

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 teardrop shape extends upwards. From the bottom of the circle, four teardrop shapes extend outwards in the colors of the segments: purple (top), red (left), blue (right), and green (bottom). The entire logo is centered on a black background.

openway**academy**

# Service Packages in WAY4

---

# Main Concept



**BANK**

## CONTRACT



Operations permitted to merchant



Rules for operations processing








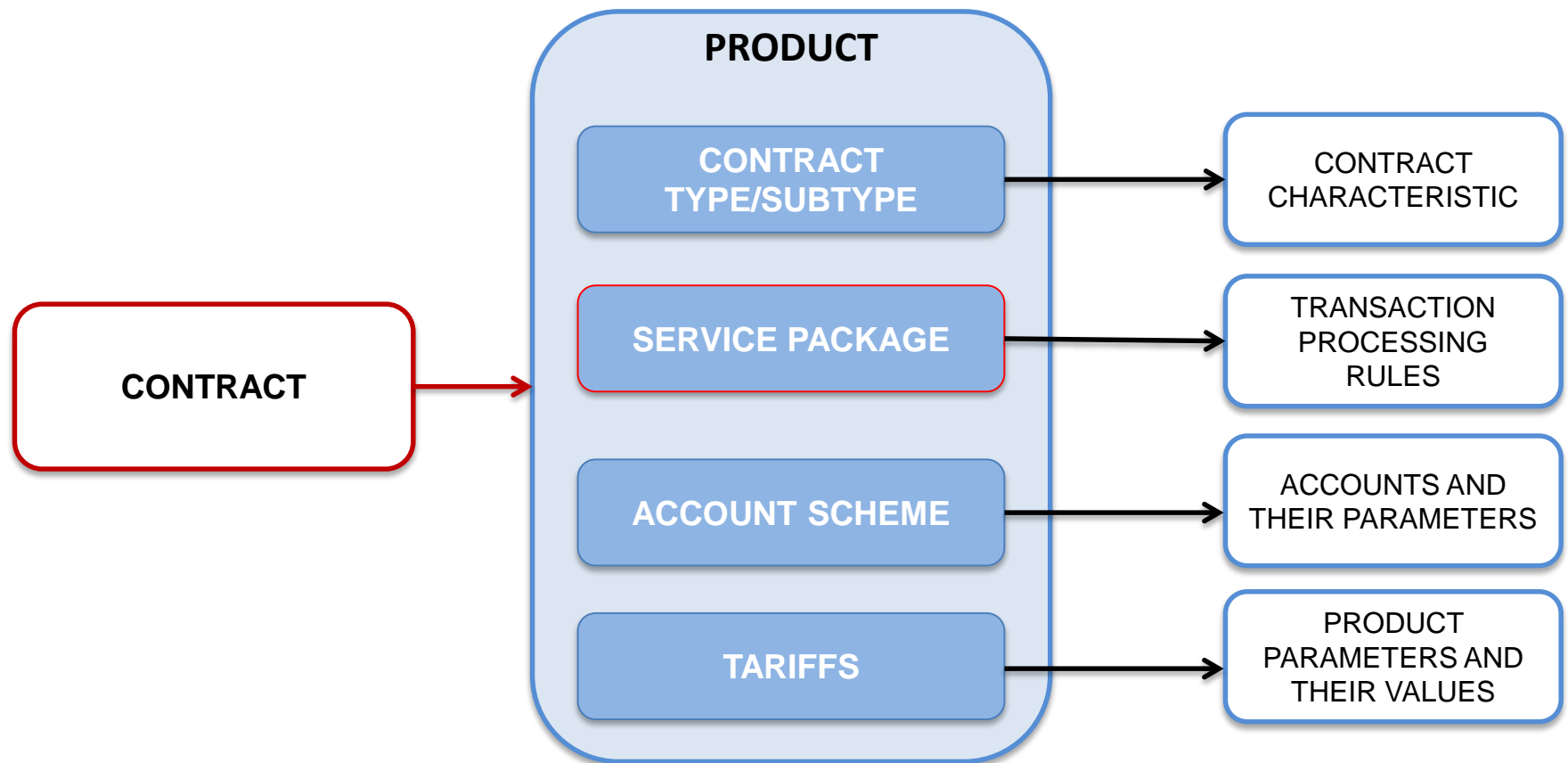
Other agreements



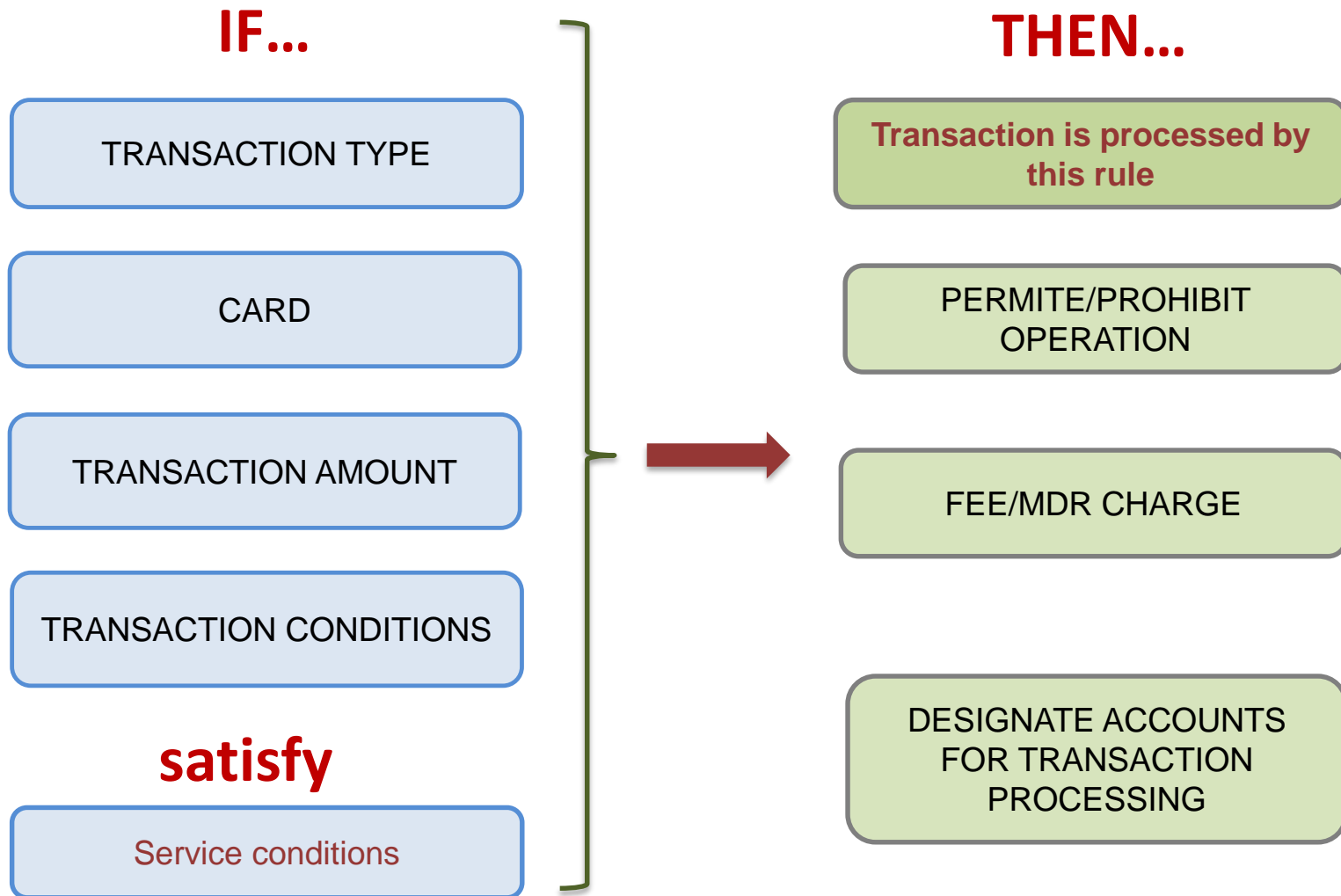
**CLIENT  
(MERCHANT)**

# Examples of operations

TRANSACTION 	CARD 	FEE (MDR) 	LIMITATIONS 	SPECIAL CONDITIONS 
CASH WITHDRAWAL	«Our» MC	FEE=0%	Maximum 5000 EURO	
BALANCE INQUIRY	«Other's» MC	FEE=\$10		
RETAIL (GOODS PURCHASING)	«Other's» VISA	FEE=0%	< 1000 EURO	By client's signature
RETAIL (GOODS PURCHASING)	«Our» VISA	FEE=0%	> 1000 EURO	Bonuses



