

WAY4™ Reports

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WAY4™ Reports: Introduction



This document gives an overview of all standard reports used in WAY4™.

The document is intended for WAY4 system administrators responsible for providing various bank branches or processing centres with card transaction data.

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

- DB Manager Manual
- Cardholder Statements
- Merchant Statements
- ATM Controller
- GL Reports
- WAY4™ Products. Accounting Schemes
- Generating Statistical Reports in WAY4™
- MasterCard Statistical Reports
- Visa Statistical Reports
- Issuer Risk Management Reports
- Acquirer Risk Management Reports

The following conventions are used throughout this document:

- Field labels in screen forms are typed in *italics*.
- Button labels used in screen forms are placed in square brackets, such as [Approve].
- Menu selection sequences are shown with the use of arrows, such as Issuing → Contracts Input & Update.
- Item selection sequences, in the system menu, are shown with the use of different arrows, such as Database => Change password.
- Key combinations used while working with DB Manager are shown in angular brackets, such as <Ctrl>+<F3>.
- The names of directories and/or files that vary for each local instance of the program are also displayed in angular brackets, such as <OWS_HOME>.
- Warnings of possible erroneous actions are marked with the  sign.
- Messages marked with the  sign contain information about important features, additional facilities, or the optimal use of certain functions of the system.

Chapter 1. Client Reports

Cardholder Statements

Cardholder Contract Statement

The statement contains a list of operations executed during the indicated period. It includes operations that have modified the contract's amount available. This statement also contains information on outstanding loans for each contract in the billing cycle and may include instalment information.

Depending on the period specified by the user, the system generates the following kinds of statements:

- Monthly cardholder contract statements
- Real-time cardholder contract statements
- Data Range cardholder contract statements

The WAY4 Issuing Module supports batch mode for generating cardholder statements, which allows a large number of statements to be generated for the billing cycle.

Report creation is initiated when the user selects the following items from the DB Manager menu:

- Batch statement creation for the billing cycle:
 - To create batch statements where the system generates a set of files in which each file is a statement for an individual cardholder, use the "Issuing → Statements → Batch Cardholder Statements" menu item.
 - To create batch statements where the system generates one file containing all the statements for cardholders of one branch (a financial institution or its branch office), use the "Issuing → Statements → Cardholder Contract Statements - All" menu item.
- Batch statement creation by user request:
 - Contract statements for the billing cycle are created through the "Issuing → Statements → Cardholder Reports → [Report] → Cardholder Contract Statement" menu item.
 - Real-time cardholder contract statements are created through the "Issuing → Statements → Cardholder Reports → [Report] → RT Cardholder Contract Statement" menu item.
 - Data Range cardholder contract statements are created through the "Issuing → Statements → Customer Reports → Cardholder Reports → [Report] → Date Range Cardholder Contract Statement" menu item.

A detailed description of this statement is given in the Cardholder Statements User Manual.

Cardholder Account Statement

This statement contains information on activity within contract accounts within the indicated period.

It also contains information on outstanding loans for each contract within that period.

Depending on the period specified by the user, the system generates the following kinds of statements:

- Monthly contract statements
- Real-time cardholder contract statements
- Data Range cardholder contract statements

The WAY4 Issuing Module supports batch mode for generating contract statements, which allows a large number of statements to be generated for the billing cycle.

Report creation is initiated when the user selects the following items from the DB Manager menu:

- To create batch statements where the system creates one file containing all statements for cardholder contract accounts of one branch (financial institution or its branch office), use the "Issuing → Statements → Cardholder Account Statements - All" menu item.
- To create batch statements by user request:
 - Contract statements for the billing cycle are generated through the "Issuing → Statements → Cardholder Reports → [Report] → Cardholder Account Statement" menu item.
 - Real-time cardholder contract statements are generated through the "Issuing → Statements → Cardholder Reports → [Report] → RT Cardholder Account Statement" menu item.
 - Data Range cardholder contract statements are generated through the "Issuing → Statements → Cardholder Reports → [Report] → Date Range Cardholder Account Statement" menu item.

A detailed description of this statement is given in the Cardholder Statements User Manual.

Contract Balances and Interests

This report contains information on predicted balances and interest for contract accounts in a specified date. These statements are intended for clients who are about to close their contracts to inform them of the amount needed to repay all their outstanding loans before they close their contracts. To obtain this information, the system will calculate the loan amount on a given future date.

The report is generated through the "Issuing → Statements → Cardholder Reports → [Report] → Balance and Interests" menu item.

A detailed description of this statement is given in the Cardholder Statements User Manual.

Card Statuses

This report contains information about changes in card contract statuses and plastic unblocking for a user-defined period.

The report is generated using the following DB manager user menu items:

- A report on status changes for a selected contract is generated using the menu item "Issuing → Statements → Cardholder Reports → [Report] → Card Statuses".
- A report on status changes for all card contracts registered in the database is generated using the menu item "Issuing → Statements → Card Statuses Report".

A detailed description of this report is given in the Cardholder Statements User Manual.

