

Documents

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Chapter 1. Overview



The purpose of the WAY4™ system is to support the accounting and processing of card transactions. To achieve this, WAY4 is set up as a document processing system.

The manual is intended for administrators of WAY4 (employees of banks or processing centres) and describes the specifics of working with documents in WAY4.

We recommend that users refer to the following references in the WAY4™ system vendor's documentation series:

- DB Manager System Administrator Manual
- Interchange Module
- Daily Procedures
- WAY4™ Global Parameters
- Interchange Routing
- Financial Institutions
- Currency Conversion
- WAY4™ Service Packages
- Usage Limiters
- WAY4™ Accounting Schemes
- Events
- WAY4 Accounting

The following conventions are used in the manual:

- Field labels in screen forms are displayed in *italics*.
- Button labels in screen forms are encased in square brackets, as in [Approve].
- User menu selection sequences are given using arrows, as in: "Issuing → Contracts Input & Update".
- Sequences for selection of items from the system menu are shown using another type of arrow, as in: "Database => Change password".
- Key combinations used in working with DB Manager are displayed in angular brackets, for example <Ctrl>+<F3>.
- Warnings that there is a risk of making an incorrect 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 2. Terms and Definitions

A *Document* is a form for representing and registering data on all types of transactions executed with contracts registered in WAY4.

Documents are created in WAY4 as a result of:

- Receiving information from external systems:
 - Acceptance of online messages from device networks, payment systems, processing systems of other banks (affiliated banks).
 - Loading files from payment systems, bank systems, processing systems of other banks (affiliated banks).
- Execution of internal system processes, for example, as a result of processing Events, standing payment orders, activation of contract usage limiters calling for a fee to be charged, processing of other documents, etc.
- Manual input of data.

A *Contract* is a WAY4 accounting object that defines the form of relations between the financial institution (issuer or acquirer) and the member of the card payments (cardholder, merchant, or bank branch).

A *Message* is a piece of information accompanied by a request/instruction to process transaction data that refers to a contract or two contracts existing in the system database. The messages can be received or sent through message channels. The system generates outgoing messages based on documents created in the WAY4 database.

The format of incoming or outgoing messages is defined by its channel's regulations.

WAY4 processes incoming messages and generates outgoing ones by means of message codes used in the message channels. Message codes are matched to WAY4-supported transactions through a WAY4 system directory (see the section "Message Types").

A *Transaction* is an operation exchanging data between two contracts; the operation can lead to fund flow, change of the contract's account balance and make certain Services available. A transaction is the result of execution of the following operations:

- Bank card transactions including those requiring authorization.
- Operations to set/modify credit limit.
- Transactions to collect a fee.
- Execution of payment orders.
- Transfer of money.
- Interest accrual, etc.

A *Macrotransaction* – an automatically generated system instruction to post an entry/entries to contract accounts with specification of the transaction amount, fee amount (if fees are charged), source and/or target contract accounts, as well as processing parameters. Macrotransactions are generated according to the results of processing and acceptance of financial documents, as the result of posting other macrotransactions, and as the result of executing various system processes (for example, accruing interest, generating reserves). Posting macrotransactions generates entries for WAY4 contract accounts, WAY4 subsidiary GL accounts and for WAY4 GL accounts. A macrotransaction is represented by a record in the M_TRANSACTION table.

Chapter 3. Document Overview

The Fig. 1 shows the general document form "Doc – General"

Fig. 1. General form of a document in WAY4

Document parameters can be divided into two groups:

- Parameters which allow the document to be classified, to specify the method for processing transaction data (see the section "Document Classification").
- Main parameters containing transaction data (see the section "Document Parameters").

Document Classification

Document classification in WAY4 is based on the following categories defining the method for processing transaction data.

Message Category

- "File Summary" – stands for the file header if the loaded file contains a number of message batches; the category is reserved for future versions and is not currently used.
- "Batch Summary" – the category is reserved for future versions and is not currently used.

- "Batch Header" – stands for the message batch header, which serves as a summary of the batch's contents.
- "Single" – stands for a single message; the category is used by default if no value is specified in the *Message Category* field.
- "Batch Message" – stands for an individual message in a batch of messages, e.g. a message relating to an individual bank card during batch loading/uploading of card production data or a message regarding an individual payment when a batch of payments is entered into WAY4.

Service Class (Transaction type classifier)

See the section "Service Class".

Is Authorization (Category of financial/authorization documents)

- "Auth" – a document generated by the issuer:
 - An authorisation document generated when an authorisation request is received; processing documents of this category may result in funds blocking in the card account; this category includes documents that do not block funds, e.g. documents for a contract account balance inquiry.
 - A document generated when an issuing or card contract's credit limit changes.
- "Fin" – a financial document whose processing results in accounting transactions in contracts' accounts
- "PreAuth" – an authorisation document generated by the acquirer:
 - When a smart card is acquired in the acquirer's device.
 - When a non-financial bank card transaction, e.g. a balance or mini-statement request, is performed in the acquirer's device.
 - To register a preliminary authorisation for a transaction with deferred payment, e.g. to block funds in a card account when the cardholder checks in a hotel where payment is deferred until the end of the stay.
- "PostAuth" – authorisation document generated by the acquirer after exporting a smart card transaction cryptogram.
- "AuthCheck" – an authorization document generated by the issuer when a request is received to check the availability of a transaction, for example, note acceptance. If the client is charged a fee for the requested transaction, data including the fee amount will be sent in the return message for this request.

"AuthCheck" is processed according to the same rules as "Auth" category documents, but after a response message has been sent to the acquirer, all changes made in the database (contract usage limiter parameters, amounts available) are reversed. If a fee is charged for the transaction, its amount is saved in the parameters of a custom procedure.
- "Transit Auth" – transit authorisation document registered by a sponsor bank when an authorisation request:
 - For an affiliated issuing bank is received from the payment system.

- Sent to the payment system by an affiliated acquiring bank.
- "Auth Check Transit" – transit authorisation document registered by a sponsor bank when an authorisation request to perform a note acceptance transaction for an affiliated issuing bank is received from the payment system.

Request Category

- "Request" – request to carry out a transaction.
- "Advice" – advice on the completed transaction including transaction types like chargebacks or representments.
- "Reversal" – advice on transaction reversal.
- "Adjustment" – advice on partial transaction reversal.
- "Part Advice" – advice on partial chargeback or partial representment.

Document Parameters

Identification Numbers

Identification numbers make it possible to search and to handle documents in a dispute cycle, match documents, etc.

The following document properties can be used as identification numbers (see Fig. 1 in the section "Document Overview"):


- *RRN* (Retrieval Reference Number) – unique database number of the original transaction corresponding to a document; when a sequence of documents is created e.g. in a dispute cycle or in case of a decline, WAY4 assigns the same RRN of the original transaction to each document in the sequence.
- *ARN* (Acquirer Reference Number) – unique transaction ID provided by the acquirer to the payment system.
- *IRN* (Issuer Reference Number) – unique transaction ID provided by the issuer to the payment system. For example, the issuer generates an IRN during a chargeback. If the acquirer creates a representment, this document has the same IRN.
- *Auth Code* – authorization code used as the transaction ID generated by the issuer.
- *#* – document registration number assigned by the sender (Source Registration Number).

Sources and Targets of Transaction Data

In keeping with WAY4 conventions, WAY4 needs to identify the source contract and the target contract in order to process documents.

Contracts are defined by the following fields (see Fig. 1 in the section "Document Overview"):

- *Msg Code* – transaction message code in the message channel.

- *Channel* – message channel name, e.g. "VISA", "MC", "Our ATM", "Our VISA Cards" etc..
 - *Member ID* – group includes two sets of fields, a set for the transaction data source contract and a set for the target contract:
 - *Source* (incoming and transit documents):
 - ◆ *Source Member ID* – document source ID in the corresponding message channel, e.g. the payment system channel or the affiliated channel.
 - ◆ *Rec Member ID* – document target ID generated in WAY4 (ID of the financial institution serviced by WAY4) according to the source message channel's regulations.
 - *Target* (outgoing and transit documents):
 - ◆ *Send Member ID* – document source ID generated in WAY4 (ID of the financial institution serviced by WAY4) according to the target message channel's regulations.
 - ◆ *Target Member ID* – document target ID in the corresponding message channel, e.g. the payment system channel or the affiliated channel.
 - *Category* – contract category (card, accounting or device contract).
 - *Contract #* (source number, target number) – number of the contract created in the system or the number of a card or device used in a transaction with a member of the same payment system.
-  The "Doc-Brief" form contains an additional *Contract* field (see Fig. 25 in the section "Manually Creating Matching Documents") – for the number of the contract registered in WAY4 including the contract used for transactions with other members of the payment system. This field is automatically filled in when processing a document in WAY4.
- *Acc Type* – account type used to carry out accounting transactions. The value of this field redefines the value of the Service's *Account Type* parameter: if this field in the document is filled in, the account type specified in the document is used for posting entries and not the account type specified on the Service level.
 - *Spec* – field specifying an additional contract linked to the source/target contract as "Related"; this additional contract will be used when the document is processed as the source/target of the transaction data.
 - *Send BIN* – acquirer BIN (used only by MasterCard).

Transaction Parameters in the Document

WAY4 displays transaction parameters referred to in the document in the following fields (see Fig. 1 in the section "Document Overview"):

- *Transaction Type* – transaction type created in WAY4 and stored in the "Transaction – All" reference form (Full → Configuration Setup → Transaction Types → Transaction – All).

- *Conditions* – transaction conditions defining the document processing method (see the section "Transaction Conditions").
- *Condition Details* – transaction attributes which determine the value of the *Conditions* field.
- *Sec Condition Details* – transaction attributes for a secondary document. The field is only shown in the "All Docs" form (Full → Documents Input & Update → Doc - General Form → All Docs → [Full]).
- *Reason Code* – reason for generating this document, registered in the system for this dispute document type according to regulations of the payment system (for more information, see the section "Reasons for Generating Transactions (Reason Codes)" of the document "WAY4™ Dispute Management").
- *Reason Details* – dispute document details.
- *Requirements* – method to send the information requested in the dispute cycle: a copy by fax, the original document, etc. for more information, see the section "Additional Information Parameters (Requirements)" of the document "WAY4™ Interchange Interfaces).
- *Add Data* – field for specifying additional parameters as tags.

Document Amounts and Currencies

The document specifies the following financial parameters of the transaction (see Fig. 1 in the section "Document Overview"):

- *Transaction* – transaction amount and currency.
- *Settlement* – settlement currency and amount posted on the contract accounts.
- *Reconcil* – reconciliation amount and currency; the reconciliation currency is specified in the agreement made with the payment system.
- *Source Fee* – amount and currency of the fee collected from the document source contract. The value of this field redefines settings of the Service for charging fees.
- *Target Fee* – amount and currency of the fee collected from the document target contract. The value of this field redefines settings of the Service for charging fees.
- *Settl Date* – date when the amount was converted from the settlement currency of a payment system member into the settlement currency of another member of the payment system; in a document transferring money between accounts (see the section "Account Transfer") WAY4 can specify the date of the correcting transaction made in the General Ledger in this field if the transaction is made postdated.



If the transaction currency of an incoming adjustment does not match the currency of the outgoing document, this adjustment is posted using a contract dispute account (and the document category changes to "Advice").

Document Posting Indices

WAY4 posts documents in a number of stages. At the end of each stage it creates a corresponding response code and changes the document posting indices.

The document posting indices are represented by the following document properties (see Fig. 1 in the section "Document Overview"):

- *Return Code* – (response code) information about document processing results; the list of response codes is stored in the "Response Codes" reference form;
- *Posting Status* – document processing status (see Fig. 2):
 - "Posted" – document has been successfully posted.
 - "Closed" – reversal (document) has been successfully posted.
 - "InActive" – document status after its reversal document was successfully posted, or authorization document status after its financial document was successfully posted.
 - "Rejected" – document was rejected when it was loaded (for authorization documents).



The workflow of financial documents generated by online messages from "own" devices differs from that of authorization documents (see Changing Statuses during Document Processing)

- "Decline" – document was rejected when it was processed.
- "Suspended" – authorization document is waiting to be posted.
- "Decline Service" – document has been posted with the dispute contract.
- "Waiting" – document is waiting.
- "Processed" – intermediary status of a document during processing. This status is often given for example, to a financial document in the "When available" category during the processing stage if the required amount is not available on contract accounts.



The "Processed" status can be given to a suspended authorization document created as a result of processing a request to issue cash at an ATM. The document will have this status after the ATM controller sends a confirmation that the transaction can be executed, before receiving a confirmation from the ATM of cash issue.

- "Under Workflow" – the document is being processed in the Workflow Management module. This status is assigned to documents when it is necessary to stop standard processing of documents for additional checks (manual review). For example, when manually entering a batch of documents, or if the corresponding documents were not found during reconciliation.

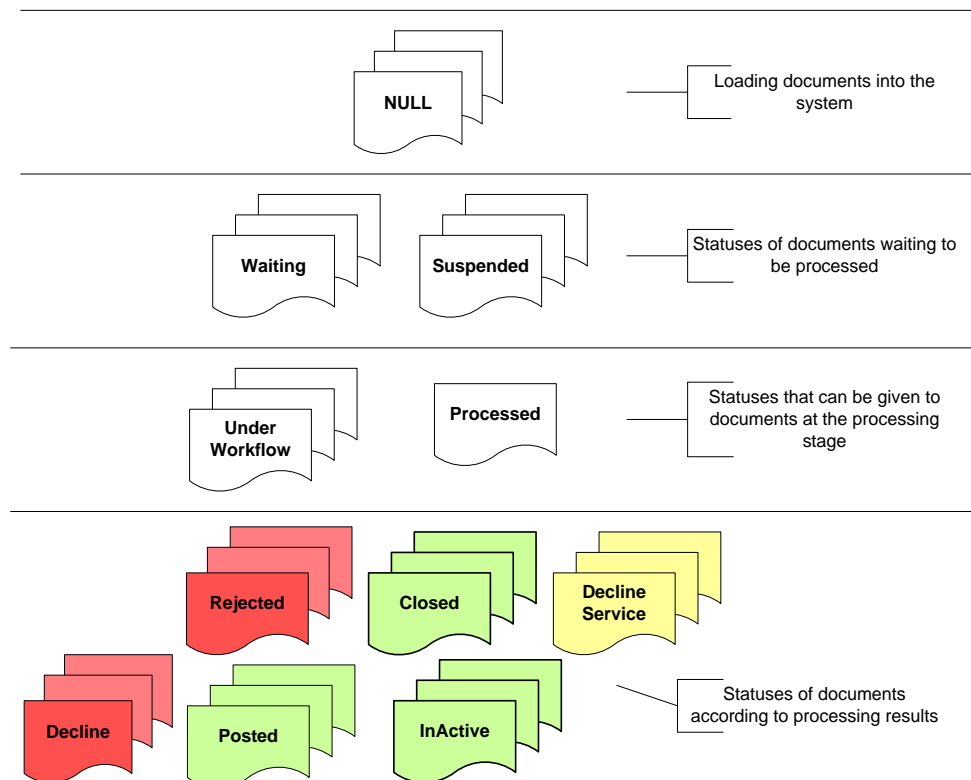


Fig. 2. Document processing statuses

See Changing Statuses during Document Processing for a detailed scheme of document status changes during processing.

- *Outward* – document status on uploading to an external system (see Fig. 3):
 - "To be Sent" – document is ready to be uploaded.
 - "Closed" – processed document, not intended to be uploaded.
 - "Sent" – document has been uploaded.
 - "Rejected" – status of a financial document that was rejected by the payment system.
 - "Suspended" – document has been suspended due to problems occurring at the uploading stage.
 - "Processed" – status used in addition to the posting status value when an error occurs in document processing.
 - "Waiting" – status of waiting document.
 - "Settled" – the original document was successfully processed by the payment system. "History" – status of a document loaded from another system (document not intended to be uploaded).
 - "Accounted" – the document was processed by the payment system (remuneration has been received or the corresponding funds have been withdrawn from the bank).
 - "Not for Export" – processed authorization document (not intended to be uploaded).

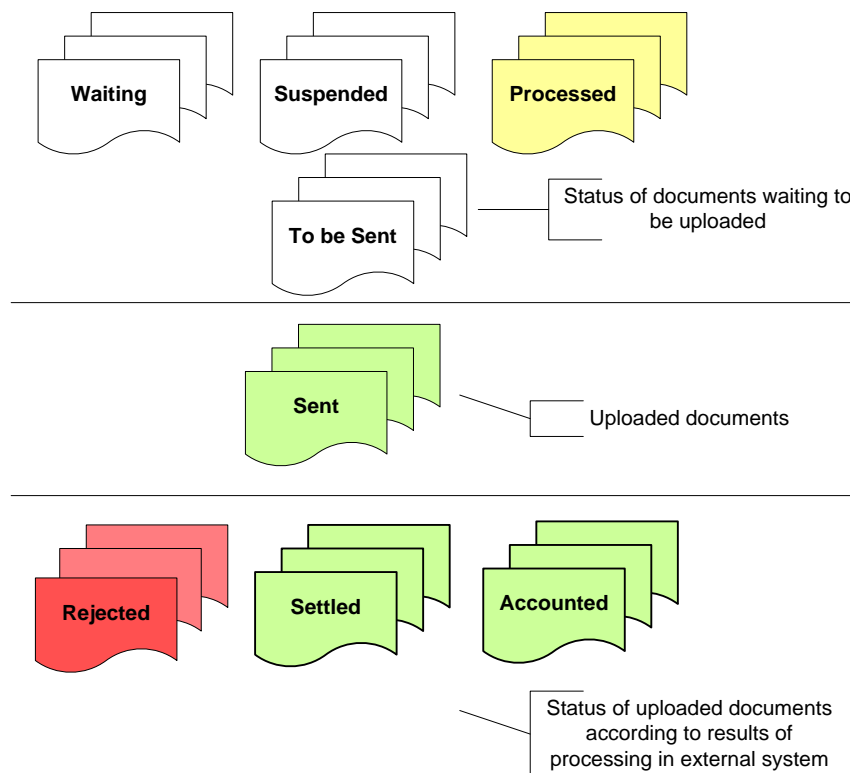


Fig. 3. Document outward statuses

- *Posting Date* – banking date of document processing.

i Analysis of the document state is based on analysis of document statuses and errors that occurred during document processing. The [Messages] button in the document form is used to access error descriptions.

Payment (Transaction) Party Bank Requisites

Recording Payment Party Requisites

When processing a document, payment (transaction) party bank requisites can be saved in WAY4 in special records accessible by clicking the [Parties] button in the document form (see the form "Parties for Doc- General in Fig. 4). Information on transaction data target and source requisites is registered under the document.


i Payment party bank requisites are recorded under a document if the tag `CORE_BANKING=Y`; in the *Fee Algorithm Options* field of the corresponding transaction subtype.

Bank requisites can be recorded under a document for the following reasons:


- For convenient recording of payment party requisites that are received in a transaction message.
- For recording (storing) the requisites of parties in direct payments to arbitrary requisites (for example, in making payments at kiosks, when the requisites of the other party to the payment are entered manually).
- For recording (storing) the requisites of parties in direct payments – payments according to documents that are created on the basis of specially configured

standing payment orders. Such standing payment orders can be used, for example, to pay utilities at an ATM. In doing so:

- Data on the transaction information target to which the payment order refers are taken from the form "Parties for <name of payment recipient>" (see Fig. 4 in the section "Recording Payment Party Requisites"). Usually, a payment order for paying utilities will refer to an external party to the payment (not having a contract registered in WAY4).
- Data on the requisites of the transaction information source are automatically taken from the system.

 When executing direct payments, funds are directly transferred to the transaction information target's address directly from the bank requisites of the party that is the source of transaction information, bypassing intermediaries (for example, bypassing the acquirer on whose device the utilities payment is being made).

For more information, see the section "Direct Payments with Standing Payment Orders" of the document "Standing Payment Orders".

 In the current WAY4 version, execution of direct outgoing payments when the transaction information source is always a client with a contract in WAY4 is implemented. The transaction information target is the payment recipient (usually an external payment recipient).

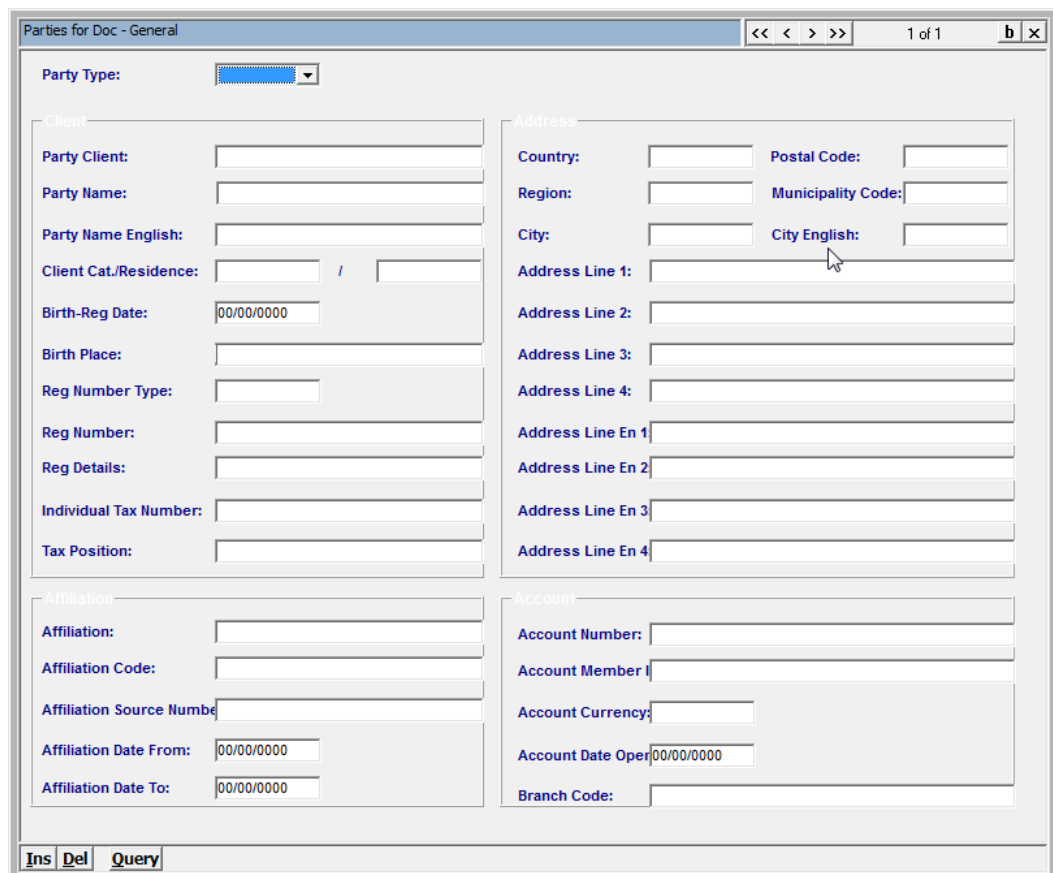


Fig. 4. Form for viewing payment party requisites

The form "Parties for Doc- General" contains the following fields:

- *Party Type* – the type of payment party:
 - "Payer" – payer.
 - "Payee" – payment recipient.
 - "Payer Bank" – payer's bank.
 - "Payee Bank" – payment recipient's bank.
 - "Payer Corresp. Bank" – payer's correspondent bank.
 - "Payee Corresp. Bank" – payment recipient's correspondent bank.
 - "Ultimate Creditor" – actual recipient of funds
 - "Ultimate Debtor" – actual payer



The "Ultimate Debtor" and "Ultimate Creditor" values are used for the "WAY4 SEPA Interface" solution. For more information, see the document "Working with the SEPA Interface (SEPA_Interface_operation)". The solution is provided according to an additional agreement with the WAY4 vendor.

- "Client" field group:
 - *Party Client* – field for selecting a client registered in WAY4. In the current WAY4 version, this field is not used when configuring payment party requisites for further use in payment orders (see the section "Configuring Payment Party Requisites"). The field is used for automatic recording of the requisites of payment parties with contracts in WAY4, or when recording requisites received from transaction messages, when generating documents without the use of payment orders.
 - *Party Name* – the name of the payment party.
 - *Party Name English* – the name of the payment party in English.
 - *Client Category* – client type:
 - ◆ "Private" – private client.
 - ◆ "Commercial" – legal entity.
 - ◆ "Accountant" – bank department.
 - *Residence* – residence status:
 - ◆ "Resident" – permanent resident.
 - ◆ "Non-resident" – non-resident.
 - *Birth-Reg. Date* – client date of birth.
 - *Birth Place* – client place of birth.
 - *Reg. Number Type* – source of information for determining client number (for example, passport).
 - *Reg. Number* – information used to identify client (for example, passport number).
 - *Reg. Details* – detailed client information.

- *Individual Tax Number* – taxpayer ID.
- *Tax Position* – tax registration reason code (for Russian Federation).
- The "Affiliation" field group is used to configure additional relations between clients (for example, between a client from whose account payment is being made and the client initiating the payment by power of attorney).
 - "Affiliation" – type of client relation. For example "power of attorney".
 - "Affiliation Source Number" – number of the external document (for example, power of attorney) based on which the relation is being established.
 - "Affiliation Date From" – date the relation becomes valid.
 - "Affiliation Date To" – date the relation is no longer valid.
- The "Address" field group:
 - *Country* – drop-down list of countries registered in WAY4 (see the list in "Full → Configuration Setup → Main Tables → Country Table").
 - *Municipality Code* – OKATO code (for addresses in the Russian Federation).
 - *Address Line 1, Address Line Eng 1* – the first line of the address, arbitrary text (in the local language and in English).
 - *Address Line 2, Address Line Eng 2* – the second line of the address; street name (in the local language and in English).
 - *Address Line 3, Address Line Eng 3* – the third line of the address; house/building number (in the local language and in English).
 - *Address Line 4, Address Line Eng 4* – the fourth line of the address, apartment number (in the local language and in English).
- The "Account" field group:
 - *Account Number* – bank account number.
 - *Account Member* – payment party identifier (if the Payee or Payer corresponds to the Member ID field in the parent form).
 - *Account Date Open* – account date of opening.
 - *Account Branch Code* – branch number.



For the transaction information target and transaction information source several records (sets) with requisites can be registered under the document, in accordance with the conditions of the payment being executed.

For information about configuring sets of transaction party requisites (in the current WAY4 version these are transaction information recipient requisites) that are used when generating documents for direct payments, see the section "Configuring Payment Party Requisites".

Configuring Payment Party Requisites

The list of payment parties can be configured in the following forms:

- Standard payment parties are configured in the form "Payees for <name of payment type>" (Full → Configuration Setup → Transaction Types → Payment on Account Types → [Payees]), see Fig. 5. Standard payment parties are accessible, for example, when configuring template payment orders.
- Custom lists of payment parties that are used, for example, when configuring personal payment orders accessible only for a specific client. In this case, payment parties are registered in the "Payees for <client name>" form, subordinate to the form with client parameters (for example "Full → Issuing → Contracts Input & Update → Clients (Private) → [Client – Edit] → [Payee]"). The set of fields in the "Payees for <client name>" form corresponds to the fields in the "Payees for <name of payment type>" form, see Fig. 5.
- Payment parties and their requisites can be configured using the Advanced Applications module. For more information, see the document "Advanced Applications R2".

The screenshot shows two windows from a software application. The top window is titled 'Payment on Account Types' and contains a table with three columns: 'Payment Name', 'Code', and 'Usage Operation'. The table lists three entries: 'Public Utilities Electricity' with code '020', 'Public Utilities Gas' with code '030', and 'Public Utilities Telephone' with code '010'. Below the table are buttons for 'Ins', 'Del', 'Query', and 'Payees'. The bottom window is titled 'Payees for Public Utilities Telephone' and contains a table with columns: 'Name', 'Member ID', 'Contract Number', 'Code', 'Payee Details 1', and 'Payee Details 2'. It lists one entry: 'Municipal Utilities Tel Services' with Member ID '123456', Contract Number '001-RBS', and Code '010'. Below this table are buttons for 'Ins', 'Del', 'Query', and 'Parties'.

Payment Name	Code	Usage Operation
Public Utilities Electricity	020	
Public Utilities Gas	030	
Public Utilities Telephone	010	


Name	Member ID	Contract Number	Code	Payee Details 1	Payee Details 2
Municipal Utilities Tel Services	123456	001-RBS	010		


Fig. 5. Form for configuring payment parties

The "Payees..." form contains the following fields:


- *Name* – name of payment party.
- *Member ID* – payment party bank ID.
- *Contract Number* – payment party bank account number.
- *Code* – payment party code. The value in this field must be unique.

For each payment party, register requisites in the "Parties for <name of payment party>" form opened by clicking the [Parties] button. The fields of the "Parties for <name of payment party>" form correspond to the fields of the "Parties for Doc-General" form (see Fig. 4 in the section "Recording Payment Party Requisites").

 In the current version of WAY4, registration of requisites is only supported for the "Payee", "Payee Bank" and "Payee Corresp. Bank" payment party types (see the *Party Type* field).

 Several records (sets) with requisites can be registered for one payment party. For example, payee requisites are usually registered using three records:

- A record with the "Payee" value in the *Party Type* field – corresponds to the payment recipient (for example, kindergarten No. 23).
- A record with the "Payee Bank" value in the *Party Type* field – the payment recipient's bank.
- A record with the value "Payee Corresp. Bank" in the *Party Type* field – the payment recipient's correspondent bank.

 One record of each payment party type (see the *Party Type* field) can be registered for one payment party.

 When filling in the *Account Number* field:

- For the payment recipient, the bank account number is specified.
- For the payment recipient bank, the correspondent account number is specified.
- The field is not filled in for the correspondent bank.

Chapter 4. Transaction Types and their Parameters

To configure transactions supported by WAY4, choose "Full → Configuration Setup → Transaction Types" from the user menu.

Main Parameters of Transactions

Basic transaction parameters are represented in the "Transaction – All" grid form (see Fig. 6). To display the form, choose "Full → Configuration Setup → Transaction Types → Transaction – All" from the user menu.

Service Class	Source	Target	Name	DR/CR	Previous	Chain Type	Is Authorized	Required	Category	RBS Code	RBS Rev Code
Transaction	Account	Account	Payment From Cash	Debit		Original	Never	Yes	Payment	PR	pr
Transaction	Account	Account	Inst Activation	Debit		Original	Never	Yes	Individual	IAC	iact
Misc	Card	Card	Plastic Renew Misc (Bank responsib	Debit					Individual	MZ	mz
Transaction	Account	Account	Payroll	Debit		Original	Never	Yes	Payment	PL	pl
Transaction	Device	Card	CashBack	Debit		Original	May be	Yes	Individual	B1	b1
Misc		Account	Inst: Instalment Contract Fee Tenor=	Debit					Individual	ICFT	icft
Misc		Account	Inst: Instalment Contract Fee	Debit					Individual	ICF	icf
Misc	Card	Card	Inst: Instalment Target Fee	Debit					Individual	ITF	itf
Misc	Device	Card	Inst: Source Contract Fee	Debit					Individual	ISF	isf
Transaction	Account	Account	Instalment Early repayment Schedule	Credit		Original	Never	Yes	Individual	ERS	iers
Transaction	Account	Account	Instalment Early repayment Auto	Credit		Original	Never	Yes	Individual	ERA	iera
Transaction	Account	Account	Invoice Payment	Debit		Original	Never	Yes	Individual	IP	ip
Misc	Card	Card	Dodo test fee	Debit					Individual	DTF	dtf
Transaction	Account	Account	Instalment Early repayment	Credit		Original	Never	Yes	Individual	EP	iep
Transaction	Account	Card	Authorizable Payment From Client Co	Debit		Original	Always	Yes	Individual	APF	apf
Transaction	Device	Card	Instalment Retail pos-card	Debit		Retrieval	May be	Yes	Individual	P6	06
Transaction	Account	Account	Instalment Retail	Debit		Original	Never	Yes	Individual	LR	lr
Transaction	Card	Device	Ack Prs Credit Item	None	Credit	Acknowledged	Never	No	Individual	GD2	gd2

Fig. 6. List of the transaction types supported by WAY4

This form contains the following control buttons:

- [Action] → "Fill" – used to generate unique transaction codes *RBS Code*, *RBS Rev Code*.
- [Action] → "Check All" – check the *Trans Type Idt* and *RBS Code* fields. The uniqueness of these fields is checked – a check for duplicates if made and if any are found:
 - For the *TransTypeIdt* field, the value of this field is automatically corrected. If the *TransType Idt* field is not filled in, it will be filled in automatically when the check is performed.
 - For the *RBSCode* field, when a duplicate is found, a window with an error message opens and the error is registered in the Process Log.
- [SubTypes] – used to configure transaction subtypes (see the section "Transaction Subtypes").
- [Msg Types] – used to configure codes of messages for sending transaction information (see the section "Message Types").
- [Reasons] – used to configure the dictionary of reasons for generating a dispute transaction (for more information, see the section "Reasons for

Generating Transactions (Reason Codes)" of the document "WAY4™ Dispute Management").

- [Requirements] – used to configure the dictionary of requirements for documentation presented in the dispute cycle (for more information, see the section "Additional Information Parameters (Requirements)" of the document "WAY4™ Dispute Management").

This form contains fields corresponding to the following transaction parameters:

Service Class

This parameter is a transaction type classifier and determines the way documents or macrotransactions are processed.

The parameter can have the following values:

- "Transaction" – card transactions.
- "Misc" – collecting/paying a fee.
- "Interests" – accruing interest on accounts.
- "Account Transfer" – corrective accounting transaction.
- "Credit Limit" – specifying or changing the credit limit.
- "Upper Norm", "Lower Norm", "Upper Limit Special", "Lower Limit Special" – amount normalization, i.e. the mandatory money transfer from one account to another when the account balance exceeds the specified value.
- "Due Norm", "Due Special", "End Cycle" – time normalization, i.e. the mandatory money transfer from one account to another by a specified date.
- "Rev/Exp" – daily interest accrual on the account or supplementary accounting transactions, e.g. repaying loan interest.
- "Interest Fee" – collecting a fee from the accrued interest.
- "Reserve for Bad Debts" – loan reservation.
- "Balance Inquiry" – balance inquiry on card account.
- "Online Statement" – request for mini-statement on card account.
- "Online Payment" – payment through ATM.
- "Additional Cr Limit" – setting and changing additional limit.
- "Additional Online Service" – additional online transactions
- "Top Up" – change in amount available for card transactions offline (for smart cards).
- "Verification" – check of cryptographic parameters according to a special request.

Source, Target

These parameters specify the contract category of the source and target of transaction data.

According to the contract categories used in WAY4, the parameter can take the following values:

- "Device" – device contract.
- "Card" – card contract.
- "Account" – accounting contract.

Name

Name of transaction type.

DR\CR

This parameter defines the "direction" of the transaction:

- "Debit" – target contract is debited.
- "Credit" – target contract is credited.
- "None" – contract is neither debited nor credited.

