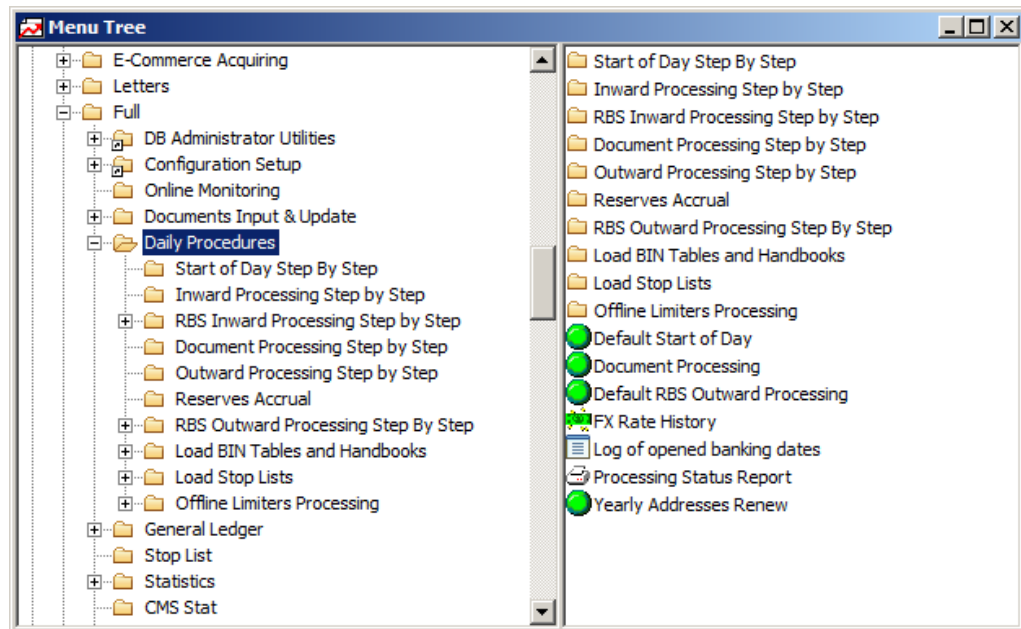

Fig. 1. User menu items for WAY4 Daily Procedures

Daily Procedures are grouped in the system according to their operations' functions as follows:

- Start of Day

- Inward Processing

- RBS Inward Processing

- Document Processing

- Outward Processing

- RBS Outward Processing

The "Daily Procedures" group also includes the following groups and menu items:

- Reserves Accrual – calculates the loan reserves account balance (see "Reserves Accrual").

- Load BIN Tables – loads information into the BIN table (see "Loading Information into BIN Table (Load BIN Tables").

- Load Stop Lists – loads stop lists (see "Load Stop Lists").

- FX Rate History – invokes the FX Rate History table (see section "FX Rate History" in the Currency Conversion Administrator Manual).

- Log of opened banking dates – history of changes to the banking date (see "History of Changes to the Banking Date").

- "Offline Limiters Processing" – deferred processing of limiters (see the section "Deferred Processing of Limiters" in the document "Usage Limiters").

- Processing Status Report – creates reports on documents with status "Declined", "Suspended", "Rejected", on macrotransactions with status "Declined" and contracts with status "Not Ready".

- "Yearly Address Renew" – renew a client's temporary address that is valid annually during a certain period of time (see the section "Client and Contract Address Support" of the document "Issuing Module User Manual").

The system allows two methods for executing Daily Procedures:

- Group execution of operations by selecting a menu item with a sign ("green button"); this is recommended as the standard method

- Step-by-Step execution of operations in a group of Daily Procedures by selecting the desired items in a menu item group; this method is used when a non-standard situation arises when executing a group of Daily Procedures

 Note that a number of Daily Procedures like RBS Inward Processing (see "Loading RBS Files") are executed according to the rules of specific bank, and require additional configuration of user menu items and item groups. Given this, this document describes the standard system configuration and may be used to prepare user instructions for configurations specified according to individual needs.

Chapter 2. Start of Day Procedure

To run the Start of Day procedure, select the user menu item path "Full →
Daily Procedures → Default Start of Day" (see Fig. 1 in the "Executing Daily
Procedures" section).

ⓘ Note that this procedure in WAY4 includes operations that are executed
both when closing and opening the banking day. End of day procedures are
executed within this procedure group right before the new banking date is
entered, and start of day procedures are executed right after the new date is
entered (see "Start of Day Step by Step").

When the group of procedures is executed, the system will display a message
with a progress bar (see "DB Manager Processes" section in the DB Manager
Administrator Manual) and will interrupt the procedures to display a form for
setting the new banking date (see "Setting Banking Date"). After the banking
date is set, the procedures resume, and upon successful completion of all start
of day procedures the screen will display the "Start of Day Complete"
information message.

ⓘ If the system generates errors while executing these procedures, a window
with the corresponding error message will be displayed on the screen. After the
error is eliminated, procedures may be executed step by step, starting with the
procedure that generated the error message (see "Start of Day Step by Step").

Start of Day Step by Step

To execute Start of Day procedures step by step, select the "Full → Daily
Procedures → Start of Day Step by Step" user menu path (see Fig. 2).
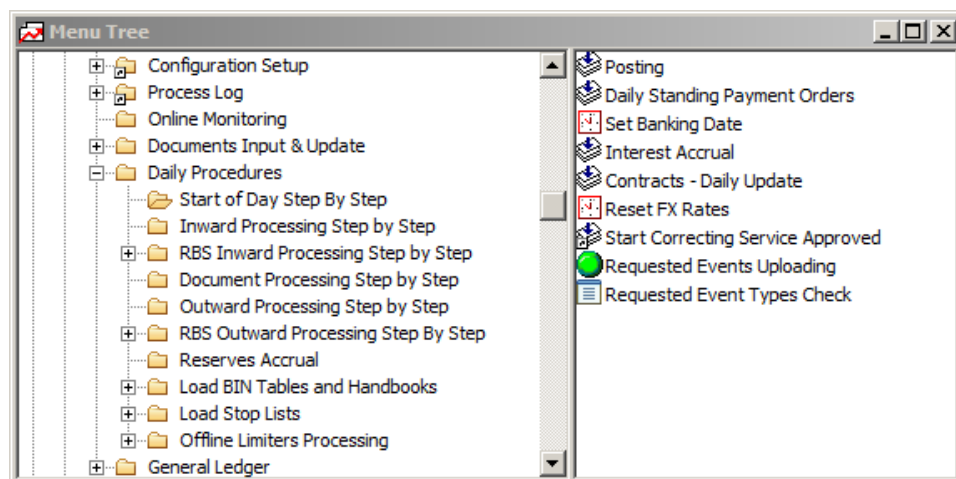

Fig. 2. User menu items for Start of Day Step by Step

This group includes the following procedures:

- Posting – processing of macrotransactions, that is, transfer of funds between
  contract accounts (see "Posting of Macrotransactions")

- Daily Standing Payment Orders – processing daily standing payment orders (see "Daily Standing Payment Orders")

- Set Banking Date – setting a banking date (see "Setting Banking Date")

- Interest Accrual – predicted interest accrual (see "Interest Accrual")

- Contracts – Daily Update – daily update procedure for contracts (see "Contracts Daily Update Procedure")

- "Reset FX Rates" – entering new FX rates (see "Entering New FX Rates")

- "Start Correcting Service Approved" – activation of Service parameters (see "Activating Service Parameters")

- "Requested Events Uploading" – duplication of information about certain Event types used by contracts (see "Duplicating Information of Events for a Contract"). This process speeds up execution of other processes (processing of macrotransactions, processing contracts, accruing loan reserves, etc.).