Account Interests Accruing

This report gives users detailed information on interest accrual on the account balance: the selected billing cycle is divided into intervals during which the amount available remained the same. Furthermore, the report shows the interest rate applied at each interval, the number of days in the interval and other parameters valid during the accrual period.

The report is created through the "Issuing → Statements → Cardholder Reports → [Billing] → [Interests]" menu item.

Accrued Interests

The report contains information on accrued interest in all contract accounts belonging to a branch (financial institution or its branch office) for a selected billing cycle.

Report creation is initiated when the user selects the following items from the DB Manager menu:

- To create batch accrued interest reports for all cardholder contract accounts of one branch, use the "Issuing → Statements → Accrued Interests - All" menu item.
- Use the "Full → General Ledger → Issuing → Accrued Interest Report" menu item to create a report on all contracts registered in the database.

Account Statement

This statement contains information on activity within each contract account for a given period.

Statement contents are the same as the "General Ledger" report.

This statement is created using the "[Report] → Statement" buttons in the "Account for <client name>" form, which is invoked from forms containing contract information in the Customer Support module (see Customer Support User Manual).

Merchant Statements

Merchant Contract Statement

The report shows the quantity, total amount and fee amount for each operation type executed by each merchant device during the indicated billing cycle. The operations are grouped by acquired card type. Operation amounts are totaled by each merchant.

The WAY4 Acquiring module supports batch mode for creating merchant statements, which allows a large quantity of statements to be generated for the billing cycle.

Report creation is initiated when the user selects the following items from the DB Manager menu:

- Batch statement creation for the billing cycle:
 - To create a batch of statements, where the system generates a set of files and each of which is a statement for an individual merchant, use the "Acquiring → Statements → Batch Merchant Statements" menu item.
 - To create a batch of statements, where the system generates a single file for the selected branch (financial institution or its branch office) containing statements for all the merchants of that branch, use the "Acquiring → Statements → Merchant Contract Statements - All" menu item.
- Statement creation by user request for the billing cycle is initiated through the "Acquiring → Statements → Merchant Reports → [Report...] → Contract Statement" menu item.

A detailed description of this statement is given in the Merchant Statements User Manual.

OLD Merchant Standing Orders Details

This report is a log of transactions executed by a selected merchant grouped by transactions' standing orders during a given billing cycle.

The "OLD Standing Orders Details" report is provided for backward compatibility. This report supports one level of a "Main/Sub" contract hierarchy.

The WAY4 Acquiring module supports batch mode for creating merchant statements, which allows a large quantity of statements to be generated for the billing cycle.

Report creation is initiated when the user selects the following items from the DB Manager menu:

- To create batch statements, where the system creates a single file for each selected branch (financial institution or its branch office) containing statements for all of its merchants, use the "Acquiring → Statements → OLD Merchant Standing Orders Details - All" menu item.

- To create statements by user request for a given billing cycle, select the "Acquiring → Statements → Merchant Reports → [Report...] → OLD Standing Order Details" menu item.

A detailed description of this report is given in the Merchant Statements User Manual.

Merchant Standing Orders Entry Details

This report is a log of transactions for a selected merchant, grouped by payments generated for these transactions during a specific billing cycle.

The "Standing Orders Entry Details" report supports a multi-level hierarchy for both "Main/Sub" and "Liability". When generating a report for the main account contract for which the payment order is set up, all transactions made for all device contracts will be shown, including at the lowest level of the hierarchy. Transactions result in the creation of entries. When a report is generated for each device contract in which a payment order is set up, entry properties will be shown: amount, currency, entry type (Base or Fee), and entry description.

To prepare a large number of statements for a billing cycle, the WAY4 Acquiring module supports batch mode for generating merchant account statements.

A report is generated using the following DB Manager user menu items:

- For batch generation of statements, when one file is created for a selected branch (financial institution or its office) containing statements for merchants of this branch, use the menu item "Acquiring → Statements → Merchant Standing Orders Details - All".
- Statements for a billing cycle are generated by user request using the menu item "Acquiring → Statements → Merchant Reports → [Report...] → Standing Order Details".

A detailed description of this report is given in the Merchant Statements User Manual.

Merchant Transactions Statement

This report is a log of transactions executed by each device of the selected merchant for a given billing cycle. Transactions are grouped by acquired card type, transaction date, and settlement date.

The WAY4 Acquiring module supports batch mode for creating merchant statements, which allows a large quantity of statements to be generated for the billing cycle.

Report creation is initiated when the user selects the following items from the DB Manager menu:

- To create batch statements, where the system creates a single file for each selected branch (financial institution or its branch office) containing all the merchant statements for that branch, use the "Acquiring → Statements → Merchant Transactions Statements - All" menu item.

- To create statements by user request for a given billing cycle, use the "Acquiring → Statements → Merchant Reports → [Report...] → Transaction Detail Statement" menu item.

A detailed description of this report is given in the Merchant Statements User Manual.

Merchant Device Turnover

This report provides information on sum totals of transactions executed on various branch devices (those of financial institutions or its branch offices) grouped by acquired card type for a given billing cycle.

