

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

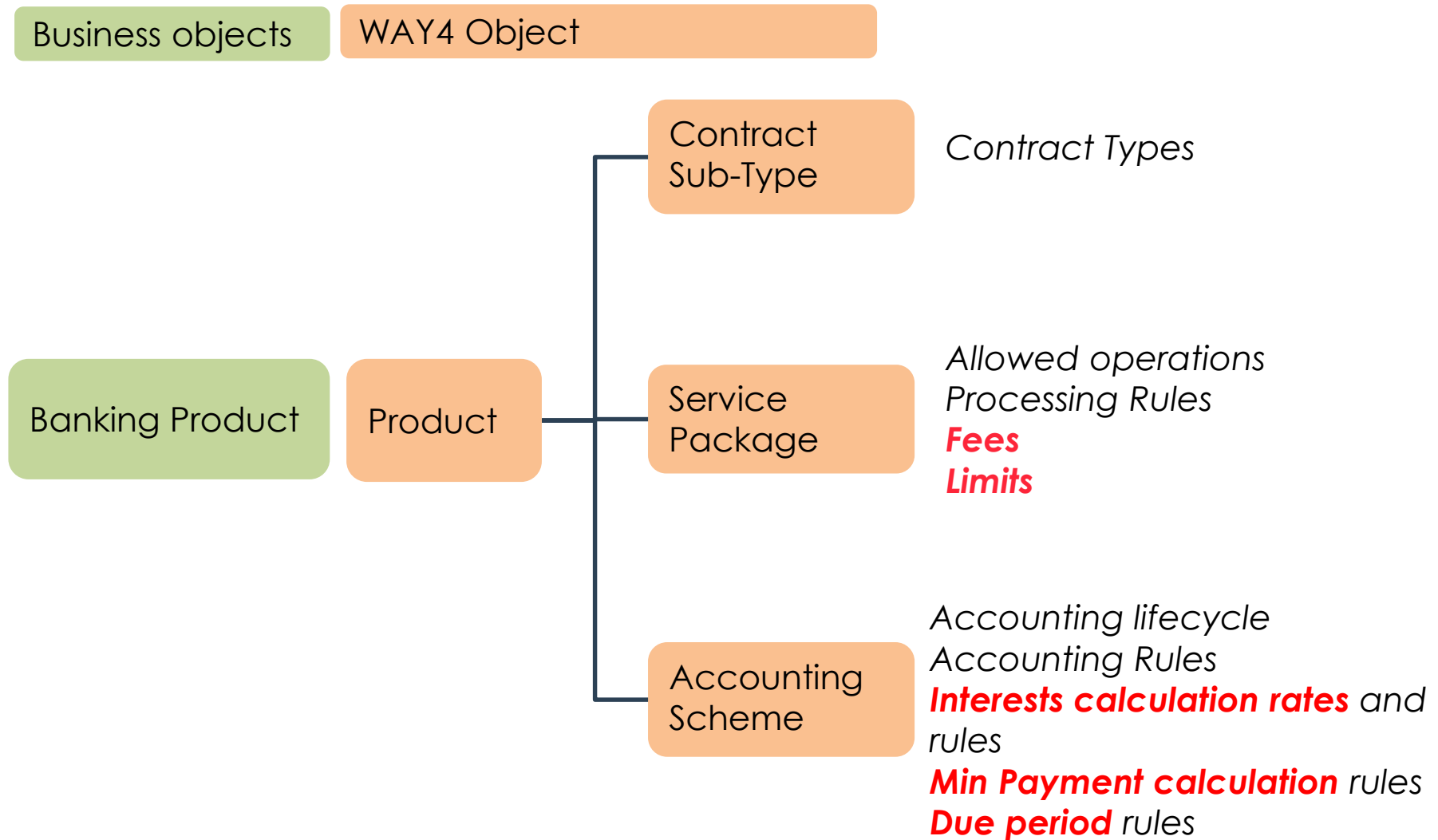
openway**academy**

# **WAY4 Advanced Tariff Management**

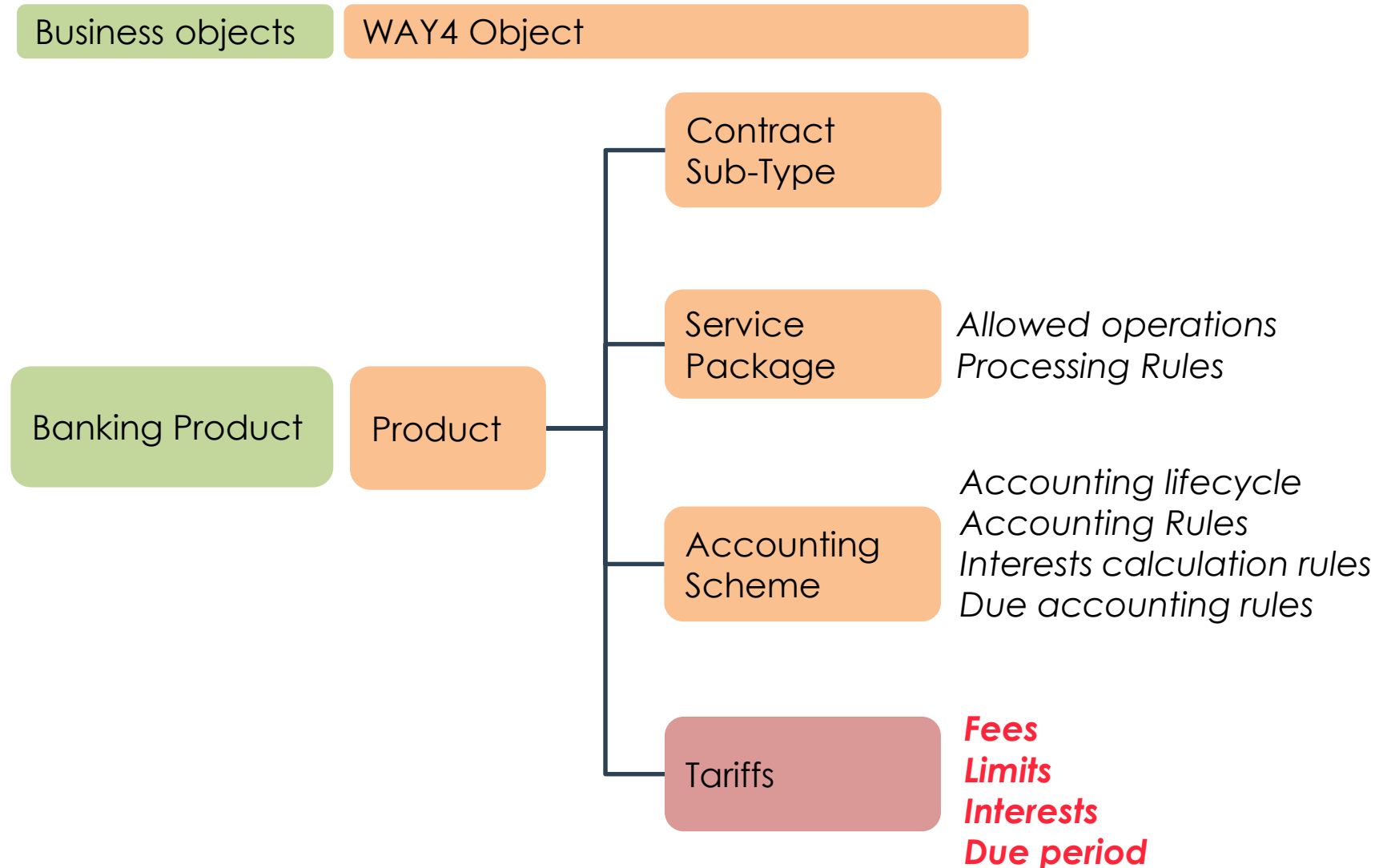
- Main Concept
- Tariff Structure
- Tariff Setup