Chain Type

The parameter specifies whether the transaction is the original or a secondary (subsequent) one, for instance, in a dispute cycle:

- "Original" – original transaction.
- "Chargeback" – secondary transaction (chargeback).
- "Retrieval" – secondary transaction (retrieval of the card transaction details).
- "Fulfillment" – secondary transaction (fulfillment of the retrieval request).
- "Representment" – secondary transaction (representment of the card transaction payment request).
- "Second Chargeback" – secondary transaction (repeat chargeback).
- "Write-off" – secondary transaction (write off of the full or partial amount of a transaction from the bank's dispute contract account to the bank's expense or income account).
- "Annex" – secondary transaction which when generating a document uses the contract parameters (Source/Target) from the previous document.
- "Acknowledgement" – secondary transaction (in which the correspondence of the amounts of secondary and original documents is checked when matching documents; in a successful match, the value of the *Outward Status* field of the original document is set to "Settled", if the amounts do not correspond, the status is also set to "Settled", but a message is generated). Reserved for use in future versions.

Previous

The parameter is used in a secondary transaction; it defines the transaction type of the previous transaction.

Is Authorized

The parameter specifies whether the transaction should be authorized:

- "May be" – to make the transaction, authorization may be required depending on additional conditions.
- "Always" – transaction authorization is mandatory.
- "Never" – no authorization is required to make the transaction.

Is Required

The property specifies whether the transaction is mandatory ("Yes") in a sequence of transactions, e.g. in a dispute cycle, or not ("No"). For instance, a retrieval request and a fulfillment are not mandatory transactions in a dispute cycle.

Category

- "Interbank" – transaction carried out between banks.
- "Individual" – other transactions.
- "Payment" – payment made to or from a contract account; this transaction type is normally used by card contracts.
- "Settlement" – transaction used in settlements with a payment system.
- "When Available" – transaction only made when there is an amount available on the account (taking the credit limit into account).
- "When Credit" – a transaction only made when there is an amount available on the account (without taking the credit limit into account).

RBS Code

The parameter specifies the transaction's unique Service code used to generate entry codes (see the section "Entry Codes" of the document "WAY4 Accounting").

RBS Rev Code

The parameter specifies the transaction's unique Service code reversing the current transaction; it is used to generate transaction entry codes (see the section "Entry Codes" of the document "WAY4 Accounting").

Additional Parameters of Transactions

Transaction Subtypes

You can create transaction subtypes of any transaction type defined in the "Transaction - All" form to set additional transaction parameters.

To open the "Sub Types for ..." grid form (see Fig. 7), select the required transaction type in the "Transaction - All" form and click on [Sub Types].

SubTypes for Retail							
Source Cat	Target Cat	Source Type	Target Type	Source Acc Type	Target Acc Type	Triggered Event	Fee Algorithm Options
Device	Card	Our POS	DCI Cards	Merchant Receivable	Outg Suspense		ACQ_ONLINE=P
Device	Card	Our Imprinter	Our VISA Cards_1	Merchant Receivable	CI Deposit		
Device	Card	Our Imprinter	AMEX Cards	Merchant Receivable	Outg Suspense		
Device	Card	Our POS	VISA Cards	Merchant Receivable	Outg Suspense		
Device	Card	Our POS	Cirrus/Maestro	Merchant Receivable	Outg Suspense		
Device	Card	Our POS	EuroCard/MasterCard	Merchant Receivable	Outg Suspense		
Device	Card	Our POS	Electron/Plus	Merchant Receivable	Outg Suspense		
Device	Card	Our Imprinter	EuroCard/MasterCard	Merchant Receivable	Outg Suspense		
Device	Card	Our Imprinter	VISA Cards	Merchant Receivable	Outg Suspense		

Fig. 7. Grid form containing transaction subtypes

The following transaction details can be specified in the form:

- *Source Type* – type of the source contract. The value is selected from the list of contract types for this contract category (*Source Cat*) (Full → Configuration Setup → Contract Types).
- *Target Type* – type of the target contract. The value is selected from the list of contract types for this contract category (*Target Cat*) (Full → Configuration Setup → Contract Types).
- *Source Account Type* – type of the account in the source contract (Full → Configuration Setup → Accounting Setup → Account Types).
- *Target Account Type* – type of the account in the target contract (the list is generated in the form "Full → Configuration Setup → Accounting Setup → Account Types").
- *Fee Algorithm Options* – this field is used to specify special parameters of transactions as tags. See the section "Tags Used when Posting Documents".

Message Types

Transaction information can be exchanged through message channels through special codes according to the regulations of each channel.

Codes for each transaction are contained in a special grid form "Msg Types for ..." (see Fig. 8), invoked by clicking on the [Msg Types] button after selecting the desired transaction in the "Transaction - All" form.

Msg Types for Retail							
Channel	Name	Code	Category	Is Authorization	Trans Type	Msg Details	Service Class
Union Card	Retail Rev Part	1440401C301	Adjustment	Fin	Retail		Transaction
MasterCard (IPM)	Retail Rev Part	124020000J	Adjustment	Fin	Retail		Transaction
Affiliated	Retail Adj	2515	Adjustment	Fin	Retail		Transaction
Our POS	Retail	R	Advice	Fin	Retail		Transaction
MasterCard (IPM)	Retail	124020000	Advice	Fin	Retail		Transaction
VISA SMS	Retail SMS	0220_0_SMS05	Advice	Fin	Retail	OUT_ST=Y;	Transaction
MasterCard (ECCF)	Retail	1240200F101	Advice	Fin	Retail		Transaction
	Retail Sales Cc	01201R	Advice	Auth	Retail	UPD_BLK=Y;	Transaction
	Retail Fin Advic	02200R	Advice	Fin	Retail		Transaction

Fig. 8. Table grid with dictionary of message codes for sending transaction information

The following fields are available in the form:

- *Channel* – name of the WAY4 message channel; for authorization messages no value is specified in this field.

- *Name* – name of the message.
- *Code* – code of the transaction message in the message channel.
- *Category* – request/advice category (see the section "Request Category").
- *Is Authorization* – transaction message type: Authorization (Auth, PreAuth) or Financial (Fin).
- *Trans Type* – the name of the transaction type (the value of the *Name* field in the higher-ranking form "Transaction – All").
- *Msg Details* – additional parameters specified as tags. See the section "Tags Used when Posting Documents".
- *Service Class* – value for classifying transaction types (see the section "Service Class (Transaction type classifier)").

Transaction Conditions

Conditions for executing a card transaction, e.g., entering a PIN through a PIN-pad, using a card reader to read magnetic stripe data from the card, manual input of the card number etc., are taken into account when processing the transaction data.

When posting a document, WAY4 uses transaction conditions along with other document parameters to find the required Service.

The transaction condition value is specified at document creation. WAY4 creates the value on the basis of the transaction message received from the device. The type of transaction condition depends on the executed transaction type described in the "<Device> Operations" system dictionary.



Please note that the system dictionary can only be modified by WAY4 system vendor representatives.

Transaction Conditions									
Name	Code	Terminal Category	Category Code	Security Code	Addendum	Default Condition	Late Condition	Condition Details	
POS Card Read Late	PLE	POS	B			POS Key Entry			
Mail/Phone Order Single w CVV2	NMO2	Imprinter	B			Imprinter			
Mail/Phone Order Single	NMO	Imprinter	B			Imprinter			
Mail/Phone Order Recurring w CVV/NMR2		Imprinter	B			Imprinter			
Mail/Phone Order Recurring	NMR	Imprinter	B			Imprinter			
Imprinter w CVV2	NMN2	Imprinter	B			Imprinter			
IFC w/Add	PAV	POS	B		Yes	POS Key Entry	POS Key Entry		
IFC Fallback	POVF	POS	B			POS Key Entry			

Fig. 9. Transaction conditions system dictionary

Main data of the "Transaction Conditions" reference form (see Fig. 9) is contained in the following fields:

- *Name* – condition name;
- *Code* – condition code used to post the document;
- *Terminal Category* – category of the device used to carry out the card transaction;
- *Default Conditions* – default condition; the value is used to post a document if the original value of the transaction condition is not found in the list of Services created for that transaction type; for instance, if the Service Package

created for the transaction type contains Services involving transaction conditions "Imprinter" and "Pos Card Read", and the transaction condition is "Mail Order Single", then the transaction will be executed using the Service including the "Imprinter" transaction condition.

- *Late Conditions* – parameter value used instead of the current value if the document posting date differs from the transaction date by more than the *Expiry Period* field value of the respective Service; WAY4 does not modify the transaction condition value if the *Expiry Period* field of the Service contains a null value.

Non-transaction Fee Types

Fees collected while processing financial transactions are defined in the service configuration for that operation (see the sections "Target Services", "Source Services" "Full Information about a Service" of the "WAY4™ Service Packages document). Fees of this type are charged as a result of a financial document being processed for an operation and does not create a separate financial document in the WAY4 system.

Non-transaction fees in WAY4 are fees that are not connected with financial transactions, for example, a fee for producing a bankcard or an annual service (see the sections "Miscellaneous Services", "Full Information about a Service" of the "WAY4™ Service Packages document). A fee of this type will create a separate financial document in the system. This document and the created macrotransaction will have the transaction type classifier value Service Class = "Misc".

The list of transaction types used for non-transaction fees is configured in the special form "Fee Types" (Full → Configuration Setup → Transaction Types → Fee Types) (see Fig. 10).

Name	Target	DR\CR	Charge Event	Category	Prod Type	Prod Event	RBS Code	RBS Rev Code
PER FEE	Account	Debit	Single	Individual			PF	pf
Card Production	Card	Debit	Produce Card	Individual	Replace All	New Card	MD	md
Card Production (Debit)	Card	Debit	Produce Card	When Available	Replace All	New Card (Debit)	M9	m9
Card Production (Lost - no PIN)	Card	Debit	Produce Card	Individual	Replace CVV	New Card - Instead Lost (no PIN)	M5	m5
Card Production (Lost)	Card	Debit	Produce Card	Individual	Replace All	New Card - Instead Lost	M7	m7
Card Production (no PIN)	Card	Debit	Produce Card	Individual	Replace CVV	New Card (no PIN)	M2	m2
Card Renew Expired	Card	Debit	Replace Card	Individual	Replace All	Replace All - Expired	MC	mc
Card Renew Misc	Card	Debit	Replace Card	Individual	Replace All	Replace All - Renew	M6	m6
Plastic Renew Expired	Card	Debit	Replace Card	Individual	Replace Plastic	Replace Plastic - Expired	M0	m0
Plastic Renew Expired (no PIN)	Card	Debit	Replace Card	Individual	Replace CVV	Replace Plastic - Expired (no PIN)	M3	m3
Plastic Renew Misc	Card	Debit	Replace Card	Individual	Replace Plastic	Replace Plastic - Renew	M8	m8
Plastic Renew Misc (Bank resp)	Card	Debit	Replace Card	Individual	Replace Plastic	Replace Plastic - Renew (defect)	MZ	mz
Plastic Renew Misc (no PIN)	Card	Debit	Replace Card	Individual	Replace CVV	Replace Plastic - Renew (no PIN)	M4	m4
Balance Inquiry Fee	Card	Debit	Single	Individual			MA	ma

Fig. 10. Table grid of non-transaction fee types

The "Fee Types" table contains the following fields:

- *Name* – name of fee type.
- *Target* – category of target contract for the transaction information; this value is used by default for all transaction subtypes relating to this type of non-transaction fee, and may be redefined on the subtype level.
- *DR\CR* – direction of funds flow:

- "Debit" – the target contract account is debited.
- "Credit" – the target contract account is credited.
- *Charge Event* – field, determining how frequently the fee is charged, or an event causing a fee charge will occur:
 - "Single" – single charge.
 - "Daily" – daily charge.
 - "Weekly" – weekly charge.
 - "Monthly" – monthly charge.
 - "Quarterly" – quarterly charge.
 - "Yearly" – yearly charge.
 - "Billing Date" – once during the billing period.
 - "Produce Card" – when bankcard is produced.
 - "Replace Card" – when bankcard is replaced.
 - "Close Account" – when account is closed (bank balance becomes 0).
 - "Open Account" – when account is opened (bank balance becomes other than 0).
 - "End of Billing" – charge a fee at the end of a billing period.
 - "End of Month" – charge a fee at the end of the month (the last day of the calendar month is the GL entry date).
 - "Use Contract Date" – a fee is charged on a specific functional date for a contract. The functional date that will be used is specified with the `USE_DUE_DATE=<functional date code>`; tag in the *Fee Algorithm Options* of the transaction subtype. By default (if the tag is not set), the "DueDate" date (`DUE_DATE`) is used. See the document "Contract Functional Dates".
 - "Custom" – frequency is determined by a custom procedure.
- *Prod Type* – bankcard production type (plastic production and PIN-mailer, replacement of plastic only, etc.); this field is filled only for types of bankcard production fees;
- *Prod Event* – name of reason, calling bankcard production (new card production, card replacement, etc.); this field is filled in only for bankcard production fee types; the set of possible values for this field, taking into account values of fields *Charge Event* and *Prod Type* is created in the "Production Events" dictionary (Full → Configuration Setup → Transaction Types → Production Events).
- *Category* – transaction type category for given fee type (see the section "Category").
- *RBS Code* – parameter displaying a unique transaction Service code used to create entry codes (see the section "Entry Codes" of the document "WAY4 Accounting").

- *RBS Rev Code* – parameter displaying a unique transaction Service code reversing a transaction; this code is used for creating entry codes (see the section "Entry Codes" of the document "WAY4 Accounting").

These transaction subtypes, involving fee charges, lack a direct reference to the source contract of the transaction information. The contract (fee contract) and its account are defined in Service Packages (see the "Miscellaneous Services" section in the "WAY4™ Service Packages" document).

To access transaction subtypes relating to a fee type, click the [SubTypes] button. The following parameters are additionally defined in the transaction subtype grid form:

- *Target Type* – type of target contract corresponding to the target category selected in the "Fee Types" form (*Target*).
- *Target Account Type* – target contract account type (a list is generated in the table "Full → Configuration Setup → Accounting Setup → Account Types"); this account will be used for accounting transactions.
- *Triggered Event* – drop-down list of Event types registered in WAY4. The selected Event will open when a non-transaction fee is charged (after a Misc Service operation is executed for this transaction subtype). This Event must be registered in the corresponding Service Package.



A Triggered Event only works for recurring fees. An Event will not open for fees with the "Single", "Open Event", or "Close Event" value in the *Charge Event* field.

Transaction Type Extensions

A Service for processing a transaction is selected depending on the number of criteria set in it corresponding to transaction parameters. From several appropriate Services, the Service describing the transaction in the most detail will be selected. Transaction type extensions make it possible to more exactly determine the Service that should be used to process a transaction.

In a transaction type, extensions can be set that more exactly reflect (determine) a document's purpose. A transaction type is stored in a document's *trans_type* field, and a transaction type extension, in the document's *source_fee_code* field.

When configuring a Service, one or several transaction type extensions can be specified for which this Service will work.

General setup procedure:

- Configure a record in the "Transaction Type Extensions" form and in this record specify:
 - Transaction type.
 - The transaction type extension is the code from the document's *source_fee_code* field that will be used to search for a record in the "Transaction Type Extensions" form.

- To configure a Service that will only process documents with this code in the source_fee_code field and with the specified transaction type, fill in the Service's *Transaction Type Extension* field. In this field, select a record from the list configured in the "Transaction Type Extensions" form (record set up in the previous step).

The "Transaction Type Extensions" form is opened by executing the menu item "Full → Configuration Setup → Transaction Types → Transaction Type Extensions", see Fig. 11.

Name	Code	Transaction Type	Additional Extension List	Default Extension	Mandatory
C2C_OWNCARDS			OWNCARDS;		
C2C_PRINCIPAL			v_1;e_1;		
C2C_PRINCIPAL_FX			v_1_FX;		
test	test	Retail			Yes

Fig. 11. "Transaction Type Extensions" form

The form contains the following fields:

- *Name* – extension name.
- *Code* – code that corresponds to the code in the document's source_fee_code field. When searching for a record in the "Transaction Type Extensions" form, the value in this field is matched with that in the document's source_fee_code field.
- *Transaction Type* – transaction type. Selected from a list of transaction types registered in WAY4. This field is not mandatory. One record (Transaction Type Extensions) may correspond to several transaction types.
- *Additional Extension List* – makes it possible to define additional transaction type extensions (additional codes corresponding to the code of the document's source_fee_code field). Codes are specified in the format <code1>;<code2>; (the semicolon at the end of the code is mandatory), see Fig. 11. When searching for a record in the "Transaction Type Extensions" form the codes set in this field are matched with the value in the document's source_fee_code field (as when checking the *Code* field).
- *Default Extension* – code of the record in the "Transaction Type Extensions" form that will be checked if this record's parameters do not satisfy the search.
- *Mandatory* – indicates if it is mandatory for the Service's *Transaction Type Extension* field value to match the code set in this record (document's source_fee_code code). If the Service's *Transaction Type Extension* field value does not match the document's source_fee_code value, the Service will not be used to process a transaction (including Services with empty *Transaction Type Extension* fields). The field may have one of the following values:
 - "Yes" – if the Service's *Transaction Type Extension* field value does not match the document's source_fee_code code, the Service will not be used

to process a transaction (including Services with empty *Transaction Type Extension* fields).


- "N" – if when searching for a Service, WAY4 finds several Services that meet search conditions, with the same priority and one of the Services has a *Transaction Type Extension* field value that matches the document's *source_fee_code* field value, the Service with the value set in the *Transaction Type Extension* field will be used.
- If when searching for a Service, two Services are found that meet search conditions and the Service with a *Transaction Type Extension* field value matching the value of the document's *source_fee_code* has a lower priority, the Service with the higher priority and empty *Transaction Type Extension* field will be selected.

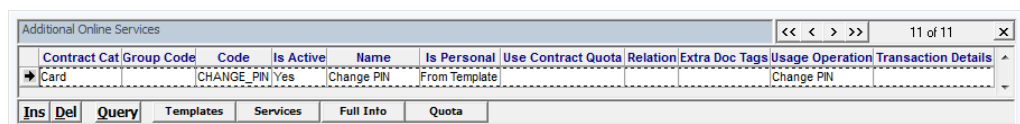
Processing Additional Online Operations for Issuing Contracts

Additional online operations (transactions with the "Additional Online Service" value of the "Service Class" parameter) for issuing contracts are operations such as those to change PINs and unblock cards.

Additional online operations for issuing can be supported in one of the following ways:

- Total prohibition or permission to execute additional online operations for all contracts registered in WAY4. In this case, prohibition or permission to execute operations is determined by the existence of the corresponding record in the "Additional Online Services" (Full → Configuration Setup → Merchant Device Setup → Additional Online Services), see Fig. 12.

 The "Additional Online Services" handbook is a system handbook, with a list of additional online issuing and acquiring operations.



Contract Cat	Group Code	Code	Is Active	Name	Is Personal	Use Contract Quota	Relation	Extra Doc Tags	Usage Operation	Transaction Details
Card		CHANGE PIN	Yes	Change PIN	From Template				Change PIN	

Fig. 12. "Additional Online Services" handbook

To create an additional online issuing operation, use the [Ins] button to add an empty row in the "Additional Online Services" handbook and fill in the following fields:

- Specify the operation code in the *Code* field. Additional online issuing operations have predefined codes. When executing an additional online operation, a search is made in the "Additional Online Services" handbook for the code of the operation (the code received in the authorization request to execute the operation). If a record with this code is found in the handbook (and this record is active, see the *Is Active* field), the operation is executed.
- Specify the "Yes" value in the *Is Active* field. If the "Yes" value is specified in this field, the additional online operation is active; if "No" is specified, the operation is not active.

- Specify "Card" in the *Contract Cat* field.
- Differentiated prohibition or permission to execute additional online operations for different issuing contracts. To do so, the following settings are required:
 - Configuration of the list of additional online issuing operations in the "Additional Online Services" handbook (Full → Configuration Setup → Merchant Device Setup → Additional Online Services), see the previous item.
 - Configuration of transaction types for additional online issuing operations (Full → Configuration Setup → Transaction Types → Transaction – ALL), see the section "Main Parameters of Transactions").
 - Configuration of message codes for additional online issuing operations in the "Message Types" form (see the section "Message Types"). The message type in the "Message Types" form must correspond to the code of the additional online operation in the "Additional Online Services" handbook.
 - Configuration of rules for processing additional online issuing operations – configuration of the corresponding Services, see the document "WAY4™ Service Packages".
 - Configuring restrictions on executing additional online operations (if necessary) – configuration of usage limiters (for example, for the transaction type configured above), see the document "Usage Limiters".

Chapter 5. Document Links

Link Types

When documents are created or posted in WAY4, various types of links can be established between them. In terms of links, the documents can be classified as follows (see Fig. 13).

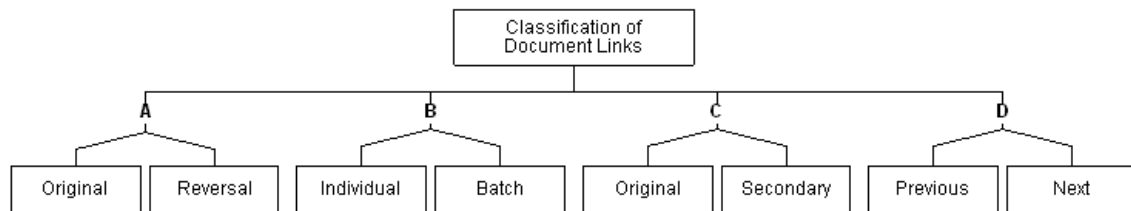


Fig. 13. Classification of document links

Classification A covers financial documents and authorization documents.

Classification B is applied when the document batches are created or loaded, for example, to input batches of payments or slips manually. A batch message corresponds to a single payment or a slip and the batch header is a kind of a registry list of the whole batch. It also keeps financial information of every document in the batch, such as the total amount of input payments.

Classification C covers financial documents in the current version of WAY4. It may be used in the dispute cycle. According to this classification, presentment is the original document, whereas all the subsequent documents in the dispute cycle (such as a chargeback, a representment etc.) are secondary documents.

Classification D (the "previous-next" link) can cover both authorization documents and financial documents; for instance, it can be established between the original document and the reversal document or between two sequential documents in a dispute cycle.

Matching Documents


WAY4 automatically matches documents in the following cases:

- According to search results for an authorization (Auth) document if the issuer receives a message generating either a financial document or a document reversing the authorization. (see the section "Searching for an Authorization (Auth) Document").
- According to search results for transit authorisations (Transit Auth) when a messages is received that generates a financial document or a document reversing the authorization (performed in the same way as authorization document matching, see the section "Searching for an Authorization (Auth) Document").
- According to search results for an authorization (PreAuth) document if the acquirer generates a financial document or receives a message from a device


that generates a document reversing the authorization. See the section "Searching for an Authorization (PreAuth) Document").

- According to search results for the previous financial document if it receives a message that leads to a reversal financial document or a dispute cycle document. (see the section "Searching for a Previous Financial Document").

In each of the cases above, WAY4 applies a special search algorithm.


 When manually creating a linked document (see the section "Manually Creating Matching Documents"):

- The document for which it is necessary to create a linked document is searched for manually in the "All Docs" or "Doc – Search" form.
- Documents are matched manually – a linked document is created in the "Doc – Brief" form of the original document (see Fig. 25 in the section "Manually Creating Matching Documents").


 When secondary documents are received from external systems (the transaction source is a channel with *Is On Us*="No"), *Conditions* (trans_condition), *Condition Details* (trans_cond_attr), *SIC* (sic_code) field values and the values of fields with clearing information (for example, bin_record) are not inherited from the previous document. For example, when a financial document is received for a transit authorization.

Searching for an Authorization (Auth) Document


An authorization document is searched for according to the following main criteria:

 The Posting Status of the document must have the "Posted" value.

- A search is made for a specific card number (PAN) – i.e. the value of the *Target Number* field for linked documents must match.
- A search is made according to the RRN (Retrieval Reference Number). The values of the RRN of documents to be matched must be the same.
- If the RRN search did not provide a result (RRN does not correspond; no RRN value in the document that is being matched with the authorization document) or several documents are found:
 - A search is made taking into account the *Auth Code* parameter (authorization code) – the authorization code of documents being matched must correspond.
 - A search is made taking into account the calendar date of the transaction (*Transaction Date*) of the documents being matched.

 By default, the difference between dates is 2 days, but can be redefined using the global parameter "AUTH_TRANS_DATE_INTERVAL" (see the "WAY4™ Global Parameters" document). Documents are matched according to transaction date taking into account the difference in time zones of financial institutions (for interbranch transactions), as well as the circumstance that the transaction time is not specified in the presentment.

If document searching and matching is successfully completed, then the original authorization document will become "InActive" after the financial document is posted and accepted, the financial document matched to it will become "Posted", and the matching reversal document will become "Closed".


 Possible statuses for authorization documents (messages) are listed in the section "Changing a Contract's Amount Available" of the document "WAY4™ Authorisation Subsystem".

If documents could not be matched for some reason, the status of the created reversal document will become "Rejected", but the status of the financial document after posting will depend on the device accepting the card:

- If the bank card was used on "our" device, the financial document status will be defined by value of the "DECLINE_NON_AUTHORIZED" global parameter (see document "WAY4™ Global Parameters"). If the parameter value is "Yes", the financial document status will be "Decline", which prevents it from being processed further. If the value is "No", the financial document will become "Posted with Warning" in the "Process Message" grid form displayed after the document processing procedure is executed (see section "Document Processing" in the document "Daily Procedures").
- If the card has been accepted with the device of another member of the payment system, the financial document will be referred to the "Posted with Warning" category, in the "Process Message" grid form displayed after the document processing procedure is completed.

If document matching failed, the *Return Code* field value of the created document will have a return code corresponding to the message "Chain not found". The situation should be analysed in detail to reveal the reasons why the original document could not be found.

A financial document can inherit a number of parameters from an authorization document. In particular, document tags from the *Add Data* field and transaction conditions are automatically inherited when financial documents are posted for transactions made on our devices or with our cards, and for transactions made on affiliate bank devices (when financial documents are posted in a sponsor bank). For documents for transactions made on affiliate bank devices, inheritance can be disabled with the "N" value of the global parameter COND_INH_FOR_AFF.

 Through VISA and MasterCard, the issuer can receive several financial documents for one authorization. For example, if a purchase at an online retailer includes goods from several merchants, the issuer may receive one general authorization message (according to which funds are blocked) and separate presentments from each merchant. All financial documents are linked to one authorization document. When the next financial document is received, funds for the amount of this document are unblocked: the original block for the total amount is removed and a new block is generated for the remaining amount of financial documents that have not yet been received. For more information, contact the WAY4 system vendor.

Searching for an Authorization (PreAuth) Document

WAY4 searches for an authorization (PreAuth) document according to the following main criteria:

- A search is made for a specific card number (PAN) – i.e. the value of the *Target Number* field for linked documents must match.
- A search is made according to the RRN (Retrieval Reference Number). RRN values of the documents being matched must be the same.
- *Posting Status* of the authorization document must be "Posted", "Waiting" or "Closed".
- *Source Channel* field (see *Channel*) in the authorization document should have a value for which a "Yes" value is set in the *Is On Us* field in the "Message Channels" (Full → Configuration Setup → Main Tables → Message Channels) reference form.

If document searching and matching is successful, the original authorization document will become "InActive" after the financial document is posted and accepted successfully, and the financial document matched to it will be "Posted".

If due to a reason the documents could not be matched, the financial document status will be defined by the "DECLINE_NON_AUTHORIZED" global parameter value (see document "WAY4™ Global Parameters"):

- If the global parameter value is "Yes", the status of the financial document becomes "Decline", which prevents it from being processed further.
- If this parameter has the value "No", the financial document as well as the reversal document will be considered as "Posted with Warning" in the "Process Message" grid form, displayed after the daily processing procedure is executed (see chapter "Document Processing" in the document "Daily Procedures").

In this case the *Return Code* field value of the created document will become "Chain not found". The situation should be analyzed in detail to reveal the reasons why the original document could not be found.

Searching for a Previous Financial Document

The search for a previous financial document for matching with a financial (dispute) document or reversal document is made according to the following main criteria:



The Posting Status of the authorization document must have the "Posted", "Decline Service" value.

- A search is made for a specific card number (PAN) – i.e. the *Target Number* field value of the document being linked must match the value in the previous financial document's *Source Number* or *Target Number* field.
- A search is made according to the value of the "RRN" (Retrieval Reference Number) parameter. The "RRN" value of documents being matched must be the same.

- If the document was not found, or several documents were found, an additional search is made according to the "ARN" (Acquirer Reference Number) parameter – the "ARN" value of documents being matched must be the same.
- If the search according to the abovementioned parameters did not provide a result, an additional search is made according to the "Auth Code" parameter (authorization code) – the "Auth Code" value of documents being matched must be the same.
- When searching for a previous financial document according to "Auth Code" and "RRN" parameter values, the transaction dates of liked transactions are considered. When searching by "RRN", this additional search condition is used if several documents with one "RRN" parameter value are found.

The difference between dates of liked transactions by default is 2 days, but can be redefined using the global parameter "AUTH_TRANS_DATE_INTERVAL" (see the document "WAY4™ Global Parameters"). Documents are matched according to transaction date taking into account the time zones of the payment system member bank and the processing centre as well as the circumstance that the transaction time is not shown in the presentment.

- If the "RRN" and/or "ARN" parameter is absent in the document being matched, or the search by RRN, ARN, Auth Code, Transaction Date did not provide results, a search is made according to the value of the "SRN" (*Source Registration Number*) parameter.

When the document searching and matching procedure completes successfully, the original financial document will become "InActive", the secondary financial document linked to it will become "Posted" and the matched reversal document, "Closed" after the secondary financial document is posted and accepted successfully.

If for some reason the documents could not be matched, the status of the created document (financial or reversal) will become "Decline" or "Decline Service", which prevents it from the further posting.

In this case the *Return Code* field value of the created document will become "Chain not found". The situation should be analyzed in detail to reveal the reasons why the original document could not be found.

Chapter 6. Creating and Loading Documents

Main Forms for Working with Documents

Forms for Working with Documents

The grid forms "All Docs", "Doc-Search" are used to work with documents registered in WAY4.

The "All Docs" (see Fig. 14) grid form is opened with the user menu item "Full → Documents Input & Update → Doc - General Form → All Docs".

Amendment Date	Source Code	Source Channel	Target Channel	Is Authorization	Request Category	Trans Type	Source Reg Num	Ret Ref Number	Acq Ref Number
05/10/10 15:01:47			Our VISA Cards	Fin	Advice	OVL			
05/10/10 15:01:48	PAYFACC	Internal	Our VISA Cards	Fin	Advice	Payment From Clie			
05/10/10 15:01:48				Auth	Advice	Credit Limit			

Fig. 14. "All Docs" grid form

Target Member ID	Target Number	Source Member ID	Source Number/Auth Code	Trans Country	Trans City	Trans Details	Trans Date	Trans Amount	Trans Curr	SIC Code	Settl Curr	Settl Amount	Posting Date	Posting Status	Outward Status	Return Code
401550011284037C						Open account (01/09/10 00)	0.00					0.00	01/09/2010	Posted	Closed	Successfully com
401550011284037C		001-TELLER				3008/10 15	700.00	USD				700.00	01/09/2010	InActive	Closed	Successfully com
401550011284037C			000447			Set Credit Limit (01/09/10 00)	1 000.00	USD				1 000.00	01/09/2010	Posted	Closed	Successfully com

Fig. 15. "All Docs" grid form, continued

The "Doc – Search" form (see Fig. 16) is opened with the user menu item "Full → General Ledger → Doc - Search".

Created	Source Number	Target Number	A/F	Category	Trans Type	Curr	Trans Amount	Trans Date
16/08/07 14:33:17	12343652	12343652	Fin	Advice	Retail	USD	100,00	16/08/07 14:25:37
16/08/07 14:19:44	12343652	6762040164709975	Fin	Advice	Retail	USD	100,00	22/05/07 01:00:00
03/08/07 11:18:18	ATM00006	4021775300454521	Fin	Advice	ATM	USD	200,00	03/08/07 11:18:20
03/08/07 11:14:49	99999999	5425240380350999	Fin	Advice	Retail	USD	15,00	03/08/07 11:14:52
03/07/07 14:04:34	6759650000000000	12343652	Fin	Advice	Retail Cbk	USD	70,00	02/02/07 00:00:00

Fig. 16. "Docs – Search" grid form

Forms for Working with Document Tags

The *Add Data* field of the document form (see the section "Transaction Parameters in the Document") is used to specify additional document parameters as tags. Special forms are used to optimise viewing tags of the *Add Data* field:

- The "Tagged Data Objects" form (Full → DB Administrator Utilities → System Utilities → Tagged Data Objects) is used to enter tag descriptions (interpretations). See the section "Tagged Data Objects" Form".
- The special forms "All Tags for All Docs" and "Tagged Data for Docs – Search" are used to view tags. See the section "Document Tag Viewing Forms".

"Tagged Data Objects" Form

Tag definitions (interpretations) are entered in the "Tagged Data Objects" form (Full → DB Administrator Utilities → System Utilities → Tagged Data Objects), see Fig. 17.

Name	Code	Table Code	Field Code	Skip Unknown
Doc	DOC.ADD_INFO	DOC	ADD_INFO	No
Doc.EMV	DOC.ADD_INFO.EMV	DOC	ADD_INFO	Yes
EMV.DOC.ADD_INFO	EMV.DOC.ADD_INFO	EMV	DOC.ADD_INFO	No
Event Type	EVENT_TYPE.SPECIAL_PARS	EVENT_TYPE	SPECIAL_PARS	No
Event Type.Event Chain	EVENT_TYPE.CHAIN.CHAIN_DETAILS	EVENT_TYPE.CHAIN	CHAIN_DETAILS	No
Event Type.Event Message	EVNT_MESSAGE.MESSAGE_DETAILS	EVNT_MESSAGE	MESSAGE_DETAILS	No
Financial Institution	F_I.SPECIAL_PARS	F_I	SPECIAL_PARS	No
Ltr Type Add Info	LTR_TYPE.ADD_INFO	LTR_TYPE	ADD_INFO	No
Message Type	MESSAGE_TYPE.MSG_DETAILS	MESSAGE_TYPE	MSG_DETAILS	No
Service Pack	SERV_PACK.AUTH_CONF_MODE	SERV_PACK	AUTH_CONF_MODE	No
Service Pack.Service	SERVICE.SERVICE_DETAILS	SERVICE	SERVICE_DETAILS	No

Ins Del Query Tags

Fig. 17. "Tagged Data Objects" form

Each record in the "Tagged Data Objects" form corresponds to a specific field of a specific table in which tags are entered. A "Doc" record corresponds to the *Add Data* field of a document. Document tag definitions are entered in this record using the [Tags] button.

i Records in the "Tagged Data Objects" form are automatically generated during the first attempt to view the corresponding field's tags (for example, the first time the document's [All Tags] button is clicked).

i If the tag is registered in this form, when viewing document tags in the special forms "All Tags for All Docs" and "Tagged Data for Docs – Search", an expanded description from the "Tagged Data Objects" form will be displayed for it.

The "Tagged Data Objects" form contains the following fields:

- *Name* – object name.
- *Code* – name of the table and name of the field in which tags are entered.
- *Table Code* – name of the table containing the field in which tags are entered.
- *Field Code* – name of the field in which tags are entered.
- *Skip Unknown* – this field makes it possible to configure the way *Add Data* field tags are shown in special viewing forms if they are not registered in the list of tags in the "Tagged Data Objects" form:
 - When the value is "N" (default value), tags specified in the corresponding field are shown in special viewing forms if they are not registered in the list of tags in the "Tagged Data Objects" form.
 - When the value is "Y", tags specified in the corresponding field are not shown in special viewing forms if they are not registered in the list of tags in the "Tagged Data Objects" form.