This report is generated through the "Acquiring → Statements → Merchant Device Turnover – All" menu item.

Chapter 2. Internal Reports

ATM Network Monitoring

Reports are described in detail in the ATM Controller Reports User Manual.

ATM Cash in

The ATM Cash-in report provides information on the quantity of cash-in transactions over a given period, with their card numbers as well as the amounts, denominations and currencies accepted.

To create the ATM Cash-in report, use the "Acquiring → ATM Controller → ATM Cycle Reports → [Reports] → Cash In" menu item.

ATM Cassette

The ATM Cassette report provides information on the quantity, denomination, and currency of banknotes loaded into the cassette during replenishment, as well as dispensed, retracted, and diverted banknotes.

To create the ATM Cassette report, use the "Acquiring → ATM Controller → ATM Cycle Reports → [Reports] → Cassette" menu item.

ATM Currency Exchange

This report provides information about FX operations. The report allows information to be shown about distribution of dispensed banknotes by cassettes.

To create this report, use the menu item "Acquiring → ATM Controller → ATM Cycle Reports → [Reports] → Exchange".

ATM Dispense

The ATM Dispense report provides information on the number of dispense transactions executed during a given period, with their card numbers and amounts as well as the quantity, denomination and currency of dispensed banknotes.

To create the ATM Dispense report, use the "Acquiring → ATM Controller → ATM Cycle Reports → [Reports] → Dispense" menu item.

ATM Transaction Journal

This report provides information about transactions in a specific cycle that were related to dispensing or accepting cash. Depending on the cycle type, information about various transaction types is given in the report.

To create the report, select the user menu item "Acquiring → ATM Controller → ATM Cycle Reports → [Reports] → Transaction".

ATM Status Report

This report is a log of registered errors from ATM components. Records in the log are grouped by transactions that provoked the error messages.

To create the ATM Status report, use the "Acquiring → ATM Controller → ATM Status Report → [Report...] → Status Report" menu item.

ATM Balances by Period Report

This report provides information about the state of ATM cassette counters, grouped by cycle types.

To create the report, select the user menu item "Acquiring → ATM Controller → ATM Status Report → [Report...] → Balances By Period".

ATM Total Amount

The ATM Total Amount report contains information on settlements of transactions executed on the ATM during a period specified by the user.

To create the ATM Total Amount report, use the "Acquiring → ATM Controller → ATM Total Amount Report → [Report]" menu item.

ATM Current Balance

This report provides information on the quantity of banknotes contained in all ATMs registered in the system at the time the report is generated. It contains the amount remaining in each ATM and the total amount of each currency remaining in all ATMs.

To create this report, use the "Acquiring → ATM Controller → ATM Current Balance Report" menu item.

ATM Retracts Journal

This report provides information on messages about banknotes that were left in the ATM. The report shows status messages as well as information about dispensing operations for 5 minutes preceding the messages. This report is relevant for Diebold ATMs.

To generate the report, select the user menu item "Acquiring → ATM Controller → ATM Retracts Journal".

ATM Balances Report

This report provides information about the state of all the selected financial institution's ATM cassette counters.

To create the report, select the user menu item "Acquiring → ATM Controller → ATM Balances Report".

ATM Balances Report (by device)

This report shows information about the state of cassette counters for a selected ATM.

To generate a report, select the user menu item "Acquiring → ATM Controller → ATM Balances Report (by device)".

Card Issuance

Cards Sent to Production

This report provides information on cards sent to production.

To create the Cards Sent to Production report, use the "Issuing → Send / Receive Production Batches → Reports → Cards Sent to Production Report → [Report]" menu item.

Cards Delivery

This report provides information on delivery of cards for which delivery confirmation was received from the PIN Management module.

To create the Cards Delivery report, use the "Issuing → Send / Receive Production Batches → Reports → Cards & PINs Delivery Report → [Report] → Cards Delivery" menu item.

PINs Delivery

This report provides information from the selected production job on cards for which PIN mailers were printed and for whom confirmation of delivery was received from the PIN Management module.

To create the PIN Delivery report, use the "Issuing → Send / Receive Production Batches → Reports → Cards & PINs Delivery Report → [Report] → PINs Delivery" menu item.

Embossing Files

This report provides some brief information on files created by the system to be processed by the embossing software.

To create the Embossing Files report, use the "Issuing → PIN Management → Reports → Embossing Files Report" menu item.

Produced Cards

This report provides information on cards that were produced from those sent to the production job.

To create the Produced Cards report, use the "Issuing → PIN Management → Reports → Produced Cards Report" menu item.

General Ledger

Reports are described in detail in the GL Reports Administrator Manual.

General Ledger

The report contains the GL entries of a financial institution for a given time period. The entry amounts are shown in the report in both the transaction currency and local currency.

The report shows the GL entry total amount for a financial institution. Furthermore, totals for intervals are shown where entries were made to accounts of the same currency, along with totals for each account.

To create the General Ledger Report, use the "Full → General Ledger → GL for Institution → GL Report for Institution" menu item.

Trial Balance

The GL Account Trial Balance report contains the trial balance for the GL accounts of a financial institution grouped by account currency.