- "Requested Event Types Check" – estimates the number of Event types and time required to process them. Recommended for use before running the "Requested Events Uploading" procedure.

⚠ Note that to avoid data corruption in the database, the Start of Day Step by Step procedure should occur in the same order as they are described above and shown in Fig. 2.

Posting of Macrotransactions

To execute this procedure, select the "Daily Procedures → Start of Day Step by Step → Posting" user menu path (see Fig. 2 in the "Start of Day Step by Step" section).

While executing the procedure, the system posts macrotransactions with a current or past posting date.

The macrotransaction posting procedure may be run several times a day, but not less than once a day before a GL entry is created.

ⓘ Macrotransactions are posted taking into consideration the value of global parameter ONLINE_NORMALIZATION (see the WAY4™ Global Parameters Administrator Manual). If the parameter is set to "Y" (Yes), the posted macrotransaction may invoke a second limit normalisation macrotransaction (see section "Limit Normalisation" in the WAY4™ Accounting Schemes Administrator Manual), which will also be posted as part of this procedure. If this parameter is set to "N" (No), normalisation macrotransactions are created and posted within the contracts daily procedure (see "Contracts Daily Update Procedure") or through a special user menu path, "Full → DB Administrator Utilities → Special Contract Utilities → Limit Normalisation".

For more details on posting, see the "Posting Documents and Solving Typical Problems" chapter in the Documents Administrator Manual.

Daily Standing Payment Orders

To execute this procedure, select the "Full → Daily Procedures → Start of Day Step by Step → Daily Standing Payment Orders" user menu path (see Fig. 2 in the "Start of Day Step by Step" section).

This procedure is used for processing standing orders with the following parameters:

- *Order Type* = Downgrade To/Upgrade To/Downgrade To (Single)/Upgrade To (Single)

- *Order Category* = General, Inherited, Personal

- *Date Event* = Daily

For more details on standing payment orders, see chapter "Configuring Standing Payment Orders" in the Standing Payment Orders Administrator Manual.

This procedure is used in part to transfer funds that compensate the accounts of merchant clients (see the "Standing Payment Orders" section of the Acquiring Module User Manual).

The processing of standing payment orders is the generation of financial documents for transferring funds and posting these documents, i.e. executing the movement of funds on contract accounts

ⓘ Due normalisation is executed among the procedures for standing payment order accounts.

Setting Banking Date

Combined Banking Date Mode

This procedure is included in the standard set of Daily Procedures and allows users to set a banking date that includes both close of day and start of day procedures. This means that when this procedure is used the Contracts Daily Update procedure (see "Contracts Daily Update Procedure") is executed once a day at the start of the banking day, that is, after the new banking date is set within the group start of day procedure (see "Start of Day Procedure") It is possible to execute Daily Procedures in two-phased banking date mode (see "Two-phased Banking Date Mode"). To execute this procedure, select the "Full → Daily Procedures → Start of Day Step by Step → Set Banking Date" user menu path (see Fig. 2 in the "Start of Day Step by Step" section).

After this, the screen will display the form "Set New Banking Date" (see Fig. 3).
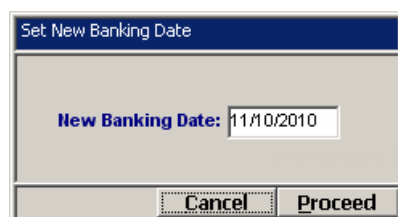

Fig. 3. Form for setting the new banking date

The *New Banking Date* by default shows a banking date next to the current one while taking into consideration weekends, holidays, and exceptions noted by

the user in the "Business Calendar" table ("Full → Configuration Setup → Main Tables → Business Calendar").

After setting the new banking date, the user should click on the [Proceed] button. To cancel the operation, click [Cancel].

After confirming the new banking date, the screen will show the "FX Rates" table grid for setting the new FX rate (see Fig. 4). The table will show the last entered (active at the current moment) rates or, if future rates loading is used, the value of the rates loaded earlier for the set banking date. On future rates loading, see the Loading FX Rates Administrator Manual.

ⓘ Note that depending on the user menu setup, this table may look differently from the one shown below, used for entering all FX rates for all financial institutions.

	Currency	Institution	FX Type	Range	FX Middle	FX Buy	FX Sell	CB Rate	Auth Sell mult	Auth Buy mult
➔	USD	Principal		For 1	0,9000	0,8000	1,0000	0,9000	1,000	1,000
	USD	Bank_1		For 1	0,9000	0,8000	1,0000	0,9000	1,000	1,000
	USD	Bank_2		For 1	0,9000	0,8000	1,0000	0,9000	1,000	1,000
	USD	TestFI		For 1	0,9000	0,8000	1,0000	0,9000	1,000	1,000

Fig. 4. Grid form for entering the current currency rate after setting the banking date

The user may enter data in the following columns of this table:

- *FX Middle* – FX middle rate

- *FX Buy* – buy rate; this value is used when the *FX Rate Type* field of the Service through which a document is processed contains the "Buy/Sell" value, the contract has no account in the transaction currency with the type specified in the Service, and either of the following conditions is met:

  - An account with a foreign currency is credited

  - An account with the local currency is debited

- *FX Sell* – sell rate; this value is used when the *FX Rate Type* field of the Service through which a document is processed contains the "Buy/Sell" value, the contract has no account in the transaction currency with the type specified in the Service, and either of the following conditions is met:

  - An account with a foreign currency is debited

  - An account with the local currency is credited

- *CB Rate* – rate set by the Central Bank (the national bank) of the country; by default this field is set to the middle rate. For example, the rate value set in this field can be used for report generation.

- *Auth Sell Mult* – sell rate factor used during authorisation to calculate the blocked amount converted from a local currency. This value may be used to compensate the difference between the blocked amount and the amount posted to contract accounts, which arises because of the difference in the conversion rates on the authorisation date and the financial document

processing date. In this case, blocked amounts are calculated by the following formula (FC is foreign currency, LC is local currency):

$$Blocked\ amount\ (FC) = \frac{Transaction\ amount\ (LC)}{Local\ currency\ rate \cdot Auth\ Sell\ mult}$$

For example, to increase blocked amounts by 2%, specify value "0.98" in this field; the default value is "1" (blocked amounts are not changed).