Clicking the [Tags] button in the "Tagged Data Objects" form opens the "Tags for <name of object>" form used to enter tag definitions (interpretations) (see Fig. 18).

Seq #	Name	Code	Tag Mode	Value Type	Default Value	Comment Text
0				Unknown		

Fig. 18. Form for entering tag definitions (interpretations)

The form contains the following fields:

- *Seq#* – order (sequence) in which the tag will be shown in the list in the special tag viewing form.
- *Name* – tag name,
- *Code* – name of the tag as it is shown in the *Add Data* field.
- *Tag Mode* – mode for displaying tags; possible values are:
 - "Skip" – do not display the tag in the special viewing form.
 - "Read Only" – the tag is only accessible as read only. If an attempt is made to edit this tag in the special tag viewing form (this mode is unavailable when working with document tags), an error message will appear when checking the tag (see the description of the [Do] button of the tag viewing form – see the example in Fig. 19 in the section "Document Tag Viewing Forms").
 - "Create if Absent" – if this tag is absent from the document field, it will be shown in the special tag viewing form marked as "Absent" (see Fig. 19).
- *Value Type* – tag value type:
 - "CheckBox" – this type of tag does not have a value (the *Value Data* field does not contain a value).
 - "String" – string value.
 - "Counter" – the tag value is a whole number (from 0 to 9).
 - "Tag" – the tag value is either "Y" or "N".
 - "Money" – numeric tag value.
 - "Currency" – the tag is a numeric currency code.
 - "Unknown" – the tag value is not determined; however, a value is shown in the *Value Data* field.
- *Default Value* – default value. This value is shown in the tag viewing form, for example, when the *Tag Mode* parameter is "Create if Absent".
- A description (interpretation) of the tag should be entered in the *Comment Text* field.

Document Tag Viewing Forms

Document tag viewing forms:


- In the form "All Tags for All Docs" (Full → Documents Input & Update → Doc - General Form → All Docs → [All Tags], see Fig. 14 in the section "Forms for Working with Documents") all tags of a document's *Add Data* field are shown, regardless of whether these tags are registered in the "Tagged Data Objects" system dictionary:
 - If the tag is registered in the system dictionary, its description from the "Tagged Data Objects" form is shown in the "All Tags for All Docs" form.
 - If the tag is not registered in the system dictionary, information from the *Add Data* field (without additional descriptions) is shown in the "All Tags for All Docs" form.
 - Settings in the "Tags for <name of object>" form (see Fig. 18) influence the way tags are shown in special viewing forms, see the section ""Tagged Data Objects" Form".
- The form "Tagged Data for Docs - Search" (Full → General Ledger → Doc - Search → [Tagged Data])" (see Fig. 14 in the section "Forms for Working with Documents") is similar to the "All Tags for All Docs" form (see above).

The set of fields and control buttons of these forms correspond. See Fig. 19 for an example.

Seq #	Tag	Value Data	Value Tag	Value Type	Comment Text	Is Ready
10	SRC SVC	360788	Tag Present	Unknown		Ready
20	TGTSVC	365578	Tag Present	Unknown		Ready

Fig. 19. "All Tags for All Docs" form

The form contains the following fields:

- *Seq#* – order (sequence) in which the tag will be shown in the special tag viewing form.
- *Tag* – tag name.
- *Value Data* – tag value.
- *Value Tag* – marker of tag's presence in the document.
 - "Tag Absent" – this value is shown if the tag is not specified in the document, but is displayed in the tag viewing form pursuant to settings in the form for entering tag descriptions (interpretations) (see the description of the *Tag Mode* field of the "Tags for <name of object> form in the section ""Tagged Data Objects" Form")>
 - "Tag Present" –this value is shown if the tag is present in the document.
-  This field is also used in the mode for entering and editing tags in Account Schemes, Service Packages, etc.
- *Value Type* – value type of the tag specified in the *Value Data* field:
 - "CheckBox" – the tag does not have a value (the *Value Data* field does not contain a value).

- "String" – string value.
- "Counter" – the tag value is a whole number (from 0 to 9).
- "Tag" – the tag value is either "Y" or "N".
- "Money" – numeric tag value.
- "Currency" – the tag is a numeric currency code.
- "Unknown" – the tag value is not determined; however, a value is shown in the *Value Data* field.
- *Comment Text* – the description (interpretation) of the tag set in the the "Tags for <name of object>" form (see the section ""Tagged Data Objects" Form").
- *Is Ready* – this field is not used for document tags. The field is used in the mode for entering and editing tags in Account Schemes, Service Packages, etc. to obtain information about the results of checking tag parameters.

The [Do...] button – this button's commands are used to check and save manually entered or edited tags. This button is not used when working with document tags (the button is used in the mode for entering and editing tags in Account Schemes, Service Packages, etc.).

Form for Viewing Entries Generated for a Document

The "Srvc /Fee..." form (Full → Documents Input & Update → Doc - General Form → All Docs → [Srvc / Fees]) is used to view entries generated for a document (entries generated for document Source contract and Target contract accounts), see Fig. 20.

Service Class	Curr	Amount	Dr Account Number	Dr Contract	Dr Fee Code	Cr Account Number	Cr Contract	Cr Fee Code	Result Fee Code	Trans Role
Transaction	USD	7,00	001C-CR-USD-DEPOSIT-840	401550	0370	001B-CL_FEE-C-FEE-P-840	001-CLIENT_FEE			G_R=FEE_E_R=F>
Transaction	USD	700,00	001C-CR-USD-DEPOSIT-840	401550	0370	001B-TELLER-DEP-P-840	001-TELLER			G_R=BASE_E_R=

Fig. 20. "Srvc/Fee" form

The [Dr Service] and/or [Cr Service] buttons are used to view Service parameters of the debited and credited contracts, respectively, that were used when processing the document and generating entries.

Automatic Creation of Documents

Online Documents

Online documents in WAY4 are documents that are created when the following types of messages are received:

- Online transaction messages received from payment systems.
- Online transaction messages received from acquirer devices.
- Online transaction messages received from other channels (processing systems of other banks (affiliated banks)).

Receiving these messages will result in the creation of financial or authorization documents.

Clearing Documents

The following are considered clearing documents:

- Documents created when the issuer loads clearing files containing card transaction messages.
- Documents created when clearing files containing settlement data are loaded into WAY4.
- Interbank documents (fee collection and fund disbursement).
- Dispute documents including interbank documents.
- Administrative messages about mutual settlement results (detailed position data).

Internal System Documents

Documents created as a result of executing internal system processes are as follows:

- Documents for transfer of funds between accounts, created according to standing payment orders registered for the corresponding accounts.
- Documents generated during Event processing.
- Documents created when usage limiters are activated causing a fee to be charged.
- Documents showing the charge of non-transaction fees (see the section "Non-transaction Fee Types"); for example, for issuing cards, annual service fees, etc.



When a card is issued, the document related to the fee charged is generated when data is loaded from the production system.

- Documents generated when processing other documents.

Creating Batch Documents Manually

Batch documents are created manually using the menu group "Full → Documents Input & Update → Batch Documents".

Batch documents can be entered by message category (see the section "Message Category") in the following stages:

- Create a document corresponding to the batch header.
- Create documents corresponding to the batch messages, for instance, single merchant slips or single payments to card contract accounts.

This menu group enables the following types of batch documents to be created:

- Batches of payments to card contract accounts.
- Batches of fixed amount charges and free amount charges.
- Batches of transaction slips.

For more details about creating batch payments or fee charges, see the "Issuing Module" manual.

For details about creating transaction slip batches, see the "Acquiring Module" manual.

Creating Single Documents Manually

Single documents are manually created using the menu group "Full → Documents Input & Update → Single Document".

Payment Orders to Transfer Amounts between Accounts

Account Transfers

Account transfers are the technical transfers that can be used in singular events to adjust incorrect flows in accounts.

Note that when posting a document for which an account transfer is generated, certain standard checks are not made that are supposed to be made in standard transactions, namely:

- Interbranch routing settings are not checked.
- Services are not checked. I.e. it is not checked whether such transfer is permitted/prohibited.
- The contract status (the Is Valid field value for the contract status "Vaild"/"Invalid") is not checked, and the Approval field value (IS_READY) for the contract is not checked. I.e. it is not checked whether posting of the financial documents for a contract is allowed, whether a contract has been approved for which an account transfer is generated.
- A correct entry description is not generated for an analytic transfer and GL-transfer through Message Dictionary. In a client statement or account statement, a transaction will be shown without description.
- When such document is posted, checks for and actions with a contract are not made that are usually made when document is posted. Interest is not accrued and normalization is not called, etc.

To create a payment order to transfer amounts from one account to another within the same financial institution, select the "Account Transfer - New" or the "Account Transfer" menu item and click [Ins].

This opens the "Account Transfer – New"/"Account Transfer" form (see Fig. 21).

Fig. 21. Form creating a document to transfer an amount between accounts belonging to the same financial institution

The following fields are available in the form:

- *From* and *To* fields:
 - *Contract Number* – funds will be transferred from and to this contract number.
 - *Account Type* – funds will be transferred from and to this account type.
- *Curr* – drop-down list specifying the currency of the account from which the money will be transferred.
- *To Curr* – drop-down list specifying the currency of the account to which the money will be transferred.
- *Amount* – transferred amount in the currency of the account from which the money will be transferred.
- *Details* – optional field specifying additional transaction information.
- *Posting Date* – date of document posting to contract accounts; after approval, the default value is the current banking date.
- *GL Date* – General Ledger posting date; used to create correcting transfers that will be posted by the closed banking date; in the "Doc General" form (see Fig. 1 in the section "Document Overview") the date will be shown in the *FX Settl Date* field of the current document record (see the section "Document Amounts and Currencies").

After specifying the field values, click on [Approve].

If an error occurs during document validation, a message will be displayed. Analyze the process log to find out why the error occurred (see the section "Typical Problems in Posting").

Documents created as a result of the above actions have the Service Class parameter value of "Account Transfer".

i For accounts participating in due normalization, the SKIP_DUE; tag can be set in ADD_INFO field of an adjustment entry. This tag makes it possible to not add an adjustment amount to the amount intended for transfer within normalization.

Accounting Transaction

To create a payment order to transfer an amount between accounts, one of which belongs to another financial institution, select the "Accounting Transaction - New" or the "Accounting Transaction" user menu item and then click on [Ins].

This will open the "Get Transaction Type" form (see Fig. 22). Select the transaction type: "Credit Account" or "Debit Account".

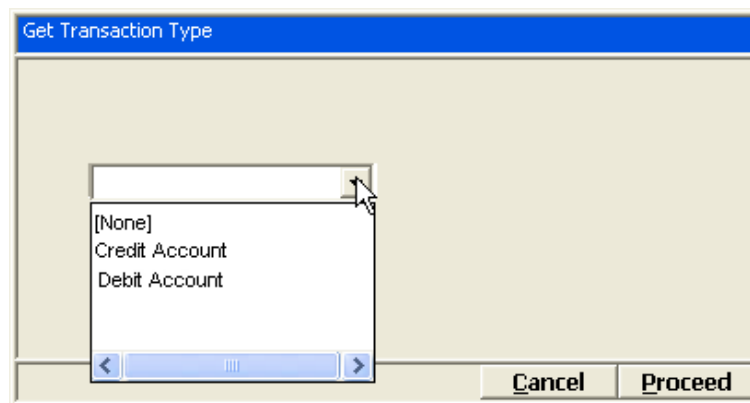


Fig. 22. Box for selecting the transaction type

Select the transaction type and click on [Proceed] to display the "Accounting Transaction - New"/"Accounting Transaction" form (see Fig. 23).

Fig. 23. Form for creating a document to transfer an amount between accounts belonging to different financial institutions

The following fields are available in the form:

- *Details* – optional field to specify additional transaction information.
- *Channel* – message channel name.
- *Source*:
 - *Source Member ID* – document source identification number in the respective message channel (to make transfers from accounts of the other financial institution).

- *Rec Member ID* – document target identification number generated in WAY4 according to the source message channel regulations (to make transfers from accounts of the other financial institution).
- *Target:*
 - *Target Member ID* – document target identification number in the respective message channel (to make transfers to accounts of the other financial institution).
- *Number* – source/target contract number created in the system.
- *Acc Type* – drop-down list specifying the type of account in the source/target contract.
- *Currency* – currency of the current financial institution's account.
- *Amount* – transferred amount specified in the current financial institution's account currency
- *Transaction Date* – calendar date of the transaction;
- *Posting Date* – banking date of the document posting on the contract accounts; after approval, the default value is the current banking date

After specifying the field values, click [Approve].

If an error occurs during document validation, the corresponding message will be displayed. Analyze the process log to find the cause of the error (see the section "Typical Problems in Posting").

The value of the parameter Service Class = "Transaction" for documents created as a result of executing the above actions.

Authorization Documents

Authorization documents may be created when needed as follows: select the user menu item "Authorization - New" or "Authorization", then click on [Ins].

This will display the "Authorization – New"/"Authorization" form (see Fig. 24).

Fig. 24. Form for creating an authorization document


Specify the values of the following fields in the form:

- *Device* group
 - *Channel* – name of the message channel.
 - *Member ID* – identifier of the acquiring bank.
 - *#* – (Source Number) number of the acquirer device.
 - *Country, City* – country and the city names where the acquirer device is located.
 - *Details* – merchant name.
- *Card* group of fields
 - *#* – (Target Number) is the number of the bank card.
 - *Card Expire* – the expiry date of the card.
 - *Seqv #* – the sequence number of the card (if it is a MasterCard card).
- *Conditions* – transaction conditions (see "Transaction Conditions").
- *SIC* – code specifying the type of the point of sale (SIC/MCC) in accordance with the type of business.
- *Transaction* – amount and currency of the transaction.
- *Billing* – amount and currency blocked on the cardholder account; the amount may be specified in a currency used by the financial institution. If this currency differs from the account currency, currency conversion will occur when defining the amount to be blocked.

After specifying the field values, click on [Accept].

If an error occurs during document validation, a message is displayed. Analyze the process log to find the cause of the error (see the section "Typical Problems in Posting").

Document to Change Credit Limit


 To change a credit limit for an issuing contract, it is recommended to enter an application to change the credit limit (see the section "Credit Limit (Limit)" of the document "Advanced Applications R2").

Documents to change a credit limit can be entered manually using the menu group "Full → Documents Input & Update → Single Documents → Credit Limits -Deprecated": menu item "Credit Limit – New" or the item "Credit Limit" and subsequently clicking the [Ins] button.

For more information on creating documents to change a credit limit, see the section "Changing the Credit Limit through a Document" of the "Issuing Module" document.

Document to Change Additional Credit Limit

Documents to change an additional credit limit for an issuing contract can be entered using the menu group: "Full → Documents Input & Update → Single Documents → Credit Limits –Depre cated": menu item "Additional Limit – New" or "Additional Limit" and subsequently clicking the [Ins] button.

 To change an additional credit limit for an issuing contract, it is recommended to enter an application to change the credit limit (see the section "Credit Limit (Limit)" of the document "Advanced Applications R2").

Member Docs

Interbank documents (Fee Collection and Fund Disbursement) are created using the menu item "Member Docs – New" or the item "Member Docs" and subsequently clicking the [Ins] button.

For more information on creating interbank documents, see the document "Processing Interbank Documents in WAY4™").


Special Fund Transfer Documents

Create documents on special correcting entries such as those used for interest accrual by selecting the "Special Transfers" menu item.

This menu item allows creating the following types of documents:

- "Interest Transfer"
- "Interest Fee Transfer" – collects fees from calculated interest.
- "Revenue/Expense Transfer" – calculates interest daily.

To create the above documents use the form (see Fig. 21 in the section "Account Transfers") and the procedure described in the subheading "Account Transfer".

 For an adjustment document for interest accrual (Interest Transfer), the account type code of the account to which interest was accrued must be specified in the *Details* field (the account type code of the account from which funds must be transferred using this adjustment document).

Documents created as a result of the above actions have a Service Class parameter value corresponding to the type of account transfer, such as "Interests", "Interest Fee" or "Rev/Exp".

Manually Creating Matching Documents

To create a matching document, use the "Doc-Brief form (see Fig. 25) opened from the "All Docs" or "Doc – Search" grid form. After selecting the required record in the table (the record of the document for which it is necessary to create a matching document) click [Doc – Brief].

Fig. 25. "Doc – Brief" form for working with a document

Several control buttons are provided in the form to create and open documents matching the current document:

[→ Adjust] creation of an adjustment document (see the section "Creating a Reversal and an Adjustment").

[→ Repost] reposting of a document (see the section "Reposting a Document").

[→ Reverse] creation of a reversal document (see the section "Creating a Reversal and an Adjustment").

The buttons [→ Cbk/Rpr], [→ Retr/Resp], [→ Pt cbk/Rpr] are used to create dispute documents (see the section "Creating a Dispute Document").

Creating a Reversal and an Adjustment

Reversal and adjustment documents are created when it is necessary to cancel or to change results of a transaction linked to a document registered in the system.

To create a reversal document, click the [→ Reverse] button in the "Doc – Brief" form; to create an adjustment, click the [→ Adjust] button.

Note that an adjustment can only be created for a document with the "Posted" status and the "Transaction", "Misc", "Credit Limit", or "Additional Cr Limit" value of the "Service Class" parameter. A reversal document can be created for documents with the "Posted" status and the "Misc", "Credit Limit, or "Additional Credit Limit" value of the "Service Class" parameter. In all other cases, the system will interrupt reversal creation and generate the following error message (see Fig. 26).

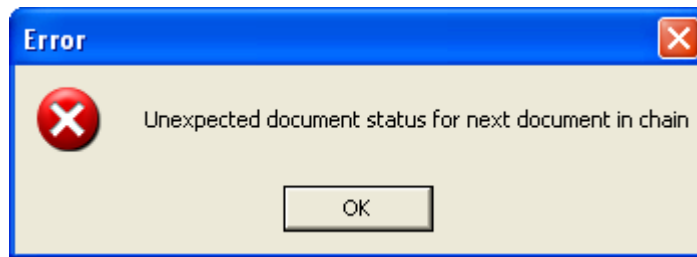


Fig. 26. Error message during attempt to create a reversal document

If second attempt is made to create to create a reversal/adjustment document when it already exists but has not yet been posted to contract accounts, the system will inform the user with a message (see Fig. 27) and open the form of the existing reversal/adjustment document.

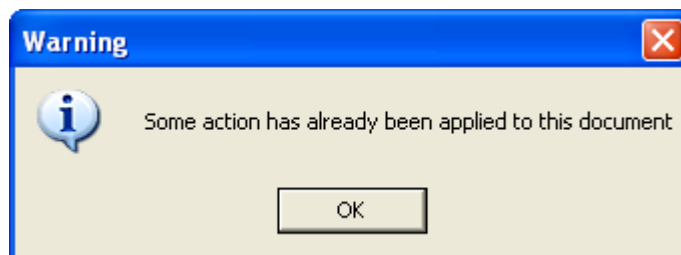


Fig. 27. Warning that the document has already been created

If the document is successfully created, a message is displayed (see Fig. 28) and then the "→ Reverse for ..." form for a reversal document (see Fig. 29) or the "→ Adjust for ..." form for an adjustment (see Fig. 30).

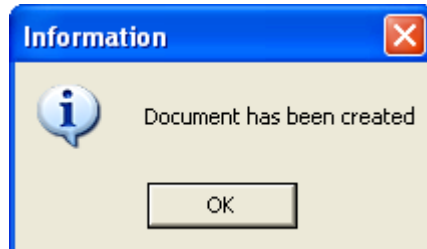


Fig. 28. Message that the document has been created

--> Reverse for Doc - Brief for All Docs

Fin Reversal Retail Status:

Posting Date: 00/00/0000

Trans: 20/12/07 13:58: EUR 100,00

Settl: 01/10/2007 EUR 100,00

Recon: EUR 100,00

Reason Code:

Reason Details:

Ins Del Query Approve

Fig. 29. Reversal document form

The reason the document was created can be specified in the *Reason Details* field of the form for a reversal document.

i Note that if a contract's financial institution is changed, a Misc fee may be reversed (unlike a regular transaction) if there is a similar fee in the new financial institution's Service Package. If the Service is not present in the Package for the new financial institution, an error message is generated ("Service not found"). When a contract's Service Package is changed within the same financial institution, transactions and Misc fees are reversed using the original Services.

When an adjustment document is created, the financial properties of the transaction can be modified (see Fig. 30).

--> Adjust for Doc - Brief for All Docs

Fin Adjustment Retail Status:

Posting Date: 00/00/0000

Transaction: 21/04/10 12 USD 19,00

Settlement: 15/03/2015 USD 19,00


Reconciliation: USD 19,00


Target Fee: 0,00


Reason Details:


Ins Del Query Approve Messages


Fig. 30. Adjustment document form


 Note that in creating an adjustment financial document, the adjustment difference amount (the amount for which the original document must be adjusted) needs to be specified in the corresponding field of the *Settlement* group and *Transaction* group. For instance, if it is necessary to send a counterparty a presentment of USD 40 instead of USD 100, specify USD 60 in the adjustment document.

 When an adjustment must be made for a document that has already been exported to the payment system, an adjustment document for the adjustment amount is generated and exported. If the document that is to be adjusted has not yet been exported, an adjustment document is generated for the adjustment amount, and the original document and adjustment document are exported to the payment system.

 Note that when creating an adjustment **authorization** document, the new (adjusted) transaction amount should be specified in the corresponding field of the *Settlement* group and *Transaction* group

 Particularities of generating adjustment documents to be exported to the payment system on the VISA SMS channel:

- When specifying the adjustment amount, both positive and negative numbers can be used. Moreover, the direction of funds for the adjustment document depends on the "direction" of the original transaction.
 - For an original debit transaction (the target contract is debited):
 - ◆ To decrease the original transaction amount, a positive value must be specified for the adjustment amount in the adjustment document. When generating a macrotransaction for the new adjusted amount, this amount will be subtracted from the amount of the original document.
 - ◆ To increase the original transaction amount, a negative value must be specified for the adjustment amount in the adjustment document. When generating a macrotransaction for the new adjusted amount, this amount will be added to the amount of the original document.
 -  If the error "Increasing adjustment not configured for this channel" occurs, the tag "EN_CREDIT_ADJUSTMNT;" for the corresponding message type must be set in the *Message Details* field of the "Msg Types..." form (Full → Configuration Setup → Transaction Types → Transactions - All → [Msg Types]).
 - For an original credit transaction (the target contract is credited):
 - ◆ To decrease the original transaction amount, a positive value must be specified in the adjustment document as the adjustment amount. When a macrotransaction is generated for the new correct amount, this amount will be subtracted from the amount of the original document.
 - ◆ To increase the original transaction amount, a negative value must be specified in the adjustment document as the adjustment amount. When a macrotransaction is generated for the new correct amount, this amount will be added to the amount of the original document.

 The adjustment amount should be specified in the corresponding field of the *Transaction*, *Settlement*, and *Reconciliation* groups. An example is given in Fig. 31.

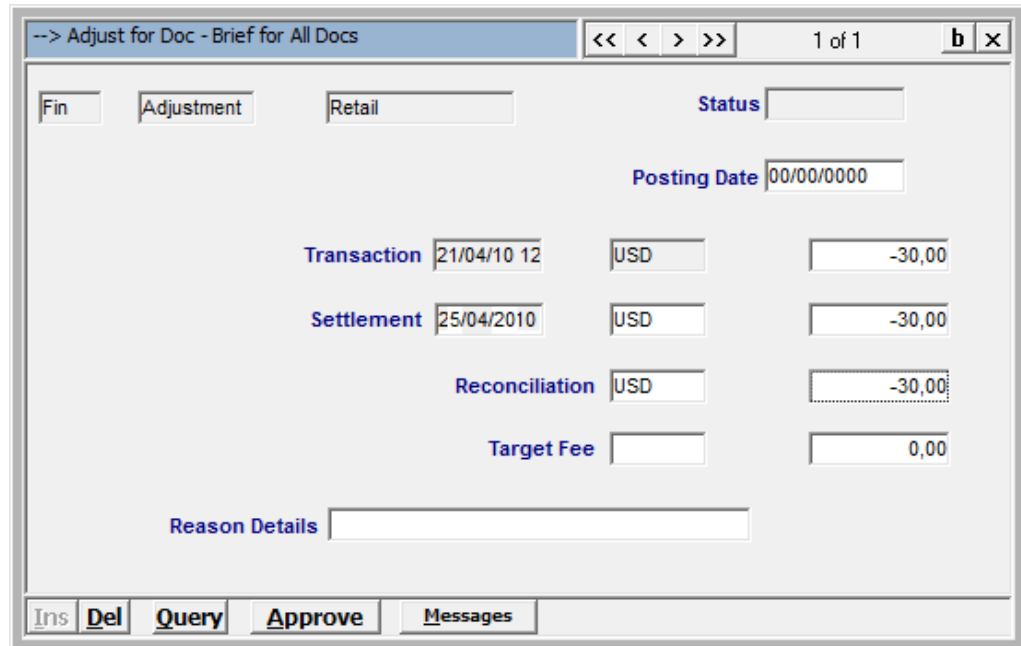


Fig. 31. Example of filling in the fields of an adjustment document for sending on the VISA SMS channel

If a reversal or adjustment has been created in error, click the [Del] button in the created document form (see Fig. 30) to delete the document record and then click [Yes] in the dialog box to confirm deletion (see Fig. 32).

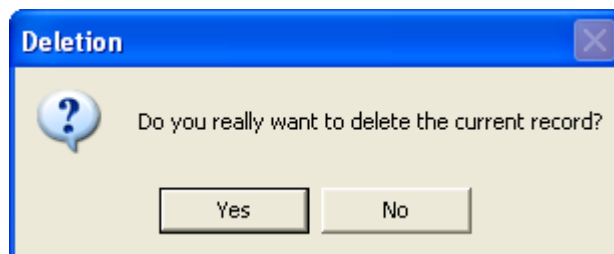



Fig. 32. Request to confirm deletion of the document

After filling in the form, click [Approve]. The system will validate document data. If it is correct, the document will get the "Waiting" status, i.e. the document becomes ready for acceptance (see the section "Document Processing" in the document "Daily Procedures").

 A reversal/adjustment document can be created as a dispute document. The "Reconc" field group and the *Reason Code* field is used to do so (for more information, see the section "Creating a Dispute Document" of the "WAY4™ Dispute Management" document).

Creating a Dispute Document

These documents are created during dispute cycles.

For more details about creating dispute documents, see the section "Creating a Dispute Document" in the "WAY4™ Dispute Management" document.

Reposting a Document

During reposting, a new document is created as a copy of the original document. Creating and accepting this new document will reverse the results of all transactions that are linked to the original document.

Note that only initial financial documents with the "Posted" status can be reposted:

- If users attempt to repost a secondary document (for example, a chargeback), the following error message will be generated (see Fig. 33).

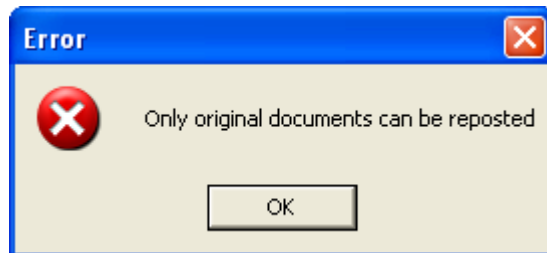


Fig. 33. Error message when an attempt is made to repost a secondary document

- If an attempt is made to repost an authorization document, an error message will be generated (see Fig. 34).

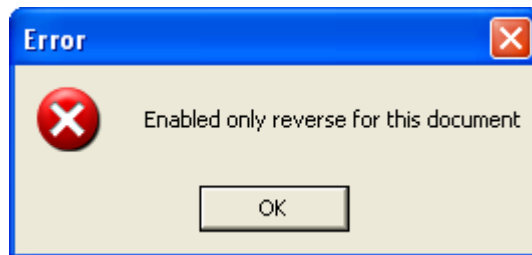


Fig. 34. Error message when an attempt is made to repost an authorization document

- If an attempt is made to repost a document with a status other than "Posted", the document creation process will be interrupted and an error message will be generated (see Fig. 26).

When the document has been successfully created, the system will display a message and the "→ Repost for ..." form (see Fig. 35) will open.

Any document parameters can be edited in this form. To change a parameter not shown in the form, click [Full Info] to open the "Full Info for ..." form.

Form for reposting a contract account document. The form includes the following fields and buttons:

- Buttons: --> Repost for Doc - Brief for All Docs, <<, <, >, >>, 1 of 1, b, x
- Fields: Fin, Advic (dropdown), Retail, Status, Posting Date (00/00/0000)
- Trans: 11/09/07 18:55, USD, 100,00
- Settl: 01/09/2009, USD, 100,00
- Recon: , 0,00
- Member: 402524,
- Number: 402524555555550, 12343652
- Buttons: Ins, Del, Query, Approve, Full Info

Fig. 35. Form for reposting a contract account document

If a document has been created in error, click [Del] in the form of the reposted document (see Fig. 35) to delete the document record and then click [Yes] in the corresponding dialog box to confirm deletion.

After filling in the form, click [Approve]. The system will validate the document data. If the data is correct, the document status will get the "Waiting" status, i.e. the document is ready for acceptance (see the section "Document Processing" in the document "Daily Procedures").

Viewing Linked Document Chains

To view linked documents, use the form "Chain for All Docs" (see Fig. 36) opened by clicking the [Chain] button in the "All Docs" form (see Fig. 14 in the section "Main Forms for Working with Documents") or in the "Doc – Brief" form (see Fig. 1 in the section "Manually Creating Matching Documents").

Chain for All Docs																	<< < > >>			1 of 3		b
Created	Doc ID	Previous Doc ID	Source Number	Target Number	A/F	Category	Trans	Type	Curr	Trans Amount	Trans Date	Ins	Deta	S	Chan	T	Chan	RRN	Acq	Ref	Number	IRN
16/04/07	1461	1443	99999999	4025247640997	Fin	Advice	Retail	2Prs	EUR	5,00	09/02/07 00:(TEST OM)VISA	Our	VIS		7400000604010000	000001						
16/04/07	1443	1441	4025247640997	99999999	Fin	Advice	Retail	Cbk	EUR	5,00	09/02/07 00:(TEST OM)Our	VISA	VISA		7400000604010000	000000						
16/04/07	1441		99999999	4025247640997	Fin	Advice	Retail		EUR	5,00	09/02/07 00:(TEST OM)VISA	Our	VIS		7400000604010000							
Query	Original Data	Doc - Brief	Errors	Full Info	1-transaction	Auth Record																

Fig. 36. Document chain

This form shows the chain of linked documents. To determine the sequence of documents in the chain, use the *Doc ID* and *Previous Doc ID* fields – Fig. 36.

Clicking the [Original Data] button opens the form containing the selected document's data, located in the ORIGINAL_DOC table (original data received from the payment system on the basis of which the document was created; or data generated on the basis of the document and exported to the payment system).

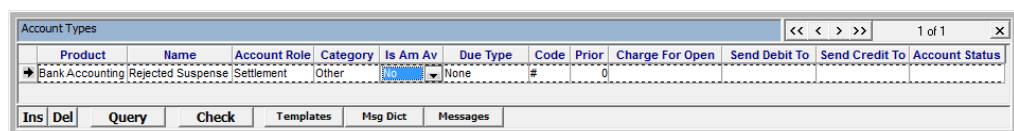
Working with Financial Documents Rejected by a Payment System

The mode for working with financial documents rejected by a payment system is determined by the global parameter FINANCIAL_REJECTS.

The mode for processing rejected documents for all payment systems is enabled when the value of the FINANCIAL_REJECTS parameter is "Y":

In this mode, work with rejected financial documents is performed as follows:

- Before importing payment system files, the following special setup is necessary:
 - Configure a "Rejected Suspense" account type in the form "Full → Configuration Setup → Accounting Setup → Account Types", see Fig. 37.

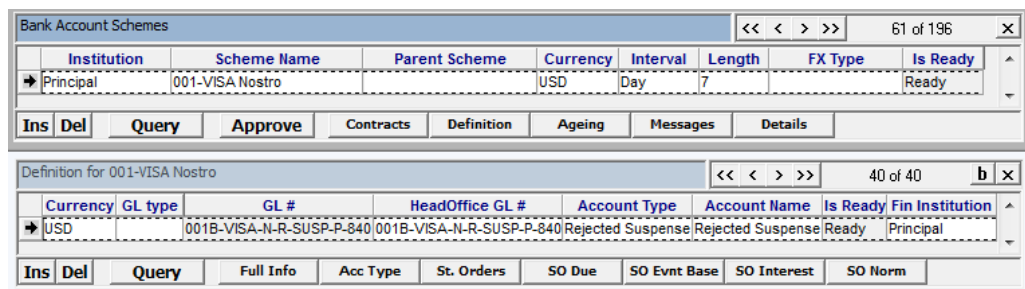


Product	Name	Account Role	Category	Is Am Av	Due Type	Code	Prior	Charge For Open	Send Debit To	Send Credit To	Account Status
Bank Accounting	Rejected Suspense Settlement	Other	Rejection	None	#	0					

Buttons: Ins, Del, Query, Check, Templates, Msg Dict, Messages

Fig. 37. Configuring a "Rejected Suspense" account type

- Configure account templates with the "Rejected Suspense" type for bank contract account schemes (001-<payment system name> Nostro) for the required currencies, see Fig. 38.



Institution	Scheme Name	Parent Scheme	Currency	Interval	Length	FX Type	Is Ready
Principal	001-VISA Nostro		USD	Day	7		Ready

Buttons: Ins, Del, Query, Approve, Contracts, Definition, Ageing, Messages, Details

Currency	GL type	GL #	HeadOffice GL #	Account Type	Account Name	Is Ready	Fin Institution
USD		001B-VISA-N-R-SUSP-P-840	001B-VISA-N-R-SUSP-P-840	Rejected Suspense	Rejected Suspense	Ready	Principal

Buttons: Ins, Del, Query, Full Info, Acc Type, St. Orders, SO Due, SO Evnt Base, SO Interest, SO Norm

Fig. 38. Configuring account schemes with the "Rejected Suspense" type

- Check that the "Rejected Suspense" accounts for the corresponding currencies to show the amounts of documents rejected by payment systems appeared for the "001-<payment system name> Nostro" contract.
- Configure two new transaction types (and the corresponding transaction subtypes), see Fig. 39:
 - ♦ "Rejected Item Fin" – payment system document rejecting the financial document.
 - ♦ "Rejected Fixing" – internal document fixing the payment system rejection document after resending the rejected document.

Transactions - All											<< < > >>			62 of 331		x
	Service Class	Source	Target	Name	DR/CR	Previous	Chain Type	Is Authorized	Is Required	Category	RBS Code	RBS Rev Code	Dispute Class			
➔	Transaction	Account	Account	Rejected Item	None		Original	Never	Yes	SettlementSR	sr		Rejected Item			
	Transaction	Account	Account	Rejected Fixing	Debit	Rejected Item Fin	Chargeback	Never	Yes	SettlementSRF	srf		Rejected Item			
<div>< <input type="text" value=""/> ></div>																
Ins Del Query Actions... SubTypes Msg Types Reasons Requirements Msg Dict																
SubTypes for Rejected Item Fin											<< < > >>			1 of 1		b x
	Source Cat	Target Cat	Source Type	Target Type	Source Acc Type	Target Acc Type	Triggered Event	Fee Algorithm Options			Name					
➔	Account	Account	Nostro	Nostro	Outg Suspense	Rejected Suspense					Rejected Item Fin					
Ins Del Query																
SubTypes for Rejected Fixing											<< < > >>			1 of 1		b x
	Source Cat	Target Cat	Source Type	Target Type	Source Acc Type	Target Acc Type	Triggered Event	Fee Algorithm Options			Name					
➔	Account	Account	Nostro	Nostro	Rejected Suspense	Outg Suspense					Rejected Fixing					
Ins Del Query																

Fig. 39. Configuring transaction types

- Configure message types for VISA, MasterCard, AMEX, and UnionPay in the form "Full → Configuration Setup → Transaction Types → Message Types - All" (see Fig. 40):
 - For payment system rejection documents (Rejected Item Fin).
 - For documents fixing payment system rejection documents (Rejected Fixing).