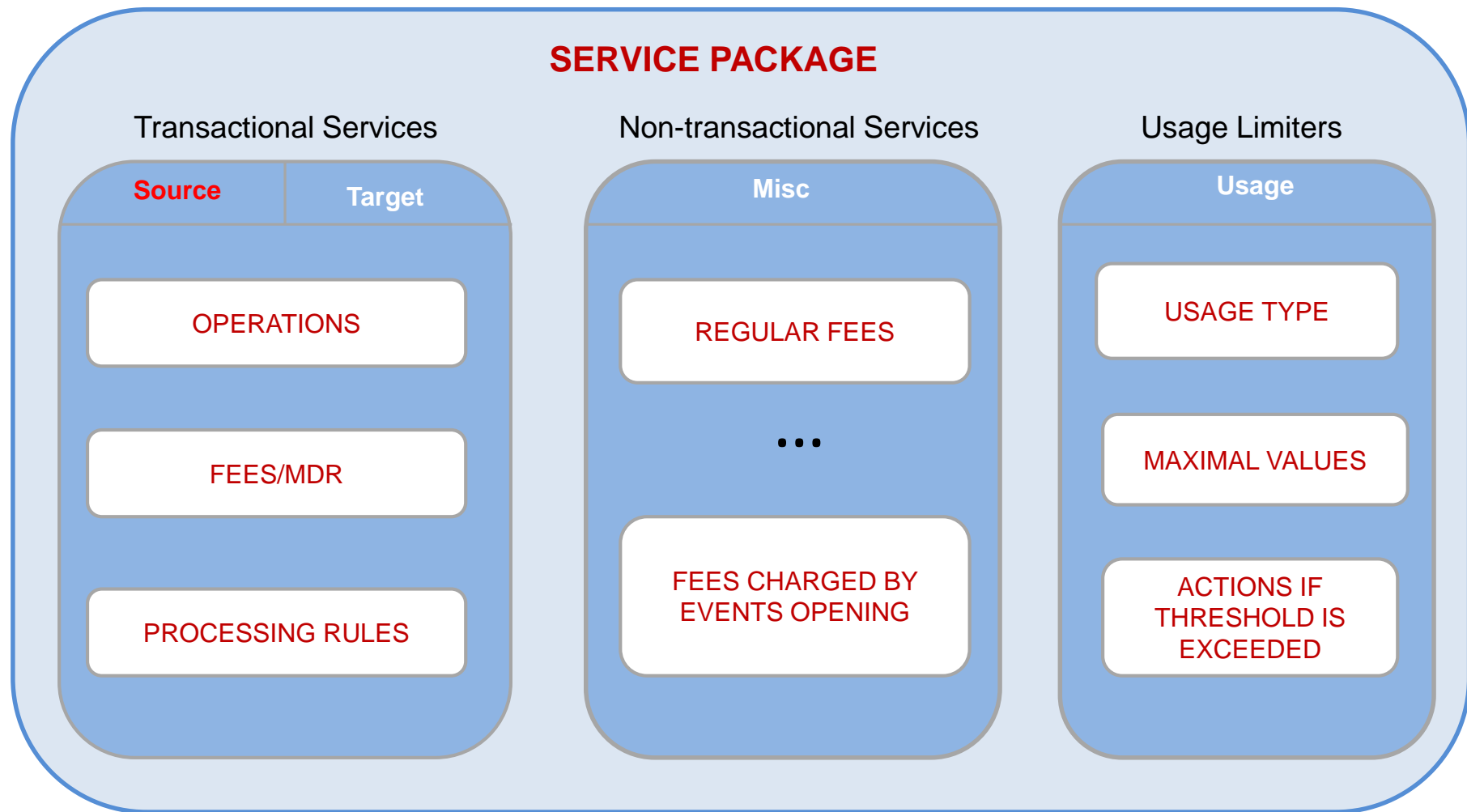
# IF-THEN Construction



# Service Package parameters

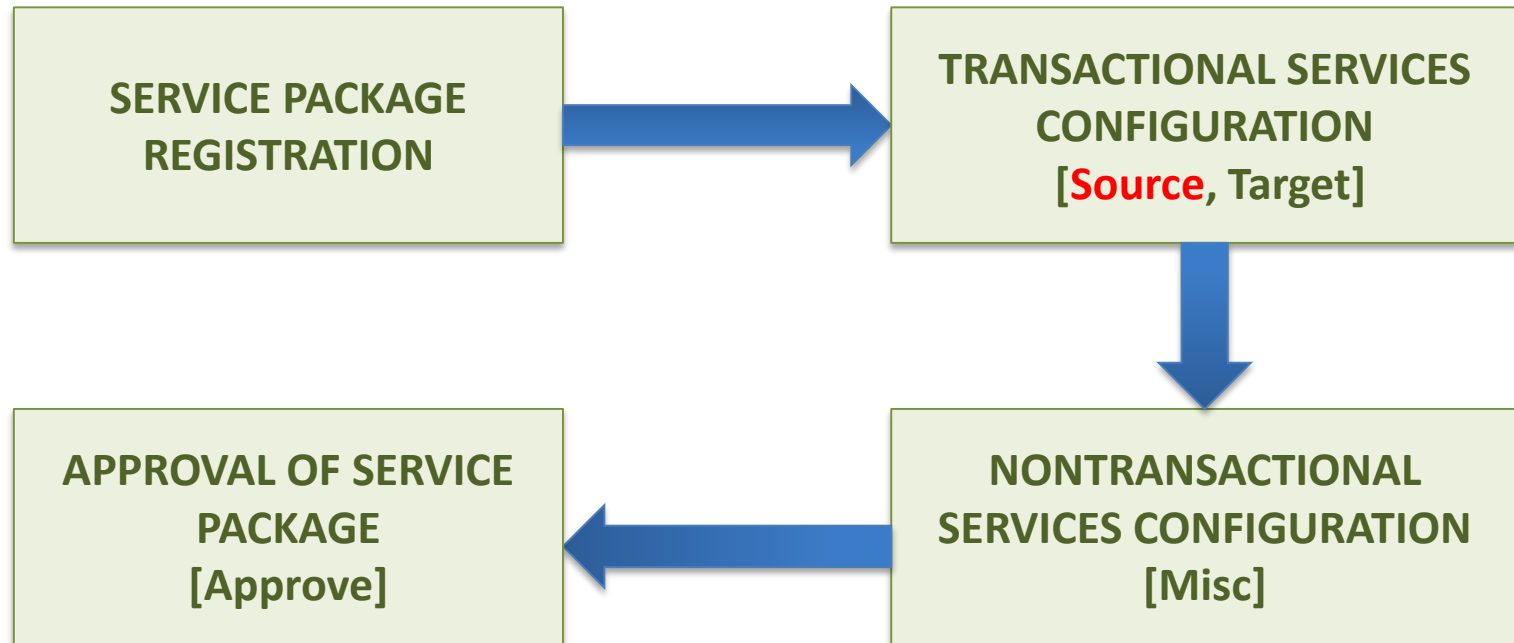


# Service Package Components



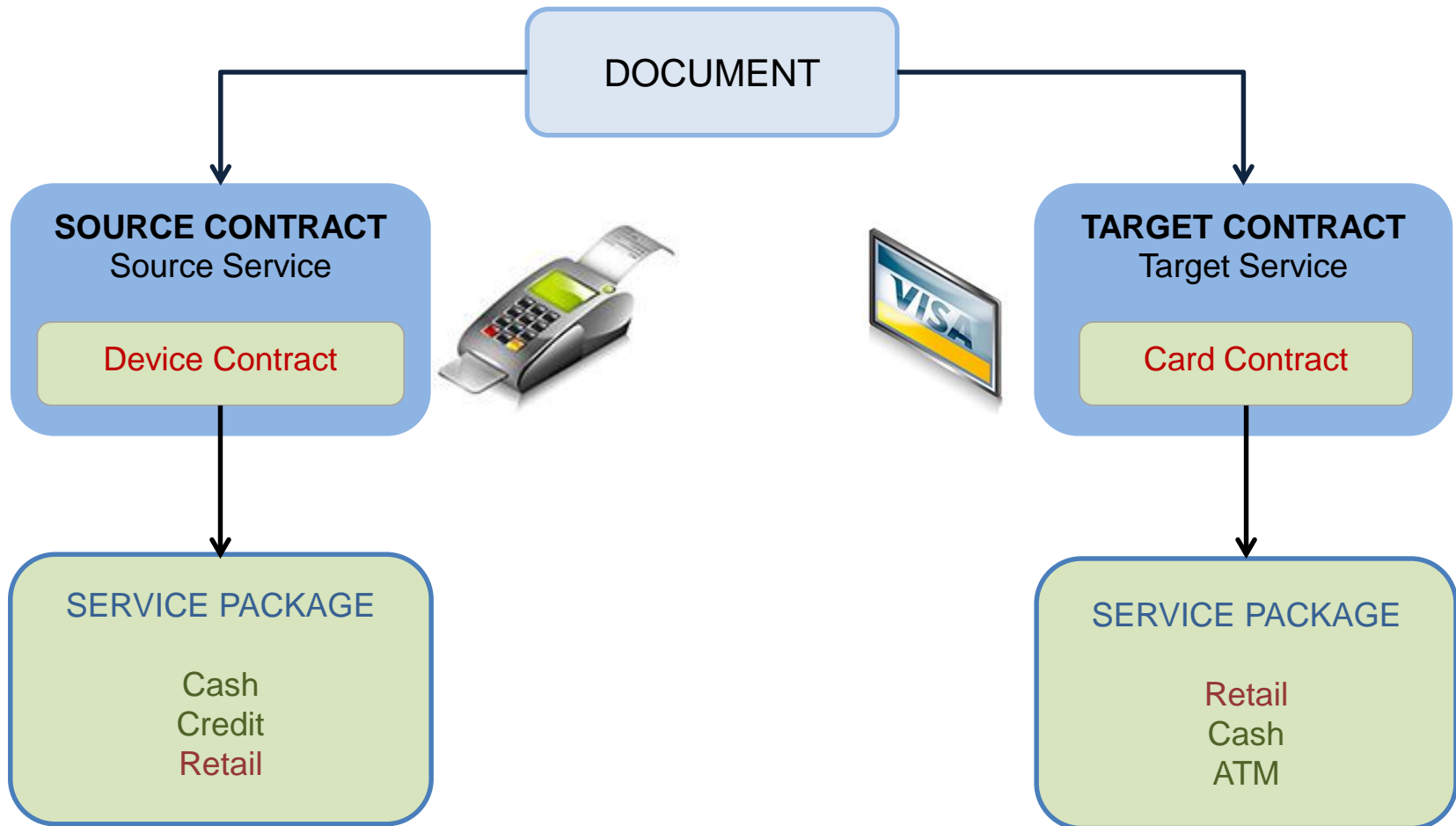
# Service Package Configuration

OpenWay\Full\Configuration Setup\Products\Service Packs

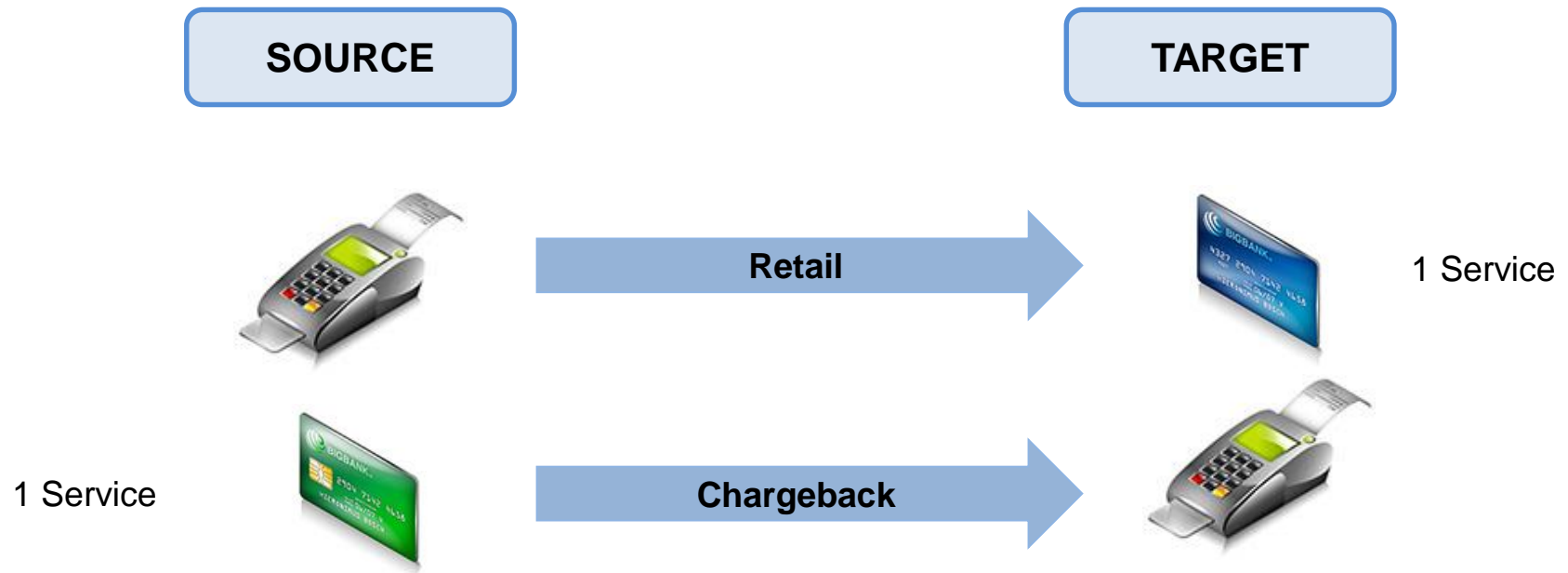


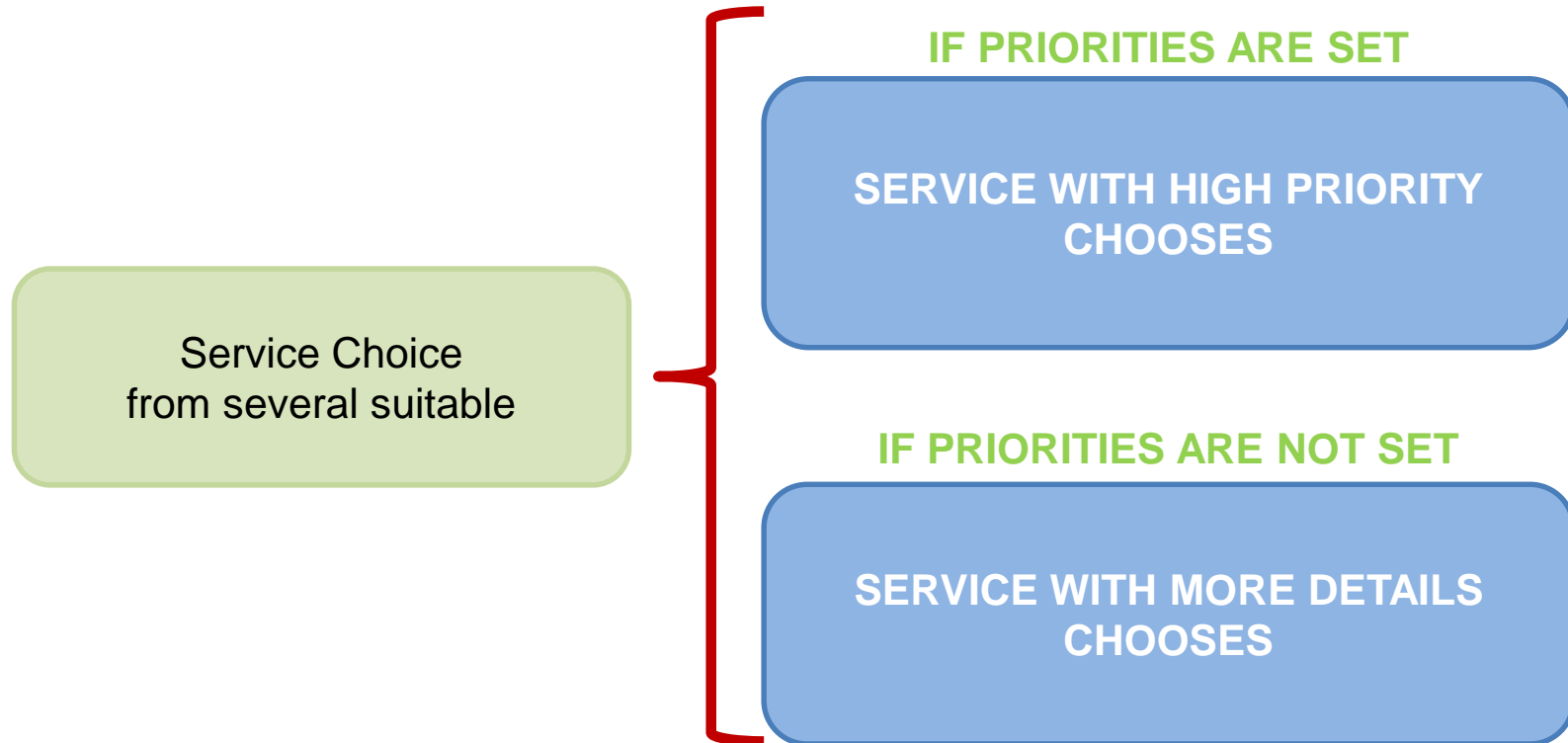