- *Auth Buy Mult* – buy rate factor used during authorisation to calculate the blocked amount converted to a local currency. This value may be used to compensate the difference between the blocked amount and the amount posted to contract accounts, which arises because of the difference in the conversion rates on the authorisation date and the financial document processing date. In this case, block amounts are calculated by the following formula (FC is foreign currency, LC is local currency):

$$Blocked\ amount\ (LC) = Transaction\ amount\ (FC) \cdot Local\ currency\ rate \cdot Auth\ Buy\ mult$$

For example, to increate blocked amounts by 2%, specify value "1.02" in this field; the default value is "1" (blocked amounts are not changed).

FX rates may be set several times a day according to bank requirements. In this case, the banking date is set several times without changing its value.

The current FX rates used by the system are shown in the table "Full → Daily Procedures → FX Rate History". By clicking the [FX History] button in this table, it is possible to access the FX history for a selected currency and view the name of the user who set the rate.

ⓘ Note that rates may be set through a special user menu path, "Full → DB Administrator Utilities → Special OpenWay Utilities → Set FX". For details, see "Set FX Rates".

After entering the required values in the table, continue with setting the banking date by clicking on the [Proceed] button. To cancel the procedure, click [Cancel].

If the user sets the value of a date that is earlier than or equal to the current date, a corresponding warning will occur (see Fig. 5).
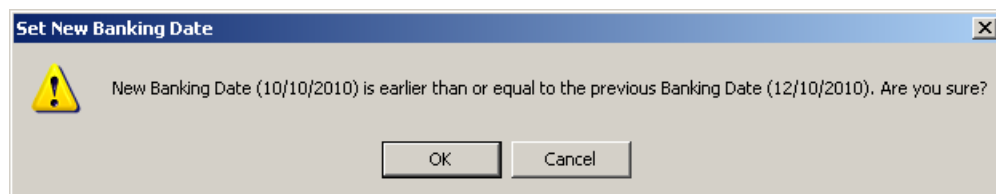

Fig. 5. Warning about a new banking date that is earlier than or equal to the old one

⚠ In production systems it is forbidden to enter a date earlier than the current banking date! For more information about the role of the node in which WAY4 is installed, see the section ""System Instances" Dictionary" of the document "WAY4™ Dictionaries".

Note that if the new banking date is earlier than the current banking date, serious data corruption could occur in the database. It is permitted to enter a value equal to the current banking date, for example, if it is necessary to change the currency rate several times a day.

To continue setting the new banking date, click on [OK], or cancel by clicking the [Cancel] button.

If the banking date the user has entered is earlier than the current calendar date, a corresponding warning will occur (see Fig. 6).
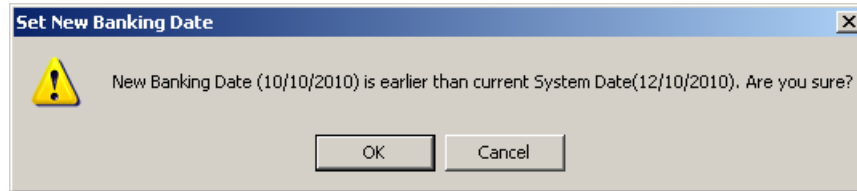

Fig. 6. Warning that the date entered is earlier than the current calendar date

⚠ This is a non-standard input value and requires that the banking date be reentered.

To continue setting the new banking date, click on [OK], or cancel by clicking the [Cancel] button.

If the user enters a date more than one day ahead of the current calendar date, a corresponding warning will occur (see Fig. 7).
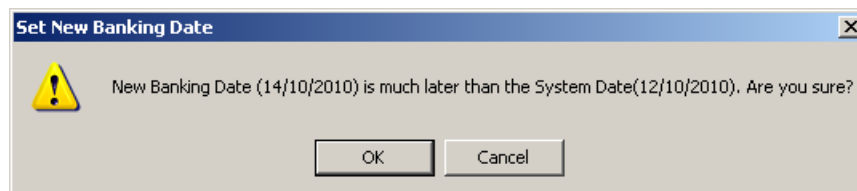

Fig. 7. Warning that the date entered is more than one calendar day ahead of the system date

This situation is only possible if the start of day procedures are executed at the end of the current date according to the bank's regulations.

To continue setting the new banking date, click on [OK], or cancel by clicking the [Cancel] button.

Two-phased Banking Date Mode

Two-phased banking date mode means that the contracts daily update procedure is executed both within the close of day procedure, before the new banking date is set, and within the start of day procedure, after the new banking date is set (see "Contracts Daily Update Procedure"). Daily contract update at the close of day (evening) is executed within a special banking date set mode. In this mode, the standard banking date set procedure (see "Combined Banking Date Mode") should be replaced upon agreement of OpenWay representatives by a special procedure path, "Full → DB Administrator Utilities → Special OpenWay Utilities → 2-phased Set Banking Date".

Interest Accrual

To execute this procedure, select the "Full → Daily Procedures → Start of Day Step by Step → Interest Accrual" user menu path (see Fig. 2 in the "Start of Day Step by Step" section).

This procedure is used when the bank forecasts interest accrual in client accounts for future billing cycles. To determine the value of forecast interest, special bank accounts are used (see section "Setup of Parameters in Account Templates" in the Interest Accrual Administrator Manual). During this

procedure, the system selects templates of accounts set for daily interest accrual and where the last interest accrual date is less than the current banking date; as a result, macrotransactions are created and posted for the used to transfer funds from the bank's disbursement account to its interest account.

Contracts Daily Update Procedure

The contracts daily update procedure is executed in various ways, depending on how the banking date is set, in Combined Banking Date Mode, or in two-phased banking date mode.

In Combined Banking Date Mode, daily contract updating is executed as a separate procedure in the start of day group of procedures. In this case, the indicated procedure is executed after the new banking date is entered and is called morning contract update.

In two-phased banking date mode, contract updating is executed twice. Besides the morning contract update, an evening contract update is executed before the new banking date is set in the special set banking date procedure (see "Two-phased Banking Date Mode").

The evening contract update procedure contains several restrictions that contrast with the morning update procedure.

To execute the morning contract update procedure as a separate procedure, select the "Full → Daily Procedures → Start of Day Step by Step → Contracts – Daily Update" user menu path (see Fig. 2 in the "Start of Day Step by Step" section).

The Contracts Daily Update procedure includes operations for interest accrual at the close of the interest accrual period, processing of all types of standing payment orders, charging recurring fees, for example, a yearly card service charge, etc. This procedure is applied to contracts not yet processed; as a result of this procedure the *Last Scan* contract parameter is updated.

The selection for the daily processing procedure includes main contracts with a value other than "Close" in the is ready field (without higher-ranking contracts in a "Main/Sub" hierarchy) whose opening date and date in the Last Scan parameter is earlier than the banking date. In additional, the selection will include all contracts in a "Liability" hierarchy that meet the same conditions as main contracts. Relation type for contracts in a "Liability" hierarchy is not considered.

Subordinate contracts related to a higher-ranking contract according to "Main/Sub" are processed sequentially down the hierarchy during processing of the main contract. When processing a subordinate contract, all operations included in the daily processing procedure are applied to it.