# Main Concept

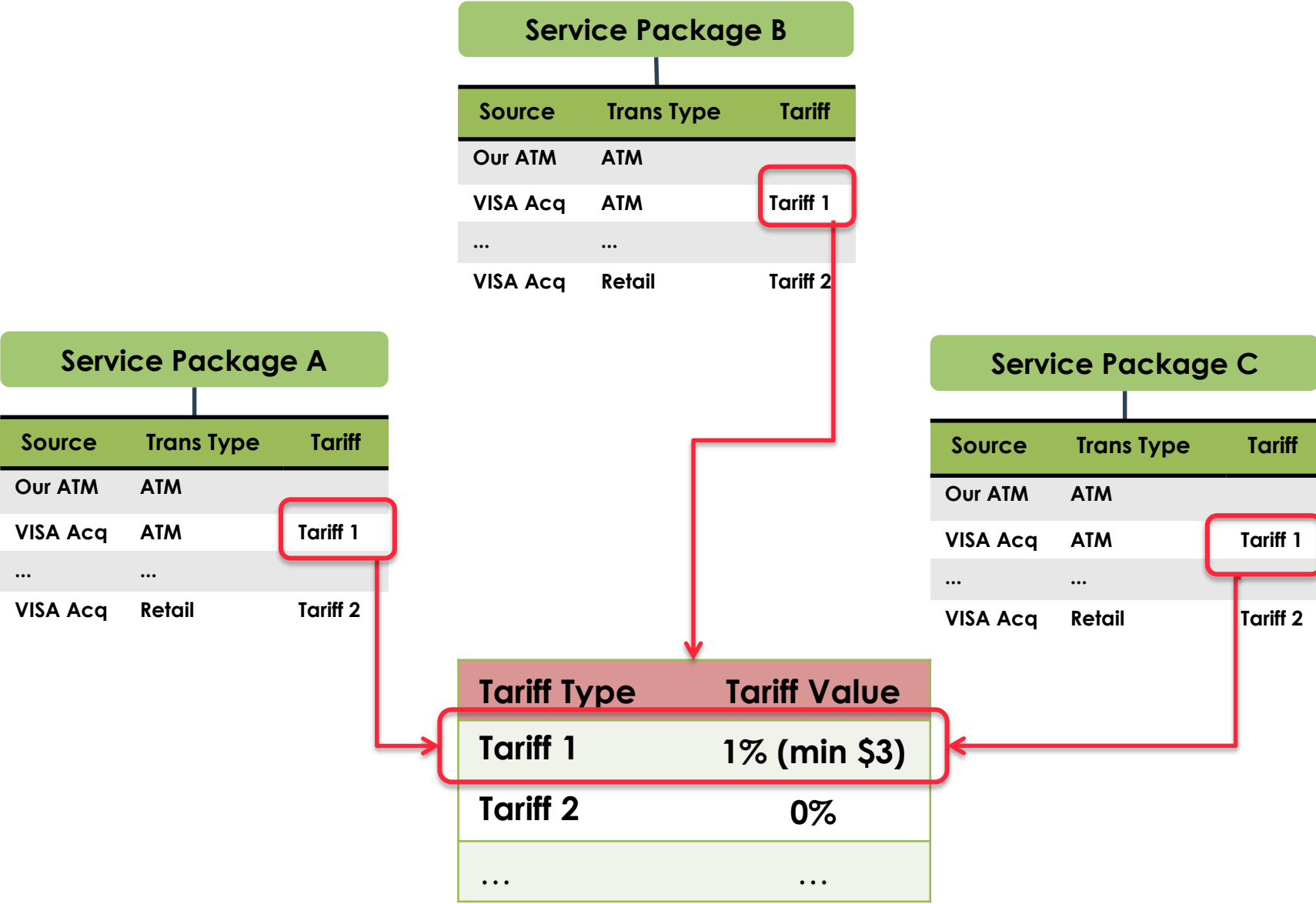
# Product Components



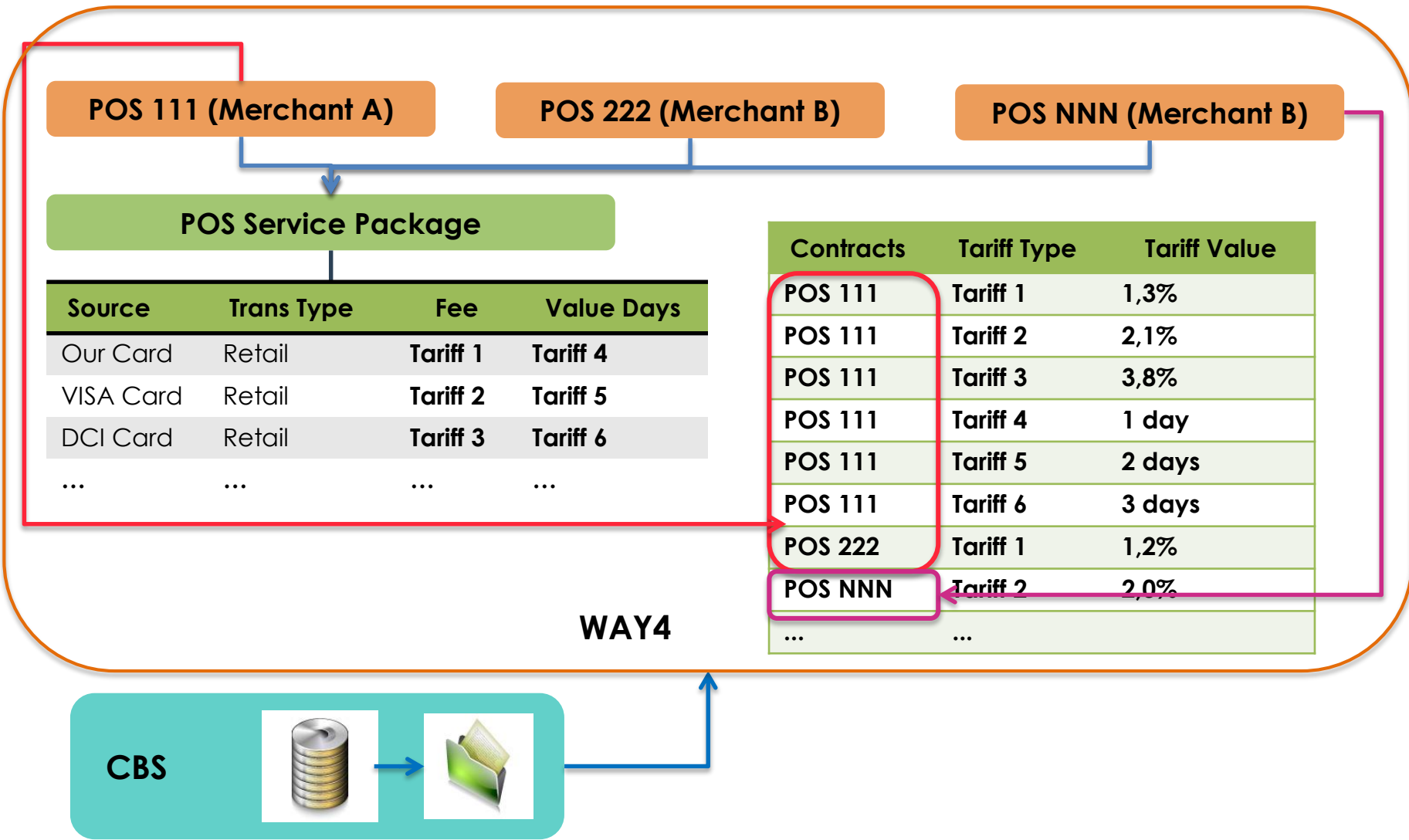
# Tariffs as a part of a Product



# Common Tariffs



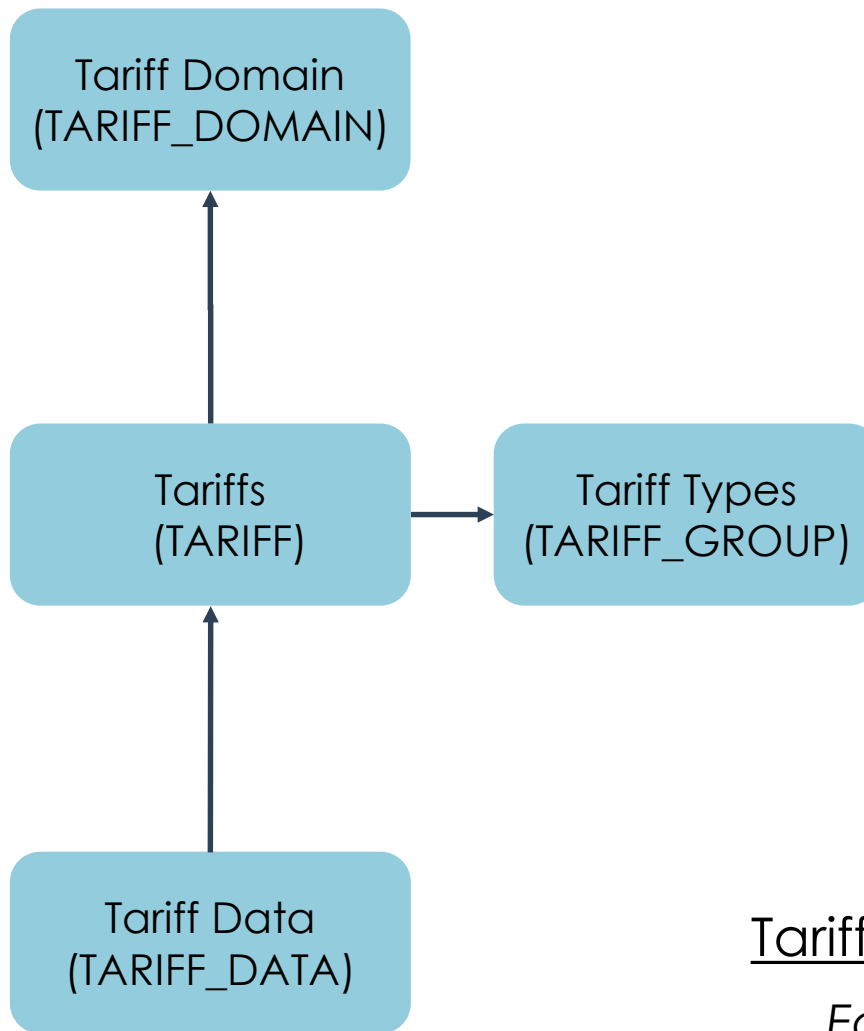
# Individual Tariffs





# Tariff Structure

# Tariff Types and Roles

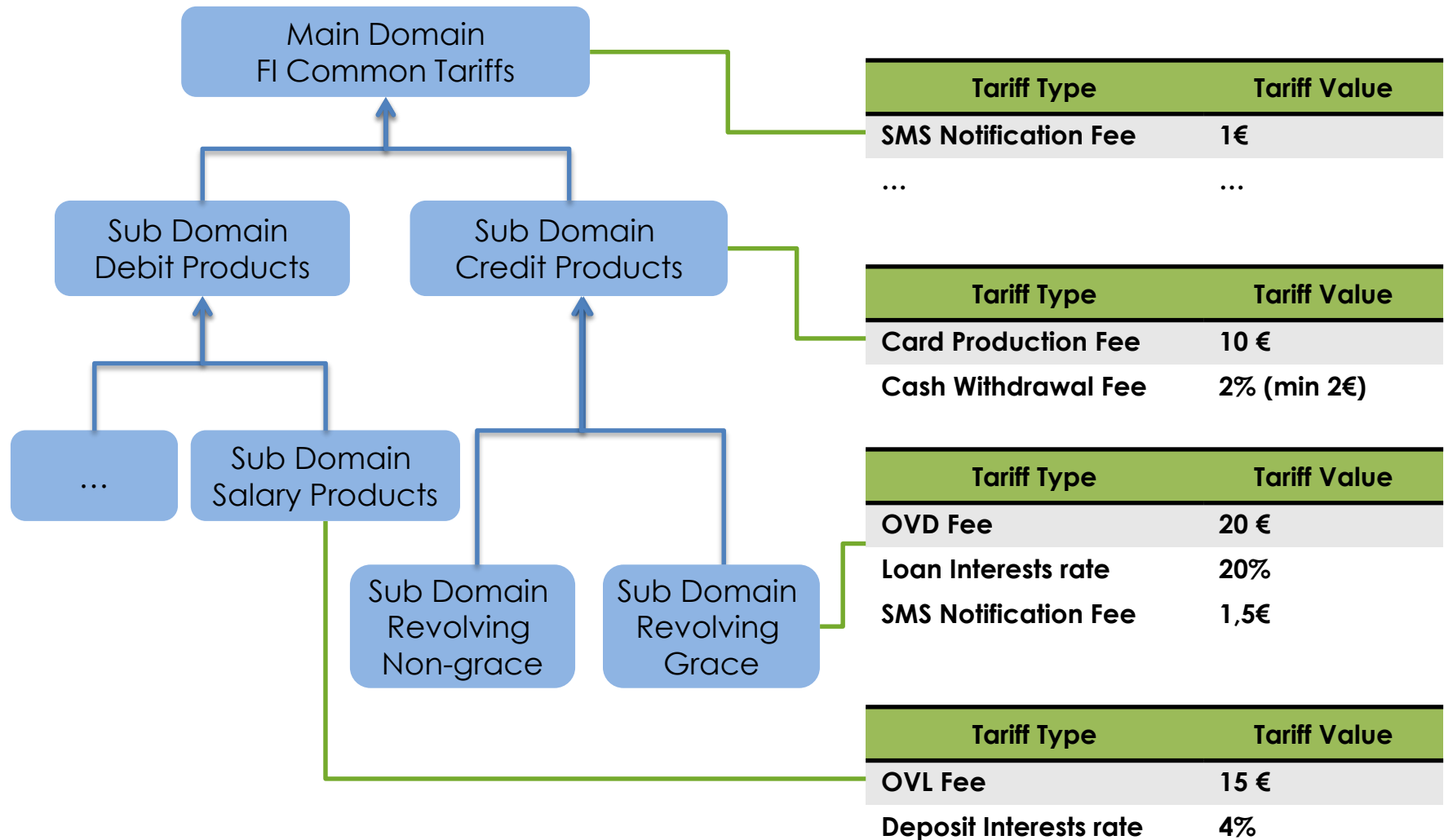


Role