# Service search and processing

# Transaction processing according to Service rules



# When Card Contract is Source and when is Target





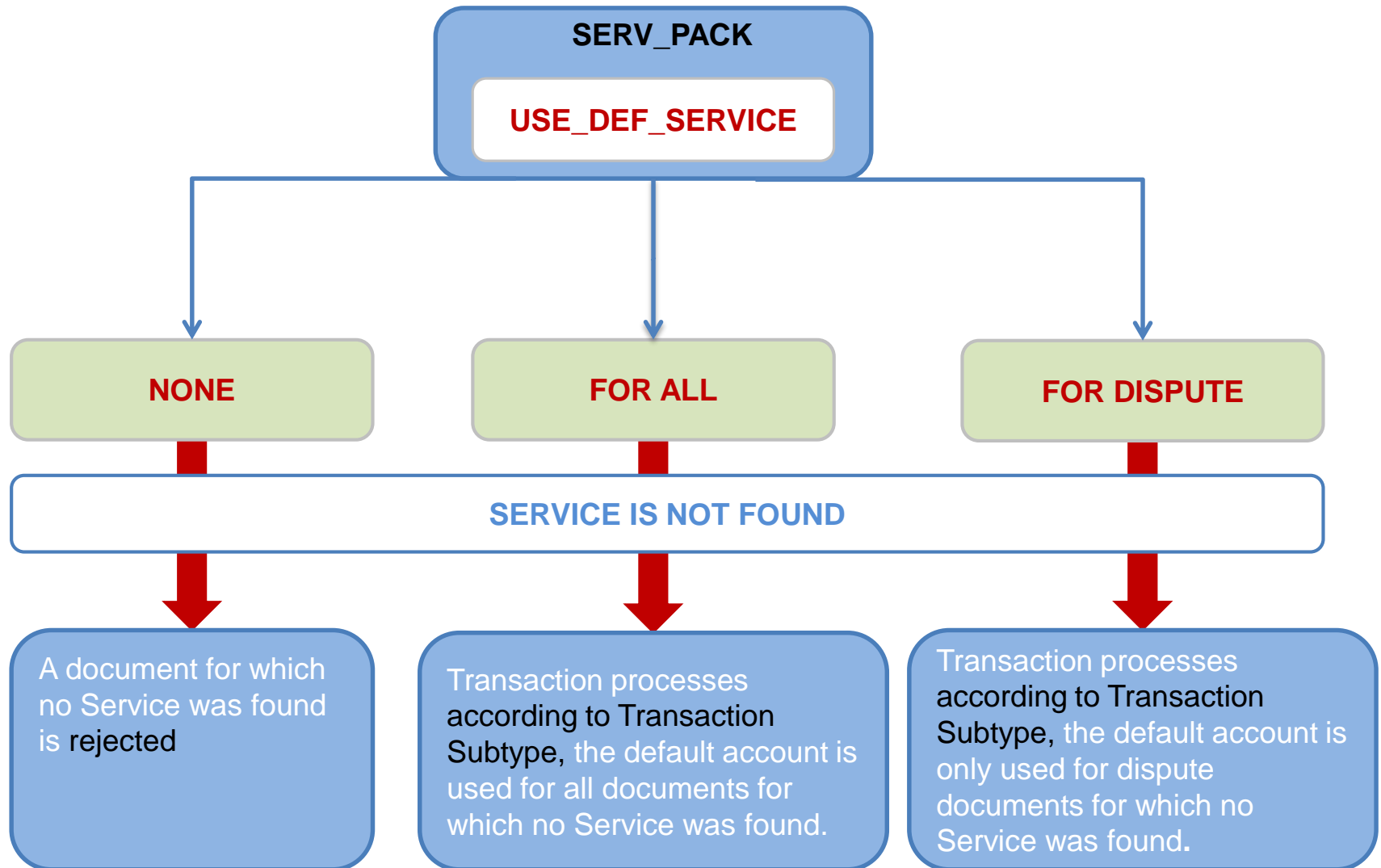
Service package\Source

	Transaction Type	Card	Currency	Max Amount
Service 1	ATM	Our Visa	EURO	
Service 2	ATM	Our Visa		
Service 3	ATM	VISA Card	EURO	
Service 4	ATM	Our Visa	EURO	2000 EURO