Operations included in the Contract Daily Update procedure:

- Applying changes made to Service Packages – refreshes parameters of usage limiter for contracts, also refreshes associated Service Packages, if their changes were not applied after selecting the user menu path "Full → Configuration Setup → Products → Apply Service Packs Changes".

- Applying changes made to standing payment orders, updates standing payment orders parameters according to the changes made on the contract level.

- Applying changes made to Accounting Schemes – refreshes contract accounts properties, creates/deletes contract accounts, executes GL entries when the GL# defined in the account template changes, limit normalisation, refreshes payment order parameters according to changes made on the Accounting Scheme level, refreshes contract balances. This operation is executed through the user menu path "Full → Configuration Setup → Products → Apply Account Scheme Changes".

- Close Contract Billing Cycle – creates and posts interest accrual in contract accounts, creates and posts due normalisation in accounts according to the value of global parameter POST_DUE (see the WAY4™ Global Parameters Administrator Manual) and the start of the new billing cycle, that is, sets the contract's new closing date for the billing cycle according to Accounting Scheme parameters. If the contract close date falls before the billing cycle close date, the contract close date will be the billing cycle close date. Contract processing at the close of the billing period occurs according to the value of global parameter CONTRACT_READY_RULE (see the WAY4™ Global Parameters Administrator Manual). This operation is executed only in the morning contract update procedure.

- Creating and processing macrotransactions for due normalisation types not related to the close of the billing period: "Value Date Due", "Payment Due", "Long Payment Due", "Sliding", also "Sliding + Clear" when the account balance is not equal to zero. These macrotransactions are processed according to the value of global parameter PAYMENT_DUE_ADVANCE (see the WAY4™ Global Parameters Administrator Manual). For more details on due normalisation, see section "Ageing" in the WAY4™ Accounting Schemes Administrator Manual.

- Processing for all payment order types for contracts, creating documents and posting of macrotransactions. This operation is executed during the evening or morning contract update procedure depending on the value of global parameter ORDER_IN_START_OF_DAY (see the WAY4™ Global Parameters Administrator Manual).

- Processing Events. For details on Events, see the "Events" Administrator Manual.

- Recurring fees charged at the close of the contract billing cycle, that is, creating and posting macrotransactions for miscellaneous fees. This operation is executed only during the morning contract update procedure.

  ⓘ Note that recurring fees are not charged for contracts with the "Account Closed" or "Card Closed" status, or for those with any registered status (Full → Configuration Setup → Contract Types → Contract Statuses) that has the "Invalid" value in the *Is Valid* field of the "Contract Statuses" form.

- Loading balances from the banking system (if provided). This operation is executed only during the morning contract update procedure.

- Executing user-customised procedures (cust_eod_after).

Entering New FX Rates

To execute this procedure, select "Full → Daily Procedures → Start of Day Step by Step → Reset FX Rates" from the user menu.

As a result, the "FX Rates" grid form will be displayed on the screen (see Fig. 4 in the "Combined Banking Date Mode" section). It is used to enter new FX rates. See a description of the fields of the form in section "Combined Banking Date Mode".

Activating Service Parameters

When executed, this procedure activates values of Service parameters that must take effect starting with the current banking date (see section "Current Service Parameters (Approved Services)" in the WAY4™ Service Packages Administrator Manual).

To execute this procedure, select "Full → Daily Procedures → Start of Day Step by Step → Start Correcting Service Approved" from the user menu.

Duplicating Information of Events for a Contract

When this procedure is run, information is duplicated about certain Event types used by a contract, from the USAGE_ACTION table to the ADD_PACK_INC table. As a result, processes executed for a large number of contracts simultaneously can determine faster whether an Event is active. Therefore, execution of this process leads to an increase in the speed of executing other processes (processing contracts, processing macrotransactions, accruing loan reserves, etc.). When the process is repeated, changes that have taken place since the last execution of the process will be entered in the ADD_PACK_INC table.

For a more detailed description of the "Requested Events Uploading" procedure, see the section "Events Log" in the document "Events".

To execute this procedure, select the user menu item "Full → Daily Procedures → Start of Day Step by Step → Requested Events Uploading".

The first time the process is run (or WAY4 configuration is changed) it may take a long time to execute. Subsequently running the process will take significantly less time.

Chapter 3. Processing Incoming Payment Systems Data

Incoming data is processed by procedures unique for every Interchange interface.

Rules for processing incoming Visa and MasterCard data are described in the documents "MasterCard Interchange Interface" and "VISA Interchange Interface".

Chapter 4. Exporting Outgoing Data for Payment Systems

Outgoing data is exported by procedures unique for every Interchange interface.

Rules for exporting outgoing Visa and MasterCard data are given in the section "Exporting Outgoing Transactions" of the documents "Visa Interchange Interface" and "MasterCard Interchange Interface", respectively.

Chapter 5. Document Processing

To run the group of procedures for document processing, select the "Full → Daily Procedures → Document Processing" user menu path (see Fig. 1 in the "Executing Daily Procedures" section).

⚠️ These procedures may be run several times a day according to bank regulations. If document processing is executed once a day, these procedures must be executed before the start of day group of procedures (see "Start of Day Procedure").

Group execution of these procedures is accompanied by a screen with a progress bar for each process (see "DB Manager Processes" section in the DB Manager Administrator Manual) and is interrupted by the "Process Message" grid (see Fig. 8) which contains messages on the results of the executed procedure.
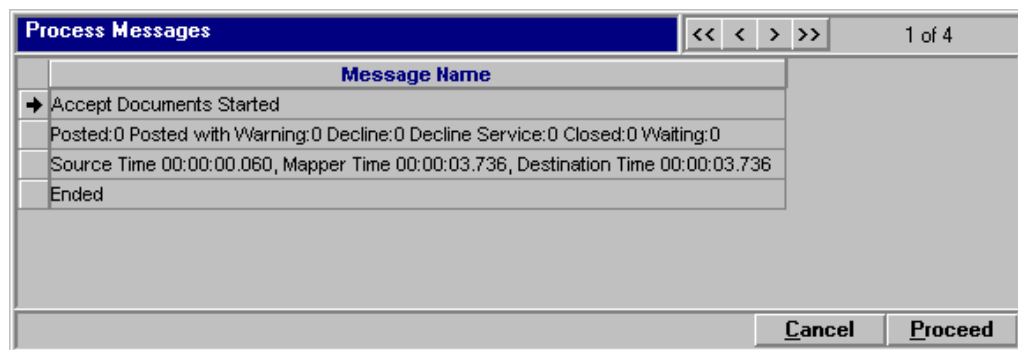

Fig. 8. Message with results of executed document processing procedures

This message contains the following information:

- Quantity of successfully posted documents (Posted)

- Quantity of documents that generated a warning (Posted with Warning)

- Quantity of declined documents (Decline)

- Quantity of documents processed using the dispute account (Decline Service)

- Quantity of processed reversal documents (Closed)

- Quantity of documents waiting the next processing period (Waiting)

To continue executing the procedure, click on the [Proceed] button, and to cancel, click on the [Cancel] button.