Message Types - All									
<div> <div><< < > >></div> <div>15 of 15</div> <div>x</div> </div>									
Channel	Name	Code	Category	Is Authorization	Trans Type	Msg Details	Service Class	Format Code	
MasterCard (ECCF)	Rejected Batch	1644690E1	Advice	Fin	Rejected Batch		Transaction		
AMEX	Rejected File	RJP-----	Advice	Fin	Rejected File		Transaction		
MasterCard (ECCF)	Rejected File	1644691E25	Advice	Fin	Rejected File		Transaction		
MasterCard (IPM)	Rejected File	1644699	Advice	Fin	Rejected File		Transaction		
VISA	Rejected Fixing	01F	Advice	Fin	Rejected Fixing	OUT_ST=C;	Transaction		
AMEX	Rejected Fixing	RmR-----	Advice	Fin	Rejected Fixing	OUT_ST=C;	Transaction		
MasterCard (IPM)	Rejected Fixing	164469100F	Advice	Fin	Rejected Fixing	OUT_ST=C;	Transaction		
Union Card	Rejected Item	1644691CR	Advice	Fin	Rejected Item		Transaction		
VISA	Rejected Item	01I	Advice	Fin	Rejected Item		Transaction		
AMEX	Rejected Item	RJP-----	Advice	Fin	Rejected Item		Transaction		
MasterCard (IPM)	Rejected Item	164469100	Advice	Fin	Rejected Item		Transaction		
MasterCard (ECCF)	Rejected Item	1644691E23	Advice	Fin	Rejected Item		Transaction		
AMEX	Rejected Item Fin	RmP-----	Advice	Fin	Rejected Item Fin		Transaction		
MasterCard (IPM)	Rejected Item Fin	164469100R	Advice	Fin	Rejected Item Fin		Transaction		
VISA	Rejected Item Fin	01R	Advice	Fin	Rejected Item Fin		Transaction		
<div> <div>Ins Del Query</div> </div>									

Fig. 40. Configuring message types

- Import payment system files. Import is performed as usual (see the section "Processing Incoming Transactions" of the documents "MasterCard Interchange Interface" and "VISA Interchange Interface").
- When the "Accept clearing" procedure is executed during daily procedures:
 - Based on an imported file, rejection financial documents are created:
 - ◆ For each rejection document, a link in the *Previous Message* field (DOC_PREV_ID) is specified to the original rejected financial document.
 - ◆ The message type of the rejection document changes from non-financial to financial (for example, for VISA, from "01I" to "01R").

- The rejected financial document is assigned the "Rejected" status (Outward Status).
- According to the results of processing rejection documents (see the section "Document Acceptance") entries are made between "Rejected Suspense" and "Outgoing Suspense" accounts.
- Rejected financial documents are resent in the form "Documents - Resend Rejected" (Full → Documents Input & Update → Documents Troubleshooting → Documents - Resend Rejected), see Fig. 41:
 - The [Resend] button is used to resend the same original document. The button is used if the document's main parameters did not change. Document parameters such as *IRD* and *ARN* may be changed (without changing routing settings). The Outward Status of the original document changes from "Rejected" to "To be Sent".
 - The [Repost] button is used to create a new original document. This method is used if routing settings are changed. The Outward Status of the new document is set to "To be Sent".

The tag REPOSTED_DOC=<new document's ID>; is specified in the original document's add_data field. For a new document, the tag REPOST_DOC=<original document's ID>; is specified in its add_data field.

As a result of resending the document, a fixing document for the reversal financial document is automatically created and processed.

Amendment Date	Source Code	S Channel	T Channel	Is Auth	Request Category	Trans Type	S Reg Num	Ret Ref Number
15/12/15 12:26:33			Our VISA CartFin	Fin	Advice	ContractDue Mit		
15/12/15 12:26:32			Internal	Fin	Advice	OVD		
15/12/15 12:26:29			Our VISA CartFin	Fin	Advice	ContractDue Mit		
15/12/15 12:26:28	PAYFACC	Internal	Our VISA CartFin	Fin	Advice	Payment From C		
15/12/15 12:26:28	PAYCARDSEC	Internal	Our VISA CartFin	Fin	Advice	Payment To Sec		
15/12/15 12:26:28				Auth	Advice	Credit Limit		
15/12/15 12:26:27			Our VISA CartFin	Fin	Advice	Card Production		
15/12/15 12:26:27				Auth	Advice	Credit Limit		
14/12/15 20:12:55			Internal	Fin	Advice	OVD		
14/12/15 20:12:55			Our VISA CartFin	Fin	Advice	ContractDue Mit		
14/12/15 20:12:52			Our VISA CartFin	Fin	Advice	ContractDue Mit		
14/12/15 20:12:50	PAYCARDSEC	Internal	Our VISA CartFin	Fin	Advice	Payment To Sec		
14/12/15 20:12:50	PAYFACC	Internal	Our VISA CartFin	Fin	Advice	Payment From C		

Fig. 41. Non-transaction Fee Types Documents – Resend Rejected" form

Chapter 7. Posting Documents and Solving Typical Problems

Posting Documents in WAY4

The procedure used by WAY4 to post documents (see Fig. 42 and Fig. 43) is executed in a number of stages and depends on the document type (authorization or financial) as well as how it was created (automatically or manually).

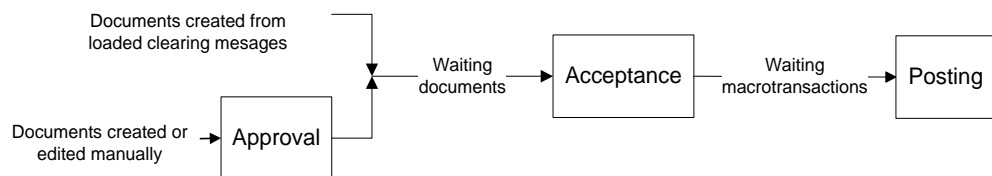


Fig. 42 Processing procedure for financial documents

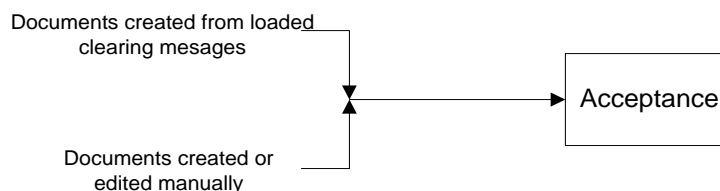


Fig. 43. Authorization documents processing procedure

For a number of accounts in WAY4, balances and turnover are updated simultaneously when a transaction is posted to the account. These accounts include all issuing contract accounts as well as bank contract and acquiring contract accounts with one of the following properties: accounts with a "Yes" value of the *Is Am Av* parameter, accounts with a template in which an Event is configured, accounts with a specific priority (*Priority* field). Balances and turnover for other accounts are updated when the "Apply Buffered Balance" procedure is executed. This procedure is run:

- Automatically during daily document processing procedures
- Using the menu item "Full → Daily Procedures → Document Processing Step by Step → Apply Buffered Balance"

Document Approval

This stage of document posting is applied to manually created or modified financial documents and includes:

- Validation of transaction key properties: transaction type, service class, transaction amount and currency, document posting date.
- Search for the document source and target contracts in the system.
- Check if the transaction can be carried out: searching for the document source Service and target Service, that will define rules for posting the transaction amount to contract accounts and define how fees are paid.

- Updating the document: changing the document status; when the secondary or reversal documents are approved, the status of the previous documents in the sequence is changed.

To start the document approval procedure, click on [Approve] in the created or modified document form.

If this stage is completed successfully, the document status becomes "Waiting", meaning it can be processed further.

If the document cannot be approved, an error message will appear and the document status will become "Decline" or "Decline Service".

To analyze the cause of the error, click on [Messages] in the rejected document's form. The "Messages for ..." form will appear, containing messages created by the system during document processing. Messages showing an "Error" value in the *Type* field describe the cause of error (see the section "Typical Problems in Posting").

Document Acceptance

This stage is applied to processed documents created by the system, both manually and as a result of loading transaction data from payment systems or other external sources.

All stages of document approval are included in document acceptance (see the section "Document Approval"). Furthermore, the system creates macrotransactions for financial documents for posting to contract accounts, and blocks amounts on the contract accounts for authorization documents.

The number of macrotransactions created through posting the financial document depends on whether the contracts belong to the same financial institution or to different ones.

If the both contracts involved in the transaction belong to the same financial institution, WAY4 creates a single macrotransaction.

This scheme is applied in situations when the transaction is executed with "our" (belonging to the financial institution registered in WAY4) card on "our" device (see Fig. 44), and when "our" card is used on a device belonging to another member of the payment system, or when a card issued by another member of the payment system is used on "our" device.

If a card or device belonging to another member of the payment system is involved in the transaction, its counterpart is represented by the Interchange Routing contract of the corresponding payment system (see the document "Interchange Routing").

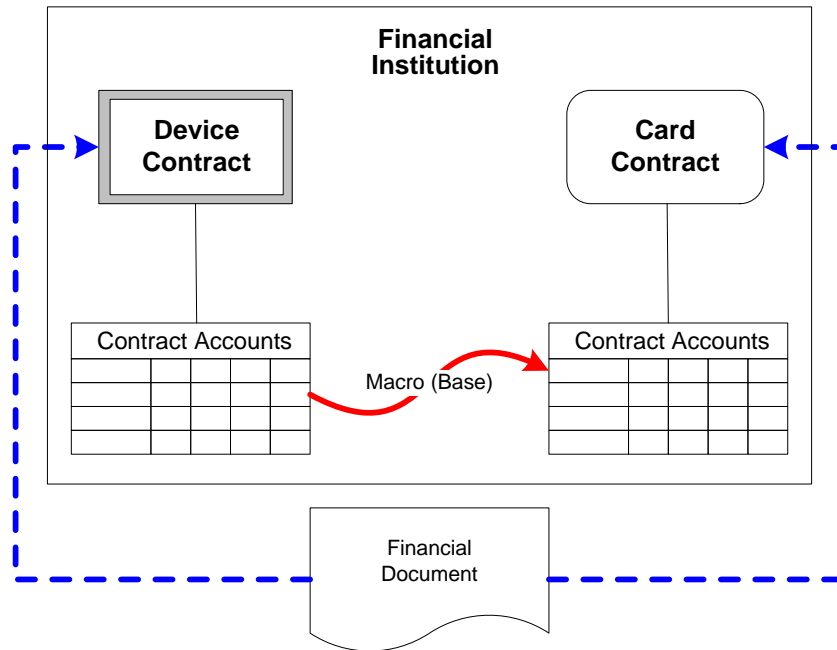


Fig. 44 The macrotransaction created for contracts of the same financial institution

If one of the two contracts involved in the card transaction belongs to a branch (affiliated bank) and the other, to the clearing centre (head office), WAY4 creates two macrotransactions (see Fig. 45).

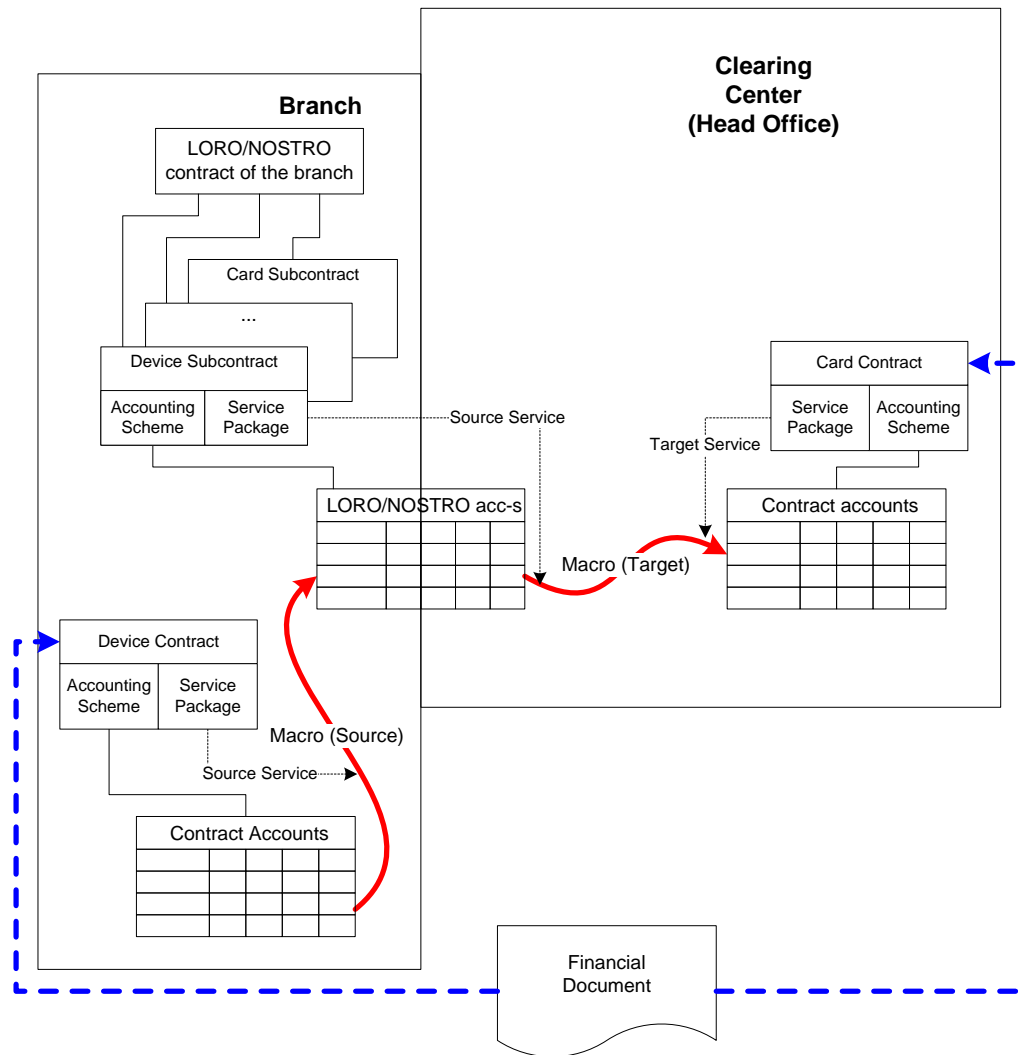


Fig. 45. Macrotransactions created to deal with the Branch (affiliated bank)

If both contracts involved in the card transaction belong to different branches (affiliated banks) using the clearing centre (head office) as the transit financial institution, WAY4 applies what is called a two-level clearing scheme (see Fig. 46).

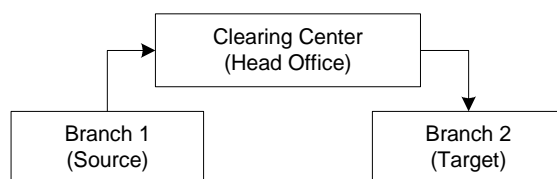


Fig. 46. Two-level clearing scheme

In this case, WAY4 creates three macrotransactions during acceptance of a financial document (see Fig. 47).

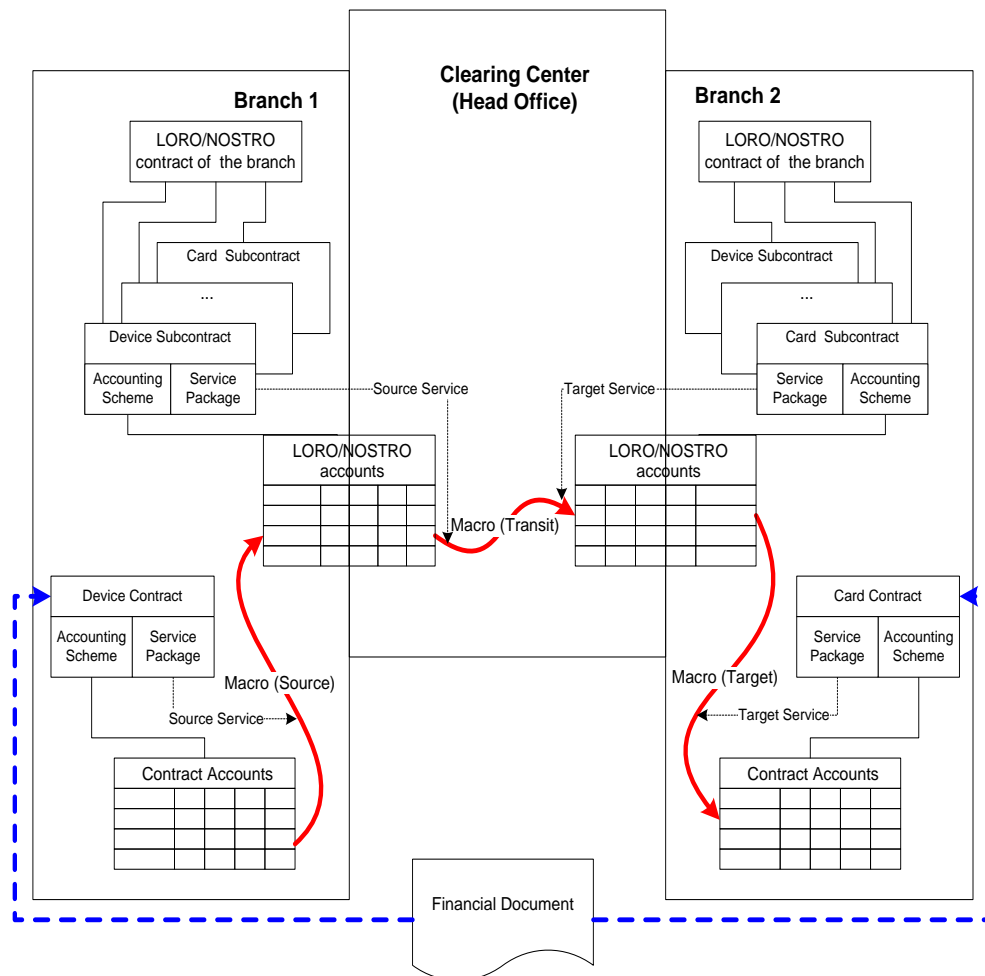


Fig. 47. Macrotransactions created to carry out an inter-branch card transaction

In a more complicated situation when two branches of different agent banks carry out a transaction, WAY4 applies a multi-level clearing scheme (see Fig. 48).

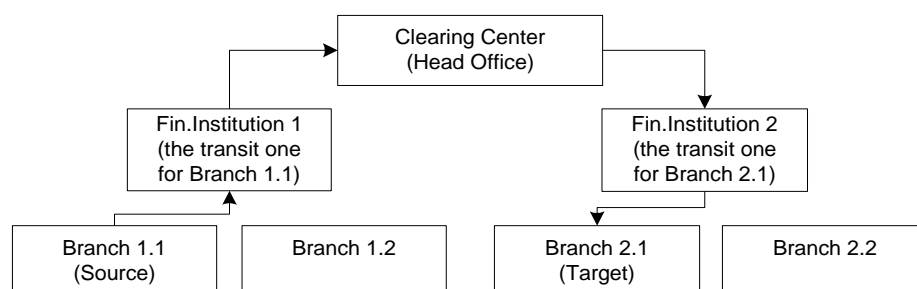


Fig. 48. Multi-level clearing scheme

Therefore, acceptance of a financial document can create:

- A single macrotransaction (base) – if the transaction contractors are contracts of the same financial institution.
- Two macrotransactions (source and target) – if the transaction contractors are contracts of two financial institutions subordinated to the same centre (office).

- Three macrotransactions (source, target and transit) – if the transaction contractors are contracts of two financial institutions subordinated to different centres (offices) and communicating via a transit financial institution.
- Five macrotransactions (source, target and three transits) – if the transaction contractors are contracts of two financial institutions subordinated to different centres (offices) and communicating via three transit financial institutions.

Details on Interbranch Routing during document processing may be found in section "Interbranch Transactions" of the document "Financial Institutions".

The document acceptance procedure is started along with execution of daily procedures (see section "Document Processing" of the document "Daily Procedures") or when you click on [Accept] to manually create an authorization document (see the section "Authorization Documents").

Checking the Status of Smart Card Cryptograms

Before accepting incoming clearing documents, the status of smart card cryptograms is checked by executing the following menu item:

- "EMV Smart Cards → Documents → Crypto Validation - Single Doc" – for a specific document.
- "EMV Smart Cards → Documents → Cryptogram Validation – All" – for all documents.

This menu item (the pipe com.openwaygroup.pipe.cryptogram_validation.jar) can be enabled in daily procedures. See the document "Daily Procedures".


The global parameter ACCEPT_AFTER_CRYPT_VALIDATION with the "Y" value allows incoming clearing documents to be processed only after the status of smart card cryptograms has been checked. See the section "ACCEPT_AFTER_CRYPT_VALIDATION" of the document "WAY4™ Global Parameters".

Posting "When Available" Type Documents

Financial documents with a transaction type with Category = "When Available" (see the section "Category") are posted according to the following rules.

If the necessary amount is not available on the contract's accounts, the financial document after posting will take on these statuses: *Posting Status* = "Processed", *Outward Status* = "Waiting", and the transaction amount will be blocked on the contract account with a corresponding decrease in the amount available. As a result, after replenishment the amount available in the cardholder's account will be the replenishment amount minus the amount blocked on the account.

This amount is unblocked and the document is posted (Full → Daily Procedures → Document Processing Step by Step → Renew When Available Docs) during document processing (Full → Daily Procedures → Document Processing).

 Note that document processing of this type is only possible within a set time interval from the document creation date. The time interval is set by the value of the parameter *Expiry Period* of the Service for which the document is processed. If the interval is exceeded, the document will be rejected (Posting Status = "Closed") and a corresponding message received, and funds on the contract accounts will be unblocked. An event with a predefined code will be invoked (see section "Opening Events" of the document "Events").

If it is necessary to manually unblock funds blocked when posting these kinds of documents, use the user menu path "Full → DB Administrator Utilities → Special Contract Utilities → Cancel When Available Docs".

As a result, the screen will display a table grid with a list of financial documents that block funds in contract accounts (see Fig. 49).



Target Number	Trans Type	Trans Details	Trans Curr	Trans Amount	Posting Status
→ 2479300079300000	Card Fee Yearly		USD	20,00	Processed

Buttons: Ins, Del, Query, Cancel W/A, Errors, Full Info, Auth Record

Fig. 49. List of financial documents that block funds on contract accounts

To unblock funds on accounts, select the desired document in the grid and click on the [Cancel W/A] button. As a result, the document will take on Posting Status = "Closed", and funds will be unblocked; that is, the amount will not be withdrawn from the contract account.

Properties of Miscellaneous Fees (Non-transaction Fees)

Miscellaneous non-transaction fees (see the section "Non-transaction Fee Types") can be charged automatically in WAY4 (see "Automatic Creation of Documents") or manually (see the section "Creating Batch Documents Manually").

The way documents for miscellaneous fees with parameter Category = "When Available" are posted depends on the value of global parameter "BLOCK_IF_AVAILABLE_FEE" (see document "WAY4™ Global Parameters").

When this parameter is set to "N" (No), the system waits to post financial documents when there are not enough funds available on the contract. The document takes on a *Posting Status* = "Waiting", *Outward Status* = "Waiting".

The document and fee are posted only after the necessary amount is replenished in the contract accounts. When "N" is set in parameter "BLOCK_IF_AVAILABLE_FEE", the system can wait indefinitely to post the document for the miscellaneous fee if the cardholder withdraws the funds before the daily procedure for document posting that would have posted the waiting document for the miscellaneous fee.

If parameter "BLOCK_IF_AVAILABLE_FEE" is set as "Y" (Yes), miscellaneous fees with parameter Category = "When Available" will be posted according to rules described in heading "Posting "When Available" Type

Documents", the same as financial documents with other Service Class parameters.

Posting Macrotransactions

This is the last stage in the financial document posting procedure. It includes posting of the macrotransaction to contract accounts, which creates Journal Entries, Subsidiary GL Entries and GL Entries. This stage also creates additional macrotransactions for account normalization and their posting.

For more details see the "WAY4 Accounting" document.

Structure of a Macrotransaction

Normally a macrotransaction is created when a financial document is accepted as an instruction to carry out posting or postings to contract accounts. WAY4 can also automatically create *Secondary* macrotransactions resulting from posting of other macrotransactions, or *Single* macrotransactions caused by an event, for instance, an entry for interest accrual on an account at the end of a billing cycle (see the section "Macrotransaction Types").

Therefore, the structure of a macrotransaction is defined by the information required for posting. The general structure of a macrotransaction is represented in Fig. 50.

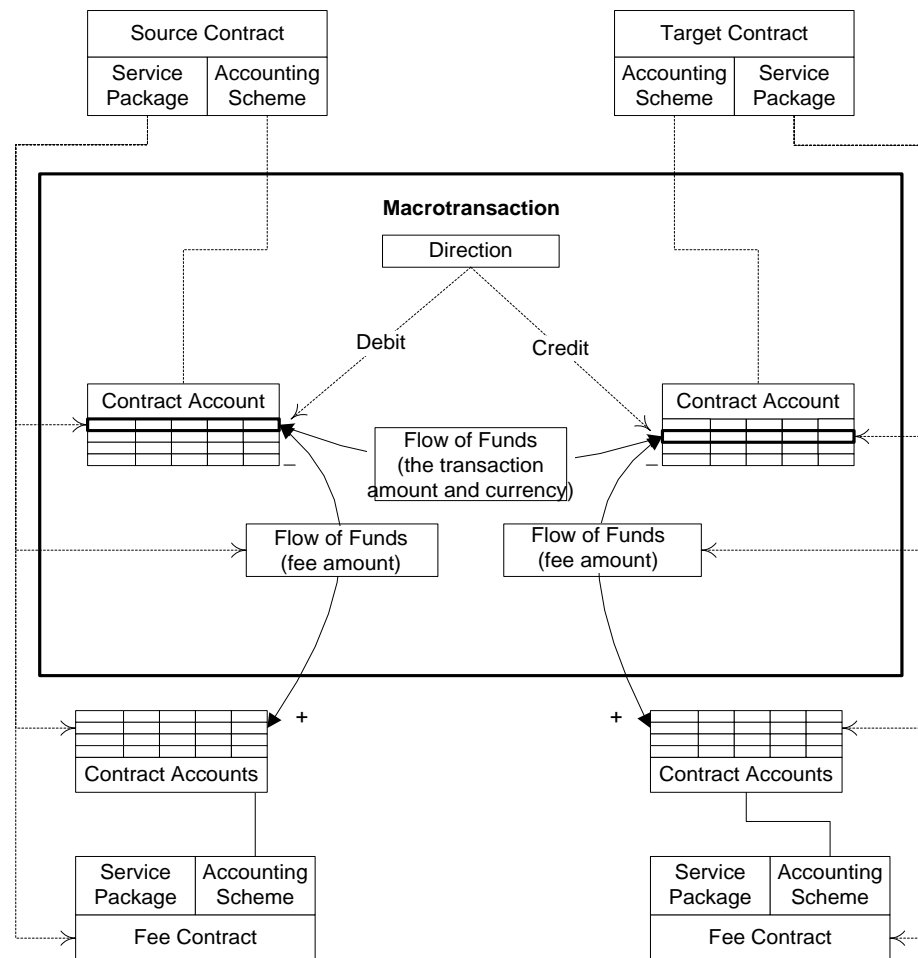


Fig. 50. General structure of a macrotransaction

Normally a macrotransaction record specifies:

- Direction of the flow of funds:
 - "Debit" value with a positive macrotransaction amount indicates that the funds are transferred from the transaction data target contract to the transaction data source contract.
 - "Credit" value with a positive macrotransaction amount indicates that the funds are transferred from the transaction data source contract to the transaction data target contract.
 - "None" value is used in macrotransactions resulting in entries related only to fee collection.

If the transaction amount is negative, the direction above is reversed to:

- The opposite transaction data source contract accounts and target contract accounts on which the entry will be made; the accounts are specified in accordance with the Accounting Schemes.
- The opposite amount and the flow of funds direction corresponding to the collection of the transaction fee from the source contract (S Fee) and the target contract (T Fee); the amount and the direction are specified in the Service Packages of the contracts; a positive fee amount indicates that the funds are transferred to the accounts of the bank fee contracts whereas a negative

amount means that the funds are transferred to the accounts of the source/target contracts.

Specified in the source/target contract's Service parameters are the contract account to transfer the transaction amount as well as the fee contract, its account and the fee amount. WAY4 selects the Service according to the transaction type at the stage of document acceptance.

Note that the flow of funds (Amount) resulting from the macrotransaction (see Fig. 50) is represented as just one posting to contract accounts when the source contract account currency is the same as the target contract account currency and the transaction currency is the same as the financial institution's local currency.

If the currencies are different, the flow of funds will be represented by a number of postings to contract accounts depending on the currency conversion (see the section "Entries during Currency Conversion").

Entries during Currency Conversion

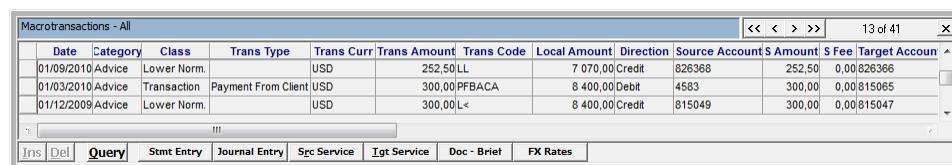
Tracing (posting to contract accounts) during currency conversion will take place in the system during document posting of transactions in the event that the contractor account's currency differs from the fee collection currency indicated in the corresponding Service (see the "WAY4™ Service Packages" document).

For more details on posting to accounts during conversion operations see the document "WAY4 Accounting".

For details on WAY4 system configuration for currency conversion, as well as posting to accounts during conversion operations see the section "Currency Conversion in WAY4" of the document "Currency Conversion".

Macrotransaction Properties

Macrotransaction properties are displayed in the "Macrotransactions - All" grid form (see Fig. 51) listing all the macrotransactions created in the system. To open the form, choose the path "Full → General Ledger → Macrotransactions – All" in the user menu.



Date	Category	Class	Trans Type	Trans Curr	Trans Amount	Trans Code	Local Amount	Direction	Source Account	S Amount	S Fee	Target Account
01/09/2010	Advice	Lower Norm.		USD	252.50	LL	7 070.00	Credit	826368	252.50	0.00	826368
01/03/2010	Advice	Transaction	Payment From Client	USD	300.00	PFBACA	8 400.00	Debit	4583	300.00	0.00	815065
01/12/2009	Advice	Lower Norm.		USD	300.00	L<	8 400.00	Credit	815049	300.00	0.00	815047

Fig. 51. List of macrotransactions created in WAY4

To display the macrotransactions and their properties set for the specific document, click the [M-trans] button in the "All Docs" grid form (Full → Documents Input & Update → Doc - General Form → All Docs).

A macrotransaction has the following properties:

- *Date* – (Posting Date) banking date when the macrotransaction was posted to the contract accounts; in a reversal macrotransaction the date is always equal to the original macrotransaction Posting Date.
- *Cl Institution* – macrotransaction's financial institution; fund transfers resulting from the macrotransaction are made on accounts created in this

financial institution. By default, this field is only shown in the form with the list of macrotransactions for a particular document.

- *Status* – macrotransaction's status:
 - "Waiting" – status assigned to a macrotransaction at the moment of its creation.
 - "Posted" – status of a macrotransaction after it is posted.
 - "InActive" – status of a macrotransaction after its reversal (after the respective reversal macrotransaction is posted).
 - "Closed" – status of the reversal macrotransaction after it is posted.
 - "Decline" – the macrotransaction was declined during processing.
- "Entry Type" - the macrotransaction type:
 - "Base" – macrotransaction carried out between contract accounts in the same financial institution.
 - "Transit" – macrotransaction carried out between routing contract accounts.
 - "Source" – macrotransaction carried out between the source contract (a card or a device contract) account and routing contract account.
 - "Target" – macrotransaction carried out between the routing contract account and the target contract (a card or a device contract) account.
- *Category* – request category for the source document:
 - "Advice" – transaction completion advice.
 - "Reversal" – transaction reversal advice.
 - "Request" – request to execute an operation.
 - "Adjustment" – notification of partial cancellation of a transaction.
 - "Part Advice" – notification of partial chargeback or partial representment.
- *Class* – transaction type (see the section "Service Class").
- *Trans Curr* – macrotransaction currency; the value is usually the source document's settlement currency.
- *Trans Amount* – macrotransaction amount.
- *Local Amount* – macrotransaction amount specified in the financial institution's local currency.
- *Direction* – direction of the flow of funds (see the section "Structure of a Macrotransaction").
- *Source Account* – account of the source contract of the transaction data.
- *S Amount* – transaction amount specified in the currency of the source contract account.
- *S Fee* – source contract fee amount specified in the currency of the source contract account.

- *Target Account* – account of the target contract of the transaction data.
- *T Amount* – transaction amount specified in currency of the target contract account.
- *T Fee* – target contract fee amount specified in the currency of the target contract account.
- *Source Code* – field is reserved for compatibility purposes with previous versions.
- *Target Code* – field is reserved for compatibility purposes with previous versions.



Beginning with version 03.36.00, the macrotransaction fields *Source Code* and *Target Code* are not filled in. Ensure that these fields are not used as a source of data for any custom requests, procedures, etc.

- *Trans Code* – code of the transaction subtype (see the section "Entry Codes" of the document "WAY4 Accounting").
- *Local Date* (GL Date) – date when the macrotransaction was posted to the General Ledger accounts; the value can differ from the *Date* field value in case of a reversal macrotransaction as well as depending on values of the "POST_DUE", "INTEREST_IN_CYCLE" and "INTEREST_DELAY" global parameters (see the document "WAY4™ Global Parameters").
- *S Service* – rules for posting transaction data (the Service) of the source contract.
- *T Service* – rules for posting transaction data (the Service) of the target contract.
- *FX Seq N* – for macrotransactions that during processing of which currency conversion is performed, the value is specified which corresponds to the value in the *Seqv N* field of the "FX History for <name of currency> table for the FX rate value used during conversion.
- *Record ID* – macrotransaction identifier.
- *Parent Mtr* – the identifier of the main macrotransaction; this is specified for a secondary macrotransaction (for example, connected with limit normalization).
- *Portion* – the identifier of the process within which the macrotransaction was processed; this is specified for parallel macrotransaction processing.
- *Posting DB Date* – this field contains the macrotransaction processing date in the WAY4 database.

Clicking the [FX Rates] button in the "Macrotransactions – All" form for a macrotransaction that during the processing of which currency conversion was performed opens a form containing the entire list of FX rates effective at the time of the macrotransaction's posting, including the rate used for conversion (all values are shown for rates, with the exception of the *CB Rate* value). These rates have one *Seqv N* field value.