**Cash withdrawal in our ATM for our card of 500 EURO**



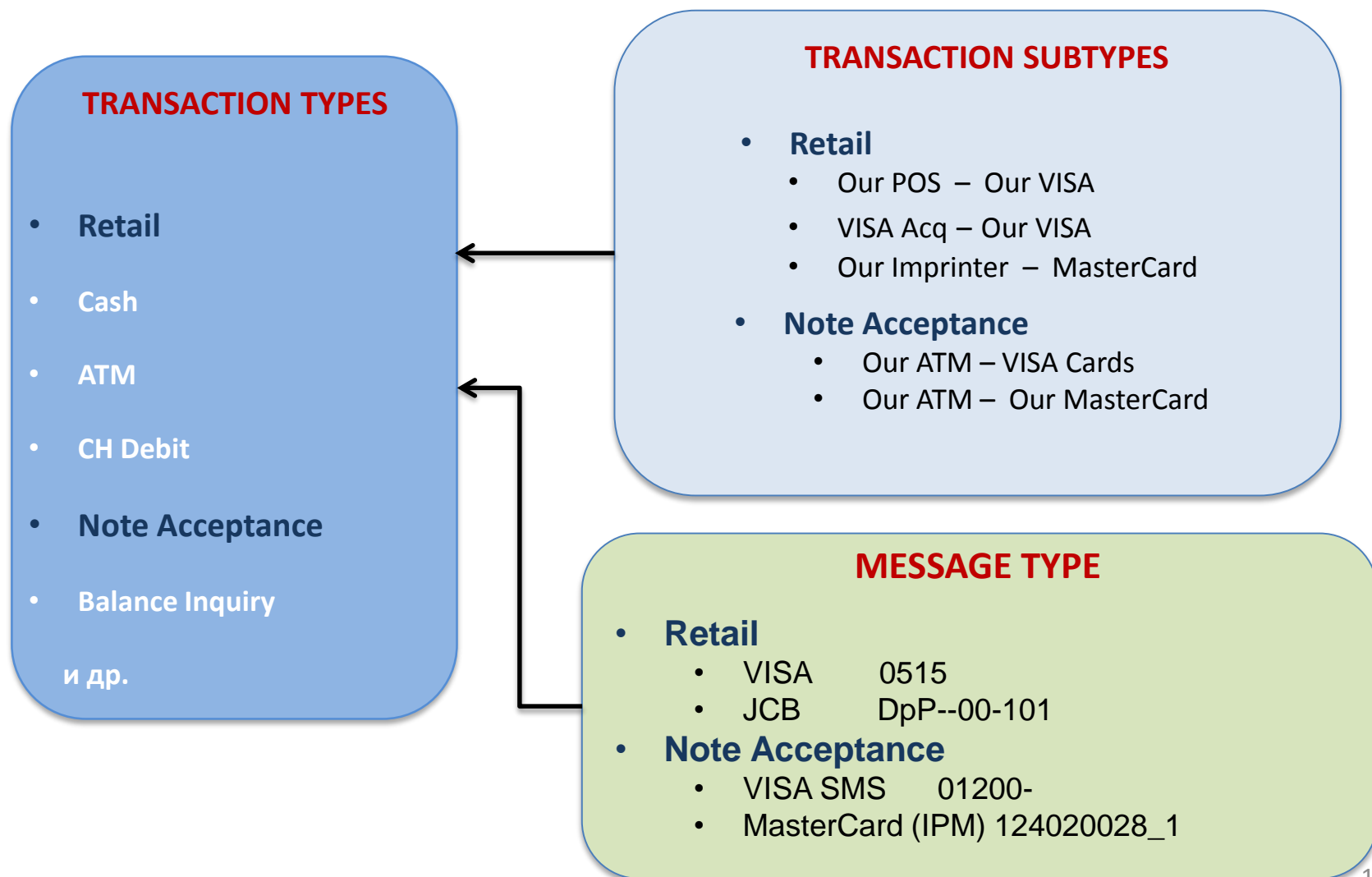
# If Service is not found



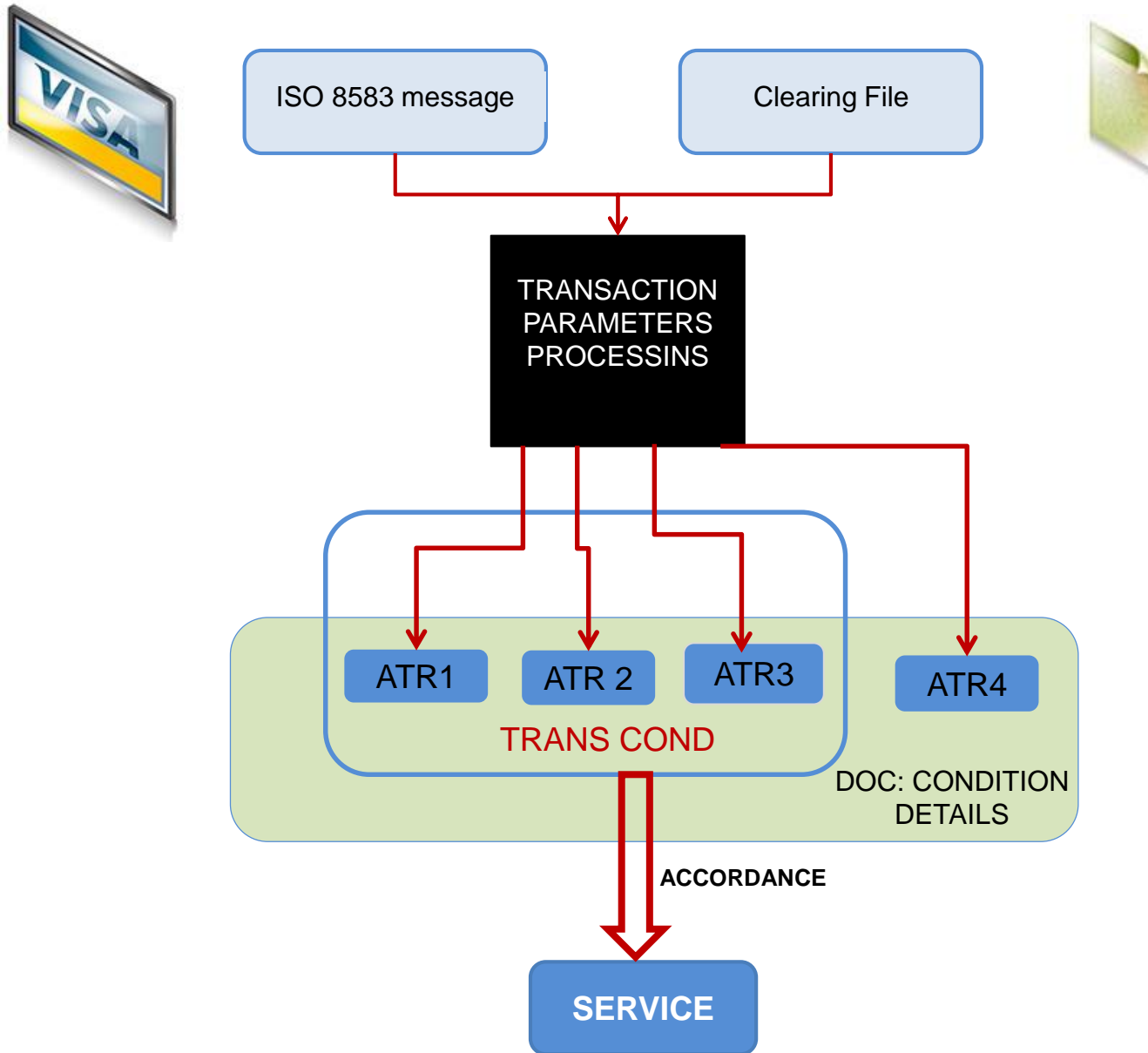


# Settings for Services

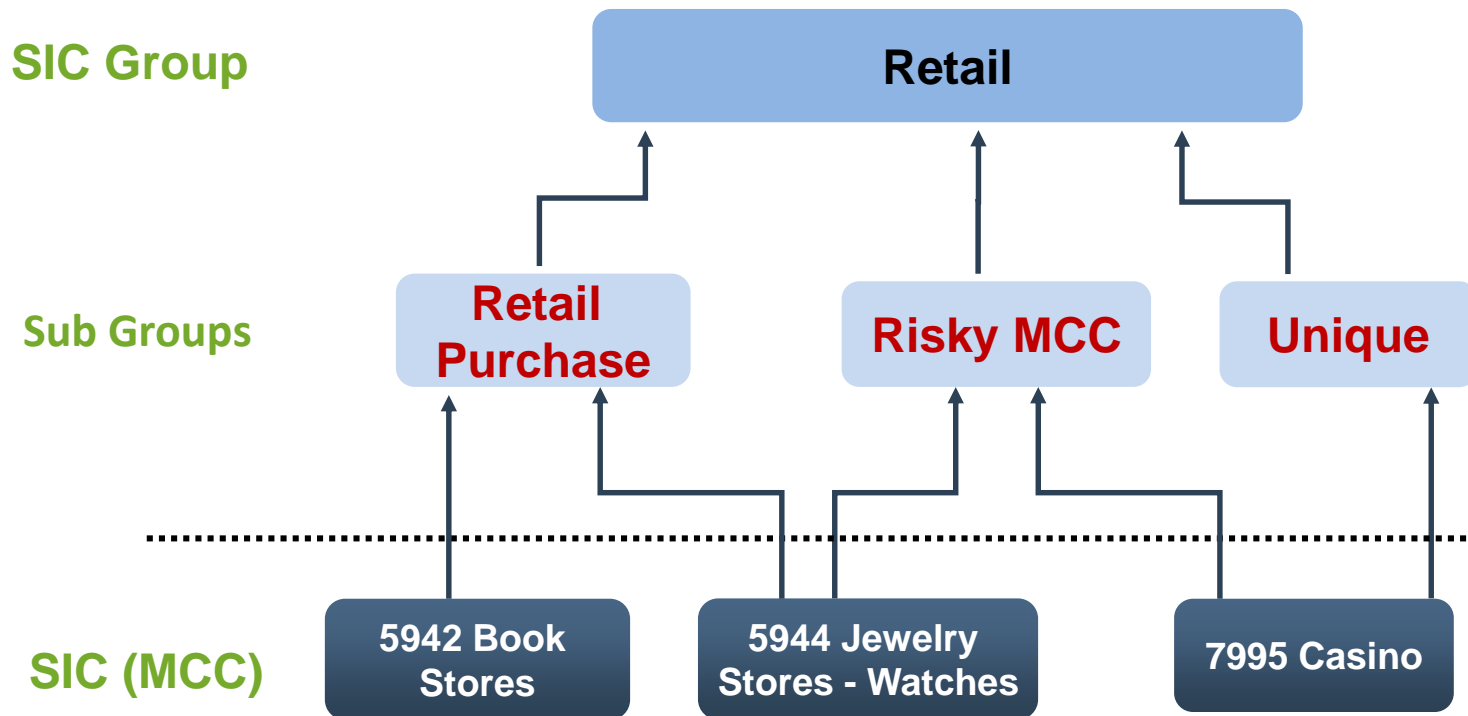
# Service choice parameters. Transaction Types



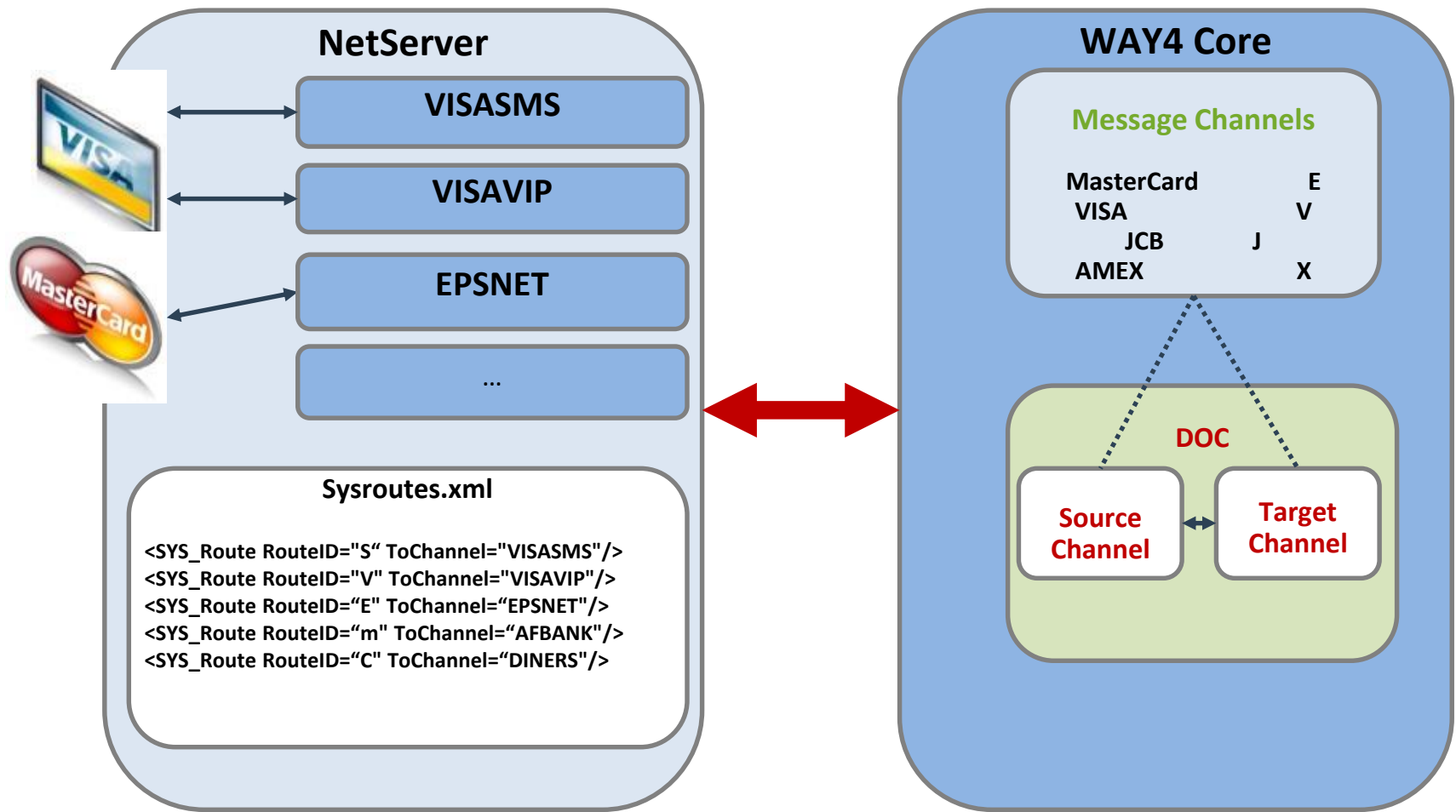
# Service choice parameters. Transaction Conditions



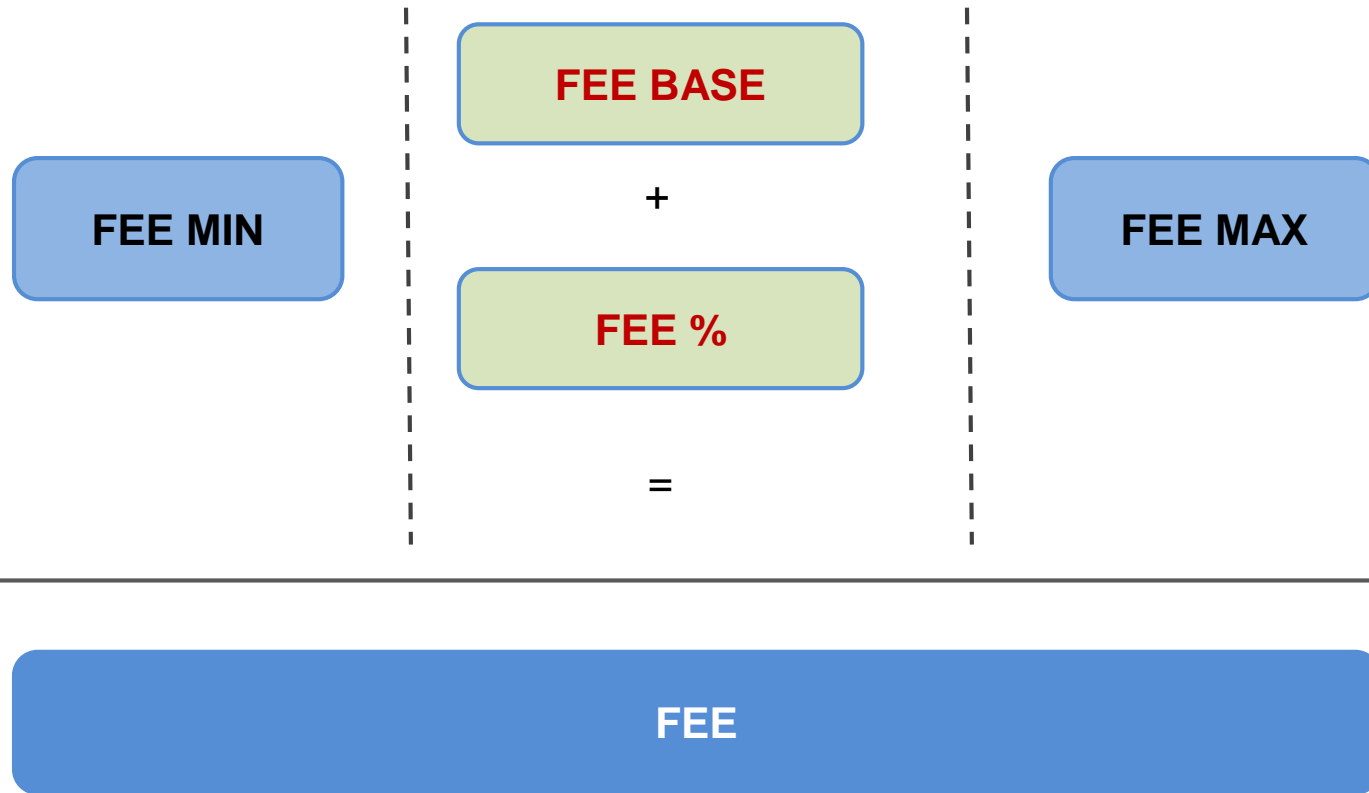
# Service choice parameters. SIC-code



# Service choice parameters. Message Channel



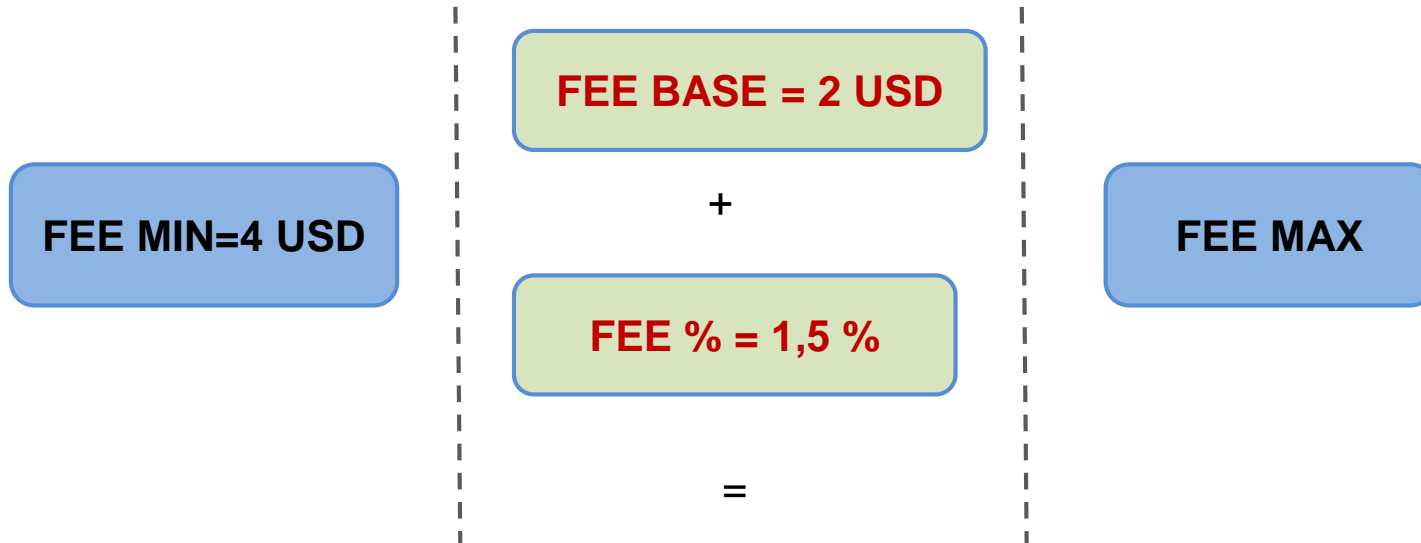
# Fee calculations



Fee Amount= MIN{Fee Max, MAX {Fee Min, Trans Amount \* Fee % + Fee Base}}

# Fee calculations. Example 1

Transaction Amount = 100 USD. Fee = ?