Service
Service Limit
Service Value Days
Usage
Interest
Ageing
Interest Tax
GL Numeration
Billing Scheme
Instalment Scheme*
Instalment Fee *

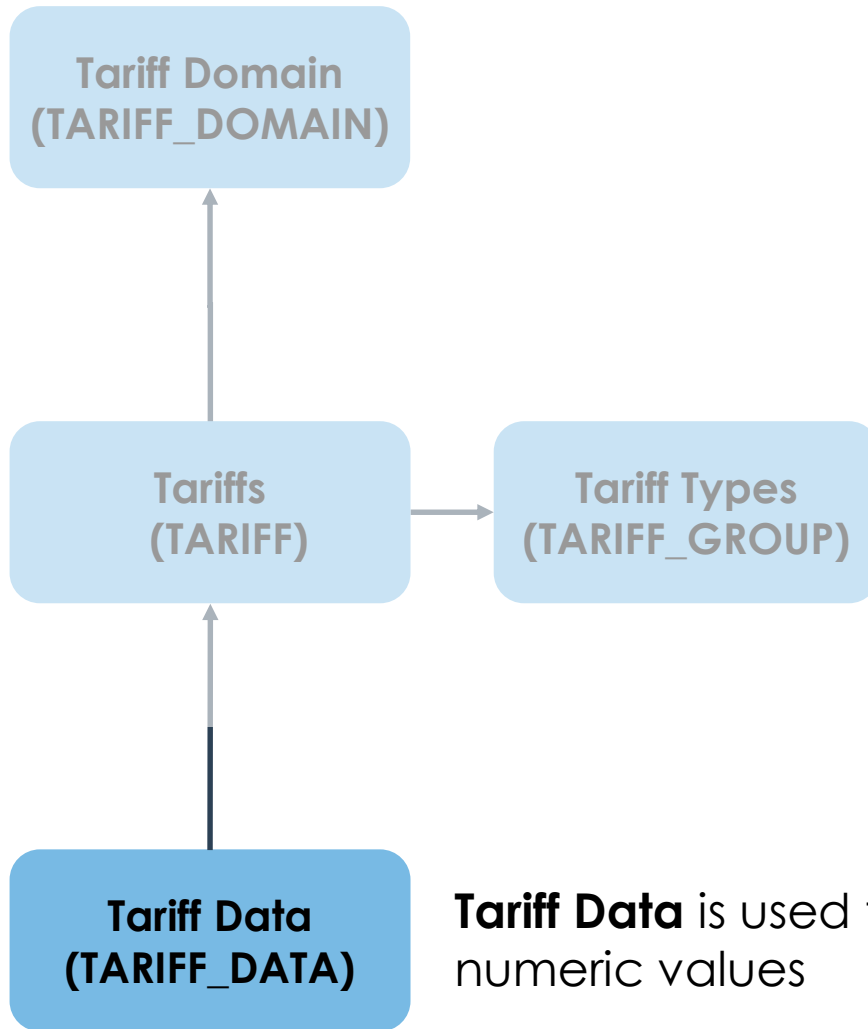
## Tariff Types

*Each tariff type has a role that determines how the tariff type is used*

# Tariff Domain Structure



## Tariff Data



**Tariff Data** is used to specify and activation tariff numeric values

# Tariff Setup

## • Tariff Setup

1

- Tariff Types
- Tariff Domain Hierarchy
- Grouping tariffs into Domains

## • Tariff Data

2

- Specifying and activation tariff numeric values

## • Selecting Tariff Types

3

- In a Services
- in an Account Templates
- in an Usage Limiters
- ...