Macrotransaction Types

The following classification of macrotransactions exists in the system (see Fig. 52).

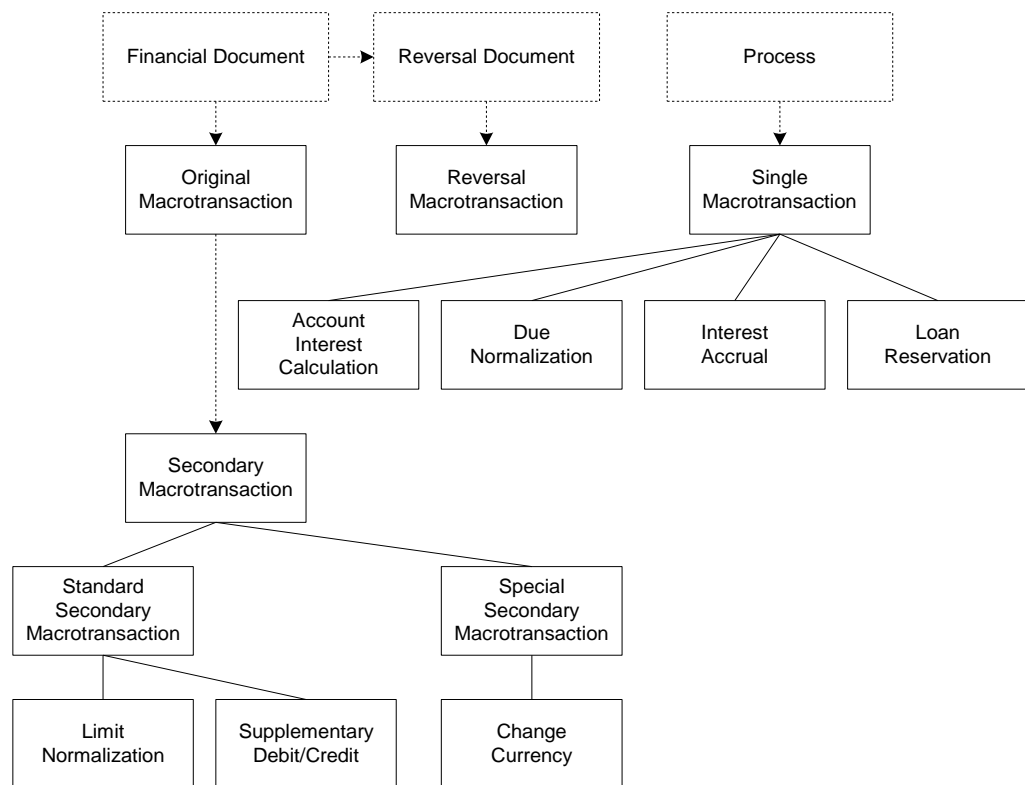


Fig. 52. Classification of macrotransactions

Original Macrotransactions

WAY4 creates these macrotransactions upon acceptance of financial documents.

The *Service Class* property value in macrotransactions of this type may be "Transaction", "Account Transfer" or "Misc" (Miscellaneous).

Macrotransactions of the "Misc" *Service Class* are used to carry out transactions related to fee collection, e.g. to issue a banking card, to get the state of balance, etc. The fee contract and its account are specified in properties of the source contract Service.

Reversal Macrotransactions

WAY4 creates such macrotransactions when accepting reversal documents.

The *Category* property value in macrotransactions of this type is "Reversal" (see the section "Macrotransaction Properties").

Secondary Macrotransactions

WAY4 creates secondary macrotransactions when the remaining macrotransactions are posted. They fall into standard and special ones.

Standard secondary macrotransactions include:

- *Limit Normalization of Accounts* – transaction to transfer an amount from one account to another when the credit (Lower Normalization) or debit (Upper Normalization) balance of the account goes beyond the specified level.

WAY4 creates these macrotransactions for accounts where the balance limits (low limit amount or upper limit amount) are specified and when the accounts for fund transfer (low limit template, upper limit template) are specified. These parameters are determined on the account template level or in the properties of the account itself. By default, the balance limits of the accounts are equal to the balance limits of their templates. Normally, they only differ in the "CI Loan" account.

The *Service Class* property value in macrotransactions of this type may be "Lower Norm", "Upper Norm" or "Upper Limit Special".

- *Supplementary Debit/Credit* – transaction to carry out funds transfer between the following special accounts: Supplementary Debit Acc and Supplementary Credit Acc (these settings are used for paying interest accrued on a loan). The transaction can only be carried out to credit accounts where the special accounts are specified in their templates.

Service Class property value in macrotransactions of this type is "Rev/Exp".

The special secondary macrotransaction is represented with:

Change Currency – the macrotransaction is used to withdraw the transaction amount in the transaction currency from the card account.

For more details see the section "Calculating the Debited Amount (USE_TRANS_AMOUNT tag)" in the document "Financial Institutions".

The value of the *Service Class* property in Change Currency macrotransactions is "Account Transfer".

Single Macrotransactions

WAY4 creates single macrotransactions as a result of executing certain processes with no creation of financial documents.

The single macrotransactions include:

- *Account interest accrual* – a transaction to transfer an amount from one account to another for interest accrual. The interest calculation parameters are specified in the *Interest Properties* group of fields in the account template.

The *Service Class* property value in the macrotransaction type is "Interests".

- *Due Normalization (Ageing)* – transaction to transfer an amount from one account to another within the time limits specified in the *Ageing* group of fields in the account template.

The value of the *Service Class* property in the macrotransaction type may be "Due Norm" or "Due Special".

- *Interest Accrual* – transaction carried out for daily calculation of loan interest; the transaction transfers the amount from the bank future revenue account to the bank account of the cardholder interest accrual.

The *Service Class* property value in the macrotransaction type is "Rev/Exp".

- *Loan Reservation* –a transaction to transfer an amount from the bank reservation contract account to a bank or cardholder account in order to make loan reserves.

The *Service Class* property value in the macrotransaction type is "Reserve for Bad Debts".

Defining Contract Accounts for Created Macrotransactions

Contract accounts used with created macrotransactions are defined as follows:

Accounts for Transaction Amount Entries

Accounts for transaction amount entries are generally specified according to the contractor contract's Services.

In the event that the contract's Service Package does not contain the corresponding Service, accounts are specified according to the value of the "Use Default" parameter of the Service Package: either the contract's dispute account will be used, or in its absence, the dispute account of the dispute contract, or an account of a type defined by the transaction subtype (see the "Use Def Service" section in the "WAY4™ Service Packages" document).

In processing interbranch documents, routing schemes may be used to define a set of accounts for entries (see section "Configuring Interbranch Routing" of the document "Financial Institutions").

Fee Entry Accounts

The bank contract and its fee entry account will be specified by default for the Service Package and may be redefined on the Service level. The contractor contract account used in the fee entry is the same account that is specified in the Service describing this operation and used in the transaction amount entry (see the "WAY4™ Service Packages" document).

Interest Accrual Entry Accounts

The bank contract for interest accrual is specified on the Accounting Schemes level and can be redefined on the account template level; the bank contract's account is specified on the account template level (see the "WAY4™ Accounting Schemes" document).

Normalization Entry Accounts

Contract accounts for due normalization and limit normalization entries are specified in the templates of the corresponding accounts (see the "Accounting Schemes" section of the "WAY4™ Accounting Schemes" document).

Reserving Entry Accounts

The bank contract used for accruing loan reserves and its entry account are specified in Reserving Schemes (Full → Configuration Setup → Behavior Scoring Setup → Reserving Schemes). The Reserving Scheme enables users to indicate as the reserve entry account the client contract whose account will be used to accrue reserves.

Currency Conversion Entry Accounts

Accounts for currency conversion entries are specified by conversion schemes, additional conversion types and global parameters (see the section "Currency Conversion in WAY4" of the document "Currency Conversion").

Accounts for Entries Involving Interactions with the Off-balance Accounting Subsystem

Contract accounts for entries involving interactions with the off-balance accounting subsystem are specified in the templates of the accounts and by global parameters (see the "Accounting Schemes" section of the "WAY4™ Accounting Schemes" document).

Posting Documents with a Dispute Contract


A dispute contract is a bank contract whose accounts are used to show transactions for which errors were detected when posting documents for these transactions. Examples of using a dispute contract as a target contract:

- A target contract for an incoming message received on payment system channels could not be found in the database.
- For an incoming document generated according to a message from a payment system channel, a Service for the target contract could not be found or an incorrect account for posting the document is specified in the Service. The target contract (card contract) does not have a dispute account.
- An incoming presentment (first, second, or reversal) could not be posted correctly due to a document matching error. The target contract (card contract) does not have a dispute account.

A dispute contract is set in a financial institution ("Full → Configuration Setup → Accounting Setup → Institution Specifications").

The BIN table is used to search for a target financial institution (i.e. for the appropriate dispute contract).

A transaction is recorded in the dispute account for the main dispute contract's subcontract.

 A dispute subcontract is searched for without mandatory conditions on the contra channel (*Contra Channel* field; "Full → Configuration Setup → Main Tables → Message Channels). For example, for a transaction with an unknown card from the "Visa" channel, the following search is made:

- A search is made for a dispute subcontract with the "Card" category and contract subtype for which the "Our Visa Card" channel is set.
- If this subcontract is not found, a search is made for any dispute subcontract with the "Card" category.

Typical Problems in Posting Documents

To solve problems in posting documents, it is recommended that users analyze the messages generated by the system upon document approval and acceptance. To display these messages, select the document in the list of existing documents; for example, like that in the "Doc - Search" grid form ("Full → Documents Input & Update → Docs – Search") (see Fig. 16 in the section "Main Forms for Working with Documents"), and click [Doc-Brief], then click [Message] in the "Doc-Brief" form.

For more details about messages created during document processing and possible actions, see the section "WAY4 Messages During Document Processing".

Chapter 9. WAY4 Messages During Document Processing

The format of error messages in WAY4 is as follows:

'<prefix>"<prefix>':<error code>','<text of the error message>','<response code>'.

Error message prefixes contain additional information about the process executed when the error occurred. For example, "AUTH" is the message prefix for an error that occurred while processing authorization documents.

The error codes consist of an error ID ("E" – an error message, "W" – a warning message; "I" – an information message) and a number.

AUTH.AFF:E011

Message Text

Message text comes from the affiliated bank's system.

Response Code

Response code is taken from the document.

Message Description

Refusal of authorization received in response to authorization request sent to affiliated bank.

AUTH.AFF:W011

Message Text

Message text comes from the affiliated bank's system.

Response Code

Response code is taken from the document.

Message Description

In response to an authorization request sent to the affiliated bank's system, a nonzero response code has been received (for example, partial payment is permitted).

AUTH.ADD_SERVICE:E01

Message Text

"Not supported message type".

Response Code

57

Message Description

The system does not support the creation of adjustments for additional online operations. Authorization request declined.

AUTH.ADD_SERVICE:E02**Message Text**

"Service not on file".

Response Code

57

Message Description

The code of the additional online operation specified in the authorization message is absent in the "Additional Online Operations" reference book. Authorization request declined.

AUTH.ADD_SERVICE:E03**Message Text**

"Card is reissuing. PIN Change disabled".

Message Code

57

Message Description

During card reissue it is not possible to change the PIN. Authorization request declined.

AUTH.AFF:E001**Message Text**

"Routing for source not found".

Response Code

3

Message Description

Authorization request declined since the Source Member ID is absent from the document or the specified ID is not registered in the system (BIN table).

AUTH.CHECK_PREV_AUTH:E11**Message Text**

"Matched doc has another type".

Response Code

95

Message Description

During search for authorization document it was determined that the authorization document has another Service Class. The documents could not be matched.

AUTH.CHECK_PREV_AUTH:E21**Message Text**

"Matched by RRN but auth code mismatched".

Response code

95

Message Description

During search for authorization document according to RRN it was determined that the Auth Code of the documents to be matched does not correspond. The documents could not be matched.

AUTH.DOC:E01**Message Text**

"StandIn Start RC".

Message Description

The response code "on entry" of the authorization message received from the Stand-In system during synchronization with the production system.

AUTH.DOC:E02**Message Text**

"Stand in RC".

Message Description

The response code according to the results of processing the authorization message received from the Stand-In system during synchronization with the production system.

AUTH.GET_BLK_AMNT:E01**Message Text**

"Invalid Currency".

Response Code

12

Message Description

Currency code specified in the authorization message was not found in the system reference book.

AUTH.GET_S_T:E001**Message Text**

"Card number not on file"

Message Code

14

Message Description

The card contract is not registered in the system for the card number specified in the authorization message. Authorization request declined.

AUTH.GET_ST:E002

Message Text

"Device ID is not on file".

Response code

3

Message Description

The device contact is not registered in the system for the device ID specified in the authorization request. Authorization request declined.

AUTH.GET_ST:E004

Message Text

"Transaction restricted for this card".

Response Code

Taken from stop list.

Message Description

This card is registered in a stop list. Authorization request declined.

AUTH.GET_TGT:E006

Message Text

"No such Account".

Response Code

Depends on relation type code.

Message Description

For this card contract no related card was found with the relation type code specified in the authorization message. Authorization request declined.

AUTH.GET_TGT:E01

Message Text

"<Contract for> not found".

Response Code

14

Message Description

The contract for which the operation was requested is not registered in the system.

AUTH.GET_TGT:W006**Message Text**

"Used default spc for foreign authorization".

Response Code

0

Message Text

For the card contract no related contract was found with the relation type code specified in the authorization message. Authorization made on the main card contract.

AUTH.POST_AUTH:E010**Message Text**

"Transaction not allowed".

Response Code

57

Message Description

The transaction type specified in the message is not registered in the system. Authorization declined.

AUTH.POST_AUTH:E011**Message Text**

"Service not allowed for this card".

Message Description

The Service for this transaction was not found in the system. Authorization declined.

AUTH.POST_AUTH:E012**Message Text**

"Amount too small".

Response Code

13

Message Description

After calculating the transaction amount in the contract currency and calculating the fee amount for the transaction, the transaction sum amount exceeded the transaction amount.

AUTH.POST_AUTH:E013**Message Text**

"Required amount is absent".

Response code

13

Message Description

In the authorization request for "Purchase with cash back" the purchase amount is absent. Authorization declined.

AUTH.POST_AUTH:E014**Message Text**

"CashBack is disabled".

Response Code

457

Message Description

The request for "Purchase with cash back" is declined since the Service for this transaction is not registered in the system.

AUTH.POST_AUTH:E015**Message Text**

"Available Amount too small".

Response Code

51

Message Description

The message is generated when processing an authorization request for a transaction with the possibility of partial payment if the account balance is not sufficient to cover the sum amount of the transaction (after calculating the transaction amount in the contract currency and calculating the amount of the fee).

AUTH.POST_AUTH:E015**Message Text**

"Service declined for this card".

Response Code

57, or taken from the Service's "RC" tag.

Message Description

The transaction is prohibited by the Service's configuration.

AUTH.POST_AUTH:W87**Message Text**

"Purchase only".

Response Code

87

Message Description

Only purchase is permitted for an authorization request for purchase with cash back.

AUTH.PUT_FIN:E001**Message Text**

"Check Fin Doc Result"

Message Description

Financial document created as a result of an SMS message (Single Message System) failed check.

AUTH.PUT_REQUEST:E001**Message Text**

"Duplicate advice".

Response Code

94

Message Description

After successful processing of an authorization request from a payment system a repeat request to execute the transaction is received (possibly the response message sent to the payment system was lost). The repeat request is ignored.

AUTH.PUT_REQUEST:E002**Message Text**

"Advice Start Code is not zero".

Message Description

Notification has been received that the payment system made a decision for WAY4 and denied the request.

AUTH.REQUEST:E001**Message Text**

"Authorization was already reversed or matched".

Response Code

0

Message Description

Request to cancel an authorization request was declined as the authorization request has already been cancelled.

AUTH.REQUEST:E002**Message Text**

"Original document not found for reversal".

Message Code

95

Message Description

During processing of reversal document the original (to be reversed) authorization document was not found.

AUTH.REQUEST:E003**Message Text**

"Inward RC".

Response Code

Comes from external system.

Message Description

The request did not pass checking on NetServer.

AUTH.REQUEST:E006**Message Text**

"Not supported message type."

Response Code

57

Message Description

The message code for this information channel, transaction type and request category was not found in the system dictionary (see "Message Types").

AUTH.REQUEST:E007**Message Text**

"Order not on file".

Response Code

57

Message Description

The standing payment order code was not found.

AUTH.REQUEST:E008**Message Text**

"Contract not found".

Response Code

14

Message Description

The contract specified in the authorization request is not registered in the system.

AUTH.REQUEST:E014**Message Text**

"Invalid order".

Message Description

A document for this standing payment order was not generated due to an error in the payment order.

AUTH.REQUEST:E015**Message Text**

"Invalid Order Doc".

Message Description

The document created according to the standing payment order failed the check.

AUTH.REQUEST:E016**Message Text**

"Internal Error. Empty Order Doc".

Response Code

57

Message Description

A serious error in the configuration of the standing payment order.

AUTH.TIMEOUT:F001**Message Text**

"Timeout detected".

Response Code

96

Message Description

Time permitted to process the authorization request has been exceeded.

AUTH.TRANSIT:E**Message Description**

An error occurred while searching for the routing contract when sending a message to the affiliate bank or external banking system when the corresponding card contract is registered.

AUTH:W10**Message Text**

"Amount changed"

Response Code

10

Message Description

Notification that the transaction amount has changed (when making partial payment).

BLK.REQUEST:E021**Message Text**

"Not sufficient funds available in purse".

Response Code

51

Message Description

Insufficient funds on special balance.

CHANGE_PIN:E01**Message Text**

"Not supported in StandIn mode".

Response Code

5

Message Description

Authorization request to change PIN was received in Stand-In mode. PIN change in Stand-In mode is not possible.

CHECK_ATN:E01**Message Text**

"ATN not found"

Response Code

5

Message Description

Authentic Tracking Number (security value for 3-D Secure transactions) not found.

CHECK_PIN_LIKE:E001**Message Text**

"Allowed %% check attempts exceeded"

Message Description

The maximum number of PIN2 attempts has been exceeded.

CHECK_PIN_LIKE:E002**Message Text**

"%% check failed"

Message Description

PIN2 was entered incorrectly.

CHECK_PREV_AUTH:E001

Message Text

"Original document not posted yet (processed) and will be closed"

Response Code

0

Message Description

When a secondary authorization request is received (for example, cancellation of authorization, the first request for the affiliated bank has not yet been processed. The first request will not be processed.

CHECK_PREV_AUTH:E002

Message Text

"Original document not found for reversal"

Response Code

95

Message Description

During reversal document processing, the original (to be reversed) document is not found.

CHECK_PREV_AUTH:E003

Message Text

"Wrong transaction amount".

Response Code

13

Message Description

When a secondary request for transaction reversal is received, it is found that the amount in the secondary request does not correspond to that in the original. The secondary request is declined.

CHCK.AUTH:E01

Message Text

"Card is in stop list".

Response Code

The substituting value is taken from the stop list.

Message Description

The card is in the stop list on the transaction date. The transaction date is determined from the communication server system clock.

The system declines documents of a transaction made with "our" card. If the transaction was made with a "foreign" card, the document is posted on the dispute contract accounts.

Recommended Actions

If the document of a transaction made with a "foreign" card complies with its corresponding payment system regulations (VISA Operating Regulations Part II/MC Chargeback Guide), a dispute document can be created.

CHCK.AUTH:E04**Message Text**

"Inward presentment must be authorized".

Response Code

95

Message Description

The system failed to find the authorization document of the inward presentment for the transaction that must be authorized. An example of such a transaction is "ATM Cash".

CHCK.AUTH:E06**Message Text**

"Voice authorization not found"

Response Code

95

Message Description

The system cannot find voice authorization data for the transaction made on a merchant device.

The message could result from a wrong authorization code from the merchant.

Document posting results depends on the value of the "DECLINE_NON_AUTHORIZED" global parameter (see document "WAY4™ Global Parameters").

CHCK.AUTH:E07**Message Text**

"Unauthorized transaction exceeds floor limit and declined".

Response Code

95

Message Description

The message indicates that the amount of the transaction made on the merchant imprinter exceeds the floor limit specified in the device's Service Package.

The document was declined during posting.

The message could result from a missing authorization code from the merchant or a violation of floor limit transaction rules by the merchant.

The message is created if the "DECLINE_NON_AUTHORIZED" global parameter value is "Y" (see document "WAY4™ Global Parameters").

CHCK.AUTH:E10

Message Text

"Invalid capture currency".

Response Code

13

Message Description

The financial document currency differs from the authorization document currency.

CHCK.AUTH:E11

Message Text

"Invalid capture amount".

Response Code

13

Message Description

The transaction amount in the document differs from the authorized amount by more than the acceptable value. The message is only created for documents of transactions made on "our" devices.

CHCK.AUTH:E12

Message Text

"Invalid capture amount for cash/Unique"

Response Code

13

Message Description

The transaction amount in the document differs from the amount authorized for a "Cash" or "Unique" transaction made on an external device.

CHCK.AUTH:E13

Message Text

"Authorization trans amount is not matched to presentment trans amount"

Response Code

13

Message Description

This message warns that the difference between the presentment transaction amount and the authorization transaction amount exceeds the value of global parameter "AUTH_AMOUNT_DIFF_PCNT" (see document "WAY4™ Global Parameters").

CHCK.AUTH:W05**Message Text**

"Unauthorized inward presentment".

Response Code

101

Message Description

The system failed to find the inward presentment authorization document for the transaction where the *Is Authorized* property value is "Maybe". The message could result from wrong references in the incoming document.

Recommended Actions

Search for the authorization document manually.

If you find the corresponding authorization document having the "Posted" status, reverse it.

CHCK.AUTH:W06**Message Text**

"Unauthorized inward presentment exceeded floor limit"

Response Code

101

Message Description

This message warns that an authorization document has not been found for the posted financial document; at the same time, the transaction amount exceeds the floor limit.

CHCK.AUTH:W08**Message Text**

"Unauthorized transaction exceeds floor limit".

Response Code

101

Message Description

The amount of the transaction made on the merchant imprinter exceeds the floor limit.

The message could result from a missing authorization code from the merchant or violation of the floor limit transaction rules by the merchant.

The message is created if the "DECLINE_NON_AUTHORIZED" global parameter value is "N" (see document "WAY4™ Global Parameters").

CHCK.AUTH:W16

Message Text

"Unauthorized inward presentment reported as zero floor limit"

Response Code

101

Message Description

This message warns that the processed financial document does not contain an authorization code; at the same time, the transaction amount exceeds the channel floor limit set by VISA.

CHCK.AUTH:W17

Message Text

"Unauthorized inward presentment reported as exceeding floor limit"

Response Code

101

Message Description

This message warns that the processed financial document does not contain an authorization code, although transactions of this type should be authorized according to VISA requirements.

CHCK.BASE:E01

Message Text

"Transaction not allowed".

Response Code

12

Message Description

The transaction type specified in the document must not be carried out between the contract types of the source and target contracts.

Acceptable combinations of transaction types are specified in the reference form of the transaction subtypes (see the section "Additional Parameters of Transactions").

CHCK.BASE:E02

Message Text

"Invalid settlement currency".

Response Code

96

Message Description

The settlement currency is not specified in the document or in the FX Scheme for the financial institution of the source contract.

The document was rejected when it was posted.

Recommended Actions

Check the settlement currency or the fee currency values in the document. If the currency was not specified in the FX Scheme of the source contract financial institution, specify it.

CHCK.BASE:E03**Message Text**

"Invalid fee currency".

Response Code

96

Message Description

The fee currencies of the source contract financial institution and/or the target contract financial institution were not specified in the document or in the FX Scheme.

The document was rejected when it was posted.

Recommended Actions

Check the source fee currency and the target fee currency values in the document. If the fee currency is not specified in the FX Scheme, specify it.

CHCK.BASE:E04**Message Text**

"Source service not found".

Response Code

58

Message Description

The system failed to find the source contract Service. The document was rejected when it was posted.

The system can create a message in the following situations:

- Required source contract Service is not found.
- Transaction service and subtypes are missing the information required to find the source contract account, and the source contract Accounting Scheme is missing the account template where the *Account Status* property value in the account type is "Primary".

Recommended Actions

In the first situation, create the required Service in the Service Package of the source contract.

In the second situation, specify the source contract account for posting the transaction. The account should be specified in the corresponding Service of the source contract's Service Package.

After that, repeat the document approval and acceptance procedure (see the section "Document Approval" and the section "Document Acceptance").

CHCK.BASE:E05

Message Text

"Source account not found".

Response Code

58

Message Description

The system fails to find the account in the source contract currency. The document was rejected when it was posted.

The contract account is determined according to the settings of the found Service. If the Service is not found and the Service Package specifies that the default account should be used, the original transactions are posted on the account where the *Account Status* property value in the account type is "Primary". The secondary transactions use the dispute account.

Recommended Actions

Check if the Service Package settings are correct and if the contract Accounting Scheme corresponds to the Service Package.

After that, repeat the document approval and acceptance procedure (see the section "Document Approval" and the section "Document Acceptance").

CHCK.BASE:E12

Message Text

"Routing too long".

Response Code

58

Message Description

The number of transit financial institutions in the interbranch transaction exceeds the max acceptable value – "3". The document was rejected when it was posted.

Recommended Actions

Check and correct the institution routing settings. If more than three transit financial institutions are still required for a document, contact authorized representatives of the WAY4 vendor.

CHCK.BASE:E010

Message Text

"Target message code not found for this channel".

Response Code

12

Message Description

Message indicates that the system has failed to find the message code corresponding to the message channel, transaction type and request category in the reference table. At the same time, the document should be sent through the payment system channel.

The document was rejected when it was posted.

Recommended Actions

Check the message code reference form (see the section "Message Types").

CHCK.BASE:E011**Message Text**

"Target processing class not defined".

Response Code

14

Message Description

The *Processing Class* property value is not specified in the outgoing document (to be uploaded to MasterCard Europe).

The document was rejected when it was posted.

Recommended Actions

Check correctness of data in the BIN table (Full → Configuration Setup → Routing → BIN Table).

CHCK.BASE:E012**Message Text**

"Target message code not found for affiliated channel".

Response Code

0

Message Description

WAY4 failed to find in the outgoing document the message code specified for the affiliated message channel and transaction type in the WAY4 reference table.

After the document is processed, its *Outgoing Status* becomes "Closed".

Recommended Actions

Check the WAY4 message code reference table (see the section "Message Types").

Please note that the error can be due to the affiliated channel lacking (rightly) support for receiving this kind of message. Because of this, the needed message code configuration may be missing.

CHCK.BASE:E018**Message Text**

"Target service not found".

Response Code

57

Message Description

The target contract Service is not found.

The system can create a message in the following situations:

- Required target contract Service is not found;
- Transaction Service and subtypes are missing the information required to find the target contract account, and the target contract's Accounting Scheme is missing the account template where the *Account Status* property value in the account type is "Primary".

Recommended Actions

Create the required Service in the Service Package of the target contract and, if the document was rejected, repeat the document approval and acceptance procedures (see the section "Document Approval" and the section "Document Acceptance"); if the document was posted using the dispute contract, recreate the document (see the section "Reposting a Document") and then approve and accept the new document.

CHCK.BASE:E019**Message Text**

"Outgoing service rules not found. Document has been declined."

Response Code

57

Message Description

The system failed to find the target contract Service required for the outgoing document uploaded to the external message channel.

Recommended Actions

To correct the error, create the required Service in the target contract Service Package and repeat the document approval and acceptance procedures (see the section "Document Approval" and the section "Document Acceptance").

CHCK.BASE:E024**Message Text**

"Dispute transaction has not unblocked existing pending authorization".

Response Code

57

Message Description

The system failed to post the incoming payment request (presentment, representment or reversal) correctly due to an error when searching for the target contract or the target Service or while matching documents. The reasons are specified in other error messages generated when the document is posted.

At the same time, the system found an authorization with properties corresponding to the document. The authorization amount was not unblocked because the financial document was not posted properly.

CHCK.BASE:E034**Message Text**

"Target Account not found".

Response Code

57

Message Description

The system failed to find the dispute contract account kept in the settlement currency of the document. The account is required to post an incoming document received from an external message channel.

The document was rejected when it was posted.

Recommended Actions

Correct the Accounting Scheme of the dispute contract. The scheme should contain dispute accounts in all currencies used by internal FX Schemes.

Repeat the document approval procedure (see the section "Document Approval") and acceptance (see the section "Document Acceptance").

CHCK.BASE:E071**Message Text**

"Document will be posted from dispute contract"

Response Code

162

Message Description

The system cannot find the account specified in the Service for the operation when posting a secondary document. Therefore, the document will be posted to the dispute contract.

CHCK.BASE:E081**Message Text**

"On-us transaction cannot be posted"

Response Code

57

Message Description

The target contract Service is not found for the document of an operation executed on "our" device with "our" card. The document is declined.

Recommended Actions

Check the target contract's Service Package configuration.

CHCK.BASE:E082**Message Text**

"Document will be posted to dispute contract"

Response Code

162

Message Description

The system did not find the needed Service for the target contract for the inward document created from the message channel, or the Service found indicates the wrong account for document posting.

The document will be posted to the dispute contract as the target, using its dispute account.

Recommended Actions

Check why the Service is absent. More detailed information on its search can be found in the document's other messages.

Possible reasons for the error may be:

- Incorrect configuration – add the missing Services or correct the account type in the Service, then repost the document (see the section "Reposting a Document").
- Illegal transaction from the payment system – dispute documents may be created in such cases, if the outward document meets payment system regulations (VISA Operating Regulations Part II/MC Chargeback Guide).

CHCK.BASE:E088**Message Text**

"Invalid dispute contract institution"

Response Code

96

Message Description

Parameterization error. Dispute contract required for posting not found, neither in the card contract's FI nor the head office FI.

Recommended Actions

Check the configuration of the dispute contracts.

CHCK.BASE:E121**Message Text**

"Dispute contract not found"

Response Code

96

Message Description

The FI's dispute contract is not found when posting the financial document, for example, because the card is absent from the database.

Recommended Actions

Check the configuration for the FI's dispute contract.

CHCK.BASE:E218**Message Text**

"Document posted by the dispute conditions"

Response Code

0

Message Description

The target contract Service for the inward financial document has parameter *Service Allowed* = "Dispute". The document is therefore posted according to the Service's conditions with a generated warning.

Recommended Actions

Analyze the parameters of this document.

CHCK.EN:E002**Message Text**

"Batch header has not been approved".

Response Code

96

Message Description

You cannot post and accept an individual document of a batch if the batch header has not been approved and accepted. The document was rejected when it was posted.

Recommended Actions

Before accepting an individual document of a batch, execute the batch acceptance and approval.

CHCK.FRM:E01**Message Text**

"Message code not configured".

Response Code

96

Message Description

The transaction message code is not available in the reference table. The document was rejected when it was posted.

Recommended Actions

Check if the message code is correct and if required, correct the message code reference table (see the section "Message Types") to support the code.

CHCK.FRM:E02**Message Text**

"Transaction type missing".

Response Code

12

Message Description

The transaction type is not specified for the document where the *Service Class* property value is "Transaction". The document was rejected when it was posted.

Recommended Actions

Specify the transaction type in the document.

CHCK.FRM:E03**Message Text**

"Invalid service class".

Response Code

12

Message Description

An invalid value is contained in the *Service Class* property in the document of the specified transaction type. The document was rejected when it was posted.

Transaction types can only be specified in the documents where the *Service Class* is "Transaction", "Miscellaneous" or "Credit Limit". If only the transaction type is specified in a document created manually, WAY4 defines the *Service Class* value from the transaction type. As for the documents created on the basis of the incoming messages, the *Service Class* and the transaction type are defined on the basis of the message code (see the section "Message Types").

The error can result from:

- Wrong value of the *Service Class* property in the "Transaction Types" form.
- An error in the data input form, for instance, because it was edited incorrectly.
- An error in the document loading process.

Recommended Actions

Check the *Service Class* field value specified for the document transaction type in the "Transaction Type" form (see the section "Transaction Types and their Parameters"). If no error is found in the field, contact representatives of the WAY4 vendor.

CHCK.FRM:E04**Message Text**

"Transaction currency missing, but transaction amount present".

Response Code

13

Message Description

No currency is specified in the presented transaction amount. The document was rejected when it was posted.

Recommended Actions

Specify the required currency in the document and post it again.

CHCK.FRM:E05**Message Text**

"Settlement currency missing, but settlement amount present".

Response Code

13

No currency is specified in the presented settlement amount. The document was rejected when it was posted.

Recommended Actions

Specify the required currency in the document and post it again.

CHCK.FRM:E06**Message Text**

"Reconciliation currency missing, but reconciliation amount present".

Response Code

13

Message Description

No currency is specified in the presented reconciliation amount. The document was rejected when it was posted.

Recommended Actions

Specify the required currency in the document and post it again.

CHCK.FRM:E07**Message Text**

"Target Fee currency missing, but Fee amount present".

Response Code

13

Message Description

No currency is specified in the presented target fee contract amount. The document was rejected when it was posted.

Recommended Actions

Specify the required currency in the document and post it again.

CHCK.FRM:E08**Message Text**

"Source Fee currency missing, but Fee amount present".

Response Code

13

Message Description

No currency is specified in the presented source fee contract amount. The document was rejected when it was posted.

Recommended Actions

Check configuration of the data input form; if using a standard form or the message was generated while executing a data loading procedure (pipe), contact WAY4 vendor representatives.

CHCK.FRM:E09**Message Text**

"Settlement amount missing".

Response Code

13

Message Description

The settlement amount is not specified in the card transaction document. The document was rejected when it was posted.

Recommended Actions

Specify the settlement amount. If the form does not allow for this, contact WAY4 vendor representatives.

CHCK.FRM:E10**Message Text**

"Settlement amount must be positive".

Response Code

13

Message Description

A negative settlement amount is unacceptable in the document. The document was rejected when it was posted.

Recommended Actions

The settlement amount should be a positive value in all documents except "Settlement" transaction type documents.

CHCK.FRM:E11**Message Text**

"Transaction date missing".

Response Code

0

Message Description

The transaction date is not specified in the document. The document was rejected when it was posted.

Recommended Actions

Specify the proper transaction date in the document.

CHCK.FRM:E12**Message Text**

"Presentment is too late".

Response Code

68

Message Description

The merchant presentment transaction date differs from the DB server system clock date by a value that exceeds the acceptable value. The document was rejected when it was posted.

Recommended Actions

The acceptable time difference between the transaction date and the current system date is 200 days by default. The value can be changed using the "LATE_PRESENTMENT" global parameter (see document "WAY4™ Global Parameters").

CHCK.FRM:E13**Message Text**

"Posting date is too late"

Response Code

68

Message Description

The posting date of the document differs from the DB server system date by a value that exceeds a limit. The document was rejected when it was posted.

Recommended Actions

The acceptable time difference between the document posting date and the current system date is 200 days by default. The value can be changed using the "LATE_PRESENTMENT" global parameter (see document "WAY4™ Global Parameters").

CHCK.FRM:E14**Message Text**

"Invalid <<Is Authorization> tag ".

Response Code

12

Message Description

The attribute indicating that the document belongs to the financial or authorization category is absent. The document was rejected when it was posted.

The error can result from:

- Wrong configuration of the transaction code (the "Is Authorization" value is not specified) if the Source Message Code value is defined.
- An error in the document creation form, for instance, in case it was incorrectly edited.