After the document processing operation is successfully executed, the screen will display the "Document Processing Complete" message.

If an error is generated while executing these procedures and a window with an "Error" header appears, contact your system administrator.

⚠️ Note that all documents with status "Decline", "Decline Service", as well as "Posted with Warnings" require additional analysis, and if necessary, correction.

Additional information on the results of document processing may be received by selecting the "Full → Process Log → Process Log" user menu path.

By this command, the screen will display the Process Log, containing the history log for WAY4 system processes.

The user may control how each process is executed through messages generated by the system during execution.

Message text is invoked to the screen after the user selects in the Process Log the line corresponding to the desired process, and clicks the [Message] button.

For more details on processing documents, see chapter "Posting Documents and Solving Typical Problems" in the Documents Administrator Manual.

Document Processing Step by Step

To execute document processing step by step, use the menu item path "Full → Daily Procedures → Document Processing Step by Step" (see Fig. 9).
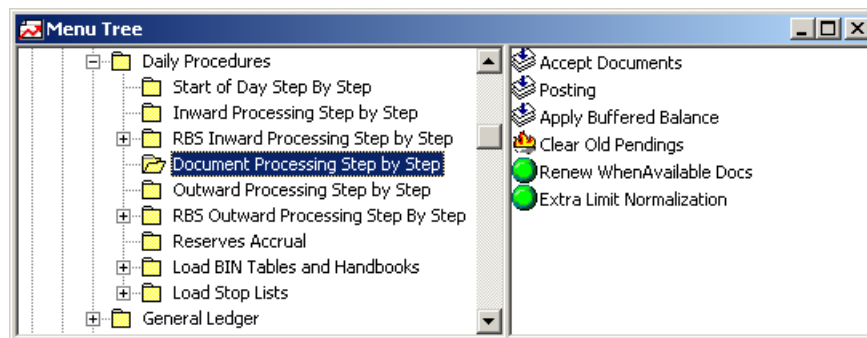

Fig. 9. User menu for document processing step by step

This menu item group contains the following:

- Accept Documents – document processing step where documents are checked and macrotransactions are created

- Posting – posting of macrotransactions, funds are transferred between contracts (see chapter "Posting of Macrotransactions")

- Apply Buffered Balance – changing balances of card contracts and merchant contracts (see chapter "Posting Documents in WAY4" section in the Documents manual).

- Clear Old Pendings – this operation is used to unblock authorised funds that meet bank criteria set through global parameter AUTH_SAVING_PERIOD (see the WAY4™ Global Parameters Administrator Manual), for example, from authorisations made one month before the current banking date if presentments were not received for those authorisations. This operation is not executed when the procedure is executed as a group.

- Renew WhenAvailable Docs – procedure processes "When Available" category of documents, where if the necessary amount is not available in the contract's accounts, the required amount is blocked and the document takes on a special status. This procedure will unblock the indicated amount, create macrotransactions for the document and transfer funds between contract

accounts (for more details, see section "Posting "When Available" Type Documents" in the Documents Administrator Manual).

- "Extra Limit Normalisation" – limit normalisation between accounts of different contracts having the same higher liability contract.

Chapter 6. Loading RBS Files

Group execution of this procedure is not provided in standard system configuration of the program.

RBS Inward Processing Step by Step

For step by step processing of RBS incoming documents, use the user menu path "Full → Daily Procedures → RBS Inward Processing Step by Step" (see Fig. 10).
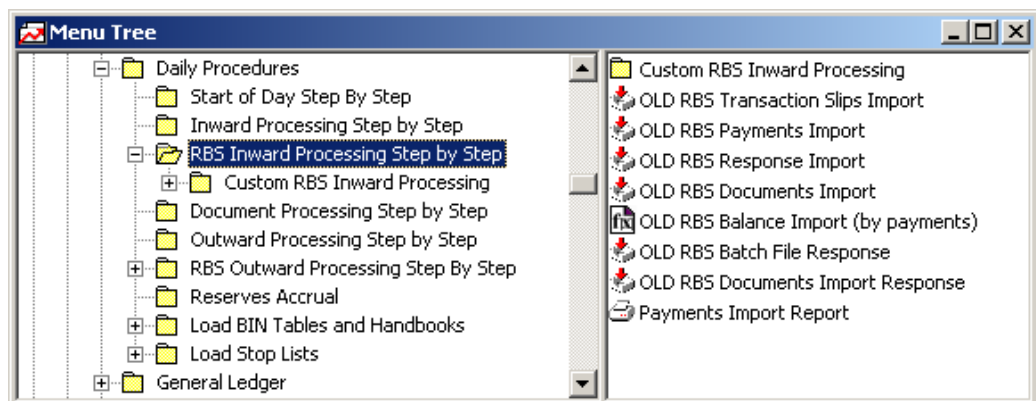

Fig. 10. Example of menu item group for processing RBS incoming documents

This menu item group is configured according to the requirements of the specific bank, so Fig. 10 shows a typical set of menu items for a basic system configuration, including the following menu items:

- OLD RBS Transaction Slips Import – import for issuing contracts' payments documents (slips) generated for card transactions; for details on slip format, see the Import of Transaction Information Administrator Manual

- OLD RBS Payments Import – import data on card account replenishment; for details on imported payment file format, see the CBS Payments Import Administrator Manual

- OLD RBS Response Import – import response files created by the import target after processing files sent from WAY4 (see "Exporting RBS Files"); formats of response files are described in corresponding documents on file export

- "OLD RBS Documents Import" – import authorisation and financial documents; for details on imported file formats, see the CBS Document Interchange Administrator Manual

- OLD RBS Balance Import – importing balances; for details on imported files, see the Exporting and Importing Balances Administrator Manual

- "OLD RBS Batch File Response" – generate an outgoing response file for a successfully imported file when the payment import pipe is started in deferred response generation mode; for details on file format, see the CBS Payments Import Administrator Manual

- "OLD RBS Documents Import Response" – generate an outgoing response file for a successfully imported document file when the document import pipe is started in deferred response generation mode; for details on file format, see the CBS Document Interchange Administrator Manual

- Payments Import Report – report on payments, imported to WAY4™ from the banking system for a given time period

ⓘ Instead of outdated menu items with the "OLD" prefix, to import documents it is recommended to use the following menu items located in the "Full → Core Banking Interface → CBS. Daily Procedures → CBS. Inward Processing" menu folder:

- "CBS Documents Import With Postload Processing" – import files with subsequent post-load processing of documents. All unprocessed files imported earlier by the user will be processed.

- "CBS Documents Import With Postload Processing One File" – from this file import one file with subsequent post-load processing of documents.

For information about imported file formats, see the section document "WAY4™ UFX Interchange".

As an example of an RBS file import procedure, we will examine here the payment import procedure.