To create this report, use the "Full → General Ledger → GL for Institution → GL Accounts Trial Balance" menu item.

GL Account Statement

The "GL Account Statement" report contains GL entries for a certain GL account for a user-defined period

To create the report, select the user menu item "Full → General Ledger → GL Accounts → GL Account Plan → [Report]".


Accrued Interest Report

The report contains information about accrued interest for a billing cycle for a certain account or card contract or for a group of contracts specified with report parameters.

To create the report, select the user menu item "Full → General Ledger → Issuing → Accrued Interest Report".

Opened Cardholder Accounts


The report provides information about issuing contract accounts opened with the "First Approval" numeration type during a specific period.

 Accounts are grouped by account templates in which the *Numeration Type* field has the value "First Approval". For more information about configuring account templates, see the section "Full Information about Accounting Scheme Templates" of the document "WAY4™ Accounting Schemes".

To create the report, select the user menu item "Full → General Ledger → Issuing → Opened Cardholder Accounts".

Opened Cardholder Accounts by 1st Op

The report provides information about issuing contract accounts opened with the "First Transfer" numeration type during a specific period.

 Accounts are grouped by account templates in which the *Numeration Type* field has the value "First Transfer". For more information about configuring account templates, see the section "Full Information about Accounting Scheme Templates" of the document "WAY4™ Accounting Schemes".

To create the report, select the user menu item "Full → General Ledger → Issuing → Opened Cardholder Accounts (on 1st operation)".

Closed Cardholder Accounts

The report provides information about card contract accounts closed during a specific period. Number, cardholder name, contract opening and closing date are shown for each account. Accounts are grouped by account templates.

To create the report, select the menu item "Full → General Ledger → Issuing → Closed Cardholder Accounts".

Document Processing Reports

Processing Status Report

The report provides information on processing errors. The report contains the following parts:

- List of documents with "Declined", "Suspended" or "Rejected" status
- List of macrotransactions with "Declined" status
- Contracts with "Not Ready" status
- Contracts with "Not Ready" status past the close of the billing cycle

To create this report, use the "Full → Daily Procedures → Processing Status Report" menu item.

Transactions Journal

The report is a detailed log transactions. Transactions are grouped by financial institution, transaction date, currency, message channel, transaction type, conditions and source.

To create this report, select the user menu item "Subsidiary Ledger → Reports → OLD. Sub GL Transaction Journal".

Merchant Slips

The report provides information on slips posted to merchant accounts during a given period. Report data is grouped by batch, acquiring contract, and transaction type.

To create this report, use the "Full → Documents Input & Update → Batch Documents → Merchant Slips" menu item.

Payments Import

The report provides a list of payments for issuing contract accounts imported by the system during a given time period. The report shows the payment processing status, number of documents and total entry amount.

To create this report, use the "Full → Daily Procedures → RBS Inward Processing Step by Step → Payments Import Report" menu item.

Payments to Clients

The report provides information on documents registered in the system as batches and posted to issuing accounts during a given time period. Data is grouped by batch, issuing contract, and transaction type.

To create this report, use the "Full → Documents Input & Update → Batch Documents → Payment to Clients Report" menu item.

Documents by Retcode

This report shows a list of secondary documents with "Chain not found" or "Incorrect chain" in the *Return Code* field. This status is assigned to secondary documents when primary documents were not found during posting, for example, in cases where no authorisation was found.

To create this report, use the "Full → Documents Input & Update → Documents Troubleshooting → Unresolved Secondary Documents" menu item.

Nonmatched Authorisations

The report shows a list of authorisations where settlements were not received within a given period. Report data is grouped by financial institution and devices contract used in authorisation.

To create this report, use the "Acquiring → Acquiring Reports → NonMatched Authorisations" menu item.

Prepaid Services

The report contains information on prepaid services, such as payments for mobile provider services. Report data is grouped by operation type and device contract used to make a payment.

To create this report, use the "Acquiring → Acquiring Reports → Prepaid Services" menu item.

Internal Statistical Reports

A detailed description of the reports contained in section is given in the Generating Statistical Reports in WAY4™ Administrator Manual.

Issuing Contracts Total

The report provides information on the numbers of opened and closed issuing contracts during a given time period, as well as changes in their total amount compared to a previous time period.

The report consists of several parts containing:

- Issuing contracts data
- Data on independent card contracts without main contracts
- Data on card subcontracts
- Total cards in each contract subtype
- Total clients having contracts of each contract subtype

To create this report, use the "Full → Statistics → In-House → Issuing Contracts Total Report" menu item.

Cards Total by Institutions

The report provides information on the numbers of opened and closed card contracts during a given time period, as well as changes in their total amount

compared to a previous time period. The report shows card totals for each contract subtype.

To create the Card Total by Institutions report, use the "Full → Statistics → In-House → Cards Total By Financial Institutions Report" menu item.

To create a report for all financial institutions, use the "Full → Statistics → In-House → Cards Total For All Institutions Report" menu item.

Devices by Institution

The report provides information on the number of merchant device contracts opened and closed during a given period, as well as changes in the totals for each registered financial institution when compared with a previous period.