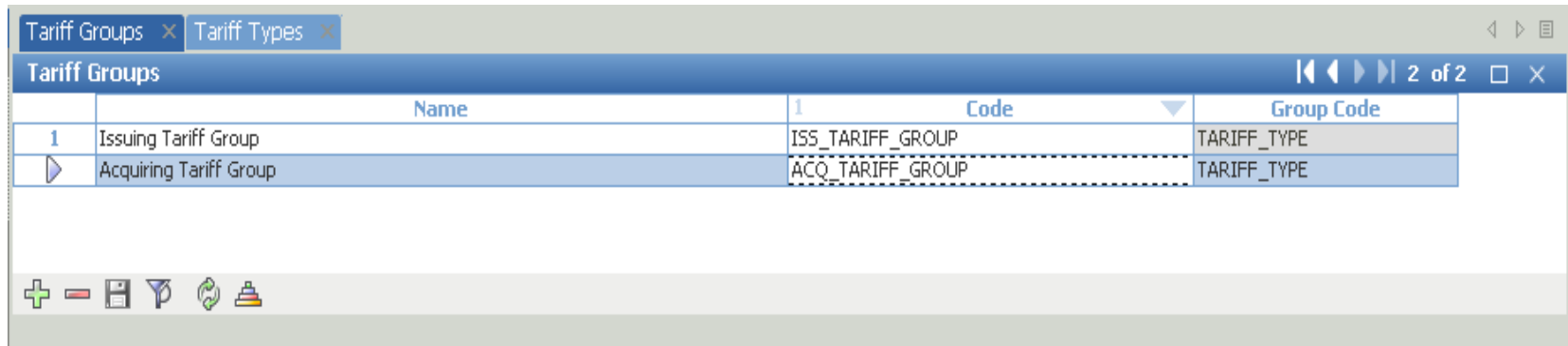
## • Selecting Tariff Domains

4

- in a Product
- In a Service Package
- in an Accounting Scheme
- by Event
- Individually

# Setup – Tariff Group – Tariff Type

ROOT.OpenWay.Tariffs.Tariff Types & Tariff Domains.Tariff Groups

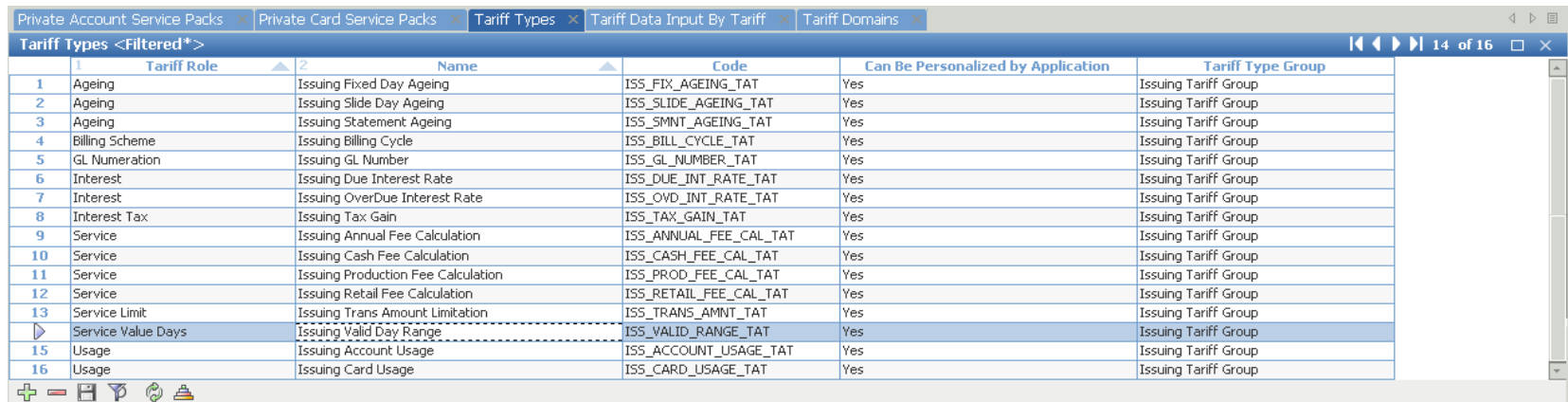


The screenshot shows a window titled "Tariff Groups" with a tab labeled "Tariff Types". The window contains a table with the following data:

	Name	Code	Group Code
1	Issuing Tariff Group	ISS_TARIFF_GROUP	TARIFF_TYPE
	Acquiring Tariff Group	ACQ_TARIFF_GROUP	TARIFF_TYPE

Below the table, there is a toolbar with icons for adding, deleting, saving, and other functions.

ROOT.OpenWay.Tariffs.Tariff Types & Tariff Domains.Tariff Types



The screenshot shows a window titled "Tariff Types" with a tab labeled "Tariff Types". The window contains a table with the following data:

1	Tariff Role	2	Name	Code	Can Be Personalized by Application	Tariff Type Group
1	Ageing		Issuing Fixed Day Ageing	ISS_FIX_AGEING_TAT	Yes	Issuing Tariff Group
2	Ageing		Issuing Slide Day Ageing	ISS_SLIDE_AGEING_TAT	Yes	Issuing Tariff Group
3	Ageing		Issuing Statement Ageing	ISS_SMNT_AGEING_TAT	Yes	Issuing Tariff Group
4	Billing Scheme		Issuing Billing Cycle	ISS_BILL_CYCLE_TAT	Yes	Issuing Tariff Group
5	GL Numeration		Issuing GL Number	ISS_GL_NUMBER_TAT	Yes	Issuing Tariff Group
6	Interest		Issuing Due Interest Rate	ISS_DUE_INT_RATE_TAT	Yes	Issuing Tariff Group
7	Interest		Issuing OverDue Interest Rate	ISS_OVD_INT_RATE_TAT	Yes	Issuing Tariff Group
8	Interest Tax		Issuing Tax Gain	ISS_TAX_GAIN_TAT	Yes	Issuing Tariff Group
9	Service		Issuing Annual Fee Calculation	ISS_ANNUAL_FEE_CAL_TAT	Yes	Issuing Tariff Group
10	Service		Issuing Cash Fee Calculation	ISS_CASH_FEE_CAL_TAT	Yes	Issuing Tariff Group
11	Service		Issuing Production Fee Calculation	ISS_PROD_FEE_CAL_TAT	Yes	Issuing Tariff Group
12	Service		Issuing Retail Fee Calculation	ISS_RETAIL_FEE_CAL_TAT	Yes	Issuing Tariff Group
13	Service Limit		Issuing Trans Amount Limitation	ISS_TRANS_AMNT_TAT	Yes	Issuing Tariff Group
14	Service Value Days		Issuing Valid Day Range	ISS_VALID_RANGE_TAT	Yes	Issuing Tariff Group
15	Usage		Issuing Account Usage	ISS_ACCOUNT_USAGE_TAT	Yes	Issuing Tariff Group
16	Usage		Issuing Card Usage	ISS_CARD_USAGE_TAT	Yes	Issuing Tariff Group

Below the table, there is a toolbar with icons for adding, deleting, saving, and other functions.