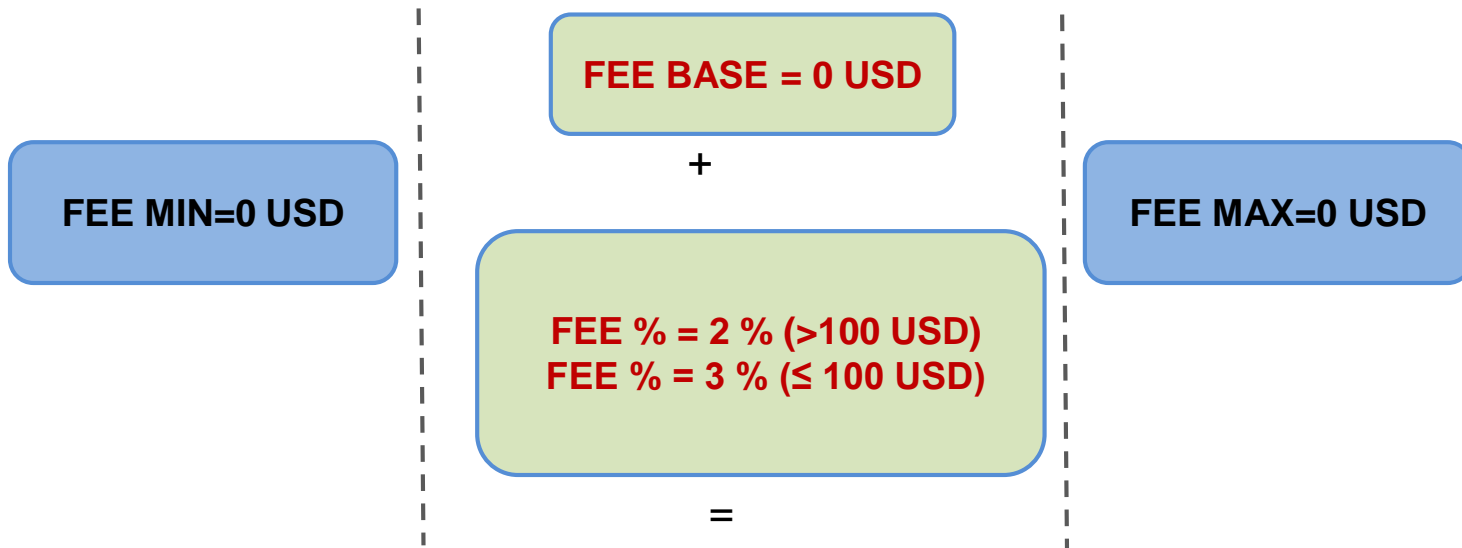
---

$$\text{FEE} = \text{MAX} \{ \$4, \$2 + \$100 * 0,015 \} = \$4$$

# Fee calculations. Example 2

Transaction Amount = 100 USD. Fee = ?

Transaction Amount = 200 USD. Fee = ?

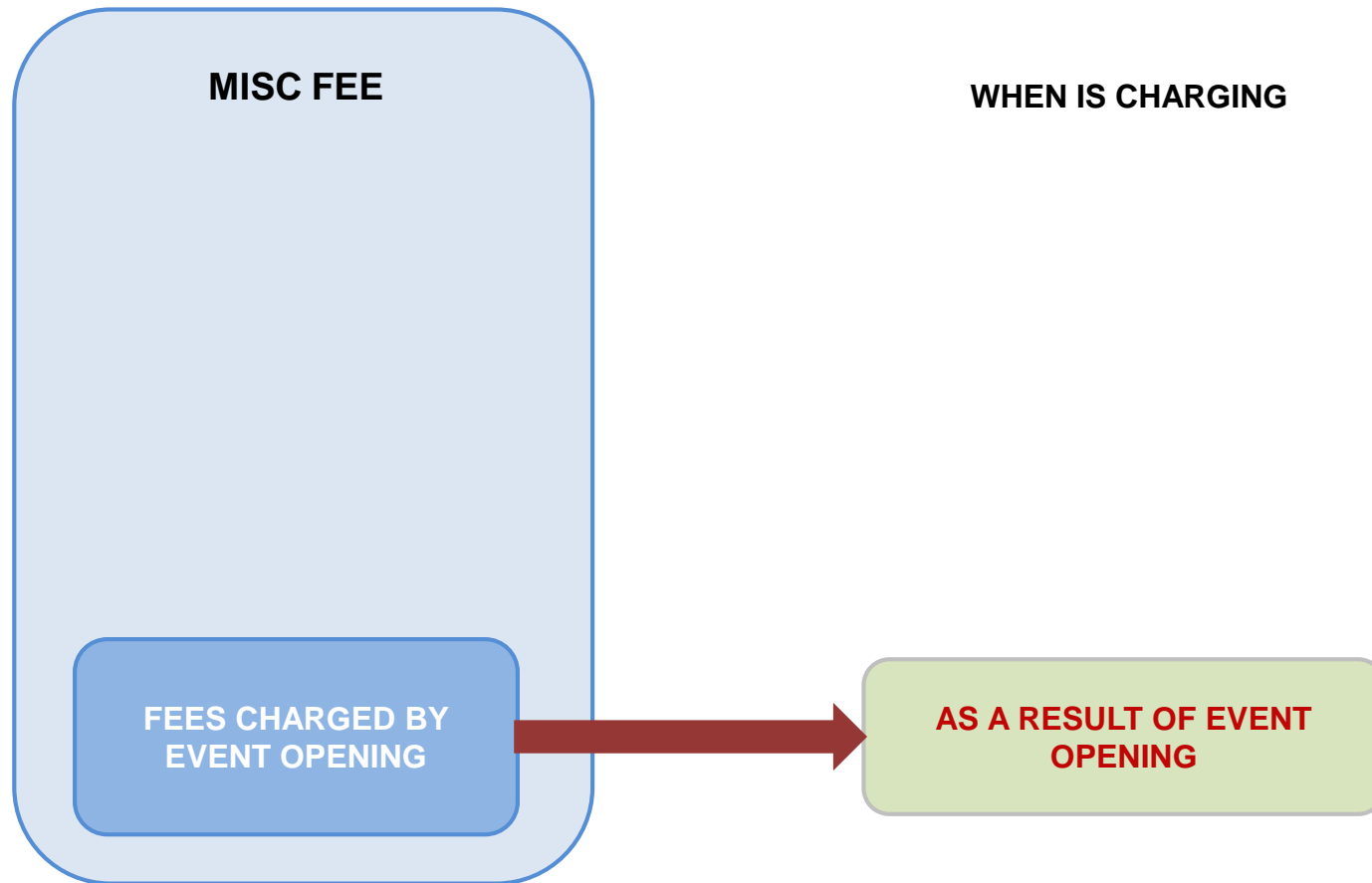


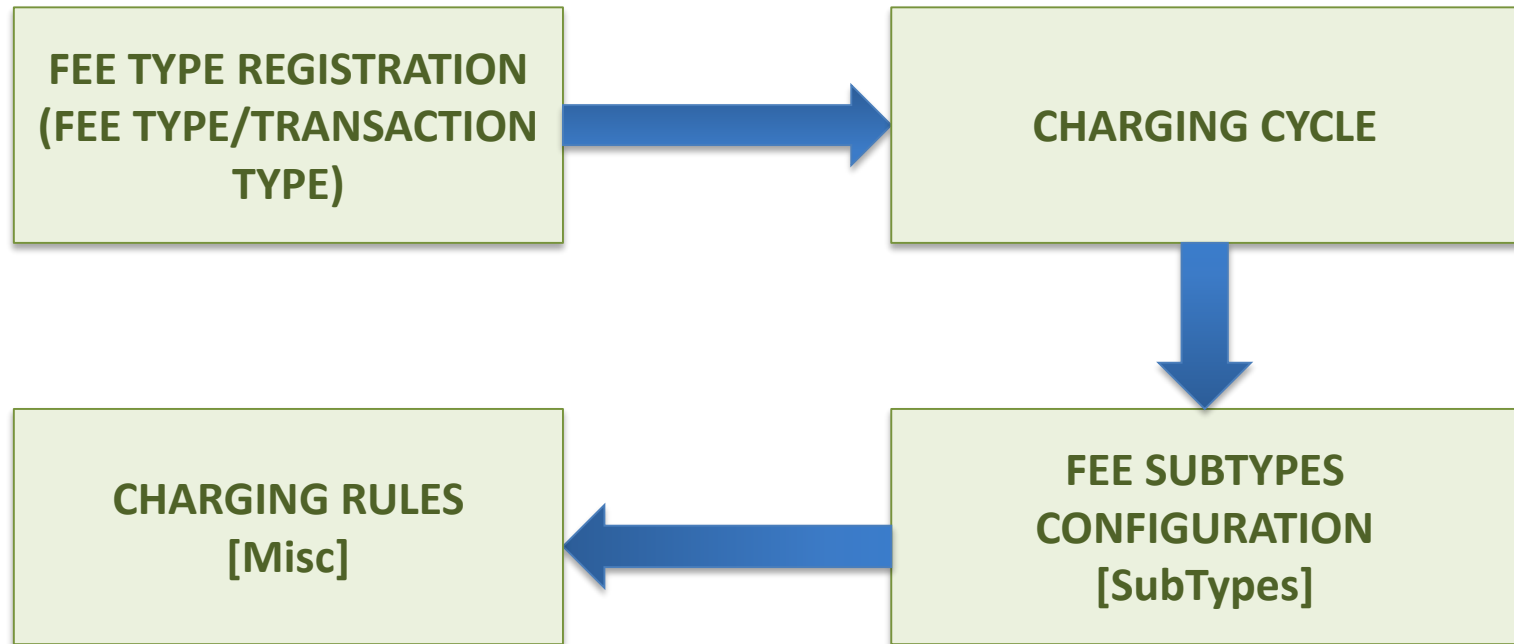
1. TrAm = 100 USD; FEE = MAX { \$0, \$0+\$100\*0,03 } = \$3
2. TrAm = 200 USD; FEE = MAX { \$0, \$0+\$200\*0,02 } = \$4



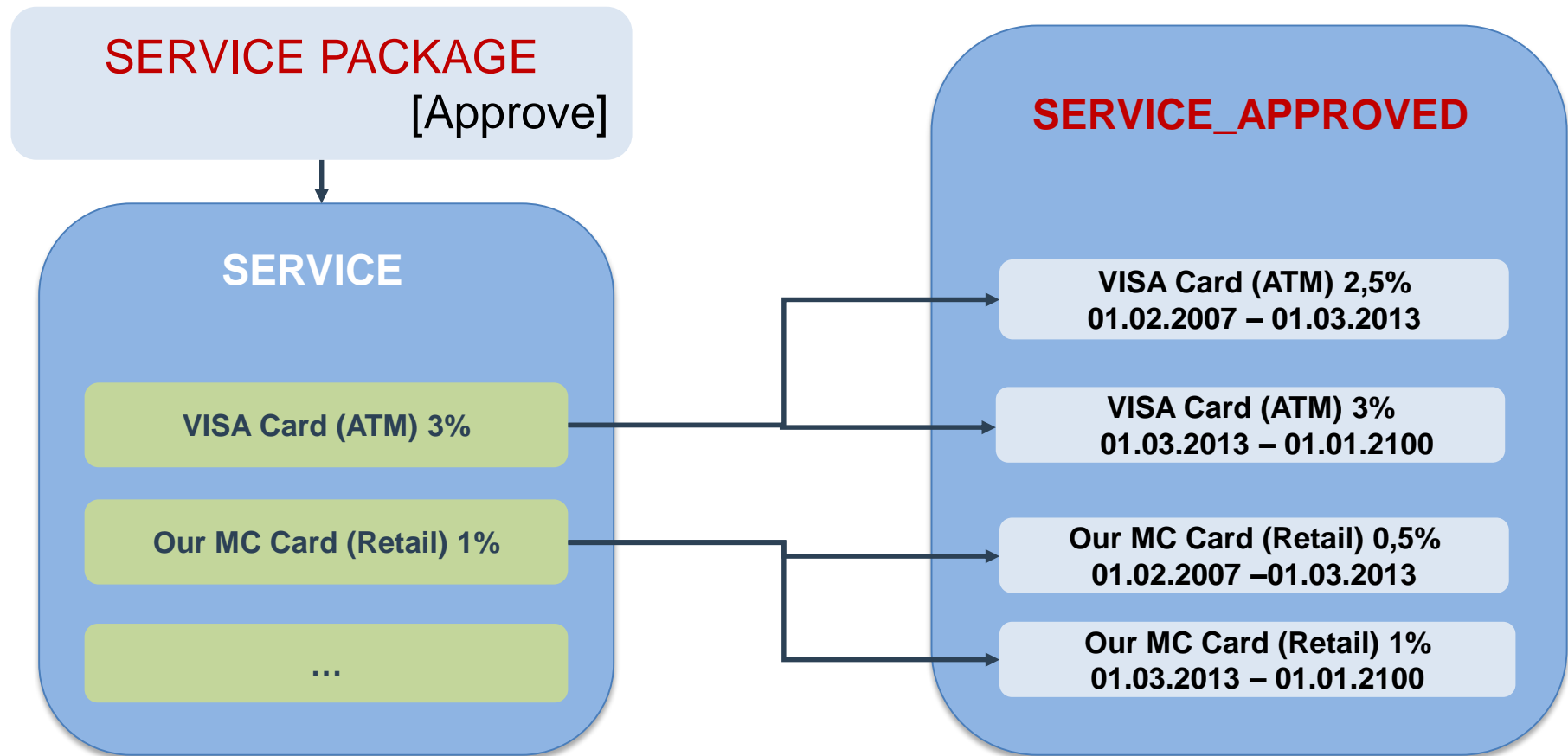
OpenWay\Full\Configuration Setup\Products\Service Packs → [Target] →  
[Custom Fee]

EXAMPLES OF CUSTOM FEE USING	
ADDITIONAL FEE	Fee for currency conversion is charged in addition to main fee
BONUSES	Bonuses for special transactions according to loyalty program
ACCOUNTING REQUIREMENTS	Fee is charged off certain account
FEE SEPARATION	1% of fee amount charged to main office and 2% of fee – to branch office