Recommended Actions

Check the transaction code settings and the document creation form.

CHCK.GEN:E01**Message Text**

"Special fee code not configured"

Response Code

0

Message Description

When processing documents with a value in the Source Fee Code field, the system found that this value is not registered in the SRC_FEE_CODE table.

This field allows the Service to be additionally configured for document processing. This field may be filled by a special procedure before posting, for example, when loading documents to the system. The value given through the procedure for this field should be registered in the SRC_FEE_CODE table.

Recommended Actions

Check that the SRC_FEE_CODE table is filled in and monitor the procedure that fills in the Source Fee Code field in the document.

CHECK.GET_TGT:W06**Message Text**

"Used default spc for foreign authorization".

Response Code

0

Message Description

For the card contract no related contract was found with the relation type code specified in the authorization message. Authorization made on the main card contract.

CHCK.MISC:E01**Message Text**

"Target contract not found".

Response Code

14

Message Description

The system failed to find in the database the contract specified in the *Target contract number* field of the fee collection document. The document was rejected when it was posted.

Recommended Actions

Correct the document, approve it and execute the acceptance procedure again.

CHCK.MISC:E02**Message Text**

"Transaction not allowed".

Response Code

12

Message Description

The fee type specified in the fee collection document is not allowed for the target contract. The document was rejected when it was posted.

The allowed combinations of the fee types and the contract types are listed in the reference form of the fee subtypes ("Full → Configuration Setup → Transaction Types → Fee Types → [Sub Types]").

CHCK.MISC:E03**Message Text**

"Service not found".

Response Code

57

Message Description

The system failed to find the required Service or the target contract account of the fee collection document. The document was rejected when it was posted.

The specified fee type is not allowed for the target contract or the Service Package is not configured properly.

CHCK.MISC:E04**Message Text**

"Invalid Fee currency".

Response Code

13

Message Description

The settlement currency and/or the fee currency are not specified in the fee collection document or are not specified in the FX scheme of the target financial institution. The document was rejected when it was posted.

Recommended Actions

Check the settlement currency and/or the fee currency in the document and make changes in the FX scheme if required.

CHCK.MISC:E06**Message Text**

"Original doc not found for reversal"

Response Code

95

Message Description

The original document collecting the miscellaneous fee was not found for the reversing document. The reversing document was declined.

Recommended Actions

Check and correct the reference numbers in the reversal document, then post the document again.

CHCK.MISC:E11**Message Text**

"This is not a "When Available" doc"

Message Description

Operation for unblocking funds that have been blocked after a "When Available" document has been processed is executed for a document with a different parameter (see the section "Posting "When Available" Type Documents").

This message may occur, for example, because of an incorrect configuration in the data selected by the user when creating the form or menu item through which the operation was executed.

CHCK.MISC.E12**Message Text**

""When available" doc closed"

Response Code

0

Message Description

This message informs the user that the "When Available" financial document and documents collecting a miscellaneous (non-transaction) fee with parameter Category = "When Available" with active global parameter "BLOCK_IF_AVAILABLE_FEE" (see the section "Posting "When Available" Type Documents") has been reversed.

CHCK.MISC.E14**Message Text**

"Invalid contract"

Response Code

14

Message Description

If the needed target contract is not found during procedure "Renew When Available Fees" (see "Properties of Miscellaneous Fees (Non-transaction Fees)"), it will be impossible to post the financial document, which will take on status "Closed".

CHCK.MISC.E15**Message Text**

"Document Expired"

Response Code

54

Message Description

This message is created when processing "When Available" type documents and means that the time interval defined by the Service during which the document may be processed has been exceeded (see the section "Posting "When Available" Type Documents").

CHCK.POST_CRED:E001**Message Text**

"Target contract credit limit not compatible with product settings".

Response Code

51

Message Description

When the document was posted to lower the credit limit, the amount lowered exceeded the target contract's current credit limit value. The document was declined when posted.

This check occurs only for contracts where the Accounting Scheme contains a "Personal Limit" account template.

Recommended Actions

It is necessary to correct the document amount, subject it to approval and to post it again for processing and acceptance.

CHCK.POST_CRED:E002**Message Text**

"Source contract not found".

Response Code

3

Message Description

The system failed to find in the database the contract specified in the *Source Contract Number* field of the document specifying the credit limit. The document was rejected when it was posted.

Recommended Actions

Correct the document, approve it and execute the acceptance procedure again.

CHCK.POST_CRED:E003**Message Text**

"Target contract not found".

Response Code

14

Message Description

The system failed to find in the database the contract specified in the *Target Contract Number* field of the document. The document was rejected when it was posted.

Recommended Actions

Correct the document, approve it and execute the acceptance procedure again.

CHCK.POST_CRED:E005**Message Text**

"Credit limits can only be added to main contracts".

Response Code

12

Message Description

The credit limit value can only be transferred either from the main contract or from the subcontract of the same main contract as the subcontract for which the credit limit is specified.

Recommended Actions

Specify the respective subcontract in the document or leave the field blank to apply the default value (main contract).

CHCK.POST_CRED:E007**Message Text**

"Trivial transaction: Source = Target".

Response Code

12

Message Description

Unacceptable transaction for changing the credit limit: the source contract is the same as the target contract. The document was rejected when it was posted.

Recommended Actions

Correct the source contract number and/or the target contract number values, approve the document and execute the acceptance procedure again.

CHCK.POST_CRED:E008**Message Text**

"Deposit contract to be used as source not found".

Response Code

96

Message Description

The source contract is not specified in the document specifying the credit limit value and the deposit contract is not specified in WAY4 for the target contract's financial institution. The document was rejected when it was posted.

Recommended Actions

Specify the source contract in the document or configure the deposit contract of the financial institution defined by the target contract.

CHCK.PREV:E01**Message Text**

"Previous document not found for transaction cycle".

Response Code

101

Message Description

The system failed to find the previous document in the transaction cycle.

The previous document of the secondary interbank document is not found.

The previous document is searched for in accordance with the following rules:

- IRN (Issuer Reference Number) of the original and secondary documents should be the same.
- *Source Member ID* field value or the *Target Member ID* field value of the secondary document should be the same as the corresponding field values in the specified fields of the original document.

Recommended Actions

Find the original document manually and correct values in the fields if possible.

CHCK.PREV:E02

Message Text

"Previous document not found for reversal".

Response Code

95.

Message Description

System failed to find the original document of the "Advice", "Part Advice", "Adjustment" or "Request" request category for the reversal document.

The document was rejected or its status became "Decline Service" when it was posted.

Recommended Actions

If the document should be accepted:

- Find the original document manually of the rejected document, correct the document properties used in matching the documents and repeat procedure of the document approval and acceptance.
- If the document status is "Decline Service", you can only solve the problem through transferring the amount (see the section "Account Transfer") from the dispute account to the account of the respective target contract.

CHCK.PREV:E03

Message Text

"Previous document not found for reply".

Response Code

101

Message Description

System failed to find the previous document of a document, for instance, a presentment for a chargeback.

The document was rejected or its status became "Decline Service" when it was posted.

Recommended Actions

If the document should be accepted:

- Manually find the original document of the rejected document, correct the document properties used in matching the documents and repeat document approval and acceptance.
- If the document status is "Decline Service", you can only solve the problem through transferring the amount (see the section "Account Transfer") from the dispute account to the account of the respective target contract.

CHCK.PREV:E04**Message Text**

"Reversal declined".

Response Code

95

Message Description

The system rejected the reversal document as it failed to find the original document. It generates a message for created documents based on the messages received from "our" devices or via the affiliated message channel.

Recommended Actions

The system searches for the original document according to the rules described in the "CHCK.PREV:E02" section.

CHCK.PREV:E10**Message Text**

"Cannot reverse history document".

Response Code

95

Message Description

It is unacceptable to reverse a document imported with the Interchange Inward/Outward History processes. The document was rejected when it was posted.

CHCK.PREV:E11**Message Text**

"Previous doc is not posted"

Response Code

0

Message Description

While processing the reversal, the system found that the original document had not yet been posted, for example, because its posting date is later than the current date. The reversal document will retain *Posting Status* = "Waiting".

Recommended Action

The reversal document may be posted only after the original document is posted.

CHCK.PREV:E12**Message Text**

"Nonmatching authorization found with the same authorization code"

Response Code

102

Message Description

While attempting find a matching document for the financial document during posting, the system could not find the required authorization document. However, it found an authorization with the same authorization code as the financial document. The financial document is posted, but the system generates a warning.

Recommended Actions

Check the parameters in the found authorization document.

CHCK.PREV:E14**Message Text**

"Presentment with the same auth code"

Response Code

102

Message Description

While posting the financial document, two presentments were found with the same authorization code.

Recommended Actions

Analyze the documents, as this could be a dispute situation.

CHCK.PREV:E15**Message Text**

"Inward reversal converted to advice".

Response Code

95

Message Description

This is a maintenance message. The system failed to find the original document of the incoming reversal document. So it converts the latter into the original document and reverses the transaction amount sign.

CHCK.PREV:E21**Message text**

"Presentment transaction type differs from authorization transaction type"

Response code

0

Message description

When matching in the process of posting a financial document, the corresponding authorization document is found (matching by RRN was successful). However, the authorization document's transaction type differs from that of the financial document. The financial document is posted with a warning.

CHCK.PREV:E069**Message Text**

"Cannot reverse doc which invoked interest calculation".

Response Code

57

Message Description

If document posting results in automatic calculation of the loan interest (in the "Calculate when Credit" mode), document reversal is unacceptable.

The document was rejected when it was posted.

Recommended Actions

Such a document can only be reversed using Accounting Transactions (see the section "Accounting Transaction").

CHCK.PREV:W01**Message Text**

"Settl currency differs for reversal".

Response Code

102

Message Description

The settlement currency values are not the same in the reversal and the original documents.

Recommended Actions

Check properties of the reversal document.

CHCK.PREV:W02**Message Text**

"Trans currency differs for reversal".

Response Code

13

Message Description

The transaction currency values are not the same in the reversal and the original documents.

Recommended Actions

Check properties of the reversal document.

CHCK.PREV:W03**Message Text**

"Invalid amount for reversal".

Response Code

102

Message Description

The amount of the reversal document specified in the settlement currency is not equal to the respective amount in the original document.

Recommended Actions

Check properties of the reversal document.

CHCK.PREV:W04**Message Text**

"Reversal converted to adjustment".

Response Code

0

Message Description

The transaction amount values in the reversal and original documents are not the same. The system converts the reversal document into the adjustment document.

CHCK.PREV:W05**Message Text**

"Replaced amount more than original"

Response Code

103

Message Description

The amount of the adjustment document specified in the settlement currency is more than the corresponding amount in the original document.

Recommended Actions

Check properties of the adjustment document.

CHCK.ROUTING:E01**Message Text**

"Interbranch routing not found".

Response Code

58

Message Description

The system was supposed to post the document to contract accounts belonging to different financial institutions but it fails to find the routing.

The situation can emerge when the routing for an external channel of a financial institution refers to the Interchange Routing contract of another financial institution, but the corresponding Interbranch Routing is not specified. The document was rejected when it was posted.

Recommended Actions

Correct settings of the Interchange Routing and/or the Interbranch Routing.

CHCK.ROUTING:E02**Message Text**

"Invalid Routing for <...>

Message Description

The required Service for the Interbranch Routing contract was not found.

Recommended Actions

Make the necessary corrections in the Interbranch Routing configuration.

CHCK.ROUTING:E03**Message Text**

"Interbranch accounts not found".

Response Code

58

Message Description

Neither the source contract account nor the target contract account are specified in the Interbranch routing. The document was rejected when it was posted.

Recommended Actions

Correct the setting of the Interbranch Routing.

CHCK.ROUTING:E10**Message Text**

"Invalid settlement currency".

Response Code

96

Message Description

The settlement currency is not specified in the interbranch transaction document and in the FX scheme of the financial institution referred to by the macrotransaction. The system selects the currency according to the document currency and the interbranch routing configuration. The document was rejected when it was posted.

Recommended Actions

Check values of the settlement currency and correct the FX scheme if required.

CHCK.ROUTING:E11**Message Text**

"Invalid Routing (Source)"

Response Code

96

Message Description

The message is an indicator of an error in the interbranch routing configuration.

The error can emerge in the following situations:

- The system failed to find the Service for the interbranch routing contract. In this case, the system rejects the document if the "DEFAULT_INST_ROUTING" global parameter value is "N". Otherwise the system posts the document using the default accounts specified in the Interbranch Routing configuration (there is no message generated). In any case, check settings of the Service Packages of the Interbranch Routing contracts.

CHCK.ROUTING:E21**Message Text**

"Routing contract <...> does not contain account <...>"

Message Description

There is an error in the Interbranch Routing configuration.

The required account could not be found in the routing contract.

Recommended Actions

Make changes to the Interbranch Routing configuration.

CHCK.S_T:E01**Message Text**

"Source number missing".

Response Code

3

Message Description

The source contract identifier is missing (in a source document, it is normally the device number or the account number).

CHCK.S_T:E02**Message Text**

"Receiving Member ID missing".

Response Code

3

Message Description

The system failed to find the transaction data target ID for the incoming document.

Recommended Actions

Check correctness of the incoming file, used to receive the message that led to creation of the document.

CHCK.S_T:E03**Message Text**

"Target number missing".

Response Code

30

Message Description

The target contract identifier is not specified in the document (in a source document, it is normally the card number or the account number).

CHCK.S_T:E05**Message Text**

"Invalid card parms"

Response Code

14

Message Description

Unacceptable card contract parameter; for example, a Luhn Digit value, the primary account number (PAN), or an unacceptable transaction type for a bankcard used to electronically swipe data. The validation is only carried out for outgoing card documents.

Recommended Actions

If an error occurs when a document is created, specify the correct card number in the *Target Number* field.

CHCK.S_T:E06

Message Text

"No Source contract found".

Response Code

3

Message Description

The system failed to find the source contract of the transaction. The document was rejected when it was posted.

The system searches for the source contract as follows:

- For secondary or reversal documents: if the previous document is found; contract is searched for using properties of the previous document.
- For interbank documents: contract is searched for using the *Source Member ID* or the *Target Member ID* field values depending on which channel is external.
- For documents where the source channel is represented with "our" card channel: contract's source number is the same as the number stored in the database.
- For documents where the source channel is represented with affiliated or external channels: the source contract is searched for using the Source Member ID or Rec Member ID and the source channel; in this situation the message can be followed by a number of messages explaining what caused the error during the search for the source contract.

Recommended Actions

Check correctness of the corresponding field values in the document and execute the document approval and acceptance procedure again.

CHCK.S_T:E07

Message Text

"Can not send doc to source channel".

Response Code

14

Message Description

When an external message channel is used, the channels of the transaction source and target contracts are the same, i.e., the document received from the payment system should be sent back according to the routing rules to the same payment system which is unacceptable.

The document is posted in the dispute cycle.

Recommended Actions

The dispute document can be created if it is provided by the payment system regulations.

CHCK.S_T:E10**Message Text**

"Source institution missing".

Response Code

3

Message Description

The financial institution or the contract subtype is not specified in the source contract.

Or, the "Clearing In" property value is not specified in the financial institution of the source contract.

Recommended Actions

Check the configuration of the source contract and/or of the financial institution.

CHCK.S_T:E08**Message Text**

"No target contract found".

Response Code

14

Message Description

The system fails to find the transaction's target contract.

The document was rejected or posted using the dispute contract. The dispute contract can only be used to post incoming documents of the payment systems; in this situation the system creates an additional message (see "CHCK.S_T:E09").

For the documents where the source channel is a channel belonging to "our" cards, the system searches for the target contract as follows:

- For secondary or reversal documents if the previous document is found: contract is searched for using the previous document properties.
- For all other documents: contract is searched for using the target number and target channel (as it is specified). If the database stores the contract where the number is the same as the target number, the contract is used as the target contract. If such a contract is not available, the target contract is searched for in the BIN table.

Searching the BIN table is based on the bank card number and Transaction Condition. If more than one record is found in the BIN table, the respective BIN group priority value is applied (Full → Configuration Setup → Routing → BIN Group).

CHCK.S_T:E09**Message Text**

"Document will be posted to dispute contract".

Response Code

14

Message Description

The document will be posted using the dispute contract as the target contract.

The message is created when the system fails to find the target contract for the incoming document received through payment system channels.

For a document where the source channel is not "our" card channel, the system searches for the target contract as follows:

- For secondary or reversal documents if the previous document is found: contract is searched for using the previous document properties.
- For the interbank documents: the target contract is searched for using the target number or the target member ID.
- For all other documents: the target contract is searched for using the target number and target channel (if it is specified). If the database stores the contract where the number is the same as the target number, the contract is used as the target contract. If such a contract is not available, the target contract is searched in the BIN table.

The BIN table search is based on the bank card number and transaction condition. If more than one record is found in the BIN table, the corresponding BIN group priority value is applied (Full → Configuration Setup → Routing → BIN Group).

CHCK.S_T:E11**Message Text**

"Source institution missing".

Response Code

3

Message Description

The FI or contract subtype is not indicated for the source contract.

Another possible scenario is that the "Clearing In" parameter is not indicated for the source contract's FI.

Recommended Actions

Check the configuration of the source contract and/or the financial institution.

CHCK.S_T:E009**Message Text**

"Card BIN not on file".

Response Code

14

Message Description

The system fails to find the BIN of the interbank document's card number in the BIN table. The document was rejected when it was posted.

The system finds the BIN of the card number based on the target contract identifier (Target Number) in the BIN table (Full → Configuration Setup → Routing → BIN Table) for the source or target channel (external).

The system searches for the BIN table using the card number. If more than one record is found in the BIN table, the respective BIN group priority value is applied (Full → Configuration Setup → Routing → BIN Group).

Recommended Actions

Check if the card number is correct in the document and update the BIN table if required.

CHCK.S_T:E059**Message Text**

"Card with our BIN not on file".

Response Code

14

Message Description

WAY4 failed to find card contract for the specified card number in the database; however, the card number falls within the range of "our" numbers as configured in contract subtypes.

Recommended Actions

If an error occurs when a document is created, specify the correct card number in the *Target Number* field. If the error is caused by a document from an external payment system, a dispute document can be created if it is provided by regulations of the payment system.

CHCK.S_T:W059**Message Text**

"There is no Card with our BIN on file".

Response Code

0

Message Description

WAY4 failed to find card contract for the specified card number in the database; however, the card number falls within the range of "our" numbers as configured in contract subtypes. The corresponding contract subtype is indicated in global parameter EXCEPTION_BINS, that is, the document is sent to the target according to Interchange Routing rules (as set in the BIN table).

CHCK.TRANSF:E001

Message Text

"Target account not found".

Response Code

14

Message Description

The system failed to find the target contract account for the document transferring money from an account to an account. The document was rejected when it was posted.

The target contract account is searched for using the following field values in the document:

- *Target Number*
- *Target Acc Type*
- *Target Account Currency* (if specified)
- *Settlement Currency* if *Target Account Currency* is not specified.

The system creates the message if it fails to find the target contract, if the required account type template kept in the specified currency is not available in the Accounting Scheme of the contract, or if one of the properties used to search for the account is not specified in the document.

Recommended Actions

Check if the properties above are specified correctly.

CHCK.TRANSF:E002

Message Text

"Source account not found".

Response Code

3

Message Description

The system failed to find the source contract account for the document transferring money between accounts. The document was rejected when it was posted.

The account is searched for using the following field values in the document:

- *Source Number*
- *Source Acc Type*
- *Settl Curr*

The system creates the message if it failed to find the source contract by its identifier, the required account type template kept in the specified currency is not available in the Accounting Scheme of the source contract, or if one of the properties above is not defined in the document.

Recommended Actions

Check if the properties above were defined correctly.

CHCK.TRANSF:E004**Message Text**

"Invalid settlement currency".

Response Code

12

Message Description

The settlement currency is not specified in the document transferring money between accounts or in the FX Scheme of the source contract's financial institution or the target contract. The document was rejected when it was posted.

Recommended Actions

Check the settlement currency value in the document and make changes in the FX scheme if required.

CHCK.TRANSF:E006**Message Text**

"Interbranch transfer not allowed".

Response Code

12

Message Description

It is prohibited to transfer money from an account of a branch to an account of another branch.

Recommended Actions

If the transaction must be executed, create two documents (to make a transfer to and from a correspondent account) or take advantage of an accounting transaction (see the section "Accounting Transaction").

EXT_RESP_CODE:W001**Message Text**

"Custom Response Code".

Message Description

Standard response code is changed by a custom procedure.

EXT_RESP_CODE:W002**Message Text**

"Custom Response Code. Standard RC=% %".

Message DescriptionStandard response code changed by custom procedure.

EXT_RESP_CODE:W002**Message Text**

"Outward Response Code".

Message Description

Response code for NetServer response.

CHCK.GEN:E01**Message Text**

"Special fee code not configured"

Response Code

0

Message Description

While posting the financial document, the system found that the value of parameter Source Fee Code does not correspond to the value registered in the system dictionary of the same name.

Recommended Actions

Check the configuration of the Source Fee Code dictionary or the pipe parameters used for document loading.

GET_ERR_LEVEL:E01**Message Text**

Unknown Response code <>.

Response Code

96.

Message Description

Unknown error code. Error code is not registered in the system.

SET_DOC_ERROR:E01**Message Text**

"Response code conflict. Old=<>, new=<>".

Message Description

Conflict of errors with the same priority.

SET_LIMIT_ACQ:I01**Message Text**

"Usage Limiter RC"

Message Description

When checking usage limiters the response code changed. The response code is taken from the usage limiter.

USG.ADD_LIMIT:E003**Message Text**

"Usage Limit %% Number Exceeded"

Message Code

63

Message Description

The permitted number of operations has been exceeded. Authorization is declined.

USG.ADD_LIMIT:E004**Message Text**

"Usage Limit %% Amount Exceeded"

Response Code

61

Message Description

The permitted amount of operations has been exceeded. Authorization declined.

USG.ADD_LIMIT:E005**Message Text**

"Usage Limit %% Exceeded"

Response Code

51

Message Description

The limiter threshold has been exceeded. Authorization declined.

USG.ADD_LIMIT:E006**Message Text**

"Usage Limit %% Response"

Response Code

Determined in the limiter.

Message Description

The limiter threshold has been exceeded. Authorization declined.

USG.ADD_LIMIT:E009**Message Text**

"Not sufficient funds available".

Message Code

51

Message Description

Insufficient funds to execute the transaction.

Chapter 10. Tags Used when Posting Documents

When the `USE_TRANS_AMOUNT` and `AUTH_USE_DOMESTIC` parameters (tags) are used, note the priorities for setting them (see below, in descending order):

- Service – the tag in a Service has the highest priority and redefines all other setting for this tag.
- Transaction subtype. The value of the tag in the transaction subtype is inherited on the Service level (if there is no redefining setting in the Service itself). I.e. this setting determines rules for all Services that will be used for transactions with this subtype.
- Additional Package.
- Product.
- Service Package.
- Financial Institution.
- Global parameter of the same name.

Recommended schemes for redefining the `USE_TRANS_AMOUNT` and `AUTH_USE_DOMESTIC` tags:

- If different rules are used (set with these tags) for different financial institutions or Products, a tag is redefined on the financial institution, Service Package, Product and Additional Package level (according to increasing priority).
- If the same rules are used (set with these tags) for all institutions/Products but these rules may differ for different transaction types, tags should be redefined on the level of separate transaction subtypes. A tag set in a transaction subtype is redefined on the level of separate Services.
- If different rules are used (set with these tags) in different institutions/Products and for different transaction types, these rules should be defined directly on the Service level.



These parameters (tags) are not redefined on the tariff level since the tags are processed when processing a document and in terms of system performance, it's not efficient to search for a tariff.

Name	Value	Description
Tags in the <i>Fee Algorithm Options</i> field of a transaction subtype:		
ACTIVITY_FOR	"S" "T" "B"	<p>When this parameter is set, the date of an operation on this sub-type will be recorded under the contract using the ACTIVITY_DATE tag in the ext_data field of the Acnt_contract table:</p> <ul style="list-style-type: none"> • "S" – source Service • "T" – target Service • "B" – both target and source Service <p>• When the ACTIVITY_FOR tag is set, the following should be noted: The ACTIVITY_FOR tag should only be used for card contract transactions. I.e. for subtypes/Services with a card contract as the source or target. Depending on this, the value of the ACTIVITY_FOR tag should be set to "S" or "T", respectively.</p> <ul style="list-style-type: none"> • The ACTIVITY_FOR tag with the "B" value can only be set for transactions between two card contracts. • If the ACTIVITY_FOR tag with the "B" value is set for transactions where the second participant is a device contract or account contract (bank contract), transactions for these contracts may be processed in different parallel threads, leading to contracts being blocked and document posting errors.
ACQ_ONLINE	"Y" "N" "F"	<p>The parameter makes it possible to define whether this transaction is online or offline for this card type (ie. the same transaction can be specified as online for one card type ("Y") and as offline ("N") for another card type. The tag is responsible for sending a transaction (authorisation) message to the issuer online for the respective card type: when the value is "Y", a message is sent; when the value is "N", a message is not sent. The tag is used, for example, when depositing cash on a card at an ATM.</p> <p>The ACQ_ONLINE parameter with the "F" value makes it possible to reclassify an offline transaction with this subtype made on a POS terminal as an online transaction (i.e. makes it possible to redefine the "N" value of the Is Online parameter specified for POS terminal transactions). This setup is used when a reversal or adjustment document is received it is discovered that the previous document was posted online, and the reversal or adjustment must also be posted online. The parameter should not be used for payment system channels.</p>

Name	Value	Description
SIC	<SIC Code>	Allows specification of the SIC that will appear in the document regardless of the SIC code specified in the device contract. Used for P2P transactions (card-to-card transfer) at ATMs. For Visa, this tag must have the value 6012, for MC - 6532. Used in the WAY4 P2P module.
PENDING	"Y" "N"	Redefines the global parameter ONLINE_CREDIT_PENDING. This parameter regulates the way the amount available is changed on the card contract account for credit transactions at an ATM or payment terminal.
AUTH_SAVING_PERIOD	<tag name> <number of days>	<p>Allows redefinition of the global parameter AUTH_SAVING_PERIOD. This parameter determines the interval in calendar days during which funds blocked on card accounts by authorizations will be kept blocked (default value is 30). Funds blocked by authorizations for which financial documents (for slips) were not processed by the time this period expires will be unblocked by a procedure called using the menu item "Daily Procedures → Document Processing Step by Step → Clear Old Pending".</p> <p>Funds blocked as a result of executing transactions offline (for smart cards) can be unblocked by a procedure called with the menu item "EMV Smart Cards → Documents → Clear Old Offline Pending".</p> <p>Possible values are:</p> <ul style="list-style-type: none"> • <number of day> - number of days after which blocking will be released. • <tag name> - tag name that can be indicated in Product properties (<i>Custom Data</i> field). The value of this tag in the Product sets the number of days after which blocking will be released.
USAGE_FOR	"S" "T" "B"	<p>By default, usage limiters are activated for authorization. This tag (USAGE_FOR=<value>;) allows usage limiters to be used when posting financial documents (for example, for limiters to be activated in credit and debit transactions) and specifies which limiters to check:</p> <ul style="list-style-type: none"> • "S" (Source) – source contract limiters • "T" (Target) – target contract limiters • "B" (Both) – source contract and target contract limiters <p>This tag may only be used for transactions for which there was no authorization (the value of the transaction type's Is Authorised parameter is "Never").</p> <p>When a financial transaction without authorisation for which a limiter activated is reversed or adjusted, limiter counters are recalculated.</p>

Name	Value	Description
BASE_DATE	"CLIENT.BIRTH_DATE" "CLIENT.DATE_EXPIRE" "CLIENT.DATE_OPEN" "CLIENT.ADD_DATE_01" "CLIENT.ADD_DATE_02" "CONTRACT.FIRST_ACTIVITY_DATE" "YEAR" "CONTRACT.DATE_OPEN" "CONTRACT.LAST_BILLING" "CONTRACT.NEXT_BILLING"	<p>By default for recurring fees (Misc Service), the fee is considered from the contract opening date (date_open field of the contract form). This tag allows redefinition of the time from which a recurring fee begins to be charged.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • "CLIENT.BIRTH_DATE" – a fee is charged beginning from the client's date of birth (from the date specified in the birth_date field of the CLIENT table). • "CLIENT.DATE_EXPIRE" – a fee is charged beginning from the date specified in the date_expire field of the CLIENT table. • "CLIENT.DATE_OPEN" – a fee is charged beginning from the date the client was registered in the database (from the date specified in the date_open field of the CLIENT table). • "CLIENT.ADD_DATE_01" – a fee is charged beginning from the date specified in the add_data_01 field of the CLIENT table. • "CLIENT.ADD_DATE_02" – a fee is charged beginning from the date specified in the add_data_02 field of the CLIENT table. • "CONTRACT.FIRST_ACTIVITY_DATE" – a fee is charged beginning from the date of the first financial activity with the contract. The FIRST_ACTIVITY_DATE tag under the contract is analysed, in which the date of the first financial activity is specified. Works for Yearly fees only. • "YEAR" – a fee is charged beginning from the first date of the current year. • "CONTRACT.DATE_OPEN" – a fee is charge beginning from the contract opening date. • "CONTRACT.LAST_BILLING" – a fee is charged from the start date of the the last billing cycle. • "CONTRACT.NEXT_BILLING" – a fee is charged from the start date of the next billing cycle. <p>For example, "-12" is specified in the Value Days field for an annual fee (payment without shift). When a contract is created, last_billing date is set as equal to the contract opening date (for example, 01.09.2016), next_billing date – 01.10.2016. When FEE_BASE=CONTRACT.LAST_BILLING; a fee is charged for the first time 01.09.2016, in the next year – 01.09.2017</p>

Name	Value	Description
FROM_AUTH	"SERVICE" "SERVICE_TGT" "SERVICE_SRC" "FEE_AMOUNT" "FX_RATE"	<p>This tag is used for main Services and is not used for a custom fee's Service (except the "FEE_AMOUNT" value).</p> <p>This tag specifies that when posting a financial document with this transaction type, parameters set by the tag will be inherited from the corresponding authorization. Tag values are:</p> <ul style="list-style-type: none"> • "SERVICE" – all Service parameters are inherited, meaning no Service will be searched for when posting the financial document. When this value is set, both target contract Service parameters and source contract Service parameters are inherited. • "SERVICE_TGT" – target contract Service parameters are inherited. • "SERVICE_SRC" – source contract Service parameters are inherited. • "FEE_AMOUNT" – only the fee amount is inherited. The fee amount will not be recalculated. • "FX_RATE" – FX rates at the time of authorization are inherited (regardless of the global parameter USE_AUTH_FX). <p>All values can be set in the format: FROM_AUTH=SERVICE,FEE_AMOUNT,FX_RATE;</p> <p>This tag can be set on the Service Package level, and it will have a higher priority. I.e. if the tag is set in a Package, it will not be searched for in a subtype.</p>
PARTIAL_APPROVAL_ENABLE	"Y" "N"	<p>Redefines the global parameter of the same name. Allows partial authorizations to be prohibited. To do so, set the parameter value to ""N". In standard system behaviour (if the parameter is not set or set to "Y") if the request contains a flag that the merchant is prepared to accept partial authorisation (PARTIAL_APPROVAL_SUPPORT=Y;) and the amount available to the contract is less than that received, we correct the amount.</p>
FOR_VALID_ONLY;		<p>By default, non-transaction fees (Misc Services) are not charged for contracts with the "Account Closed" and "Card Closed" statuses, and also in any status registered by the user (Full → Configuration Setup → Contract Types → Contract Statuses), with the "Invalid" value in the <i>Is Valid</i> field of the "Contract Statuses" form. The tag FOR_VALID_ONLY; is used when it is necessary to not withhold a recurring non-transaction fee (fee type whose <i>Charge Event</i> parameter has the value "Weekly", "Monthly", etc.) for other inactive statuses, that have a value other than "Valid" (for example "Decline") in the <i>Is Valid</i> field. For example, if lost cards (reissued with new numbers) are not closed,</p>

Name	Value	Description
		but transferred to an inactive status, and charging of recurring fees on them must be terminated.
USE_AUTO_STORNO	"A" "Y" "R"	This tag is used together with the global parameter USE_AUTO_STORNO in the Reversal Management module. For more information, see the documents Reversal Management, Reversal Management Limited. The Reversal Management module is not included in the WAY4 basic configuration and is supplied according to a <i>separate agreement with the WAY4 vendor</i> .
MTR_FEE		Makes it possible to not create a separate document for a fee charged when a limiter activates. The macrotransaction for the fee is created under the financial document for the transaction. The tag can also be specified in the Service (in the corresponding fee).
HIDE_BALANCE		This tag is used to not send balance information in an authorization response. This tag can also be specified on the Service level in the <i>Service Details</i> field (service_details).
ALLOW_ZERO_AMOUNT		When a transaction request for a zero amount is processed for transaction types with the set transaction "direction" (with the "Debit" or "Credit" value in the <i>DR/CR</i> field) the presence of the ALLOW_ZERO_AMOUNT; tag is checked. If the tag is not present, the request will be declined with the error 'Zero Amount not allowed' (RC=57)"
CORE_BANKING	"Y"	Payment party bank requisites are recorded under a document if the tag CORE_BANKING=Y; in the <i>Fee Algorithm Options</i> field of the corresponding transaction subtype.
CALENDAR_TYPE	<name of business calendar type>	This tag makes it possible to use a calendar type differing from the financial institution's calendar when charging non-transaction (regular) fees. The tag is set for the transaction sub-type corresponding to the fee (a particular Misc Service). This option only works for fee types (Full → Configuration Setup →

Name	Value	Description
		Transaction Types → Fee Types) whose "Charge Event" parameter has one of the following values: "Daily", "Weekly", "Monthly", "Quarterly", "Yearly", "Billing Date", "Custom".
STATUS_CATEGORY	"V" "D"	By default, non-transaction fees (Misc Services) are not charged for contracts with the statuses "Account Closed" and "Card Closed" as well as any user-registered status (Full → Configuration Setup → Contract Types → Contract Statuses) with the value "Invalid" in the <i>Is Valid</i> field of the "Contract Statuses" form. The STATUS_CATEGORY tag is used when it is necessary to not withhold a nontransaction fee (including non-recurring with the "Single" value of the <i>Charge Event</i> parameter) in other inactive statuses where the <i>Is Valid</i> field contains a value differing from "Valid" (for example, "Decline"). Parameter values: <ul style="list-style-type: none"> • "V" – a fee will only be charged when a contract status has the "Valid" marker • "D" – a fee will only be charged when the contract status has the "Decline" marker
IF_CS_TYPE	<Classifier type code>	This tag sets the type of classifier checked. Used together with the tags IF_CS_VALUE, IF_NOT_CS_VALUE, IF_CS_TYPE_FOR. For more information, see the section "Executing Actions Depending on Classifier Values" of the document "WAY4™ Client and Contract Classifiers". It is possible to set a check of several classifiers for a contract by using the IF_CS_NUMB, IF_CS_TYPE<N>, IF_CS_VALUE<N>, IF_NOT_CS_VALUE<N>, IF_CS_TYPE_FOR<N> tags. See the description of the IF_CS_NUMB tag.
IF_CS_VALUE	<CS_STATUS_VALUE.CODE 1>, <CS_STATUS_VALUE.CODE 2>,...,<CS_STATUS_VALUE.CODE N>	A fee will only be charged if clients or their contracts correspond to the specified classifier value. Several codes separated by commas may be specified as the value of this tag. Used together with the tag IF_CS_TYPE. For more information, see the section "Executing Actions Depending on Classifier Values" of the document "WAY4™ Client and Contract Classifiers". It is possible to set a check of several classifiers for a contract by using the IF_CS_NUMB, IF_CS_TYPE<N>, IF_CS_VALUE<N>, IF_NOT_CS_VALUE<N>, IF_CS_TYPE_FOR<N> tags. See the description of the IF_CS_NUMB tag.