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

As a result, the screen will display the "Load Files" window with a list of files prepared for loading (see Fig. 11).
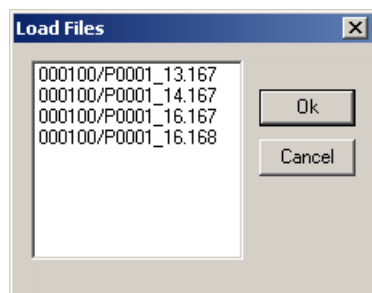

Fig. 11. Selection of files for payments import

Files may be selected for import from this list by holding the <Ctrl> key and clicking on the desired files.

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

When the payment load procedure has been completed, the screen will display the "Payments Import Results" (see Fig. 12) with a message on load results.

Fig. 12. Information on payment import results

This window contains the following information:

- "Processed" – number of loaded files.

- "Rejected" – number of files rejected during the load procedure.

- "Partial Accepted": – number of partially accepted files.

- "Accepted" – number of successfully loaded files.

Additional information on results of payment import may be received by selecting the "Full → Process Log → Process Log" user menu the path.

By this command, the screen will display the Process Log, containing the history log for WAY4 system processes.

The user may control how each process is executed through messages generated by each program during execution.

Message text is invoked to the screen after the user selects in the Process Log the line corresponding to the desired process and clicks the [Message] button.

Details on RBS import procedures can be found in the documents "CBS Interface" and "CBS Interface (UFX Format)".

Chapter 7. Exporting RBS Files

To run the group of procedures for exporting RBS files, select the "Full →
Daily Procedures → Default RBS Outward Processing" user menu path
(see Fig. 1 in the "Executing Daily Procedures" section). In standard system
configuration, this menu path contains a typical set of operations for exporting
outgoing files that may be modified as needed through the user edit menu.

⚠️ It is recommended that users run these procedures as a group:

- If setting the banking date in the morning – after the start of day procedure

- If setting the banking date in the evening – before the close of day
  procedure, excepting the RBS entries export procedure, which in this case
  should be executed after the close of day procedure

After selecting this menu path, the system will display the "Date From" form
(see Fig. 13) for setting the banking date from which the procedure should be
executed.

Fig. 13. Window for entering the banking date

To continue executing the procedure, select the [Proceed] button, to cancel,
click on the [Cancel] button.

Executing the group of procedures for exporting RBS documents will display a
window showing a progress bar (see the "DB Manager Processes" section in
the DB Manager Administrator Manual).

If an error arises during these procedures and a window appears with an
"Error" header, contact your system administrator.

RBS Outward Processing Step by Step

For step by step execution of the RBS export procedure, use the menu item
group found at "Full → Daily Procedures → RBS Outward Processing Step by
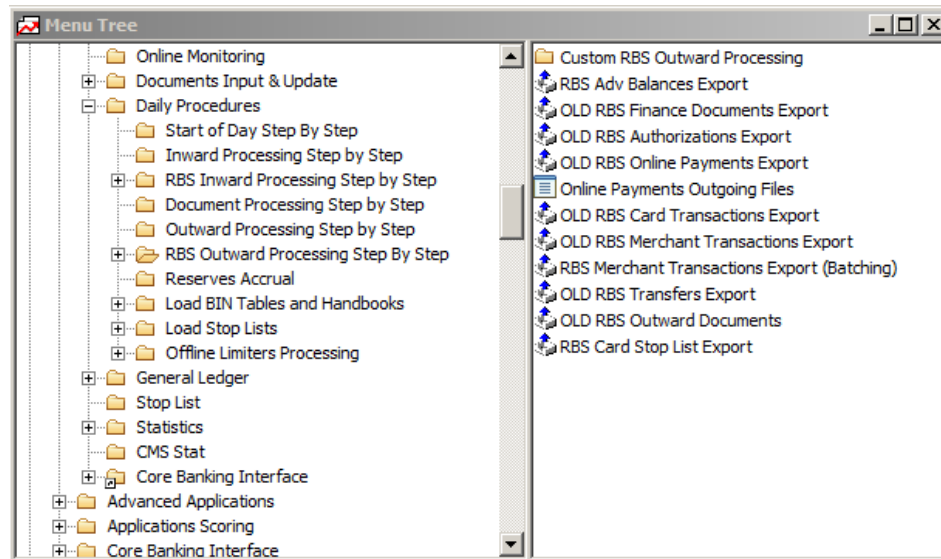Step" (see Fig. 14).

Fig. 14. Menu item group for exporting outgoing RBS documents

In standard system configuration, this menu item group contains the following:

- RBS Adv Balances Export – balance export; for details on the exported file format see the Exporting and Importing Balances Administrator Manual

- OLD RBS Finance Documents Export – export of financial documents; for details on the exported file format see the CBS Document Interchange Administrator Manual

- OLD RBS Authorisations Export – export of authorisation documents; for details on the exported file format see the CBS Document Interchange Administrator Manual

- OLD RBS Online Payments Export – export of documents for successful online payments to billing systems of third party service providers; for details on the exported file format, see the Unloading Online Payments Administrator Manual

- Online Payments Outgoing Files – display a form with a list of files containing information about successful online payments

- OLD RBS Card Transactions Export – export of card transaction information by contract; for details on exported file format see the CBS Transactions Export Administrator Manual

- OLD RBS Merchant Transactions Export – export of merchant transaction information by merchant client contracts; for details on exported file format see the CBS Transactions Export Administrator Manual

- RBS Merchant Transactions Export (Batching) – export of batch transactions by merchant contract; for details on exported file format, see the Merchant Transactions Export (Batched) Administrator Manual

- OLD RBS Transfers Export – export of subsidiary GL entries and GL entries; for details on exported file format see the Analytic Transfers Export and Synthetic Transfers Export Administrator Manuals

- OLD RBS Outward Documents – export of documents from standing payment orders; for details on exported file format, see the Merchant Payment Orders Administrator Manuals.

- "RBS Card Stop List Export" – export of stop lists with card numbers and BIN ranges.

 Instead of the obsolete menu items with the "OLD" prefix, to export documents it is recommended to use the following menu items, located in the "Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing" menu group:

- "CBS Authorisations Export" – export of authorisation documents in the UFX format.

- "CBS Finance Documents Export" – export of financial documents in the UFX format.

- "CBS Documents Response Export" – generate a UFX deferred response file as a result of document import.

- "CBS Card Transactions Export" – export of transaction data for card contracts in the UFX format.

- "CBS Merchant Transactions Export" – export of transaction data for merchant contracts in the UFX format.

- "CBS Orders Export" – export of documents in the UFX format as a result of standing payment order processing.

- "CBS Online Payments Export" – export of documents in the UFX format for successful online payments to billing systems of third party service providers.

- "CBS Consolidated GL Entries Export" – export of subsidiary GL entries in the UFX format.

- "CBS Subsidiary GL Entries Export" – export of GL entries in the UFX format.