OpenWay\Full\Configuration Setup\Transaction Types\Fee Types



Full → Configuration Setup → Products → Service Packs → [Approved]

Full → Configuration Setup → Products → Apply Service Packs Changes

# **Additional Service Packages**

# Typical Services



## SERVICE PACKAGE

**Our Visa Card**

**Our MC (Retail)**

**Balance Inquiry**



## SERVICE PACKAGE

**Our Visa Card**

**VISA Card (Retail)**

**VISA Card (ATM)**

**Our MC (Cash)**

**Our MC (Retail)**

**Balance Inquiry**



## SERVICE PACKAGE

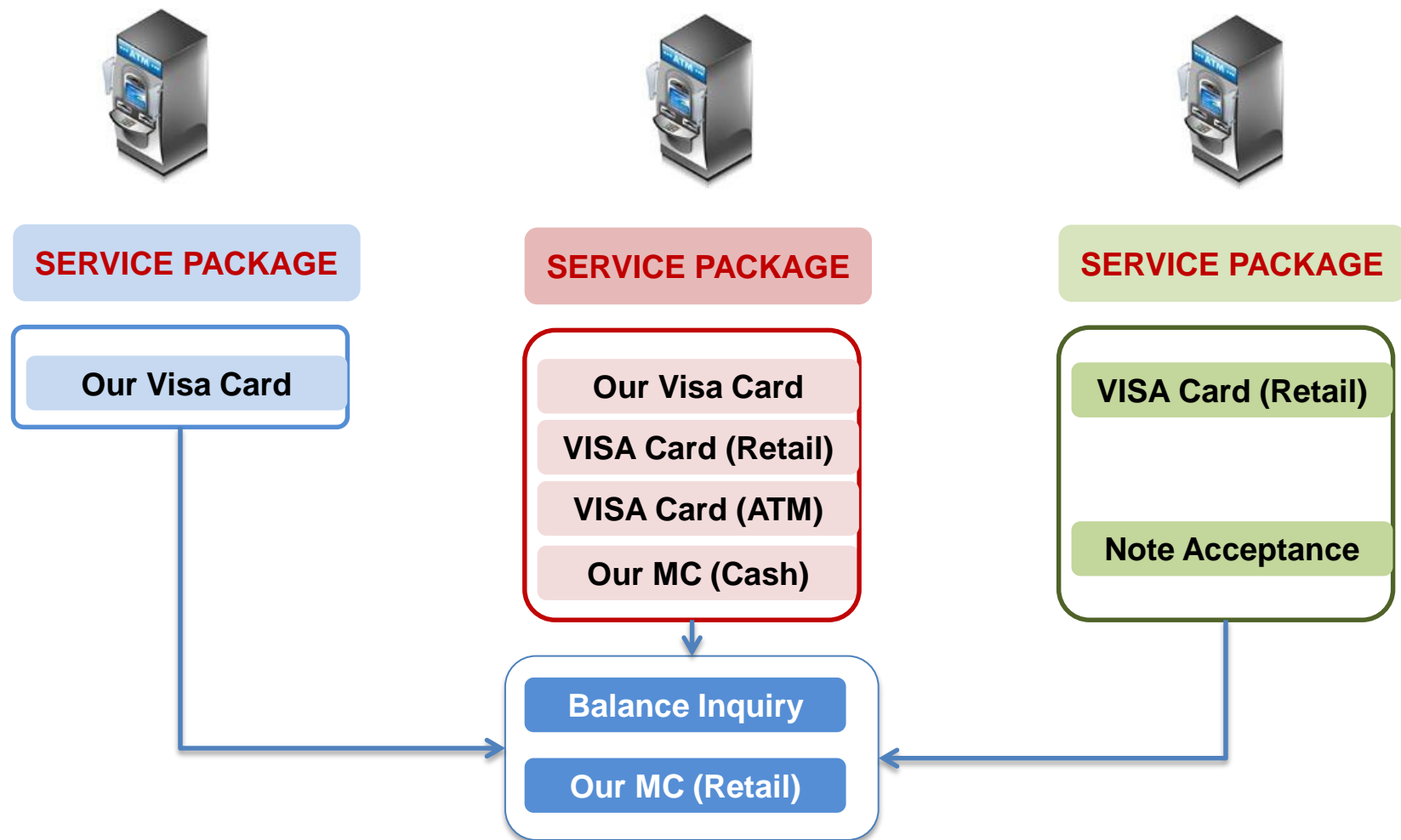
**VISA Card (Retail)**

**Our MC (Retail)**

**Balance Inquiry**

**Note Acceptance**

# Typical Services





## SERVICE PACKAGE

**Our ATM**

**VISA Acq (Retail)**

**VISA Acq (ATM)**

**Our POS (Cash)**

**Our POS (Retail)**

**Balance Inquiry**

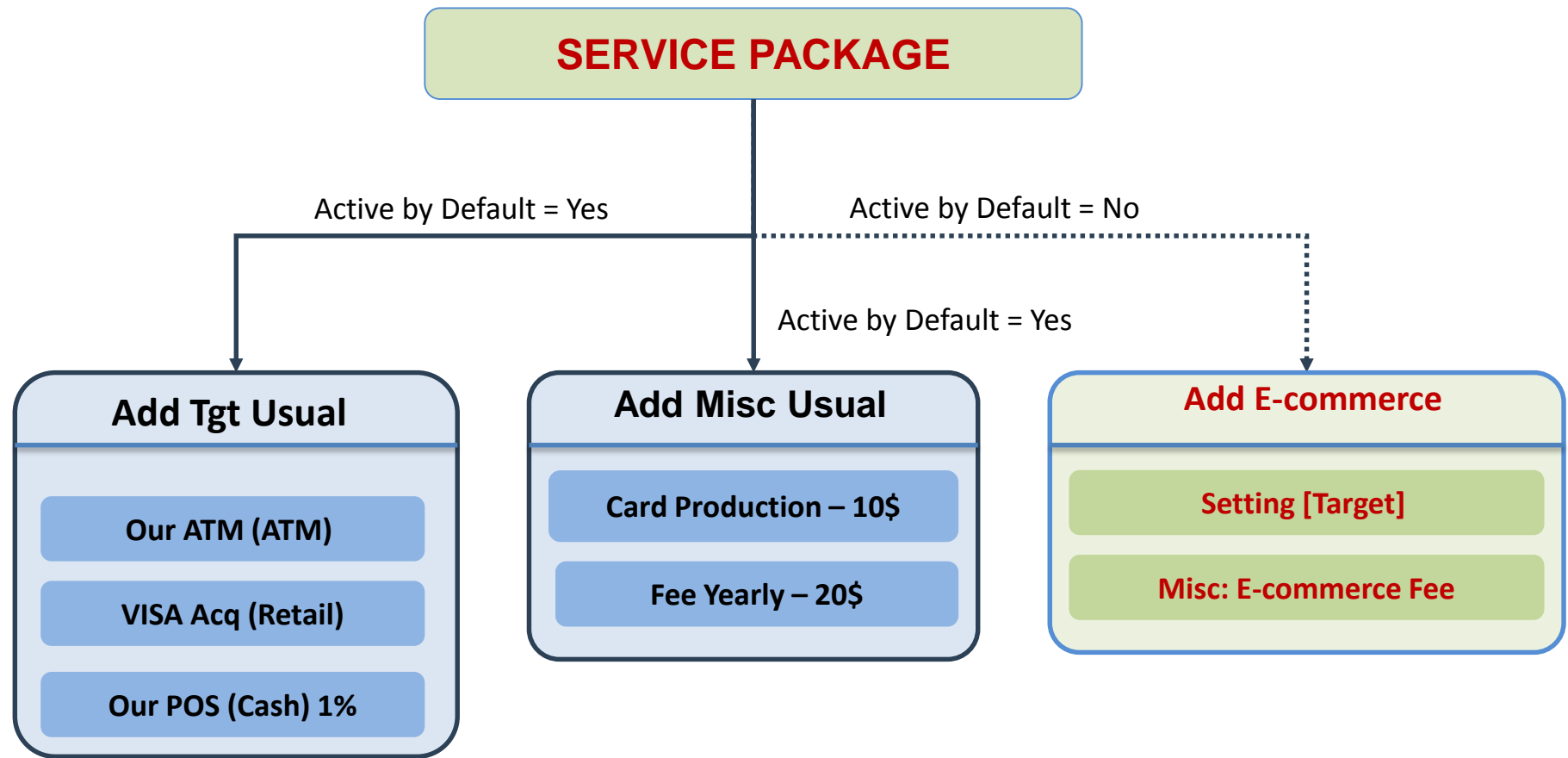


## E-commerce

**Fees**

**On/Off**





# Setting - Source

Device Service Packs

<< < > >> 10 of 10

Name	Contract Type	Parent Pack	For Contracts	Use Default	Code	Fee Contract	Special Parms	Is Ready
105-PGB POS Branch EPUS	PGB POS Branch		Product	For Dispute	CAPR-L	105-MERCHANT_FEE		Ready
105-PGB POS Branch Cash	PGB POS Branch		Product	For Dispute	CAPC-L	105-MERCHANT_FEE		Ready
→ 105-PG Bank ATM	Our ATM		Product	For Dispute	CAA-L	105-MERCHANT_FEE		Ready

Ins Del Query Approve Details Misc Source Target Additional Usage Messages Events Preferred Tariffs

Source for 105-PG Bank ATM

<< < > >> 1 of 4 b x

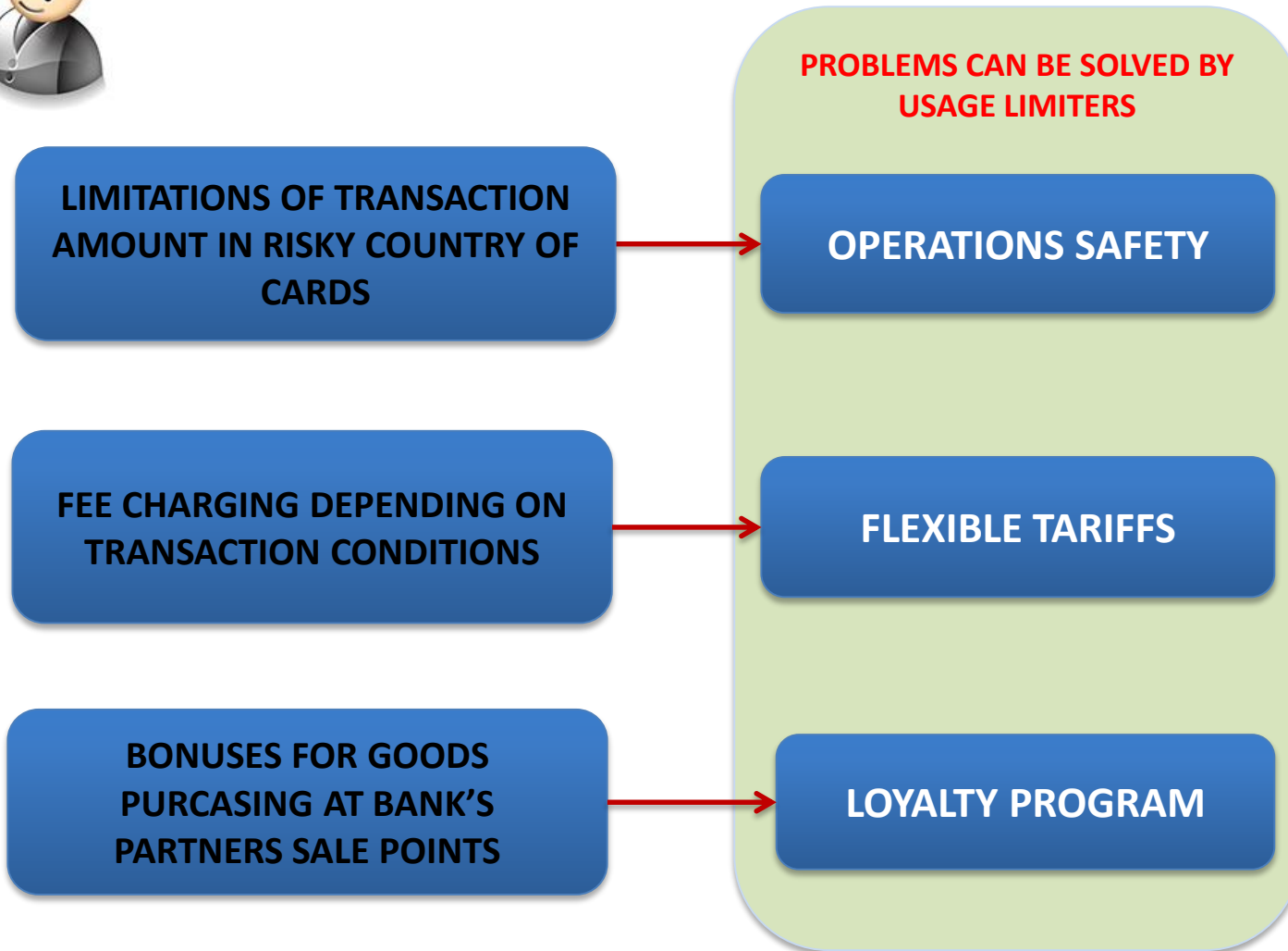
Target Type	Transaction Type	Currency	Rate Type	Fee Dir	Fee Curr	Base	%	Min	Increase %	Value Days	Is Ready	Name	Fee Code	Account Type	Fee
→ Our Local Card	ATM Cash Withdrawal	VND	Middle	None		0.00	0.00	0.00	0.00	0	Ready	ATM Cash Withdrawal (Our Local Card) 704		Merchant Debit Receive	Cash Fees Pas
Banknet Cards	ATM Cash Withdrawal	VND	Middle	None		0.00	0.00	0.00	0.00	0	Ready	ATM Cash Withdrawal (Banknet Cards) 704 Bk		Merchant Debit Receive	Cash Fees Pas
Banknet Cards	Balance Inquiry		Middle	None		0.00	0.00	0.00	0.00	0	Ready	Balance Inquiry (Banknet Cards)			Cash Fees Pas
Banknet Cards	MiniStatement		Middle	None		0.00	0.00	0.00	0.00	0	Ready	MiniStatement (Banknet Cards)			Cash Fees Pas