Name	Value	Description
IF_NOT_CS_VALUE	<CS_STATUS_VALUE.CODE 1>, <CS_STATUS_VALUE.CODE 2>,...,<CS_STATUS_VALUE.CODE N>	This tag makes it possible to not charge a fee if the value specified in the tag corresponds with the classifier value in the contract or client. Several codes separated by commas may be specified as the value of this tag. Used together with the tag IF_CS_TYPE. For more information, see the section "Executing Actions Depending on Classifier Values" of the document "WAY4™ Client and Contract Classifiers". It is possible to set a check of several classifiers for a contract by using the IF_CS_NUMB, IF_CS_TYPE<N>, IF_CS_VALUE<N>, IF_NOT_CS_VALUE<N>, IF_CS_TYPE_FOR<N> tags. See the description of the IF_CS_NUMB tag.
IF_ACTIVE_EVNT	<event type code>	A fee will only be charged if the Event specified in the tag type (with the specified code) is open.
FINAL_AUTH_SAVING_PERIOD	<positive whole integer>	Redefines the global parameter of the same name. For more information, see the document "WAY4™ Global Parameters"
PREV_OUT_ST	<NewOutwStatus>	When processing a document, allows the previous document to be given a specific Outward Status. The parameter value is specified as the value of the <i>Data Value</i> field for the desired status (the value sent to the system as a result of selecting a list element in the document's <i>Outward Status</i> field; see the section "Inserting Parameters from Drop-Down Lists" of the document "Form Builder"). For example, after processing a document for an "Annex" transaction, Outward Status of the previous document must change.
BAL_TYPE	<balance type code>	The value of the specified balance type will change when transactions of a certain type are made (transactions with the "Advice" and "Reversal" request categories), i.e. the amount of each transaction will be added to the value of the specified balance type. The balance type must be registered in WAY4. On the transaction subtype level, this is useful for "service" balance functionality – it is much easier to specify which transaction type must be considered in this balance type in transaction subtypes, than in all Services of all Service Packages of all financial institutions (these tags can be set on the Service Package or Service level).
CHECK_DATA_PRIOR		The tag allows selection of a tariff with the "Service" role" with consideration of priority (the due_period_grace field of the tariff_data table) in a domain hierarchy. If the tag is not set, the tariff is selected with consideration of domain priority (the priority of this tariff type in different domains in the hierarchy is not considered).

Name	Value	Description
IF_PARM	<tagged parameter name> CLIENT.SHORT_NAME CLIENT.FIRST_NAME CLIENT.LAST_NAME CLIENT.COMPANY_NAME CLIENT.AGE	<p>This tag sets a checked classifier (tagged parameter) for a contract. Used together with the IF_PARM_VALUE tag. For more information, see the section "Classifiers without a Fixed List of Values" of the document "WAY4™ Client and Contract Classifiers".</p> <p>A number of client parameters can be checked. To do so, the following values can be specified as the tag's value:</p> <p>CLIENT.SHORT_NAME – check the <i>Short Name</i> field in the client form. CLIENT.FIRST_NAME – check the <i>First Name</i> field in the client form. CLIENT.LAST_NAME – check the <i>Last Name</i> field in the client form. CLIENT.COMPANY_NAME – check the <i>Company Name</i> field in the client form (place of work) CLIENT.AGE – client age. Determined according to date of birth (Date of Birth field) and the system date (i.e. age at the time of the request is determined). These client attributes do not have to be registered as contract custom parameters.</p> <p>It is possible to set a check of several parameters for a contract by using the IF_PARM_NUMB, IF_PARM<N>, IF_PARM_VALUE<N>, IF_PARM_FOR<N> tags. See the description of the IF_PARM_NUMB tag.</p>
IF_PARM_VALUE	"<tagged parameter value>" "NOT_EMPTY" "EMPTY" "LIST_WITH:<list of values separated by commas>" "BETWEEN<value> AND <value>"	<p>A fee will only be charged if clients and their contracts correspond to the set classifier value. Used together with the IF_PARM tag. The IF_PARM_VALUE=NOT_EMPTY; tag is used to check for the existence of a parameter (the tag set using the IF_PARM tag) without checking its value. When the IF_PARM_VALUE=EMPTY; tag is set, the fee will be charged if the specified parameter doesn't have a value. Note that with this value, the fee will be charged if the parameter is not present in the contract.</p> <p>When "IF_PARM_VALUE=LIST_WITH:<list of values separated by commas>" is set, the fee will be charged if even one value from the list (LIST_WITH) matches that set in the contract.</p> <p>When "IF_PARM_VALUE=BETWEEN<value> AND <value>" the fee will be charged if the value in the contract falls in the range set by the tag (for example, IF_PARM_VALUE=BETWEEN40 AND 50;). The value must be set with spaces, as shown in the example.</p> <p>It is possible to set a check of several parameters for a contract by using the IF_PARM_NUMB, IF_PARM<N>, IF_PARM_VALUE<N>, IF_PARM_FOR<N> tags. See the description of the IF_PARM_NUMB tag.</p>

Name	Value	Description
ZERO_BAL_TYPE	<balance type code>	A fee will only be charged if the value of the balance specified in the tag is equal to zero. The tag can be used together with the ZERO_BAL_TYPE_FOR tag.
NON_ZERO_BAL_TYPE	<balance type code>	A fee will only be charged if the value of the balance specified in the tag is not equal to zero. The tag can be used together with the NON_ZERO_BAL_TYPE_FOR tag.
SERV_EVNT	<EventCode>	This tag specifies that an Event with this code will be opened when executing an operation on this sub-type (when posting a financial document). If a fee activated according to an Event, in the case of a reversal, the fee will be reversed only if the REVERSED_BY_DOC tag is present in the Event type.
BAL_TYPE	<balance type code>	<p>Tags are used to limit the total amount of a custom fee charged for a period when transactions are made for this sub-type. Set for a custom fee. At the present time the functionality is only used for credit custom fees (with "Credit" in the Fee Dir field). The value of the BAL_TYPE tag is the balance type code of the balance used to record (accumulate) a fee for a period (the period is set using the History Mode parameter).</p> <p>The <MAX_TOTAL_AMOUNT_PARM=<contract parameter code> and the corresponding parameter on the contract level are used to set a limit on the maximum total amount of a fee that can be charged for a period. The value set with the contract parameter is compared with the amount of the balance BAL_TYPE=<balance type code>. If the balance amount exceeds the maximum fee amount, no fee is charged. If the balance amount is less than this limit, but when the fee is charged, the balance amount exceeds the maximum fee amount, the full size of the fee will not be charged (the fee amount consists of the difference between the balance amount and the maximum total amount of the fee).</p> <p>A limit can be set for the maximum total fee amount so that no fee is charged (not accumulated) for a specific balance type. To do so, the MAX_TOTAL_BAL_TYPE=<balance type code> tag is used together with the MAX_TOTAL_AMOUNT_PARM=<contract parameter code> tag. When charging a fee, the amount of the specified balance type is compared with the maximum total fee amount and the fee does not change the balance amount.</p>
MAX_TOTAL_AMOUNT_PARM	<maximum total amount of the fee charged for a period>	
USE_TRANS_AMOUNT	"Y" "N" "F"	Used when for transactions with a certain subtype it is necessary to redefine the global parameter of the same name on the financial institution, Service Package, or Product level. The tag is used to determine how to calculate an amount debited from "on-us" card accounts when a financial document

Name	Value	Description
		<p>imported from the payment system is posted, as well as the amount of funds blocked when an authorisation request is processed:</p> <ul style="list-style-type: none"> • When the value is "F", the transaction amount is blocked and debited if the card has an account in the transaction currency. • When the value is "Y", the transaction amount is always blocked and debited. • If the tag is not set or is set to "N", the settlement amount will be debited. The tag redefines the tag of the same name set in the transaction subtype, Product, or Service Package level and by the global parameter of the same name. <p>For more information, see the section "Calculating the Debited Amount (USE_TRANS_AMOUNT) tag" of the document "Financial Institutions".</p>
AUTH_USE_DOMESTIC	"Y" "C" "A" "N"	This tag can be used to redefine the value of the global parameter of the same name, the value of the tag of the same name set on the financial institution, Service Package, Product level. For more information, see the document "WAY4™ Global Parameters"
IN_START_OF_DAY	"N"	The tag IN_START_OF_DAY=N; makes it possible to charge a fee in the evening Contracts - Daily Update procedure. When processing a fee in the evening Contracts - Daily Update procedure, the posting date of the fee will be the day being closed.
IF_CURRENCY	<tag name> TRANS_CURR SETTTL_CURR RECONS_CURR CONTRACT <tag or contract custom parameter> <classifier code> <three-digit numeric currency code or currency name>	<p>This tag sets the document currency that must be checked.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Document tag containing the currency code. • TRANS_CURR – transaction currency from the document. • SETTTL_CURR – settlement currency from the document. • RECONS_CURR – reconciliation currency from the document (in the currency in which the source bank provides transaction information to the payment system). • CONTRACT – contract currency. • Tag or contract custom parameter with a currency code. <p>A contract's custom parameter can be registered as a "Primary" classifier.</p> <ul style="list-style-type: none"> • Code of the classifier with a currency code. • Explicit specification of currency – the tag value may be a code or the name of a certain currency. <p>Used together with the IF_CURRENCY_VALUE, IF_CURRENCY_RULE, IF_CURRENCY_FOR tags.</p>

Name	Value	Description
IF_CURRENCY_VALUE	EMPTY NOT_EMPTY USE_IN_BANK <currency code1>, <currency code2>, ..., <currency codeN> <currency name1>, <currency name2>, ..., <currency nameN> <tag name>	A fee will only be charged if the document currency specified with the IF_CURRENCY tag corresponds to parameters set in the IF_CURRENCY_VALUE tag. Possible values: <ul style="list-style-type: none"> • EMPTY – this currency is not specified. • NOT_EMPTY – this currency is specified. • USE_IN_BANK – this currency has the <i>Use in Bank</i> parameter value of "Yes" (i.e. for this currency, conversion can be performed in WAY4 and the rate of the currency to the financial institution's local currency can be entered during the daily opening procedure). • A code or name of a certain currency or several currencies, separated by commas can be used as the tag value. • Tag or contract custom parameter containing a currency code or list of currencies separated by commas can be used as the tag value. A contract custom parameter can be registered as a "Primary" classifier.
IF_CURRENCY_RULE	ACC_SCHEME EQUAL NOT_EQUAL NOT_IN_LIST	To set additional conditions for checking a currency, use the IF_CURRENCY_VALUE tag together with the IF_CURRENCY_RULE tag: <ul style="list-style-type: none"> • To check the currency set in the IF_CURRENCY for correspondence to the Accounting Scheme it is necessary to set the tags IF_CURRENCY_RULE=ACC_SCHEME; IF_CURRENCY_VALUE=<list of account codes separated by commas>;. If a list of account codes is set, the currency is searched for among the specified Accounting Scheme account templates. If a list of accounts is not set, the currency is searched for among all Accounting Scheme account templates. • To check a currency for correspondence (or non-correspondence) to another document currency, it is necessary to set the tags IF_CURRENCY_RULE=EQUAL; or IF_CURRENCY_RULE=NOT_EQUAL; the value of IF_CURRENCY_VALUE is also set as the value of the IF_CURRENCY tag. • When IF_CURRENCY_RULE=NOT_IN_LIST; is specified, a check will be made that the currency is not included in the list of currencies specified explicitly or through the parameter in the tag IF_CURRENCY_VALUE.
MATCH_REVERSE_ONLINE	<time interval>	The tag specifies the time interval (in hours) relative to the time of the original transaction, after which all reversals (reversing the original transaction) will be rejected.
FROM_ORIG_MODE	"SERVICE" "FX_RATE"	This tag specifies that when posting a secondary document with this transaction type, the secondary document for this transaction will be posted

Name	Value	Description
		<p>with inheritance of parameters specified by the tag from the Service with which the original document was posted. The tag can have the following values:</p> <ul style="list-style-type: none"> ▪ "SERVICE" – all Service parameters are inherited, meaning no Service will be searched for when posting the financial document. If a tariff was used when posting an authorization with this Service, a search will not be made for a tariff when posing the financial document - the tariff for authorisation will be used (i.e. parameters will be inherited from the corresponding tariff). ▪ "FX_RATE" - FX rates at the time of authorization are inherited (regardless of the global parameter USE_AUTH_FX) <p>All values can be set in the format: FROM_ORIG_MODE=SERVICE,FX_RATE; This tag can be set on the Service Package level. If the tag is set in a subtype, it will not be searched for in a Package.</p>
FROM_TRANS_DATE	<number of days>	<p>Used when interest must be accrued from the authorisation date (from the transaction date) and not from the date a document was posted to contract accounts (Posting Date).</p> <p>The difference in days between the transaction date and Posting Date is considered. If this difference is smaller than the parameter value, interest is accrued from the transaction date; if it is larger, from the Posting Date.</p> <p>Entries related to limit normalisation generated as the result of processing this operation will also be posted with the Posting Date. The tag can be set in a Service.</p> <p>If a Custom Fee is set up and it must also be posted from the transaction date, the tag for this fee must be specified separately, otherwise, the fee will be posted and processed with the Posting Date.</p> <p>The tag is only used in Target Services</p> <p>The parameter's default value is "10".</p>
DATE_EVENT_TYPE_MODE	FORTNIGHTLY SEMIANNUAL	<p>Provides additional functionality to determine the frequency for charging a Misc fee with the "Weekly" and "Monthly" values in the <i>Charge Event</i> field:</p> <ul style="list-style-type: none"> ▪ FORTNIGHTLY – the fee is charged once every two weeks. When the tag has this value, the <i>Value Days</i> field works as follows: when a value from 1 to 7 is specified, the fee is charged on the specific day of each oddly-numbered week; when a value from 8 to 14 is specified (where "8" = "Monday", etc.) the fee is charged on the specified day of each evenly-numbered week.

Name	Value	Description
		<ul style="list-style-type: none"> SEMIANNUAL – the fee is charged semi-annually. The tag can be set for a specific Service.
IF_PARM_FOR	"BILLING" "LIABILITY" "TOP" "BASE" "DOC_SOURCE" "DOC_TARGET" "FROM_DOC" "CONTRACT_ROLE" CONTRACT_ROLE_PARM=<tag name> "LIAB_CATEGORY"	<p>The IF_PARM_FOR tag is used together with the IF_PARM/IF_PARM_VALUE tags to redefine the contract for which these checks are made.</p> <ul style="list-style-type: none"> "BILLING" – for the account contract from which settlement is made. "LIABILITY" – for a higher-ranking contract in a "Liability" hierarchy. "TOP" – for the top contract in a hierarchy. "BASE" – for the main contract in a "Main/Sub" hierarchy, with which this contract is related. "DOC_SOURCE" – for the contract specified in the document's <i>Source Contract</i> (source_contract) field (see the "Doc-Brief" form). "DOC_TARGET" – for the contract specified in the document's <i>Target Contract</i> (target_contract) field (see the "Doc-Brief" form). "FROM_DOC" – the contract is taken from the document's <i>Add Data</i> (add_info) field, according to the tag specified with the CONTRACT_TAG tag (in the same field). "CONTRACT_ROLE" – for this value, specify the CONTRACT_ROLE=<role code> tag in this field; for example: IF_PARM_FOR=CONTRACT_ROLE;CONTRACT_ROLE=PAYMENT_LEVEL;. In this case, a search will be made for a contract with the CONTRACT_ROLE=<role code>; tag upward in a Liability hierarchy (in our example, a search for the CONTRACT_ROLE=PAYMENT_LEVEL tag). The check is made for the contract with the specified tag. If no contract with this tag is found in the Liability contract, the top contract in the hierarchy will be selected. When a search for a contract must be made in a Liability hierarchy according to the value of an arbitrary tag, the CONTRACT_ROLE_PARM=<tag name>; tag must be additionally used in the configuration: For example, when the following settings are specified in the configuration: CONTRACT_ROLE=LEVEL1;CONTRACT_ROLE_PARM=LEVEL; WAY4 will search upward in the Liability hierarchy for a contract with the LEVEL=LEVEL=LEVEL1; tag. The check is made for the contract with the specified tag "LIAB_CATEGORY" – in this case, a search for a contract will be made upward in a Liability hierarchy within the category/categories set in this field

Name	Value	Description
		<p>using the LIAB_CATEGORY=<category1>,<category2> tag. Liability category codes, separated by commas, are specified as the LIAB_CATEGORY tag value:</p> <p>"Y" – "Full Liability" category</p> <p>"N" – "Affiliated" category</p> <p>"R" – "Reporting" category</p> <p>"A" – "Only Check Balance" category.</p> <p>For example, when the IF_PARM_FOR=LIAB_CATEGORY;LIAB_CATEGORY=Y,N; tags are specified, a search is made for the top contract in a "Liability" hierarchy, starting from the current contract within the "Full Liability" ("Y") and "Affiliated" ("N") categories. If a contract has no higher-ranking contracts, it will be used. If a higher-ranking contract belongs to another LIAB_CATEGORY, for example "Reporting" ("R"), no move up the hierarchy will be made. I.e. a contract from the middle of the Liability hierarchy will be used, the top one in in the "Full Liability" ("Y") and "Affiliated" ("N") categories.</p> <p>It is possible to set a check of several parameters for a contract by using the IF_PARM_NUMB, IF_PARM<N>, IF_PARM_VALUE<N>, IF_PARM_FOR<N> tags. See the description of the IF_PARM_NUMB tag.</p>
IF_CS_TYPE_FOR	"BILLING" "LIABILITY" "TOP" "BASE" "DOC_SOURCE" "DOC_TARGET" "FROM_DOC" "CONTRACT_ROLE" CONTRACT_ROLE_PARM=<tag name> "LIAB_CATEGORY"	<p>The IF_CS_TYPE_FOR tag is used together with IF_CS group tags to redefine the contract for which these checks are made.</p> <ul style="list-style-type: none"> • "BILLING" – for the account contract from which settlement is made. • "LIABILITY" – from a higher-ranking contract in a "Liability" hierarchy. • "TOP" – from the top contract in a hierarchy. • "BASE" – from the main contract in a "Main/Sub" hierarchy, with which this contract is related. • "DOC_SOURCE" – for the contract specified in the document's <i>Source Contract</i> (source_contract) field (see the "Doc-Brief" form). • "DOC_TARGET" – for the contract specified in the document's <i>Target Contract</i> (target_contract) field (see the "Doc-Brief" form). • "FROM_DOC" – the contract is taken from the <i>Add Data</i> (add_info) field. • "CONTRACT_ROLE" – for this value, specify the CONTRACT_ROLE=<role code> tag in this field; for example: IF_CS_TYPE_FOR=CONTRACT_ROLE;CONTRACT_ROLE=PAYMENT_LEVEL;. In this case, a search will be made for a contract with the CONTRACT_ROLE=<role code>; tag upward in a Liability hierarchy (in our example, a search for the CONTRACT_ROLE=PAYMENT_LEVEL tag). The

Name	Value	Description
		<p>check is made for the contract with the specified tag. If no contract with this tag is found in the Liability contract, the top contract in the hierarchy will be selected.</p> <ul style="list-style-type: none"> When a search for a contract must be made in a Liability hierarchy according to the value of an arbitrary tag, the CONTRACT_ROLE_PARM=<tag name>; tag must be additionally used in the configuration: For example, when the following settings are specified in the configuration: CONTRACT_ROLE=LEVEL1;CONTRACT_ROLE_PARM=LEVEL; WAY4 will search upward in the Liability hierarchy for a contract with the LEVEL=LEVEL=LEVEL1; tag. The check is made for the contract with the specified tag "LIAB_CATEGORY" – in this case, a search for a contract will be made upward in a Liability hierarchy within the category/categories set in this field using the LIAB_CATEGORY=<category1>,<category2> tag. Liability category codes, separated by commas, are specified as the LIAB_CATEGORY tag value: "Y" – "Full Liability" category "N" – "Affiliated" category "R" – "Reporting" category "A" – "Only Check Balance" category. <p>For example, when the IF_CS_TYPE_FOR=LIAB_CATEGORY;LIAB_CATEGORY=Y,N; tags are specified, a search is made for the top contract in a "Liability" hierarchy, starting from the current contract within the "Full Liability" ("Y") and "Affiliated" ("N") categories. If a contract has no higher-ranking contracts, it will be used. If a higher-ranking contract belongs to another LIAB_CATEGORY, for example "Reporting" ("R"), no move up the hierarchy will be made. I.e. a contract from the middle of the Liability hierarchy will be used, the top one in in the "Full Liability" ("Y") and "Affiliated" ("N") categories.</p> <p>It is possible to set a check of several parameters for a contract by using the IF_CS_NUMB, IF_CS_TYPE<N>, IF_CS_VALUE<N>, IF_NOT_CS_VALUE<N>, IF_CS_TYPE_FOR<N>. See the description of the IF_CS_NUMB tag.</p>
IF_CURRENCY_FOR	"BILLING" "LIABILITY" "TOP"	<p>Redefines the contract for which a check is made using the IF_CURRENCY tag. Possible values:</p> <ul style="list-style-type: none"> "BILLING" – for the account contract from which settlement is made.

Name	Value	Description
	"BASE" "DOC_SOURCE" "DOC_TARGET" "FROM_SERVICE" "FROM_DOC" "RELATED" "DOC_TARGET_NUMBER" "CONTRACT_ROLE" CONTRACT_ROLE_PARM=<tag name> "LIAB_CATEGORY"	<ul style="list-style-type: none"> • "LIABILITY" – for a higher-ranking contract in a "Liability" hierarchy. • "TOP" – for the top contract in a hierarchy. • "BASE" – for the main contract in a "Main/Sub" hierarchy, with which this contract is related. • "DOC_SOURCE" – for the contract in the <i>Source Contract</i> field of the document (source_contract) of the document (see the "Doc-Brief" form). • "DOC_TARGET" – for the contract in the <i>Target Contract</i> field (target_contract) of the document (see the "Doc-Brief" form). • "FROM_SERVICE" – for the contract specified in the Service (fee_contract, fee_account fields). • "FROM_DOC" – the contract is taken from the document's <i>Add Data</i> field (add_info) according to the tag specified using the CONTRACT_TAG tag in the same field) • "RELATED" – related contract, with the relation specified in the RELATION tag. • "CONTRACT_ROLE" – for this value, specify the CONTRACT_ROLE=<role code> tag in this field; for example: IF_CURRENCY_FOR=CONTRACT_ROLE;CONTRACT_ROLE=PAYMENT_LEVEL;. In this case, a search will be made for a contract with the CONTRACT_ROLE=<role code>; tag upward in a Liability hierarchy (in our example, a search for the CONTRACT_ROLE=PAYMENT_LEVEL tag). The check is made for the contract with the specified tag. If no contract with this tag is found in the Liability contract, the top contract in the hierarchy will be selected. • When a search for a contract must be made in a Liability hierarchy according to the value of an arbitrary tag, the CONTRACT_ROLE_PARM=<tag name>; tag must be additionally used in the configuration: For example, when the following settings are specified in the configuration: CONTRACT_ROLE=LEVEL1;CONTRACT_ROLE_PARM=LEVEL; WAY4 will search upward in the Liability hierarchy for a contract with the LEVEL=LEVEL=LEVEL1; tag. The check is made for the contract with the specified tag • "LIAB_CATEGORY" – in this case, a search for a contract will be made upward in a Liability hierarchy within the category/categories set in this field using the LIAB_CATEGORY=<category1>,<category2> tag. Liability category codes, separated by commas, are specified as the

Name	Value	Description
		<p>LIAB_CATEGORY tag value:</p> <p>"Y" – "Full Liability" category</p> <p>"N" – "Affiliated" category</p> <p>"R" – "Reporting" category</p> <p>"A" – "Only Check Balance" category.</p> <p>For example, when the IF_CURRENCY_FOR=LIAB_CATEGORY;LIAB_CATEGORY=Y,N; tags are specified, a search is made for the top contract in a "Liability" hierarchy, starting from the current contract within the "Full Liability" ("Y") and "Affiliated" ("N") categories. If a contract has no higher-ranking contracts, it will be used. If a higher-ranking contract belongs to another LIAB_CATEGORY, for example "Reporting" ("R"), no move up the hierarchy will be made. I.e. a contract from the middle of the Liability hierarchy will be used, the top one in in the "Full Liability" ("Y") and "Affiliated" ("N") categories.</p>
ZERO_BAL_TYPE_FOR	<p>"BILLING"</p> <p>"LIABILITY"</p> <p>"TOP"</p> <p>"BASE"</p> <p>"DOC_SOURCE"</p> <p>"DOC_TARGET"</p> <p>"FROM_SERVICE"</p> <p>"FROM_DOC"</p> <p>"RELATED"</p> <p>"CONTRACT_ROLE"</p> <p>CONTRACT_ROLE_PARM=<tag name></p> <p>"LIAB_CATEGORY"</p>	<p>Redefines the contract for which a check is made using the ZERO_BAL_TYPE tag. Possible values:</p> <ul style="list-style-type: none"> • "BILLING" – for the account contract from which settlement is made. • "LIABILITY" – for a higher-ranking contract in a "Liability" hierarchy. • "TOP" – for the top contract in a hierarchy. • "BASE" – for the main contract in a "Main/Sub" hierarchy, with which this contract is related. • "DOC_SOURCE" – for the contract in the <i>Source Contract</i> field of the document (source_contract) of the document (see the "Doc-Brief" form). • "DOC_TARGET" – for the contract in the <i>Target Contract</i> field (target_contract) of the document (see the "Doc-Brief" form). • "FROM_SERVICE" – for the contract specified in the Service (fee_contract, fee_account fields). • "FROM_DOC" – the contract is taken from the document's Add Data field (add_info) according to the tag specified using the CONTRACT_TAG tag in the same field) • "RELATED" – related contract, with the relation specified in the RELATION tag. • "CONTRACT_ROLE" – for this value, specify the CONTRACT_ROLE=<role code> tag in this field; for example: ZERO_BAL_TYPE_FOR=CONTRACT_ROLE;CONTRACT_ROLE=PAYMENT_LEVEL;. In this case, a search will be made for a contract with the CONTRACT_ROLE=<role code>; tag upward in a Liability hierarchy (in our

Name	Value	Description
		<p>example, a search for the CONTRACT_ROLE=PAYMENT_LEVEL tag). The check is made for the contract with the specified tag. If no contract with this tag is found in the Liability contract, the top contract in the hierarchy will be selected.</p> <ul style="list-style-type: none"> When a search for a contract must be made in a Liability hierarchy according to the value of an arbitrary tag, the CONTRACT_ROLE_PARM=<tag name>; tag must be additionally used in the configuration: For example, when the following settings are specified in the configuration: CONTRACT_ROLE=LEVEL1;CONTRACT_ROLE_PARM=LEVEL; WAY4 will search upward in the Liability hierarchy for a contract with the LEVEL=LEVEL=LEVEL1; tag. The check is made for the contract with the specified tag "LIAB_CATEGORY" – in this case, a search for a contract will be made upward in a Liability hierarchy within the category/categories set in this field using the LIAB_CATEGORY=<category1>,<category2> tag. Liability category codes, separated by commas, are specified as the LIAB_CATEGORY tag value: "Y" – "Full Liability" category "N" – "Affiliated" category "R" – "Reporting" category "A" – "Only Check Balance" category. <p>For example, when the ZERO_BAL_TYPE_FOR=LIAB_CATEGORY;LIAB_CATEGORY=Y,N; tags are specified, a search is made for the top contract in a "Liability" hierarchy, starting from the current contract within the "Full Liability" ("Y") and "Affiliated" ("N") categories. If a contract has no higher-ranking contracts, it will be used. If a higher-ranking contract belongs to another LIAB_CATEGORY, for example "Reporting" ("R"), no move up the hierarchy will be made. I.e. a contract from the middle of the Liability hierarchy will be used, the top one in in the "Full Liability" ("Y") and "Affiliated" ("N") categories.</p>
NON_ZERO_BAL_TYPE_FOR	"BILLING" "LIABILITY" "TOP" "BASE" "DOC_SOURCE" "DOC_TARGET"	<p>Redefines the contract for which a check is made using the NON_ZERO_BAL_TYPE tag. Possible values:</p> <ul style="list-style-type: none"> "BILLING" – for the account contract from which settlement is made. "LIABILITY" – for a higher-ranking contract in a "Liability" hierarchy. "TOP" – for the top contract in a hierarchy. "BASE" – for the main contract in a "Main/Sub" hierarchy, with which this

Name	Value	Description
	"FROM_SERVICE" "FROM_DOC" "RELATED" "CONTRACT_ROLE" CONTRACT_ROLE_PARM=<tag name> "LIAB_CATEGORY"	<p>contract is related.</p> <ul style="list-style-type: none"> • "DOC_SOURCE" – for the contract in the <i>Source Contract</i> field of the document (source_contract) of the document (see the "Doc-Brief" form). • "DOC_TARGET" – for the contract in the <i>Target Contract</i> field (target_contract) of the document (see the "Doc-Brief" form). • "FROM_SERVICE" – for the contract specified in the Service (fee_contract, fee_account fields). • "FROM_DOC" – the contract is taken from the document's <i>Add Data</i> field (add_info) according to the tag specified using the CONTRACT_TAG tag in the same field) • "RELATED" – related contract, with the relation specified in the RELATION tag. • "CONTRACT_ROLE" – for this value, specify the CONTRACT_ROLE=<role code> tag in this field; for example: NON_ZERO_BAL_TYPE_FOR=CONTRACT_ROLE;CONTRACT_ROLE=PAYMENT_LEVEL;. In this case, a search will be made for a contract with the CONTRACT_ROLE=<role code>; tag upward in a Liability hierarchy (in our example, a search for the CONTRACT_ROLE=PAYMENT_LEVEL tag). The check is made for the contract with the specified tag. If no contract with this tag is found in the Liability contract, the top contract in the hierarchy will be selected. • When a search for a contract must be made in a Liability hierarchy according to the value of an arbitrary tag, the CONTRACT_ROLE_PARM=<tag name>; tag must be additionally used in the configuration: For example, when the following settings are specified in the configuration: CONTRACT_ROLE=LEVEL1;CONTRACT_ROLE_PARM=LEVEL; WAY4 will search upward in the Liability hierarchy for a contract with the LEVEL=LEVEL=LEVEL1; tag. The check is made for the contract with the specified tag • "LIAB_CATEGORY" – in this case, a search for a contract will be made upward in a Liability hierarchy within the category/categories set in this field using the LIAB_CATEGORY=<category1>,<category2> tag. Liability category codes, separated by commas, are specified as the LIAB_CATEGORY tag value: "Y" – "Full Liability" category "N" – "Affiliated" category

Name	Value	Description
		<p>"R" – "Reporting" category "A" – "Only Check Balance" category.</p> <p>For example, when the NON_ZERO_BAL_TYPE_FOR=LIAB_CATEGORY;LIAB_CATEGORY=Y,N; tags are specified, a search is made for the top contract in a "Liability" hierarchy, starting from the current contract within the "Full Liability" ("Y") and "Affiliated" ("N") categories. If a contract has no higher-ranking contracts, it will be used. If a higher-ranking contract belongs to another LIAB_CATEGORY, for example "Reporting" ("R"), no move up the hierarchy will be made. I.e. a contract from the middle of the Liability hierarchy will be used, the top one in in the "Full Liability" ("Y") and "Affiliated" ("N") categories.</p>
IF_CS_NUMB	<number of additional checks>	<p>Sets the number of additional checks for the IF_CS_TYPE tag. The tag is used together with the IF_CS_TYPE<N>, IF_CS_VALUE<N>, IF_NOT_CS_VALUE<N>, IF_CS_TYPE_FOR<N> tags. I.e. by default the IF_CS_TYPE tag is checked. If the IF_CS_NUMB=<number of additional checks>; tag is set, the specified number of IF_CS_TYPE<N> tags is checked. For example, if IF_CS_NUMB=3;; the IF_CS_TYPE1, IF_CS_TYPE2, IF_CS_TYPE3 tags are checked in addition to the IF_CS_TYPE tag.</p>
IF_PARM_NUMB	<number of additional checks>	<p>Sets the number of additional checks for the IF_PARM tag. The tag is used together with the IF_PARM<N>, IF_PARM_VALUE<N>, IF_PARM_FOR<N> tags. I.e. by default the IF_PARM tag is checked. If the IF_PARM_NUMB=<number of additional checks>; tag is set, the specified number of IF_PARM<N> tags is checked. For example, when IF_PARM_NUMB=3;; the IF_PARM1, IF_PARM2, IF_PARM3 tags are checked in addition to the IF_PARM tag.</p>
STORNO_DELAY	"Y" "N"	<p>The STORNO_DELAY tag is used for correcting the amount of a fee/interest accrued for a contract. Correction is performed using a manually generated correction document. The document is created for the correction amount from the Posting Date equal to the date interest was accrued/fee charged. The tag is set in the transaction subtype. The tag value depends on INTEREST_DELAY parameter settings (i.e. on the time interest was accrued/fee was charged):</p> <ul style="list-style-type: none"> • "N" – an adjustment document is posted immediately after interest is accrued/fee is charged (immediately after the Contracts Daily Update procedure opening the banking date equal to the document's Posting Date).