A description of formats of files exported using the menu items "CBS Subsidiary GL Entries Export" and "CBS Consolidated GL Entries Export" is found in the document "Export of Subsidiary GL Entries and GL Entries in UFX Format" (until 03.35.30, Export of GL Traces and GL Transfers in UFX Format). A description of file formats for the remaining menu items starting with the "CBS" prefix are found in the WAY4™ UFX Interchange Administrator Manual.

For details on the RBS export procedure, see the documents "CBS Interface" and "CBS Interface (UFX Format)".

Chapter 8. Reserves Accrual

This procedure is used for regular reserves accrual in the bank's loan reserve account according to its reservation scheme.

To execute this procedure, use the menu item group found at "Full → Daily Procedures → Reserves Accrual" (see Fig. 15).
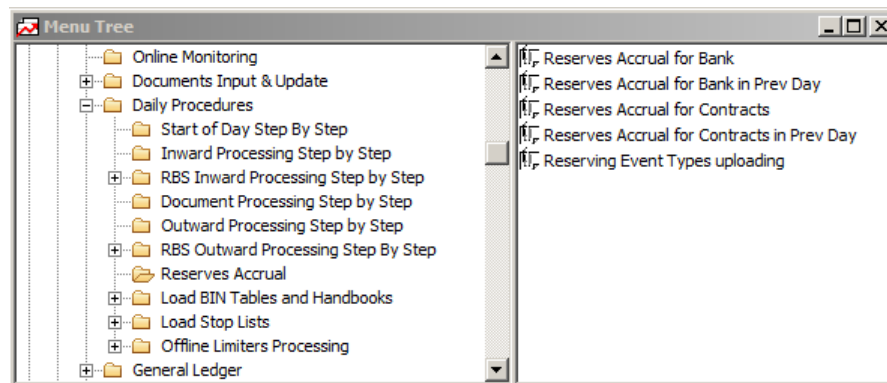

Fig. 15. Menu item group for reserves accrual

This group contains the following items:

- Reserves Accrual for Bank – reserves accrual for all reserving schemes (for more information about reserve schemes, see the section "Reserve Schemes" in the document "Loan Loss Reserves")

- Reserves Accrual for Bank in Prev Day – reserves accrual for all reserving schemes with the date preceding the current banking date

- Reserves Accrual for Contracts – reserves accrual for all contracts

- Reserves Accrual for Contracts in Prev Day – reserves accrual for all contracts with the date preceding the current banking date

- Reserves Event Types uploading – synchronisation of Event types for reserve schemes. The "Reserves Event Types uploading" procedure works according to the same principle as the "Requested Events Uploading" procedure (see the section "Events Log" in the document "Events").

ⓘ This procedure is executed according to the value of global parameter RESERVE_IN_LOCAL_CURR (see the WAY4™ Global Parameters Administrator Manual).

Chapter 9. Loading Information into BIN Table (Load BIN Tables)

The procedure of loading information into the BIN table is not part of Daily Procedures, but is executed regularly when corresponding data is sent from the payment system. For details on loading information into the BIN table, see the "Loading Data into BIN Table" section in the Interchange Routing Administrator Manual.

Chapter 10. Load Stop Lists

The Load Stop Lists procedure is not part of Daily Procedures, but is executed regularly when corresponding data is sent from the payment system.

Rules for loading Visa and MasterCard stop list information are described in the "Stop List" section of the WAY4™ Stop Lists Administrator Manual.

Chapter 11. Parallel Run

To increase productivity when running many operations of the same type, WAY4 provides a special parallel run option in Daily Procedures that may be run instead of standard procedures.

Note that standard procedures started from the "Full → Daily Procedures" menu folder are parallel run procedures.

These special procedures may be run through the user menu path "Full → DB Administrator Utilities → Special OpenWay Utilities → Parallel Run" (see Fig. 16).
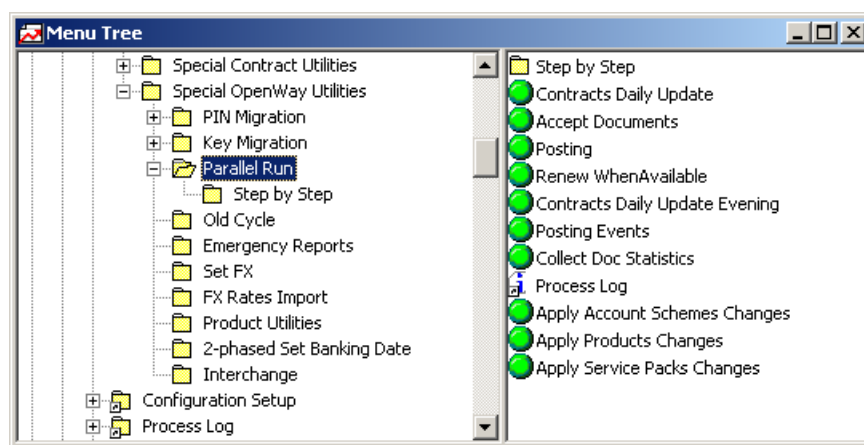

Fig. 16. Menu item group for running daily procedures in parallel run mode

This group contains menu items with the daily procedures that require the greatest number of same-type operations:

- "Contracts Daily Update" – morning contracts daily update

- "Accept Documents" – process documents

- "Posting" – processing of macrotransactions

- "Renew WhenAvailable" – procedure processes "When Available" category of documents

- "Contracts Daily Update Evening" – evening contracts daily update

- "Posting Events" – Event processing (see section "Processing Events" in the Events Administrator Manual)

- "Collect Doc Statistics" – gather information about financial institutions' transaction activity (see section "Preparing Transaction Data" in the WAY4™Statistical Report Data Preparation Manual)

- "Apply Account Schemes Changes" – apply changes in contracts' Accounting Schemes

- "Apply Products Changes" – apply changes in all contracts' Products

- "Apply Service Packs Changes" – apply changes in contracts' Service Packages

Parallel run procedures include several steps:

- Run the set number of parallel processes

- Wait for the last process to be executed

- Receive overall data on results of all processes

- Change contract balances according to results of parallel run (for the Daily Contract Update procedure)

In this way, each mentioned menu item includes several subitems that correspond to a specific step in the procedure. In turn, these subitems are in themselves separate menu items in the group found at "Full → DB Administrator Utilities → Special OpenWay Utilities → Parallel Run → Step by Step" (see Fig. 17).
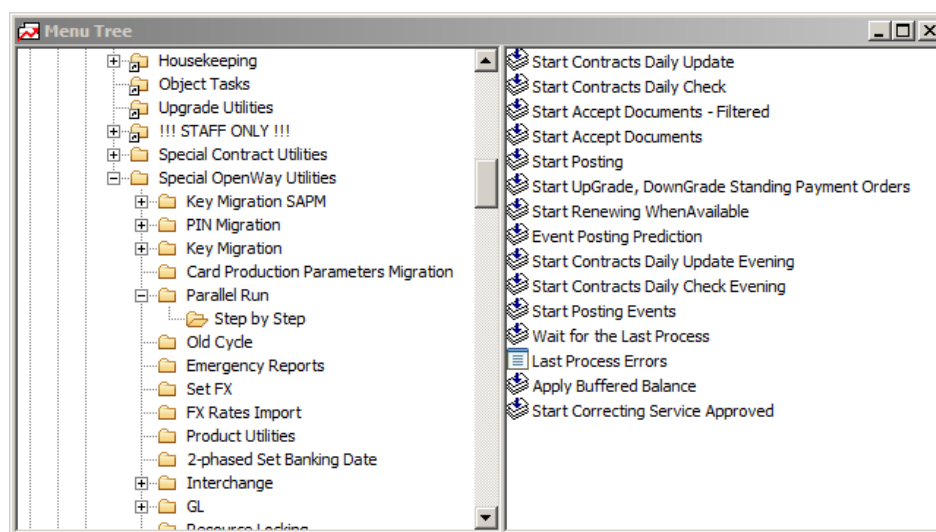