To create this report, use the "Full → Statistics → In-House → Devices Total By Financial Institutions Report" menu item.

Devices by SIC

The report provides information on the number of merchant device contracts opened and closed during a given period, as well as changes in the totals for each registered financial institution when compared with a previous period. Devices are grouped by Merchant Category Code, or MCC, according to VISA policies or by Standard Industry Code, or SIC, according to MasterCard policies.

To create this report, use the "Full → Statistics → In-House → Devices By Institutions and SIC" menu item.

CB Statistics – Acquiring Business

The report provides statistics on the number of transactions executed on the devices of a given financial institution over a given time period and their amounts.

To create this report, use the "Full → Statistics → CB Statistics → CB Statistics - Acquiring Business" menu item.

To create a batch report for all financial institutions, use the "Full → Statistics → CB Statistics → CB Statistics - Acquiring Business (Batch)" menu item.

CB Statistics – Issuing Business

The report provides statistics on the number of transactions executed with the cards of a given financial institution over a given time period and their amounts.

To create this report, use the "Full → Statistics → CB Statistics → CB Statistics - Issuing Business" menu item.

To create a batch report for all financial institutions and their branch offices, use the "Full → Statistics → CB Statistics → CB Statistics - Issuing Business (Batch)" menu item.

Chapter 3. Data Interchange and Reconciliation Reports

Data Interchange and Reconciliation Reports for Visa

VISA Notification

This is a final report on VISA BASE II files sent by the payment system within a given time period to selected Member IDs. The report contains clearing and settlement data. The data is grouped by transaction type, currency, and posting status.

To create this report, use the "VISA → VISA. Reports → VISA Notification Report" menu item.

To create batch reports for all registered Member IDs, use the "VISA → VISA. Reports → VISA. Batch Reports → VISA Notification Report" menu item.

VISA Submission

This is a final report on VISA BASE II files sent to the payment system within a given time period by selected Member IDs. Operations are grouped by transaction type and currency.

To create this report, use the "VISA → VISA. Reports → VISA Submission Report" menu item.

To create batch reports for all registered Member IDs, use the "VISA → VISA. Reports → VISA. Batch Reports → VISA Submission Report" menu item.

VISA SMS Submission

This is a final report on all VISA SMS messages authorised within a given time period and grouped by SMS Acquiring BINs. Data is grouped by transaction type and currency.

To create this report, use the "VISA → VISA. Reports → SMS Submission Report" menu item.

BASE II Incoming Files Summary Report

This is a summary report of each BASE II incoming file received from VISA during a given time period by selected Member IDs. The report contains the quantity of all types of BASE II transactions, their total amounts and conditions.

To create this report, use the "VISA → VISA. Reports → BASE II Incoming Files Summary Report" menu item.

To create batch reports for all registered Member IDs, use the "VISA → VISA. Reports → VISA. Batch Reports → BASE II Incoming Files Summary Report" menu item.

BASE II Outgoing Files Summary Report

This is a summary report of each BASE II file sent within a given time period to VISA by selected Member IDs. The report contains the quantity of all types of BASE II transactions, their total amounts and conditions.

To create this report, use the "VISA → VISA. Reports → BASE II Outgoing Files Summary Report" menu item.

To create batch reports for all registered Member IDs, use the "VISA → VISA. Reports → VISA. Batch Reports → BASE II Outgoing Files Summary Report" menu item.

VISA Outward Monetary Transactions

This report is a list of all BASE II transactions sent to VISA during a given time period by selected Member IDs. Report data is grouped by settlement currency and clearing number.

To create this report, use the "VISA → VISA. Reports → VISA Outward Monetary Transactions Report" menu item.

To create batch reports for all registered Member IDs, use the "VISA → VISA. Reports → VISA. Batch Reports → VISA Outward Monetary Transactions" menu item.

VISA Inward Monetary Transactions

This report is a list of all BASE II transactions received from VISA during a given time period by selected Member IDs. Report data is grouped by settlement currency and clearing number.

To create this report, use the "VISA → VISA. Reports → VISA Inward Monetary Transactions Report" menu item.

To create batch reports for all registered Member IDs, use the "VISA → VISA. Reports → VISA. Batch Reports → VISA Inward Monetary Transactions" menu item.

Data Interchange and Reconciliation Reports for MasterCard

MasterCard Notification

This report is used to reconcile incoming transactions and their settlements. The report contains two parts: the first, "Inward Notification", contains data on incoming clearing messages grouped by file, transaction type, and currency, and the second part, "Inward Reconciliation", contains data on settlement processed by the payment system by incoming clearing message.

The report concludes with the difference between clearing and settlement data in each currency.

Two kinds of reports may be created:

- To create a brief report, use the "MasterCard → MC. Reports → MC Notification Report (briefly)" menu item.

- To create a detailed report, use the "MasterCard → MC. Reports → MC. Details → MC Notification Report" menu item.

MasterCard Acknowledgement

This report is used to confirm which outgoing transactions were accepted by the payment system, and which settlement messages correspond to them for a given time period.