# Setup – Tariff Domain - Tariff

ROOT.OpenWay.Tariffs.Tariff Types & Tariff Domains.Tariff Domains

Tariff Groups x Tariff Types x Tariff Domains x

Tariff Domains 3 of 4

	Name	Code
1	Issuing Credit Card	ISSCREDIT_TAD
4	Issuing Debit Card	ISSDEBIT_TAD

+ - [Icons] Duplicate Tariff Preferred Sub Domains Actions Appr Actions

Sub Domains for Issuing Credit Card 7 of 7

	Name	Code	Category	Parent Domain
1	Visa Platinum Credit Card	VSP_CRD_STD	Product	Issuing Credit Card
2	Visa Gold Credit Card	VSG_CRD_STD	Product	Issuing Credit Card
3	Visa Classic Credit Card	VSC_CRD_STD	Product	Issuing Credit Card
4	Master World Class Credit Card	MSW_CRD_STD	Product	Issuing Credit Card
5	Master Platinum Credit Card	MSP_CRD_STD	Product	Issuing Credit Card
6	Master Gold Credit Card	MSG_CRD_STD	Product	Issuing Credit Card
7	Master Classic Credit Card	MSC_CRD_STD	Product	Issuing Credit Card

+ - [Icons] Actions... Tariff Preferred Sub Domains Actions Appr Actions

Tariff Groups x Tariff Types x Tariff Domains x

Tariff Domains 4 of 4

	Name	Code
3	Issuing Credit Card	ISSCREDIT_TAD
4	Issuing Debit Card	ISSDEBIT_TAD

+ - [Icons] Duplicate Tariff Preferred Sub Domains Actions Appr Actions

Sub Domains for Issuing Debit Card 3 of 3

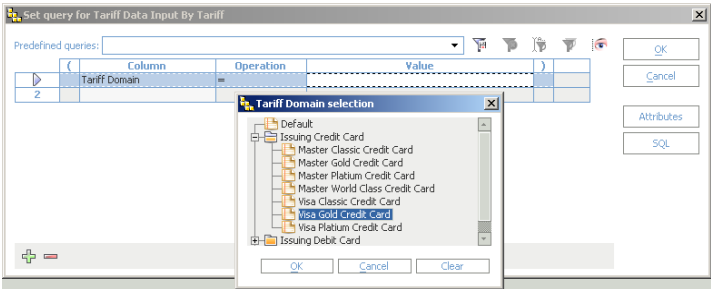
	Name	Code	Category	Parent Domain
1	Visa Classic Debit Card	VSC_DBT_STD	Product	Issuing Debit Card
2	Master Classic Debit Card	MSC_DBT_STD	Product	Issuing Debit Card
3	Our Local Debit Card	OLC_DBT_STD	Product	Issuing Debit Card

+ - [Icons] Actions... Tariff Preferred Sub Domains Actions Appr Actions



# Setup – Numeric value

## ROOT.OpenWay.Tariffs.Tariff Data Input By Tariff



## Tariff with Service Role

Private Issu...ccount Schemes | Tariff Domains | Tariff Types | Tariff Data Input By Tariff

Tariff Data Input By Tariff <Filtered\*> 3 of 13

	Tariff Domain	Tariff Role	Tariff Type	Name	If Limit Tariff	If Preference Type	If Currency	If Event Type	Apply Rules	Is Ready
1	Visa Gold Credit Card	Usage	Issuing Account Usage	Gold Account Usage						Ready
2	Visa Gold Credit Card	Usage	Issuing Card Usage	Gold Card Usage						Ready
	Visa Gold Credit Card	Service	Issuing Annual Fee Calculation	Gold Annual Fee						Ready
		Service	Issuing Cash Fee Calculation	Gold Cash Fee						Not Ready
		Ageing	Issuing Fixed Day Ageing	Gold Fixed Day Ageing						Not Ready
		Ageing	Issuing Slide Day Ageing	Gold Slide Day Ageing						Not Ready

Approve All 6  
Approve Current  
Approve... Fee Data 1

Fee Data for Gold Annual Fee 1 of 1

	Date From	FX Rate Type	Currency	Fee Min	Fee Max	Fee Base	Fee Rate Pcnt	Incr Pcnt	Apply Mode	Is Ready
	10/8/2014	Middle	OMR	0.00	0.00	10.00	0.00	0.00	From Tariff	Ready

2 3 5

# Setup – Numeric value

## Tariff with Billing Scheme

Tariff Groups

Tariff Types

Tariff Domains

Tariff Data Input By Tariff

Tariff Data Input By Tariff <Filtered\*>

9 of 10

	Tariff Domain	Tariff Role	Tariff Type	Name	If Limit Tariff	If Preference Type	If Currency	If Event Type	Apply Rules	Is Ready
7	Visa Gold Credit Card	Interest	Issuing Interest Rate	Gold Due Interest						Ready
8	Visa Gold Credit Card	Interest	Issuing Interest Rate	Gold OverDue Interest						Ready
	Visa Gold Credit Card	Billing Scheme	Issuing Billing Cycle	Gold Billing Cycle Parameters						Ready
		Ageing	Issuing Ageing	Gold Ageing Normalization						Ready

Approve All

Approve Current

1

Billing Sch

Billing Sch for Gold Billing Cycle Parameters

1 of 1

	Date From	Billing Day	Min Billing	OVL Tolerance Pcnt	OVL Tolerance Amount	Amount Currency	Apply Mode	Is Ready
		10	0	0.00	0.00		From Tariff	Not Ready

2

3

5

NBO Oman: [10/08/2014] (Large Corporate)

9/16/14 11:36:22 AM

# Setup – Add Tariff to Accounting Scheme

## Details

Private Issui...ccount Schemes x Tariff Domains x Tariff Types x Tariff Data Input By Tariff x