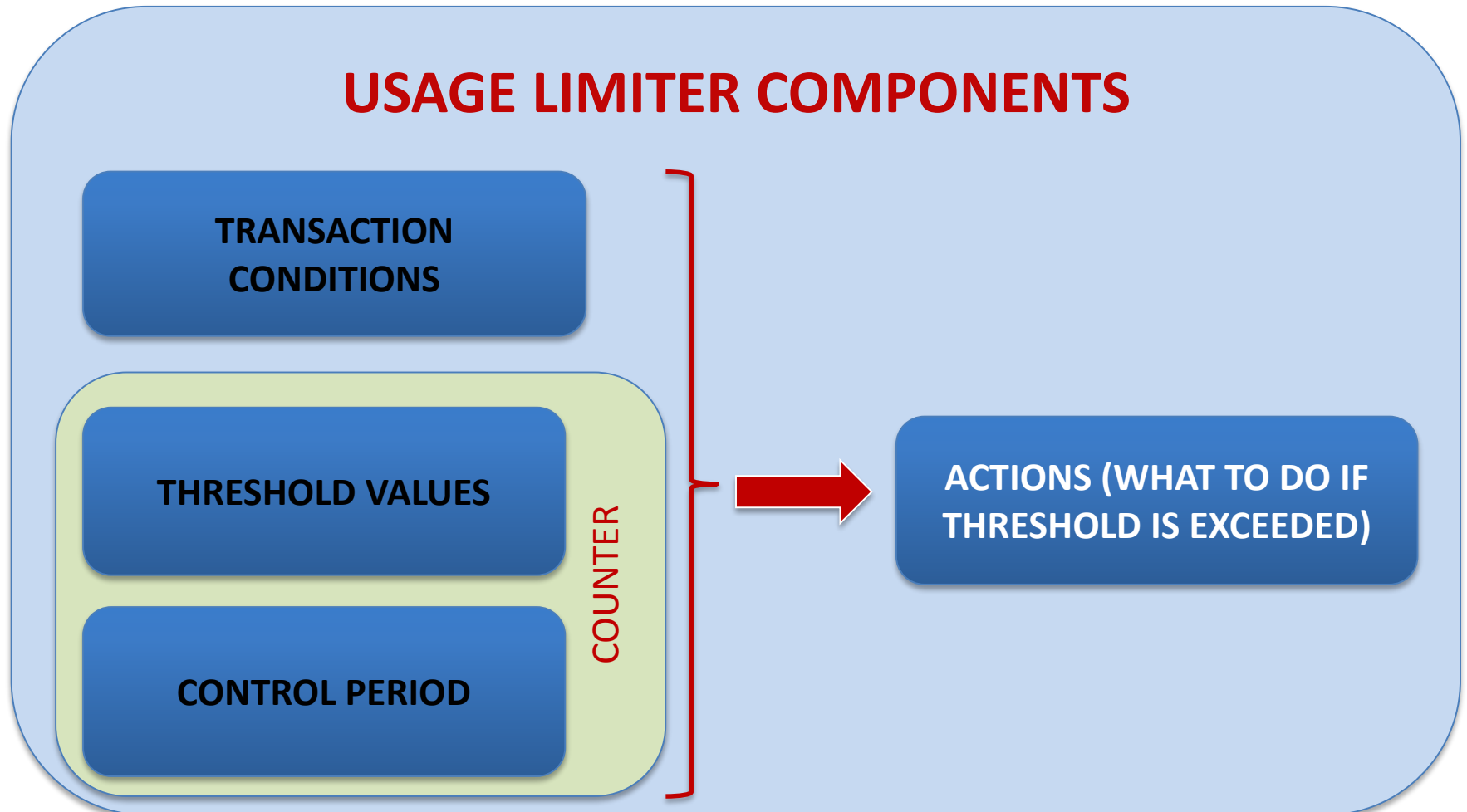
Full Info Custom Fee History

OpenWay\Full\Configuration Setup\Products\Acquiring Products\Device Service Packs

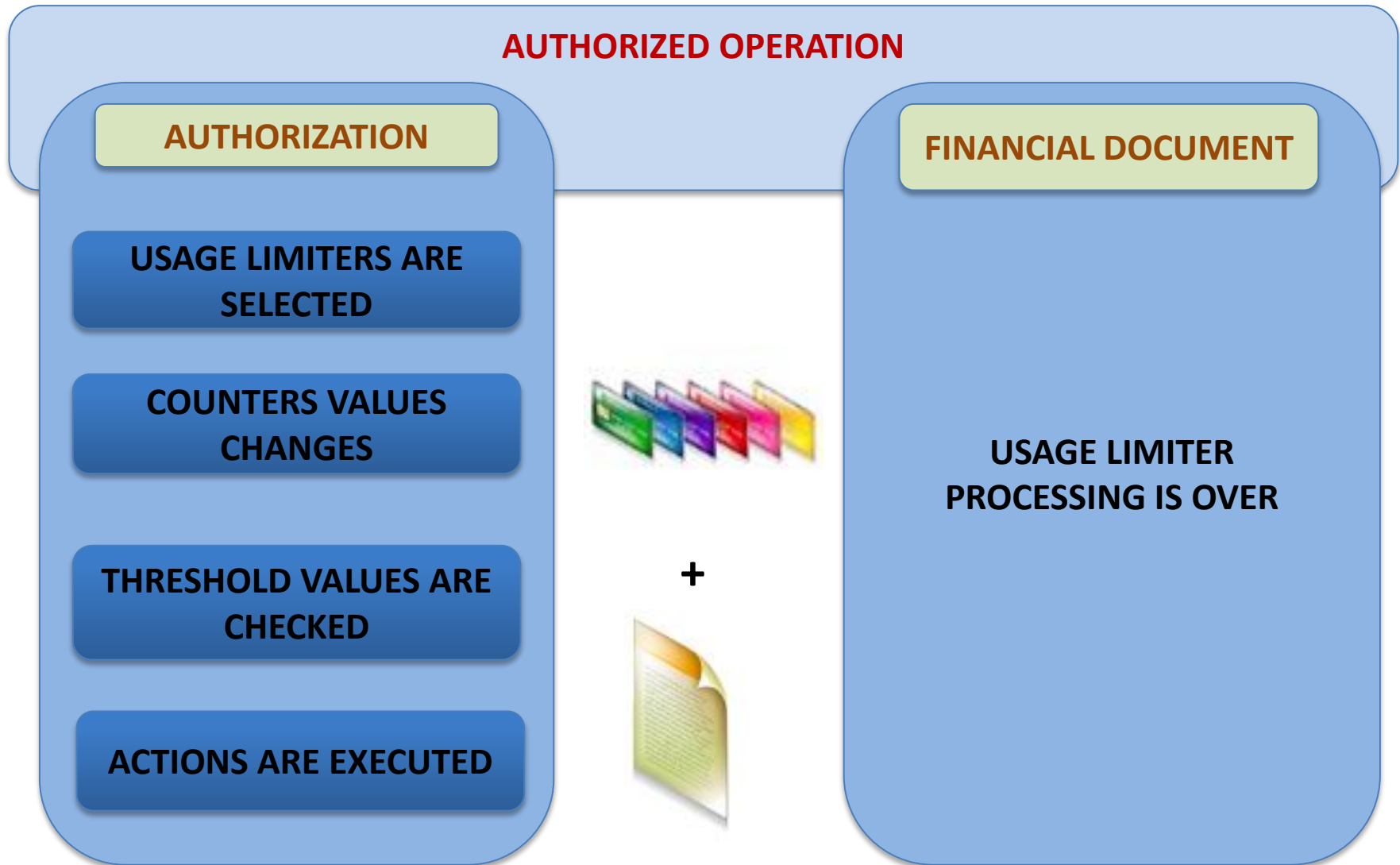
# Usage Limiter

# Example of Usage Limiter Using

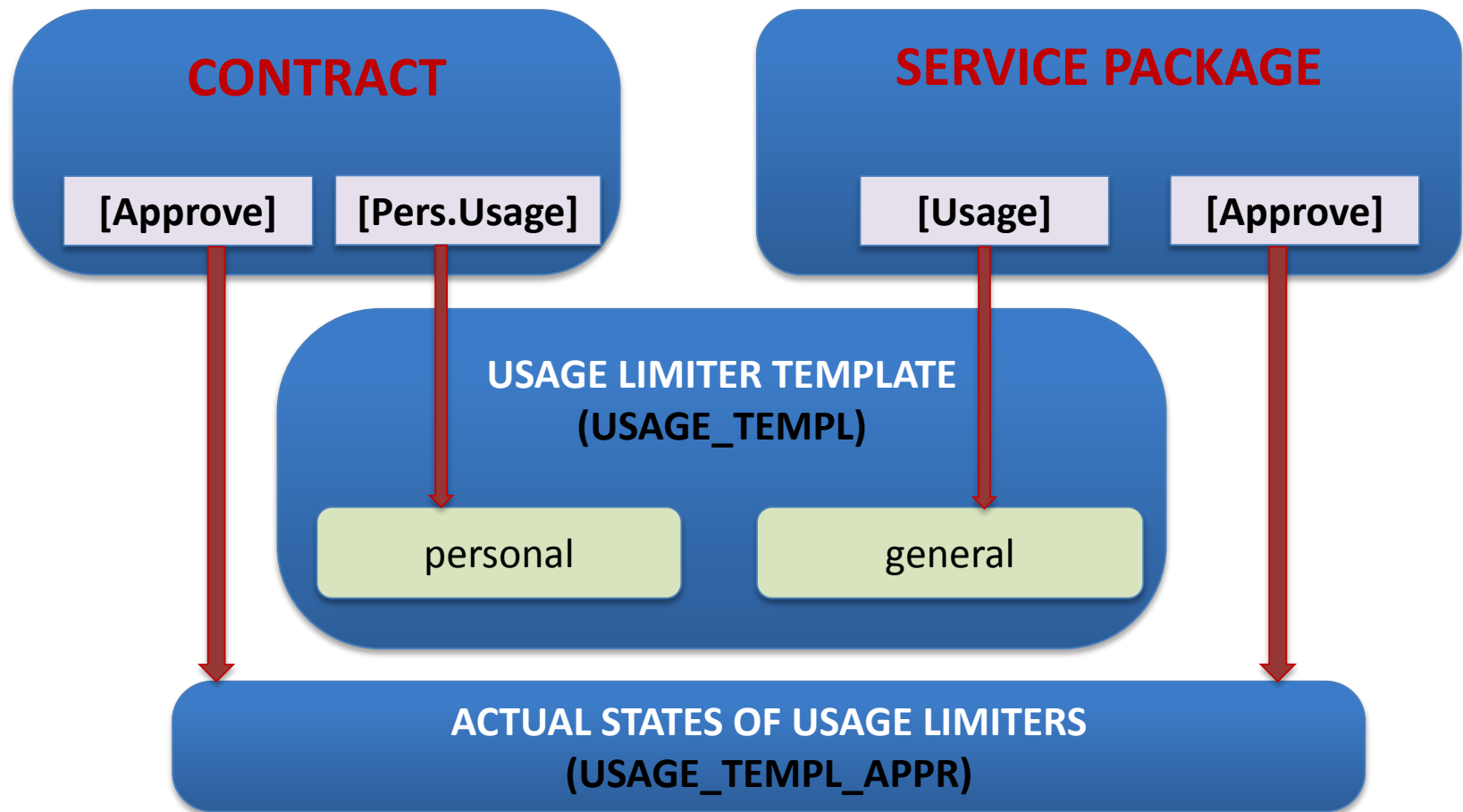




# How does usage limiter work?



# How to Configure?



OpenWay\Full\Acquiring\Acquiring Contracts\Acquiring Contracts→[Pers.Usage]

OpenWay\Full\Configuration Setup\Products\Acquiring Products\Device Service Packs→[Usage]

# How to Configure?

IF

Usage Type

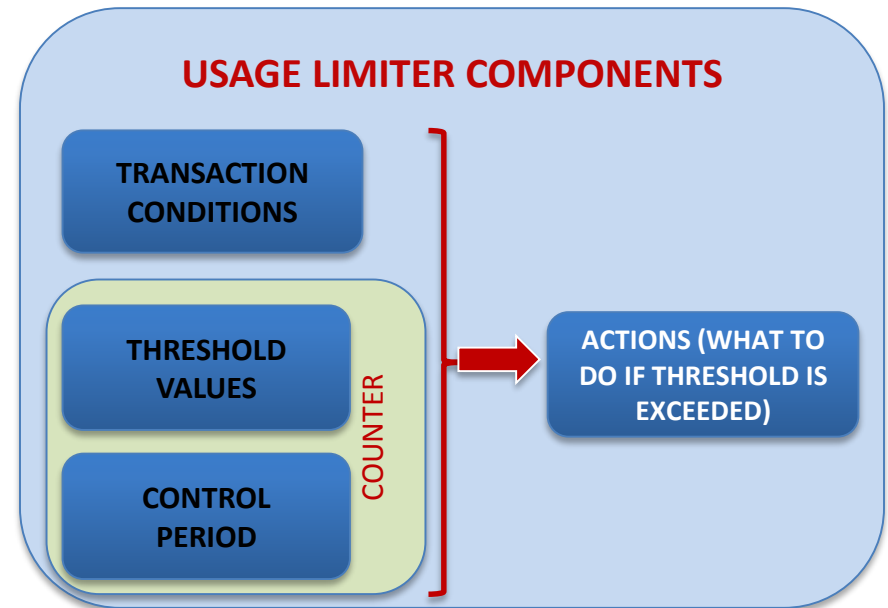
Transaction Condition (Transaction, Area, Channel, Preference...)