Fig. 17. Menu items for step by step parallel run

This group contains the following menu items:

- "Start Daily Contracts Update" – start the morning daily contracts update in parallel run mode

- "Start Contracts Daily Check" – run a daily morning contract check in parallel mode (for more information, see the section "Distributed Pprocessing of BackOffice Operations" in the document "WAY4™ Distributed Processing. Operating Manual")

    The WAY4™ Distributed Processing product is not included in the basic WAY4 configuration and is supplied under a separate agreement with the WAY4 system vendor.

- "Start Accept Documents" – start accepting documents in parallel run mode

- "Start Accept Documents – Filtered" – start document posting in parallel run mode; users can also specify additional posting conditions

- "Start Posting" – start posting in parallel run mode

- "Start UpGrade, DownGrade Standing Payment Orders" – start processing of standing payment ordesr (see the section "Daily Standing Payment Orders") in parallel mode

- "Start Renewing WhenAvailable" – start posting of "When Available" documents in parallel run mode

- "Event Posting Prediction" – post Events in parallel mode (for more information, see the section "Distributed Pprocessing of BackOffice Operations" in the document "WAY4™ Distributed Processing. Operating Manual"

- "Start Contracts Daily Update Evening" – run the evening daily contracts update in parallel run mode

- "Start Contracts Daily Check Evening" – run a daily evening contract check in parallel mode (for more information, see the section "Distributed Pprocessing of BackOffice Operations" in the document "WAY4™ Distributed Processing. Operating Manual"

- "Start Posting Events" – start Event processing in parallel run mode

- "Wait for the Last Process" – wait for the last process to be completed

- "Last Process Errors" – receive overall data on results of all executed processes

- "Apply Buffered Balance" – change balances of bank contracts and merchant contracts by applying results of parallel run

- "Start Correcting Service Approved" – activate Service parameters in parallel run mode

The number of parallel processes can be set in the parameters of the corresponding menu item starting a procedure; however, to do so, it is strongly recommended to use the "PARALLEL" process parameter specified in the "Process Parameters" form (Full → Configuration Setup → Main Tables → Process Parameters). Moreover, for each process, other parameter can be specified that are related to the parallel mode. For example, debugging is enabled, the exception handler is called when "No Data Found" errors occur, etc. For more information about setup and process parameters used, see the document "Running WAY4™ Processes in Parallel".

Chapter 12. Set FX Rates

Several options exist in the system for setting FX rates.

To select the desired option for FX rates, use the menu item group at "Full →
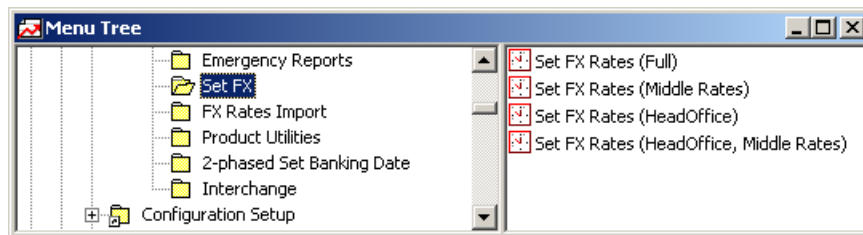DB Administrator Utilities → Special OpenWay Utilities → Set FX"
(see Fig. 18).

Fig. 18. User menu item group for setting FX rates

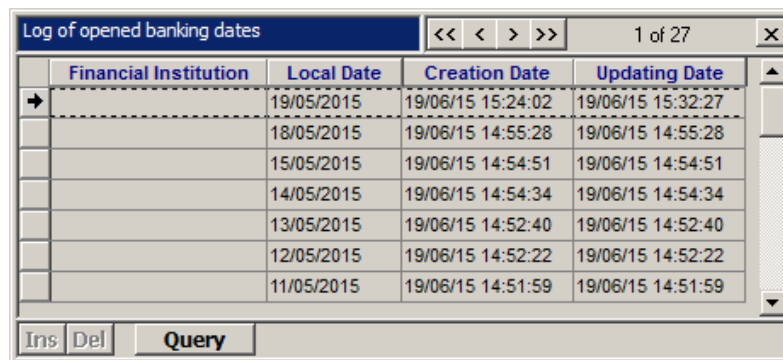This group contains the following menu items:

- Set FX Rates (Full) – sets the buy, sell, and middle rates for all financial
  institutions (see Fig. 4 in the "Combined Banking Date Mode" section)

- Set FX Rates (Middle Rates) – sets middle rates for all financial institutions,
  the entered rate will be automatically copied to the buy and sell rate fields

- Set FX Rates (Head Office) – sets all currency rates for the head office; the
  value entered here will be automatically copied to the FX rate fields of all
  financial institutions

- Set FX Rates (Head Office, Middle Rates) – sets the middle rate for the
  head office; the entered rate will be automatically to the buy and sell rate
  fields of the head office, also to the FX rate fields of all other financial
  institutions

Depending on the bank or processing centre's needs, an FX rate set procedure
may be included in the standard start of day group of procedures.

Chapter 13. History of Changes to the Banking Date

Sometimes it's necessary to view the history of changes to the banking date. For example when troubleshooting or if the opening of a business day didn't take place according to the business calendar (for more information about business calendar setup, see the section "Business Calendar" of the document "WAY4™ Dictionaries").

To view the history of changes to a banking date, select the user menu item "Full → Daily Procedures → Log of opened banking dates". The "Log of opened banking dates" form will open (see Fig. 19).

Fig. 19. History of changes to the banking date

This form contains the following fields:

- *Financial Institution* – name of the financial institution for which the business day was opened. If the field is not filled in, the banking day was opened for all financial institutions. This field will be filled in if Time Zone mode, to support different business calendars, is used for a financial institution. For more information, see the section "Time Zone Mode" of the document "Time Zones".

- *Local Date* – the banking date being opened.

- *Creation Date* – date and time of opening the banking date.

- *Updating Date* – date and time the record was last updated. The value in this field may differ from the value in the *Creation Date* field, for example, if during one day the same banking day was reopened.

⚠️ As an exception, it is possible to enter a banking date value corresponding to the current banking date, for example, if the FX rate must be changed during the day.