Private Issuing Account Schemes 8 of 8

	Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
1	888-Debit Iss Local Priv	OMR	Month	1	888-INTERESTS		DLOC	Ready
7	888-Revolving Priv Simple	OMR	Month	1	888-INTERESTS		RLOC	Ready
	888-VISA Gold Credit Card	OMR	Month	1	888-INTERESTS		VSGCD	Not Ready

+ - Save Print Refresh Approve Definition Messages Interests Ageing Tiers Events Details

Details for 888-VISA Gold Credit Card 1 of 1

General

Name: 888-VISA Gold Credit Card  
Code: VSGCD  
Used For: Product  
Parent Scheme:   
Currency: OMR  
FX Type:   
Interest Contract: 888-INTERESTS  
Beh Group: Standard Private  
Init Beh Type: Default priv cardholder beh.  
Tariff Domain: Visa Gold Credit Card

Billing Rules

Interval Type: Month  
Interval Length: 1  
Date Type: Fixed Day of Month  
Billing Day: 0  
Due Date: 0  
Grace Period: 0  
Min Repaym: 0.00  
Min Rq Repaym: 0.00  
Repayment Pcnt: 0.00  
Billing Tariff: Issuing Billing Cycle  
Statement Tariff: Issuing Statement Ageing

Group

Online Norm:   
Special Norm:   
Cr Lim Posting:   
Special Parms: USE\_AGED;REV\_NORM;LOAN\_BAL\_TYPE=STMT\_B  
Version N:   
Is Ready: Not Ready

Actions ... Group Msg Tagged Data Included

# Setup – Add Tariff to Accounting Scheme

## Account templates

Private Issu...ccount Schemes x Tariff Domains x Tariff Types x Tariff Data Input By Tariff x

Full Info for CI Retail Loan 1 of 1

**General**

Currency: OMR Not Read

Account Type: CI Retail Loan

Account Name: CI Retail Loan

Category: Shared Limit

Is Am Avail: Yes

Open / Close Event:

Balance Type: Unbilled Balance

Extra Bal Type List:

**Ageing**

Due Type: End Cycle Due

Due Template: CI Retail Loan Grace

Alter Due Template:

Due Period: 0

Grace Period: 0

Repayment Pcnt: 0.00

Min Repayment: 0.00

Min Rq Repayment: 0.00

Due To Work Day:

Ageing Tariff:

**Limit Normalization**

Low Limit Template:

Upp Limit Template: CI Deposit

Low Limit Amount: 0.00

Upp Limit Amount: 0.00

Payment Priority: 50

**Interest Properties**

Interest Rate: 0.00

Interest Algorithm: On Request Only

Interest Template: CI Retail Int Aged

Interest Fee Rate: 0.00

Fee Rate Mode: Standard

Interest Fee Account:

Interest Fee Type:

Interest Delay:

Days In Year: 0

Calc When Credit: Waive After Full Pa...

Interest Contract: 888-INTERESTS

Interest Accrual Account: Visa Interest Accrual

Interest Exp/Rev Account: Visa Interest Future Revenue

Supplementary Credit Acc:

Supplementary Debit Acc:

Interest Tariff: Issuing Due Interest Rate

**GL Properties**

GL #: <<VSGCD-LOAN-512>>

Numeration Type: First Transfer

Aggregate GL For:

Off-balance XF Account:

FX Type:

GL Tariff: Issuing GL Number

Template Details:

Save Tags Acc Type History SO Full SO Due SO Evnt Base SO Interest SO Norm Base Parm Tagged Data

## Setup - Add tariff to service package

## Usage Role

**Private Account Service Packs**

Name	Contract Type	Parent Pack	For Contracts	Use Default	Code	Fee Contract	Special Pkgs	Is Ready
888-Issuing Liability VISA Credit	Client Account		Product	For All	LIA	888-CLIENT_FEE		Ready
888-Issuing VISA Credit	Client Account		Product	For All	PIR	888-CLIENT_FEE		

**Usage for 888-Issuing VISA Credit**

Usage Code	Usage Type	SIC Group	Channel	Operation	Period	Period Type	Usage Event	Fee Type	Max #	Max Amnt	Max Pcnt	Max Sngl Amnt	Amnt Curr	Is Active	Is Ready
MAIN_CASH_AVAILABLE	Transactions	Cash			1	Forever	Usage		0	0.00	0.00	0.00			Not Ready

**Details for Usage**

SIC Group: Cash

Contra FI:

Preference Type:

Trans Type: ATM

Trans Condition:

Service:

Serv Group Code:

Max Trans Amount: 0.00

Min Trans Amount: 0.00

Inverse Conditions:

**Balance Type**

For Max Amount:

For Current Amount:

**Threshold Calculation**

Algorithm:

# Cycles: 0

Tariff: Issuing Account Usage

**Action**

Event Type:

Custom RC: Successfully completed

Usage Fee:

Soc Pkgs:

# Setup - Add tariff to service package

## Service Role

Private Account Service Packs

Private Card Service Packs

Private Issu...ccount Schemes

Product Groups

Fee Types

Private Account Service Packs

	Name	Contract Type	Parent Pack	1 For Contracts	Use Default	Code	Fee Contract	Special Parms	Is Ready
1	888-NBO Debit Normal Accounting	Client Account		Product	For All	DNORMA	888-CLIENT_FEE		Ready
2	888-NBO Debit General Salary Reim Acco...	Client Account		Product	For All	GDSARE	888-CLIENT_FEE		Ready
3	888-NBO Debit General Normal Accounting	Client Account		Product	For All	GDNORMA	888-CLIENT_FEE		Ready
▶	888-Issuing VISA Credit	Client Account		Product	For All	PIR	888-CLIENT_FEE		Not Ready
5	888-Issuing Liability VISA Credit	Client Account		Product	For All	LIA	888-CLIENT_FEE		Ready

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Approve

Details

Misc

Source

Target

Additional

Usage

Messages

Events

Preferred

Tariffs

Misc for 888-Issuing VISA Credit

	Fee Type	Fee Day	Fee Dir	Rate Type	FX Type	Fee Curr	Base	%	Min	Is Ready	Name	Fee Code	Account Typ
▶	Late Payment Fee	0	None				0.00	0.00	0.00	Not Ready			