Report data is grouped by currency, file and settlement operation type.

The report contains the difference between transaction settlement and acceptance data in each currency.

It may contain data on messages sent earlier by the bank and declined by the payment system.

Two kinds of reports may be created:

- To create a brief report, use the "MasterCard → MC. Reports → MC Acknowledgement Report (briefly)" menu item.
- To create a detailed report, use the "MasterCard → MC. Reports → MC. Details → MC Acknowledgement Report" menu item.

MasterCard Submission

The report contains information on how settlement by incoming transactions was processed in the payment system. Report data is grouped by currency, file and operation type. The report shows the difference between settlement data by transactions and acceptance data.

Two kinds of reports may be created:

- To create a brief report, use the "MasterCard → MC. Reports → MC Submission Report (briefly)" menu item
- To create a detailed report, use the "MasterCard → MC. Reports → MC. Details → MC Submission Report" menu item.

MasterCard Settlement

The report contains data on settlements processed by the payment system on the same day. It consists of two parts: the first, Reconciliation, contains settlement data by transaction type; the second, Settlement, contains summary data on settlements processed by the payment system for a given settlement member.

Two kinds of reports may be created:

- To create a brief report, use the "MasterCard → MC. Reports → MC Settlement Report (briefly)" menu item.
- To create a detailed report, use the "MasterCard → MC. Reports → MC. Details → MC Settlement Report" menu item.

MasterCard Settlement Result

The report contains summaries of settlements processed by the payment system for a given settlement member on the same day.

Two kinds of reports may be created:

- To create a brief report, use the "MasterCard → MC. Reports → MC Settlement Results (briefly)" menu item.
- To create a detailed report, use the "MasterCard → MC. Reports → MC. Details → MC Settlement Results" menu item.

MasterCard Conversion

The report contains summaries of amounts for all transactions sent within a given time period, grouped by file number, transaction currency, and settlement currency.

Two kinds of reports may be created:

- To create a brief report, use the "MasterCard → MC. Reports → MC Conversion Report (briefly)" menu item.
- To create a detailed report, use the "MasterCard → MC. Reports → MC. Details → MC Conversion Report" menu item.

MC Files Summary

The report is a technical summary for each IPM file sent to or received from MasterCard by a selected Member ID within a given time period. It contains the quantity and amount of transactions by all transaction types and various conditions.

To create a report on incoming files, use the "MasterCard → MC. Reports → IPM Incoming Files Summary Report" menu item.

To create a report on outgoing files, use the "MasterCard → MC. Reports → IPM Outgoing Files Summary Report" menu item.

MC Inward Monetary Transactions

This report is a log of all IPM transactions received from MasterCard within a given time period by selected Member IDs. Report data is grouped by message channel, settlement currency, clearing number, and request category.

To create this report, use the "MasterCard → MC. Reports → IPM Inward Monetary Transactions Report" menu item.

MC Outward Monetary Transactions

This report is a log of all IPM transactions sent to MasterCard within a given time period by selected Member IDs. Report data is grouped by message channel, settlement currency, clearing number, and request category.

To create this report, use the "MasterCard → MC. Reports → IPM Outward Monetary Transactions Report" menu item.

Data Interchange and Reconciliation Reports for JCB

JCB Inward Monetary Transactions

This report is a list of all JCB transactions received from JCB during a given time period by a selected Member ID. Report data is grouped by message channel, settlement currency, clearing number, and request category.

To create this report, use the "JCB → JCB. Reports → JCB Inward Monetary Transactions Report" menu item.

JCB Outward Monetary Transactions

This report is a list of all JCB transactions sent to JCB during a given time period by a selected Member ID. Report data is grouped by message channel, settlement currency, clearing number, and request category.

To create this report, use the "JCB → JCB. Reports → JCB Outward Monetary Transactions Report" menu item.

JCB Incoming Files Summary Report

This is a summary report of each incoming file received from JCB during a given time period by selected Member IDs. The report contains the quantity of all types of JCB transactions, their total amounts and conditions.

To create this report, use the "JCB → JCB. Reports → JCB Incoming Files Summary Report" menu item.

JCB Outgoing Files Summary Report

This is a summary report of each file sent within a given time period to JCB by selected Member IDs. The report contains the quantity of all types of JCB transactions, their total amounts and conditions.

To create this report, use the "JCB → JCB. Reports → JCB Outgoing Files Summary Report" menu item.

Data Interchange Reports for AMEX

AMEX Submission Report

This is a final report for files sent to the payment system within a given time period by selected Member IDs. Operations are grouped by transaction type, currency, and document posting date.

To create the report, select the user menu item "AMEX GNS → AMEX. Reports → AMEX Submission Report".

AMEX Debit Submission Report

This is a final report on all AMEX SMS messages authorised up to a specific date and grouped by SMS Acquiring BINs. Data is grouped by transaction type and currency.

To create the report, select the user menu item "AMEX GNS → AMEX. Reports → AMEX Debit Submission Report".