Name	Value	Description
		<p>This value is used when INTEREST_DELAY=N</p> <ul style="list-style-type: none"> • "Y" – an adjustment document is posted on the next day after the document's Posting Date. I.e. the document is posted after Contracts Daily Update closing the day equal to the document's posting date. This value is used when INTEREST_DELAY=Y <p>To post this document, the mode must be enabled for automatic correction of transactions when incoming reversal or adjustment documents are received (the USE_AUTO_STORNO parameter value must be "Y" for the global parameter, financial institution or transaction subtype).</p> <p>Note that if interest is accrued incorrectly, this tag is not used to correct the operation (correction documents do not have to be created). In this case, correct fee settings and review the contract's lifecycle from the specific date.</p>
EVENT_BEFORE	<Event Type Code>	<p>The tag is set in a subtype for a Misc service. The tag is used together with the EVENT_BEFORE_DAYS tag. The tags make it possible to open an Event several days before a fee is to be charged. For example, to send the client a notification.</p> <p>The value of the fee amount according to the modulo is saved in Event parameters.</p> <p>The tag can be set in a Misc service.</p> <p>The same Event can be used for notification about any Misc fees, since information about an expected fee goes into the Event's tags when it opens.</p>
EVENT_BEFORE_DAYS	<number of days>	<p>The tag is set in a subtype for a Misc service. The tag is used for fees with the values "Monthly", "Quarterly", "Yearly", "Billing Date", "Use Contract Date" in the Charge Event field. The tag is used together with the EVENT_BEFORE tag. The tags make it possible to open an Event several days before a fee is to be charged. For example, to send the client a notification.</p> <p>The amount of the fee for the notification is calculated when the Event opens. This amount may differ from the amount that will be debited. The amount may change if contract tariffs change or if the base amount for calculating the fee changes (for example if the fee is calculated as a percentage of the balance amount; the balance at the time of notification may differ from the balance when the fee is charged).</p> <p>The value of the fee amount according to the modulo is saved in Event parameters.</p> <p>The tag can be set in a Misc service.</p>

Name	Value	Description
		Note that for annual fees, the EVENT_BEFORE_DAYS tag can be specified ONLY in the transaction subtype.
INST_FROM_TRANS_DATE		The tag makes it possible when posting a document for the Service to calculate the fee for an instalment plan from the transaction date (by default, a fee is calculated from the date the financial document is posted). If the billing cycle to which the transaction date belongs is already closed, system behaviour depends on the value of the instalment scheme's Dates mode/Billing Mode field. If the date calculation mode is based on a billing cycle, dates are calculated from the start of the current billing cycle. If calculation starts from the transaction date ("By Trans Date" mode) and no instalment plan shift is set, the first portion can become effective immediately when the financial document is posted, and may already be overdue.
AUTH_AMOUNT_DIFF_PCNT	<positive <tag name> integer>	The tag redefines the same global parameter that determines the permissible percent difference between a financial transaction amount and the amount blocked when an authorization document is posted. The following may be set as the tag's value: <positive integer> <tag name> – with this tag, the permissible difference must be set in the target contract's Product. The tag can be set for a financial institution. The tag in a transaction subtype has a higher priority. For more information, see the section "AUTH_AMOUNT_DIFF_PCNT" of the document "WAY4 Global Parameters".
AUTH_AMOUNT_DIFF_PCNT_RETAIL	<positive <tag name> integer>	The tag redefines the same global parameter that determines the permissible percent difference between a financial transaction amount and the amount blocked when an authorization document is posted. The following may be set as the tag's value: <positive integer> <tag name> – with this tag, the permissible difference must be set in the target contract's Product. The tag can be set for a financial institution. The tag in a transaction subtype has a higher priority. For more information, see the section "AUTH_AMOUNT_DIFF_PCNT_RETAIL" of the document "WAY4 Global Parameters".

Name	Value	Description
REQUEST_CATEGORY	<Request Category>	The tag makes it possible to redefine the Request Category for recording transactions made with this Service/Custom Fee (with the tag set) in balance types. For example, transactions with the "Advice" and "Adjustment" category made with a Service with the REQUEST_CATEGORY=R; tag are recorded in the corresponding balance types as reversals (as transactions with the "Reversal" category). The tag can be set in the transaction subtype. Note that a transaction will be recorded with the specified category for all related balances affected by the entry for this service, including balances in account templates.
PREAUTH_SAVING_PERIOD		Makes it possible to redefine the global parameter PREAUTH_SAVING_PERIOD. See the section "PREAUTH_SAVING_PERIOD"
STOP_AFTER_CARD_EXPIRE		The tag regulates charging recurring (Misc) fees when a Card Expire date is reached. When this tag is set, a fee is not charged if the date for charging it is greater than the date in the card contract's CARD_EXPIRE field (ACNT_CONTRACT table). If the Card Expire date falls on a weekend/holiday, a fee is only charged if the date for charging it is less than or equal to the Card Expire date. The tag can be set in a Service.
IF_DATE	"CLIENT.BIRTH_DATE" "CLIENT.DATE_EXPIRE" "CLIENT.DATE_OPEN" "CLIENT.ADD_DATE_01" "CLIENT.ADD_DATE_02" "CONTRACT.FIRST_ACTIVITY_DATE" "CONTRACT.DATE_OPEN" "CONTRACT.LAST_BILLING" "CONTRACT.NEXT_BILLING" "CONTRACT.DATE_EXPIRE" "CONTRACT.CARD_EXPIRE"	IF_DATE group tags make it possible to configure actions depending on contract/client dates. Contract/client dates can be compared with other dates (contract, client dates, system date, current banking date). Periods between dates can be checked according to various conditions. The IF_DATE tag sets the code of the date being checked, or the code of the date being compared with another date. Date codes can be contract/client dates specified in the following contract table (CONTRACT) or client table (CLIENT) fields: <ul style="list-style-type: none"> • "CLIENT.BIRTH_DATE" – a check is made according to the BIRTH_DATE field of the client's record • "CLIENT.DATE_EXPIRE" – a check is made according to the DATE_EXPIRE field of the client's record • "CLIENT.DATE_OPEN" – a check is made according to the DATE_OPEN field of the client's record (date on which the client was registered in the DB) • "CLIENT.ADD_DATE_01" – a check is made according to the ADD_DATE_01 field of the client's record • "CLIENT.ADD_DATE_02" – a check is made according to the

Name	Value	Description
		<p>ADD_DATE_02 field of the client's record</p> <ul style="list-style-type: none"> • "CONTRACT.FIRST_ACTIVITY_DATE" – a check is made according to the FIRST_ACTIVITY_DATE field of the contract's record • "CONTRACT.DATE_OPEN" – a check is made according to the DATE_OPEN field of the contract's record • "CONTRACT.LAST_BILLING" – a check is made according to the LAST_BILLING field of the contract's record • "CONTRACT.NEXT_BILLING" – a check is made according to the NEXT_BILLING field of the contract's record • "CONTRACT.DATE_EXPIRE" – a check is made according to the DATE_EXPIRE field of the contract's record • "CONTRACT.CARD_EXPIRE" – a check is made according to the CARD_EXPIRE field of the contract's record <p>The tag is used together with the IF_DATE_VALUE and IF_DATE_FOR tags. A check of several dates for a client/contract can be set using the IF_DATE_NUMB, IF_DATE<N>, IF_DATE_VALUE<N> and IF_DATE_FOR<N> tags. See the description of the IF_DATE_NUMB tag.</p>
IF_DATE_VALUE	<p>"EMPTY" "NOT_EMPTY" <Rule><Base Code><Period Rule></p> <p>Date</p>	<p>The IF_DATE_VALUE tag sets rules for checking the date specified with the IF_DATE tag.</p> <p>Tag values:</p> <ul style="list-style-type: none"> • "EMPTY" – the condition is met if the field for the date set with the IF_DATE field is not filled in. • "NOT_EMPTY" – the condition is met if the field for the date set with the IF_DATE field is filled in. The field value is not checked. • The tag value can be composite and set in the following format (components are listed without delimiters): IF_DATE_VALUE=<Rule><Base Date Code><Period Rule>;, where: <ul style="list-style-type: none"> ▪ <Rule> – comparison rule. Possible values: <ul style="list-style-type: none"> ♦ "<" – less than ♦ ">" – greater than ♦ "<=" – less than or equal to ♦ ">=" – greater than or equal to ♦ If a comparison rule (<Rule>) is not set, the date is checked for matching (for the "=" value). ▪ <Base Date Code> – code of the date with which the date from the IF_DATE tag is compared. Possible values: <ul style="list-style-type: none"> ♦ Values that are described for the IF_DATE tag can be specified (i.e. dates

Name	Value	Description
		<p>from the contract or client table).</p> <ul style="list-style-type: none"> ◆ "LDATE" – current banking date of the contract's financial institution ◆ "DB_DATE" – system (calendar) data (the system date is used without time) ▪ <Period Rule> – period that should be added or subtracted from the <Base Date Code> date. Set in the format <sign> <number of units> <period unit of measurement>, where <ul style="list-style-type: none"> ◆ <sign> – "+" or "-" (sign for adding or subtracting the specified period) ◆ <number of units> – number of days/months/years (see below) ◆ <period unit of measurement> – "D" (days), "M" (months), "Y" (years). Only one value can be set (i.e. one type of period is set in the tag). ◆ If the period <Period Rule> is not set, the two specified dates are compared according to the condition <Rule>. <p>The tag is used together with the IF_DATE and IF_DATE_FOR tags. A check of several dates for a client/contract can be set using the IF_DATE_NUMB, IF_DATE<N>, IF_DATE_VALUE<N>, and IF_DATE_FOR<N> tags. See the description of the IF_DATE_NUMB tag.</p> <p>Examples of checks:</p> <p>Check of whether a client is already 40 years old: IF_DATE=CLIENT.BIRTH_DATE;IF_DATE_VALUE<=DB_DATE-40Y;</p> <p>Check that a card has not expired: IF_DATE=CONTRACT.CARDS_EXPIRE;IF_DATE_VALUE=>=DB_DATE;</p> <p>Check that a card expires after a month: IF_DATE=CONTRACT.CARD_EXPIRE;IF_DATE_VALUE<=DB_DATE+1M;</p>
IF_DATE_FOR	"BILLING" "LIABILITY" "TOP" "BASE" "DOC_SOURCE" "DOC_TARGET" "FROM_DOC" "CONTRACT_ROLE" CONTRACT_ROLE_PARM=<tag name> "LIAB_CATEGORY"	<p>The IF_DATE_FOR tag is used together with the IF_DATE/IF_DATE_VALUE tags to redefine the contract/client for which the check is being made.</p> <p>Note. If the IF_DATE tag is used to check a date from the client table, first a search is made for a contract according to the IF_DATE_FOR tag, and then this date is checked for the corresponding client. Possible values for the IF_DATE_FOR tag:</p> <ul style="list-style-type: none"> • "BILLING" – the check is made for the account contract used for settlement. • "LIABILITY" – the check is made for the higher ranking contract in the Liability hierarchy. • "TOP" – the check is made for the top contract in the hierarchy. • "BASE" – the check is made for the main contract in a "Main/Sub" hierarchy, with which this contract is related. • "DOC_SOURCE" – the check is made for the contract specified in the

Name	Value	Description
		<p><i>Source Contract</i> (source_contract) field of the document (see the form "Doc-Brief")</p> <ul style="list-style-type: none"> • "DOC_TARGET" – the check is made for the contract specified in the <i>Target Contract</i> (target_contract) field of the document (see the form "Doc-Brief") • "FROM_DOC" – the check is made for the contract from the <i>Add Data</i> (add_info) field of the document according to the tag specified with the CONTRACT_TAG tag (in the same field) • "CONTRACT_ROLE" – for this value, specify the CONTRACT_ROLE=<role code> tag in this field; for example: IF_PARM_FOR=CONTRACT_ROLE;CONTRACT_ROLE=PAYMENT_LEVEL;. In this case, a search will be made for a contract with the CONTRACT_ROLE=<role code>; tag upward in a Liability hierarchy (in our example, a search for the CONTRACT_ROLE=PAYMENT_LEVEL tag). The check is made for the contract with the specified tag. If no contract with this tag is found in the Liability contract, the top contract in the hierarchy will be selected. • When a search for a contract must be made in a Liability hierarchy according to the value of an arbitrary tag, the CONTRACT_ROLE_PARM=<tag name>; tag must be additionally used in the configuration: For example, when the following settings are specified in the configuration: CONTRACT_ROLE=LEVEL1;CONTRACT_ROLE_PARM=LEVEL; WAY4 will search upward in the Liability hierarchy for a contract with the LEVEL=LEVEL=LEVEL1; tag. The check is made for the contract with the specified tag • "LIAB_CATEGORY" – in this case, a search for a contract will be made upward in a Liability hierarchy within the category/categories set in this field using the LIAB_CATEGORY=<category1>,<category2> tag. Liability category codes, separated by commas, are specified as the LIAB_CATEGORY tag value: "Y" – "Full Liability" category "N" – "Affiliated" category "R" – "Reporting" category "A" – "Only Check Balance" category. For example, when the IF_PARM_FOR=LIAB_CATEGORY;LIAB_CATEGORY=Y,N; tags are specified, a search is made for the top contract in a "Liability" hierarchy,

Name	Value	Description
		<p>starting from the current contract within the "Full Liability" ("Y") and "Affiliated" ("N") categories. If a contract has no higher-ranking contracts, it will be used. If a higher-ranking contract belongs to another LIAB_CATEGORY, for example "Reporting" ("R")), no move up the hierarchy will be made. I.e. a contract from the middle of the Liability hierarchy will be used, the top one in in the "Full Liability" ("Y") and "Affiliated" ("N") categories.</p> <p>A check of several dates for a client/contract can be specified using the IF_DATE_NUMB, IF_DATE<N>, IF_DATE_VALUE<N>, and IF_DATE_FOR<N> tags. See the description of the IF_DATE_NUMB tag.</p>
IF_DATE_NUMB	<number of additional checks>	<p>The tag sets the number of additional checks for the IF_DATE tag. The tag is used together with the IF_DATE<N>, IF_DATE_VALUE<N>, and IF_DATE_FOR<N> tags. I.e. by default, the IF_DATE tag is checked. If the IF_DATE_NUMB=<number of additional checks>; tag is set, the specified number of IF_DATE<N> tags is checked. For example, when IF_DATE_NUMB=3; in addition to the IF_DATE tag, the IF_DATE1, IF_DATE2, and IF_DATE3 tags are checked.</p>
Tags in the <i>Msg Details</i> field of a message type:		
EN_CREDIT_ADJUSTMNT		<p>This tag makes it possible to make credit adjustments (where the amount of the original document is less than the Adjustment amount).</p>
SEND_NOT_CLOSED_POS_BATCH		<p>This tag can be used to configure the acceptance procedure for financial documents for transactions at payment terminals, for a certain transaction channel. When this tag is set, it makes it possible to not post documents until a batch is closed (until the procedure for closing a billing cycle at a payment terminal has been executed).</p>
SEND_REVERSE		<p>This tag makes it possible to export to an external system documents for which a Reversal was received on the same day as the initial transaction (i.e. the original document and its reversal is sent). This makes it possible to remove blocking of funds on the issuer's side.</p> <p>This tag is only used for Reversal message types.</p>

Name	Value	Description
OUT_ST	<Outward Status>	When posting, makes it possible to give a document the Outward Status. The parameter value is the value of the <i>Data Value</i> field for the desired status (the value sent to the system as a result of selecting a list element in a document's <i>Outward Status</i> field; see the section "Inserting Parameters from Drop-Down Lists of the document "Form Builder"). For example, a document must be sent to an external system according to routing parameters but for some other reason, it must not be sent. To do so, set the tag OUT_ST=C; in the corresponding message tag. The document will be assigned the "Closed" status and it will not be exported.
ALLOWED_RC	<list of response code values>	The parameter ALLOWED_RC=<list of response code values>; is used to process financial requests (with the Request category) with a negative response code. As the parameter value, a list of available response codes is specified (with which the document is processed correctly), delimited by commas.
FX_RATE_MODE	"PREV" "ORIG"	This tag makes it possible to post a secondary document at the rate of the original or previous document ("ORIG" and "PREV" value, respectively). The rate is taken according to Service settings ("Buy"/"Sell" or "Middle"). If this tag is set in the msg_details field of the corresponding message type, this tag will be automatically inserted in the document.
Tags in the <i>Add Data</i> field of a document:		
INST_INF_RATE	<common interest rate used when calculating the plan>	The tag is used in the WAY4 Instalments module. Informational tag with the common interest rate used to calculate the plan. The common interest rate is calculated as a combination of the plan's "Interest" fee rates (i.e. a combination of "Interest" fees and its subfees). The tag is inserted automatically. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
FORCE_TRANS_DATE		When the tag FORCE_TRANS_DATE; is set, if the interval between dates is greater than the value set by the LATE_PRESENTMENT parameter, the document will be processed
FORCE_POSTING_DATE		When the value of this tag is set to "Y", if the interval between dates is greater than the value set by the POSTING_DATE_DELAY parameter, the document will be processed

Name	Value	Description
SKIP_DUE;		This tag is set if adjustment entries are used for accounts involved in due normalisation. The tag makes it possible to not add the adjustment amount to the amount intended for transfer within normalisation.
ALLOWED_RC	<list of response code values>	The parameter ALLOWED_RC=<list of response code values>; is used to process financial requests (with the Request category) with a negative response code. As the parameter value, a list of available response codes is specified (with which the document is processed correctly), delimited by commas. For values beginning with "0" (05, 01, etc.), the response code in a document should be specified in numeric form (5, 1 etc.).
ORDER_ID	<standing order ID>	Identifier of the standing payment order for which the document was created. The tag is inserted automatically.
SURCHARGE_AMOUNT	<fee amount>	Universal tag used to store the amount of the acquirer fee received in clearing or online. The amount is store in "dollar" format (for example, SURCHARGE_AMOUNT=25.12). When calculating fees, Services (WAY4) by default perceive amount from the tag as "cents". In order for tag amounts to be understood by WAY4 as "dollars", use the global parameter AMOUNT_FORMAT_FOR_DOC_TAG. The tag is inserted automatically.
SURCHARGE_CURR	<Currency code>	Currency of the acquirer fee received in clearing or online (Surcharge Currency).
TACCESS_FEE_AMOUNT	<fee amount>	Tag received when making operations at ATMs, used to store the amount of the acquirer fee (transaction fee amount). The amount is stored in "dollar" format (for example, TACCESS_FEE_AMOUNT=25.12). When calculating fees, Services (WAY4) by default perceive amount from the tag as "cents". In order for tag amounts to be understood by WAY4 as "dollars", use the global parameter AMOUNT_FORMAT_FOR_DOC_TAG.
TACCESS_FEE_CURR	<Currency code>	Currency of the acquirer fee amount (transaction fee amount) received in clearing or online (Surcharge Currency). The tag is inserted automatically.
SACCESS_FEE_AMOUNT	<fee amount>	Tag is reserved for future use. Tag received when making operations at ATMs, used to store the amount of the acquirer fee (settlement fee amount). The amount is stored in "dollar" format (for example, SACCESS_FEE_AMOUNT=25.12). When calculating fees, Services (WAY4) by default perceive amount from the tag as "cents". In order for tag amounts to be understood by WAY4 as "dollars", use the global parameter AMOUNT_FORMAT_FOR_DOC_TAG. The tag is inserted automatically.

Name	Value	Description
SACCESS_FEE_CURR	<Currency code>	Currency of the acquirer fee amount settlement fee amount) received in clearing or online (Surcharge Currency). The tag is inserted automatically.
TCASHBACK_AMOUNT	<amount>	Tag used to store the amount (Transaction Amount) of change/discount for a Cashback operation. The amount is stored in ISO format (in "cents"). The tag is inserted automatically.
TCASHBACK_CURR	<Currency code>	Currency of the amount (Transaction Amount) of change/discount for a Cashback operation. The tag is inserted automatically.
TPURCHASE_AMOUNT	<amount>	Tag used to store the transaction amount minus change/discount for a Cashback operation. The amount is stored in ISO format (in "cents"). The tag is inserted automatically.
TPURCHASE_CURR	<Currency code>	Transaction amount currency minus change/discount for a Cashback operation. The tag is inserted automatically.
SCASHBACK_AMOUNT	<amount>	Tag used to store the amount (Settlement Amount) of change/discount for a Cashback operation. The amount is stored in ISO format (in "cents").
SCASHBACK_CURR	<Currency code>	Currency of the amount (Settlement Amount) of change/discount for a Cashback operation. The tag is inserted automatically.
SPURCHASE_AMOUNT	<amount>	Tag used to store the settlement amount minus change/discount for a Cashback operation. The amount is stored in ISO format (in "cents"). The tag is inserted automatically.
SPURCHASE_CURR	<Currency code>	Settlement amount currency minus change/discount for a Cashback operation. The tag is inserted automatically.
UNDER_LIM	<value>	<p>This tag is specified in a document according to the results of matching the amount of a transaction made without authorisation and the Service's Floor Limit parameter value (maximum amount for a transaction made without authorisation). The tag is inserted automatically. Possible values of the tag:</p> <ul style="list-style-type: none"> • "I" – insufficient information • "A" – the transaction amount exceeds the Floor Limit by more than 20%. • "B" – the transaction amount is less than the Floor Limit by more than 20% • "C" – the transaction amount exceeds the Floor Limit by less than 20%. • "D" – the transaction amount is less than the Floor Limit by less than 20% • "Z" – the Floor Limit parameter is not set. <p>Depending on the value of this tag, when processing documents from VISA, various warning messages may be generated. For example, when the "Z"</p>

Name	Value	Description
		value is specified, the message "Unauthorized inward presentment reported as zero floor limit" (message number CHCK.AUTH:W16) is generated. When the value is "A", the message "Unauthorized inward presentment reported as exceeding floor limit" (message number CHCK.AUTH:W17) is generated.
CARD_AFS	"D" "C" "P" "H" "R"	<p>The CARDS_AFS tag is set automatically when posting a document and contains information that a transaction has been made with a debit or credit card (this tag can be used by an acquirer when setting up Services, for example, to determine the acquirer fee depending on the card category). The tag is specified when operations are made with "foreign" cards. The tag value is determined by the <i>Usage field</i> value of the BIN table for the corresponding card number range. Possible values:</p> <p>"C" - Credit (credit cards) "D" - Debit (debit cards) "P" - Prepaid (debit cards) "H" - Charge (debit cards) "R" - Deferred debit (credit cards)</p> <p>For acquiring Service Packages, it is possible to determine the Service's link with the category of card with which the corresponding transaction is being made (for example, to define an acquirer fee depending on whether a credit or debit card was used). This is performed using the DOC_TAG, DOC_TAG_VALUE tags set in the Service (for example, DOC_TAG=CARD_AFS;DOC_TAG_VALUE=D,H,P;).</p>
INV_DUE_DATE	<date in DDMMYYYY format>	Tags are used to redefine Effective Date and Due Date for a specific invoice
INV_EFF_DATE	<date in DDMMYYYY format>	
FX_RATE_MODE	"PREV" "ORIG"	This tag makes it possible to post a secondary document at the rate of the original or previous document ("ORIG" and "PREV" value, respectively). The rate is taken according to Service settings ("Buy"/"Sell" or "Middle"). If this tag is set in the msg_details field of the corresponding message type, this tag will be automatically inserted in the document.
UNMATCHED_REVERSAL		<p>A reversal document for which an original (reversed) document is not found is processed in WAY4 with the "Advice" category. By default, the main amount of such a document and the fee for the document change their sign to the opposite.</p> <p>When the UNMATCHED_REVERSAL is set, a custom fee can be charged for</p>

Name	Value	Description
		<p>processing such documents - making it possible to not change the sign of the custom fee amount. The tag is used for custom fees calculated on the basis of a document field (for example, with the tag FEE_BASE=RECONCILIATION; or SRCFD;, etc.). The tag is set either in the custom fee or in the main Service. If the reversal document contains the UNMATCHED_REVERSAL tag and:</p> <ul style="list-style-type: none"> • the UNMATCHED_REVERSAL tag is not set in the Service (default behaviour), a fee will be posted with the opposite sign (like the document's other amounts). • the UNMATCHED_REVERSAL tag is set in the Service, the custom fee calculated based on the document field does not change its sign (i.e. the fee is charged). This Service is configured specially to charge fees for such documents. <p>If to process these documents a Service is configured using preferred counterparties, set the tag DOC_TAG=UNMATCHED_REVERSAL in the corresponding Preferred.</p>
FIR	"Y"	The FIR=Y tag specifies that the current document was created as the result of processing the first transaction in a chain of recurring transactions. The tag is inserted automatically.
FX_S_N_KEEP;		<p>For a document created by a payment order, the tag makes it possible to save FX rates at the time the document was created.</p> <p>If a document contains this tag, the "FX History" form's Seqv N field value for the source and recipient of a payment order payment(FX_S_N_TGT=<>;FX_S_N_SRC=<>;) will be saved as separate tags in this document.</p> <p>The tag is set automatically in a document created when a payment order is processed, if the following settings are observed:</p> <ul style="list-style-type: none"> • Set the FX_S_N_KEEP; tag in the <i>Add Info</i> field of all required payment types (Full → Configuration Setup → Transaction Types → Payment on Account Types). • Specify the FX_S_N_KEEP; tag as the value of the global parameter PAYMENT_TYPE_TAGS_TO_SO (see the document "WAY4™ Global Parameters").
DECLINE_NON_AUTHORIZED	"Y" "N"	The tag redefines the global parameter of the same name. For more information, see the section "DECLINE_NON_AUTHORIZED" of the document "WAY4 Global Parameters".

Name	Value	Description
PORT_FRATE	<interest rate>	The tag is used in the WAY4 Instalments module. The tag sets the size of the fee as a percentage of the transaction amount for one instalment in an instalment plan. The tag redefines settings in the instalment scheme for "Annual Fee" and "Flat Fee" fees (<i>Calc Scheme</i> field value). The tag is inserted automatically. For more information, see the document "Instalment Loans in WAY4™". The module is supplied according to an additional agreement with the WAY4 vendor.
PORT_FTOTAL	<fee amount>	The tag is used in the WAY4 Instalments module. The tag sets a fixed fee size in each instalment plan instalment. The tag redefines settings in the instalment scheme for "Annual Fee" and "Flat Fee" fees (<i>Calc Scheme</i> field value). The tag is inserted automatically. For more information, see the section "Fee and Repayment Method Parameters" of the document "Instalment Loans in WAY4™".
INST_FIN_ACTION	"CHECK" "ACTIVATE" "CREATE_INACTIVE" "CREATE_ACTIVE" "CREATE_PREVIEW" "ACTIVATE_RECALC"	The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with the WAY4 vendor. The tag redefines the value of the same global parameter. For more information, see the section "Configuring Financial Document Processing (Automatic Creation of a Plan)" of the document "Instalment Loans in WAY4".
INST_AUTH_ACTION	"CHECK" "CREATE_INACTIVE" "CREATE_PREVIEW" "SIMULATED"	The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with the WAY4 vendor. The tag redefines the value of the same global parameter. For more information, see the section "Configuring Authorisation Document Processing (Automatic Creation of a Plan)" of the document "Instalment Loans in WAY4".
INST_AUTHCHECK_ACTION	"CHECK" "CREATE_INACTIVE" "CREATE_PREVIEW" "SIMULATED"	The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with the WAY4 vendor. The tag redefines the value of the same global parameter. For more information, see the section "Configuring "AuthCheck" Preauthorisation Document Processing (Automatic Creation of a Plan)" of the document "Instalment Loans in WAY4".
INST_CODE	<instalment scheme code>	The tag is used in the WAY4 Instalments module to search for an instalment scheme. The tag value is the value of the corresponding instalment scheme's Service Code field value. The tag is inserted automatically. For more

Name	Value	Description
		information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_SIM_MODE	"INST_NUM" "SHIFT_NUM"	The tag is used in the WAY4 Instalments module. The tag is inserted automatically. The tag is set in the <i>Add Data</i> field of an authorisation or pre-authorisation document for which the value of the SHIFT_NUM_S or INST_NUM_S tag specified in the Product will be used when simulating an instalment plan. Tag values: •"INST_NUM" – when calculating plans for a document, values will be used from the INST_NUM_S tag in the Product. •"SHIFT_NUM" – when calculating plans, values will be used from the SHIFT_NUM_S tag in the Product. For more information, see the section "Configuring Instalment Plan Simulation" in the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_NUM	<number of instalments>	Number of instalments into which the loan is divided. The tag is inserted automatically. The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with the WAY4 vendor. For more information, see the document "Instalment Loans in WAY4".
INST_AMNT	<amount of one instalment>	The tag is used in the WAY4 Instalments module. The tag sets the amount of one instalment in an instalment plan. The tag is inserted automatically. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_TOTAL	<total amount of loan>	The tag contains the total amount of the loan. The tag is inserted automatically. The tag is used in the WAY4 Instalments module. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_FRATE	<fee interest rate>	The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with the WAY4 vendor. The tag sets the size of the fee (as a percentage of the transaction amount) for the loan. The tag redefines instalment scheme settings for "Annual Fee" and "Flat Fee" fees (<i>Calc Scheme</i> value). I.e. the fee size is taken from the tag and the calculation scheme from instalment scheme fee settings. If the INST_FRATE tag is set, and there is no "Annual Fee" or "Flat Fee" fee in the instalment scheme, this fee percentage will be calculated according to the "Annual Fee"

Name	Value	Description
		scheme. For more information, see the document "Instalment Loans in WAY4". The tag is inserted automatically.
INST_FTOTAL	<amount>	The tag is used in the WAY4 Instalments module. The tag sets the base fee amount. The tag redefines instalment scheme settings for "Annual Fee" and "Flat Fee" fees (<i>Calc Scheme</i> value). I.e. the fee size is taken from the tag and the calculation scheme from instalment scheme fee settings. If the INST_FTOTAL tag is set, and there is no "Annual Fee" or "Flat Fee" fee in the instalment scheme, this fee percentage will be calculated according to the "Annual Fee" scheme. For more information, see the document "Instalment Loans in WAY4". The tag is inserted automatically. The module is supplied according to an additional agreement with the WAY4 vendor.
INST_DESC		Transaction description. The tag is inserted automatically. The tag is used in the WAY4 Instalments module.
INST_INF_FEE	<total fee amount for the plan>	The tag is used in the WAY4 Instalments module. Informational tag with the total fee amount for the plan. The tag is inserted automatically. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
SHIFT_NUM	<number of periods>	The tag is used in the WAY4 Instalments module. The tag is inserted automatically. The tag contains the number of periods by which the instalment plan is shifted (see the <i>Plan Shift</i> field in the instalment scheme). For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_FREE_PERIOD	<number of periods/instalments>	The tag is used in the WAY4 Instalments module. The tag contains the number of periods/instalments for which fees are not charged, and are not effective. The tag is inserted automatically. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
DATE_MODE	"BILLING" "TRANS_DATE"	The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with the WAY4 vendor. The tag sets the mode for calculating the effective date for each instalment from a plan: <ul style="list-style-type: none"> • "BILLING" – the start date of the corresponding billing cycle is the effective date for an instalment. • "TRANS_DATE" – the effective date of an instalment is calculated in months from the date of the original transaction; i.e. if the transaction date was 14 February, the effective date will be calculated first from 14 February, then

Name	Value	Description
		from 14 March, 14 April, etc. For more information, see the document "Instalment Loans in WAY4". The tag is inserted automatically.
INST_IRATE	<fee interest rate>	The tag is used in the WAY4 Instalments module. The tag is used to set the interest rate for calculating a fee. The tag redefines settings in the instalment scheme for an "Interest" fee (<i>Calc Scheme</i> field value). I.e. the fee size is taken from the tag and the calculation scheme from instalment scheme fee settings. If the INST_IRATE tag is set, and there is no "Interest" fee in the instalment scheme, this fee percentage will be calculated according to the "Interest 360" scheme. The tag is inserted automatically. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_FWAIVE_N	<number of portions>	The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with the WAY4 vendor. The tag sets the number of loan portions for which fees are not charged; this tag is only used together with the PORT_FRATE tag. The tag is inserted automatically. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_VER	MC_INST	The tag is used when generating a response to an authorisation request from a terminal that supports MasterCard Instalments. The tag is used in instalment plan simulation mode. See the section "Configuring Functionality to Pay for Transactions using Simulated Instalment Plans" of the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
INST_OPTION	<option code>	The tag is applied when using Instalment options (in searching for the appropriate tariff when creating an instalment plan). See the section "Instalment Options" of the document "Instalment Loans in WAY4". The module is supplied according to an additional agreement with the WAY4 vendor.
OLD_ATC		The tag is used to log missing ATC (Application Transaction Counter) values for smart cards in document tags. See the description of the global parameter "LOG_MISSING_ATC_TO_DOC" in the document "WAY4 Global Parameters".

Name	Value	Description
NEW_ATC		The tag is used to log missing ATC (Application Transaction Counter) values for smart cards in document tags. See the description of the global parameter "LOG_MISSING_ATC_TO_DOC" in the document "WAY4 Global Parameters".
DEFERRED_ATC		The tag is used to log missing ATC (Application Transaction Counter) values for smart cards in document tags. See the description of the global parameter "LOG_MISSING_ATC_TO_DOC" in the document "WAY4 Global Parameters".
LAST_ATC		The tag is used to log missing ATC (Application Transaction Counter) values for smart cards in document tags. See the description of the global parameter "LOG_MISSING_ATC_TO_DOC" in the document "WAY4 Global Parameters".
SHIFT_DATE	<YYMMDD>	<p>The tag makes it possible to set a shift for an instalment plan until a certain date. The date is set in YYMMDD format.</p> <p>When this tag is set, the opening date (effective date) of the first payment is calculated based on instalment scheme settings, but cannot be earlier than the specified date. I.e. the effective date of the first payment will be equal to or later than the specified date.</p> <p>When using the mode for calculating interest linked to Due Date (the global parameter INST_INTEREST_TO_DUE=Y), Due Date of the first payment will be no earlier than the specified date (if this condition is met, Effective Date can be earlier than the specified date).</p> <p>The specified shift date is a higher priority setting than the number of shift periods in an instalment scheme's <i>Plan Shift</i> field.</p> <p>The shift period calculated on the basis of the tag is limited by the maximum and minimum number of shift periods that are set in the <i>Min Plan Shift</i> and <i>Max Plan Shift</i> fields of an instalment scheme.</p> <p>The date can be specified as the value of the SHIFT_DATE tag in a document, instalment scheme or in a tariff with the "Instalment Scheme" role.</p>
CARD_PTI	1 2 3 4	<p>The CARD_PTI tag is set automatically when posting a document and contains information about the product category of the payment system to which the card that participated in the transaction belongs.</p> <p>The tag value is determined by the PRODUCT_CATEGOR field value of the BIN table for the corresponding card number range.</p> <p>Possible values: 1 = Consumer</p>

Name	Value	Description
		<p>2 = Commercial 3 = All 4 = Other</p> <p>The tag value defines payment system rules for processing transactions. Note that it's not necessary for the payment system to use all the tag's possible values, for example, MasterCard uses all four values, and Visa, only two.</p>
INST_PLAN_IDT	<identifier of a plan in a chain>	<p>The INST_PLAN_IDT tag can be passed in a document as an input parameter, for early repayment of a specific plan.</p> <p>The identifier of the first plan in the chain is specified as the tag's value. If the tag is not present in the document (i.e. a plan for payment is not defined), all the contract's plans will be paid in the order in which they were created.</p>
INST_PLAN_ID	<plan identifier>	<p>An instalment plan's identifier is specified as the tag's value. The identifier is generated in automatic and manual creation of a plan. The INST_PLAN_ID tag is automatically set in the document according to which the instalment plan was generated (in the document's Add Data field). When processing records in the "Invoice Events" field, this tag is inherited from the instalment plan to the parameters of the Event processed (to the Event Details field in the Event log) and to the document generated by the payment order.</p>
COND_INH_FOR_AFF	Y N	<p>The tag redefines the global parameter of the same name. See the document "WAY4 Global Parameters".</p>
USE_DOC_DATA		<p>If this tag is presented, device data will not be received to overwrite doc data. This tag has no value.</p>
DSP_DUPL	"Y"	<p>The DSP_DUPL=Y tag is set automatically for a duplicate dispute document. The tag is set depending on the value of the global parameter DSP_RECLASSIFIER_CBKS_<channel code> (see the document "WAY4 Global Parameters").</p> <p>When the "Dispute Assistant" module is used, if a duplicate document is found (DSP_DUPL=Y), a new dispute case is created that belongs to the same original transaction.</p> <p>The "Dispute Assistant" module is not included in the basic configuration of WAY4 and requires an additional license.</p>

Name	Value	Description
USE_AUTO_STORNO	"A" "Y" "R" "C" "N"	The tag is used together with the USE_AUTO_STORNO global parameter in the Reversal Management module. For more information, see the documents Reversal Management and Reversal Management Limited. The full version of the Reversal Management module is not included in the basic WAY4 configuration and is supplied according to a separate agreement with the WAY4 vendor.