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Service - Full

Custom Fee

History

Service - Full for

Transaction Parameters

Tariff

Posting

Contra FI

Subtype

Settl Curr

Trans Curr

Condition

Max Amount

Min Amount

Max Amnt Curr

Preference

SIC Group

Expiry Period

Spc Fee Code

Priority

Fee Dir

Fee Curr

Fee Base

Fee Min

Fee Max

Fee %

FX Rate Type

FX Type

Increase %

Fee Tariff

Limit Tariff

VD Tariff

Fee Code

Floor Limit

Value Days

Service Allowed

Service Details

Account Type

Account Curr

Fee Contract

Fee Account

Actions... History Custom Fee Tagged Data

24 of 9

1 of 1

1 of 1

# Setup - Add tariff to service package

## Tariff Domain into Card Service Package

Private Account Service PacksPrivate Card Service Packs

	Name	Contract Type	Parent Pack	For Contracts	Use Default	Code	Fee Contract	Special Parm	Is Ready
28	888-MC Block CNP	Our EuroCard/MasterCard		Additional	For Dispute	MC_CNP	888-CLIENT_FEE		Ready
29	888-AI Amal Usage	Our EuroCard/MasterCard		Additional	For Dispute	AI_USG	888-CLIENT_FEE		Ready
	888-VISA Gold Credit Main Card	Our VISA Cards		Product	For Dispute	VSGMCD	888-CLIENT_FEE		Not Ready

Details for 888-VISA Gold Credit Main Card

General

Name

888-VISA Gold Credit Main Ca

Code

VSGMCD

Use For Acct

Product

Parent Pack

Base Pack

Tariff Domain

Visa Gold Credit Card

PIN Tries

Ext PIN Resp

Allowable number of PIN tries

On US PIN Resp

Allowable number of PIN tries

Def PIN Tries

3

Risk Scheme

Chip Scheme

VSDC EUR

Special Parm

Statistical Diagrams

Individual

Add to Main Tag

Group by Pack

Posting Rules

Fee Contract

888-CLIENT\_FEE

Default Fee Acc

Use Def Service

For Dispute

Not Ready

Actions...ApprovedUsed byUsageApprTagged DataService ListGroup Msg

## Tariff Domain into Account Service Package

Details for 888-Issuing VISA Credit

General

Name

888-Issuing VISA Credit

Code

PIR

Use For Acct

Product

Parent Pack

Base Pack

Tariff Domain

Visa Gold Credit Card

PIN Tries

Ext PIN Resp

Allowable number of PIN tries

On US PIN Resp

Allowable number of PIN tries

Def PIN Tries

3

Risk Scheme

Chip Scheme

Special Parm

Statistical Diagrams

Individual

Add to Main Tag

Group by Pack

Posting Rules

Fee Contract

888-CLIENT\_FEE

Default Fee Acc

Use Def Service

For All

Not Ready

<SPV140918124304>

Actions...ApprovedUsed byUsageApprTagged DataService ListGroup Msg

23

# Setup - Add tariff to service package

## Tariff Domain in Product

Private Account Service Packs | Private Card Service Packs | Private Issu...ccount Schemes | **Product Groups**

Product Groups 1 of 3

Product Category	Name	Code
Issuing	Issuing Credit	ISSCRE

[Products](#)

Products for Issuing Credit 1 of 1

Institution	Client	Product	Contract	Product Group	Name	Acc Scheme	Tariff Domain	Is Ready	Product Template	Contr Subtype	Service Pa
NBO Oman	Private	Issuing	Account	Issuing Credit	888-NBO Issuing Credit	888-VISA Credit Liability	Visa Gold Credit Card	Not Ready		888-Liability Account Contract	888-Issuing Liability VIS

[Service Pack](#) 1 of 1

Service Pack	Report Type	Code
888-Issuing Liability VISA Credit	Cardholder Default	VSC01L

[Approve...](#) [Subs](#) [Affiliated](#) [Liability](#) [Full Info](#) [Classifiers](#) [Group Msg](#) [Start Events](#) [Messages](#) [Inherited](#) [Copy](#)

Affiliated for 888-NBO Issuing Credit 1 of 1

Name	Client	Contract	Acc Scheme	Contr Subtype	Service Pack	Report Type	Code	Product Group	Is Ready
888-VISA GOLD Credit	Private	Account	888-VISA Gold Credit Card	888-VISA Account Contract	888-Issuing VISA Credit	Cardholder Default	VSC01AG	Issuing Credit	Not Ready

[Subs](#) [Affiliated](#) [Liability](#) [Full Info](#) [Classifiers](#) [Group Msg](#) [Start Events](#)

Subs for 888-VISA GOLD Credit 1 of 1

Name	Contract	Contr Subtype	Service Pack	Auth Sc	Code	Report Type	Product Group	Is Ready
888-VISA GOLD Credit Main	Card	888-VISA CREDIT GOLD	888-VISA Gold Credit Main Card	See main	VSC01AGM	Cardholder Default	Issuing Credit	Not Ready

[Subs](#) [Affiliated](#) [Liability](#) [Full Info](#) [Classifiers](#) [Group Msg](#) [Start Events](#)



# Setup - Personal Tariff

## ROOT.OpenWay.Tariffs.Tariff for Contracts (Edit Personal)

Tariff for Contracts (Edit Personal) << < > >> 1 of 1 x

Contract Number	Date Open	Status	Contract Type	Product	Is Ready	Institution	Main Contract	Liab Contract
4493444664580566	01/01/2015	Card OK	Our VISA Cards	888-VISA, GOLD Credit Main	Ready	NBO Oman	888-V-000000030	

Ins Del Query Full Info Balance - Full **Own Tariffs** Domains Tariffs Active Trt

Fee Data for VIP Cash Fee of 0566 << < > >> 1 of 1 b x

Date From	FX Rate Type	Currency	Fee Min	Fee Max	Fee Base	Fee Rate Pcnt	Incr Pcnt	Apply Mode	Is Ready
00/00/0000	Middle	OMR	3.00	0.00	0.00	20.00	0.00		Not Ready

6 Ins Del Query

Own Tariffs for << < > >> 1 of 1 b x

Name: 4493444664580566  
Parent Domain:

Tariffs for 4493444664580566 << < > >> 1 of 1 b x

Tariff Role	Tariff Type	Name	If Limit Tariff	If Preference Type	If Currency	If Event Type	Is Ready
Service	Issuing Cash Fee Calculation	VIP Cash Fee of 0566					Not Ready

4

Date Start - Finish

Start Date 02/01/2015 9  
Finish Date 01/01/2000

2 Query Tariffs 8 Ins Del Query Approve 5 Fee Data 10 Cancel Proceed

**WAY4 Service Packages**

[service\\_packages.pdf](#)

**WAY4 Accounting Scheme**

[accounting\\_schemes.pdf](#)

**Events**

[events.pdf](#)

**Advanced Tariff Management**

[tariff\\_management.pdf](#)

Thanks you for your attention

Do you have any question?