MasterCard Statistical Reports

MC Statistics Acquiring Business (excel)

The report is used to generate quarterly reports for MasterCard on an acquirer's transaction activity. The report shows the number and amount of transactions processed by the acquirer in a billing cycle; types and number of devices acquired by the bank; number of merchants acquired by the bank. To create this report, select the menu item "MC Statistics Reports → MC Statistics Acquiring Business (excel)".

A detailed description of this report is given in the document "MasterCard Statistical Reports".

MC Statistics Issuing Business (excel)

The report is used to generate quarterly reports for MasterCard on an issuer's transaction activity. The report shows the number and amount of transactions made in a billing cycle; number of plastic cards and account contracts valid in the billing cycle; amount of accumulated interest and fees for a billing cycle; card account debt.

To create this report, select the user menu item "MC Statistics Reports → MC Statistics Issuing Business (excel)".

A detailed description of this report is given in the document "MasterCard Statistical Reports".

VISA Statistical Reports

VISA Statistics Acquiring Business (excel)

The report is used to generate quarterly reports for Visa on an acquirer's transaction activity. The report shows the number and amount of transactions, including e-commerce transactions, transactions by e-mail/phone, and contactless transactions processed by the acquirer in a billing cycle; types and number of devices acquired by the bank; number of merchants acquired by the bank.

To create this report, select the user menu item "VISA Statistics Reports → VISA Statistics Acquiring Business (excel)".

A detailed description of this report is given in the document "Visa Statistical Reports".

VISA Statistics Issuing Business (excel)

The report is used to generate quarterly reports for Visa on an issuer's transaction activity. The report shows the number and amount of transactions, including e-commerce transactions, made in a billing cycle; number of plastic cards and account contracts valid in the billing cycle; number of client statements generated, amount of accumulated interest and fees for a billing cycle; card account debt.

To create this report, select the user menu item "VISA Statistics Reports → VISA Statistics Issuing Business (excel)".

A detailed description of this report is given in the document "Visa Statistical Reports".

JCB Statistical Reports

JCB Acquiring Business Report

Data from this report is sent to JCB on a quarterly basis. The report contains statistics on transactions executed with both "on-us" and "foreign" JCB cards on devices of the selected financial institution (or all financial institutions registered in the database).

To create this report, use the "JCB → JCB. Reports → Statistics → JCB Acquiring Business Report" menu item.

JCB Issuing Business Report

Data from this report is sent to JCB on a quarterly basis. The report contains statistics on transactions executed on both "on-us" and "foreign" devices with Visa cards issued by the selected financial institution (or by all the financial institutions registered in the database).

To create this report, use the "JCB → JCB. Reports → Statistics → JCB Issuing Business Report" menu item.

Risk Reports

WAY4 allows statistics to be gathered on suspicious behaviour types according to the requirements of the payment system. Operations may be analysed by both issuing and acquiring contracts.

A complete list of issuing reports and their detailed descriptions may be found in the Issuer Risk Management Reports User Manual, and of acquiring reports in the Acquirer Risk Management Reports User Manual.



In WAY4, the technology of generating risk management reports is special in that certain risk management reports are generated according to the same templates. For example, the Risk Average template is used for nine kinds of acquiring risk reports, and the Risk Average Number template is used for five. The Risk Maximal template is used both for issuing contracts (17 reports) and acquiring contracts (13 reports). The Risk Inactive Merchants, Risk Awakening Merchants and Risk Expired templates are used to create individual reports for acquiring contracts.

This section contains a list of account templates used to generate risk reports with references to the reports mentioned in the Issuer Risk Management Reports User Manual and Acquirer Risk Management Reports User Manual.

Risk Maximal

The following reports use this template:

- Issuing Risk Reports (menu item "Full → Statistics → Risk Management Reports → Risk Reports – Issuing Single"):

- Exceeded Max. Authorizations Number
The total number of authorisations exceeds the limit set for a given time period.
- Exceeded Max. Authorizations Number in Risk SIC
The total number of authorisations exceeds the limit set for a given time period for the MCC.
- Exceeded Max. Auth. Number by the Same Merchant
The total number of authorisations exceeds the limit sent for a single merchant for a given time period.
- Exceeded Max. Auth. Number in Risk Country
The total number of authorisations exceeds the limit set for a specific country for a given time period.
- Exceeded Max. Auth. Number with the Return Codes
The total number of PIN entry attempts permitted during a given period.
- Exceeded Amount Available Utilization Percentage
The total authorisation amount exceeds the limit set for a given period as a percentage of the amount available.
- Exceeded Max. Auth. Number with the POS02 Cond.
The total number of POS 02 transactions for a given period.
- Exceeded Total Authorizations Amount (Card)
The total authorisation amount exceeds the limit set for a given time period.
- Exceeded Total Auth. Amount in Risk SIC
The total authorisation amount exceeds the limit set for a given period for a specific MCC.
- Exceeded Total Auth. Amount in Risk Countries
The total authorisation amount exceeds the limit set for a specific country for a given time period.
- Exceeded Individual Auth. Max. Amount
The amounts of individual authorisations exceed the given limit.
- Exceeded Individ. Auth. Max. Amnt in Risk SIC
The amounts of individual authorisations exceed the limit set for a specific MCC.
- Exceeded Individ. Auth. Max. Amnt in Risk Countrs
The amounts of individual authorisations exceed the limit set for a specific country.
- Exceed Share of Key Entered Auth Amount

The percentage of key-entered authorisations out of the total number of authorisations exceeds the set limit for a given time period.

- Exceeded Total Auth. Amount during the Day

The percentage of the available amount for a given time period is exceeded.

- All Cards Authorized in More than 1 Country

Card authorisations in two or more countries within a given time period.

- Authorizations with Decreasing Amount

Card authorisation for an amount greater than OTB with subsequent attempt or attempts to receive authorisation for decreasing amounts.

- Acquiring Risk Reports (menu item "Full → Statistics → Risk Management Reports → Risk Reports – Acquiring Single"):

- Exceeded Total Auth. Amnt on the Same Card (All)

Total amount of transactions executed on a card by one or more merchants.

- Exceeded Total Auth. Nmbr on the Same Card (All)

Number of transactions executed on a card by one or more merchants.

- Exceeded Max. Auth. Number by the Same Card

Maximum number of authorisations allowed for one card with the same merchant within the same day is exceeded.

- Exceeded Total Authoriz. Number by the Same Card

Total number of authorisations allowed for one card with the same merchant within the same day.

- Exceeded Total Transactions Amount on Same Card

Total amount of transactions allowed for one card with the same merchant within the same day.

- Exceeded Total Transactions Number on Same Card

Total number of transactions allowed for one card with the same merchant within the same day.

- Exceeded Total Chargebacks & Retr. Req. Number

Total number of retrieval requests and chargebacks exceeds the limit.

- Exceeded Total Chargebacks & Retr. Request Amnt

Total amount of retrieval requests and chargebacks exceeds the limit.

- Exceeded Total Transact. Nmbr on Same Issuer BIN

Total number of transactions with the same issuer BIN executed with the same merchant on the same day.

- Exceeded Total Transact. Amnt on Same Issuer BIN

Total amount of transactions with the same issuer BIN executed with the same merchant on the same day.

- Exceeded Total Auth. Amount on Same Issuer BIN

Total amount of authorisations with the same issuer BIN requested by the same merchant on the same day.

- Exceeded Total Auth. Number on Same Issuer BIN

Total number of authorisations with the same issuer BIN requested by the same merchant on the same day.

- Exceeded Total Declined Authorisations Number

Percentage of declined authorisations requested by the same merchant on the same day.

Risk Average

This template is used with the following acquiring risk reports (menu item "Full → Statistics → Risk Management Reports → Risk Reports – Acquiring Single"):

- Exceeded POM to Total Auth. Amount Ratio

The total amount of key-entered requests in the same day with accounts of an individual merchant.

- Exceeded POM to Total Transaction Amount Ratio

The total amount of key-entered transactions in the same day with accounts of an individual merchant.

- Exceeded Credit to Total Transact. Amnt Ratio

The amount of credit/refund transactions executed at the same merchant.

- Exceeded Total Authorizations Amount Avg (Mrch)

Total authorisation amount requested by the same merchant on the same day.

- Exceeded Total Authorizations Amount Abs.(Mrch)

Total authorisation amount requested by the same merchant on the same day.

- Individual Authorization Amount Exceeds Average

Individual authorisation amount.

- Individual Transactions Amount Exceed Average

Individual transaction amount executed at the merchant.

- Exceeded Total Transactions Amount

Total amount of transactions executed on the same day at an individual merchant.

- Total Number of Floor Limit Transactions

Percentage of floor limit transactions executed at an individual merchant.

Risk Average Number

This template is used by the following acquiring risk reports (menu item "Full → Statistics → Risk Management Reports → Risk Reports – Acquiring Single"):

- Exceeded Transactions Number
Total number of transactions executed at an individual merchant.
- Exceeded Authorizations Number
Total number of authorisations requested by an individual merchant on the same day.
- Exceeded Credit to Total Transact. Number Ratio
Number of credit/refund operations executed by an individual merchant.
- Exceeded POM to Total Auth. Docs Number Ratio
Total number of key-entered requests executed on the same day with the accounts of an individual merchant.
- Exceeded POM to Total Trans. Docs Number Ratio
Total number of key-entered transactions executed on the same day with the accounts of an individual merchant.

Risk Inactive Merchants

This template is used to create acquiring Risk Inactive Merchant reports, which provide information on merchants with no account activity for a given time period (menu item "Full → Statistics → Risk Management Reports → Risk Reports – Acquiring Single").

Risk Awakening Merchants

This template is used to create acquiring Risk Awakening Merchant reports, which provide information on renewed merchant account activity after a period of inactivity for a given time period (menu item "Full → Statistics → Risk Management Reports → Risk Reports – Acquiring Single").

Risk Expired

This template is used to create acquiring Expired Merchant Transactions reports, which provide information on merchant account activity after the account has expired (menu item "Full → Statistics → Risk Management Reports → Risk Reports – Acquiring Single").

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