Accumulation Period

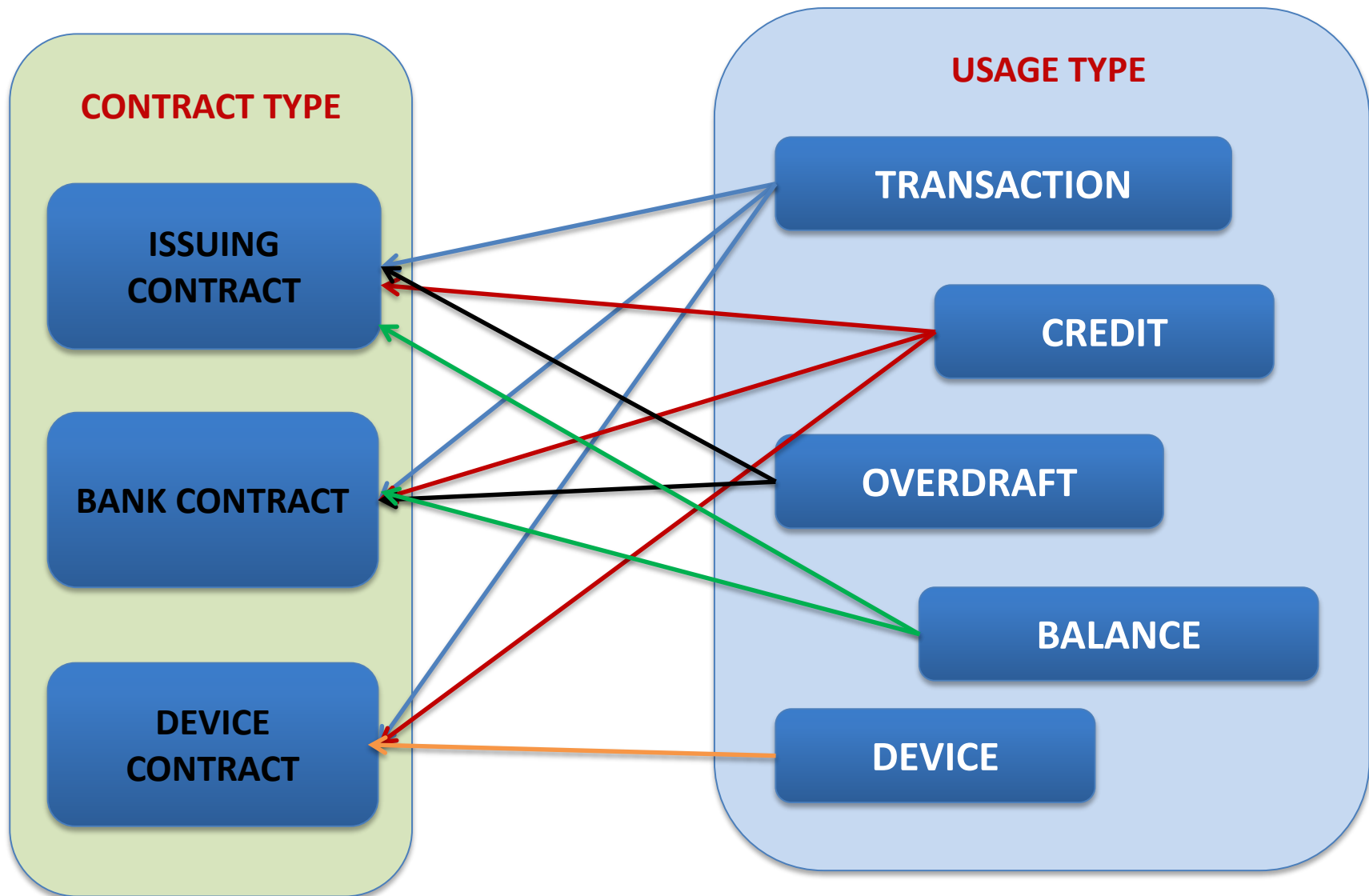
Counter Threshold

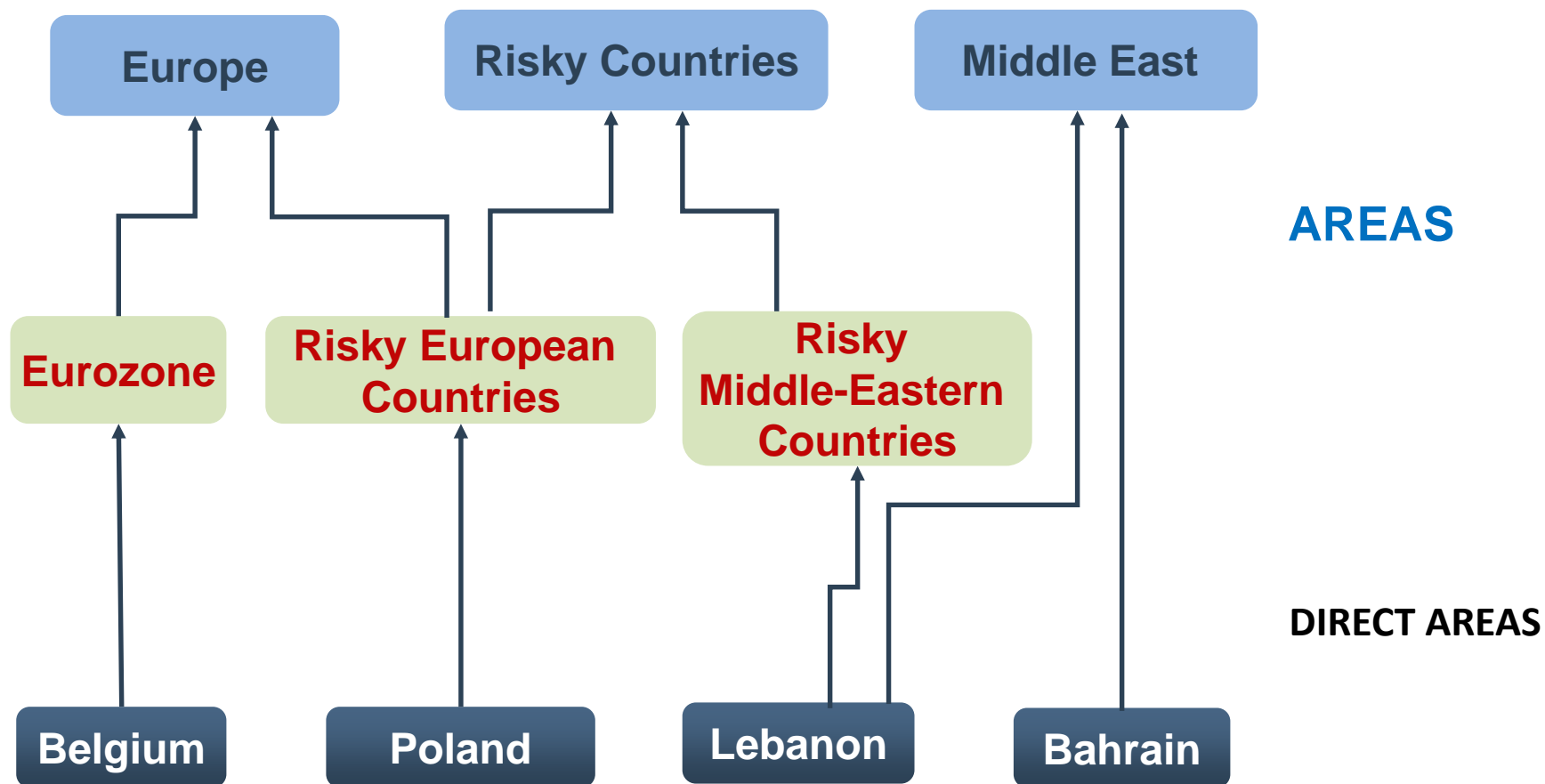
Then

Action (RC, Event, Charge...)

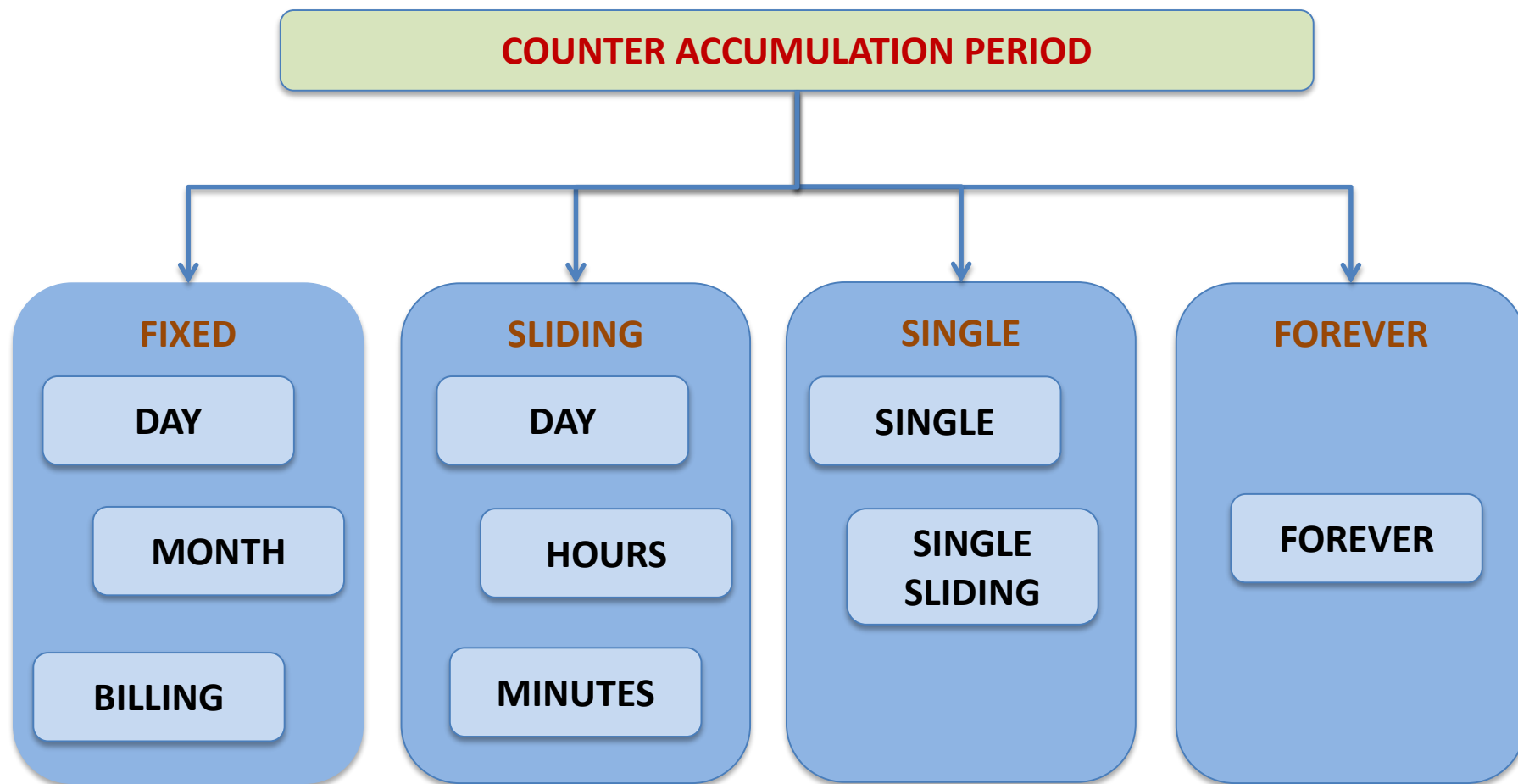


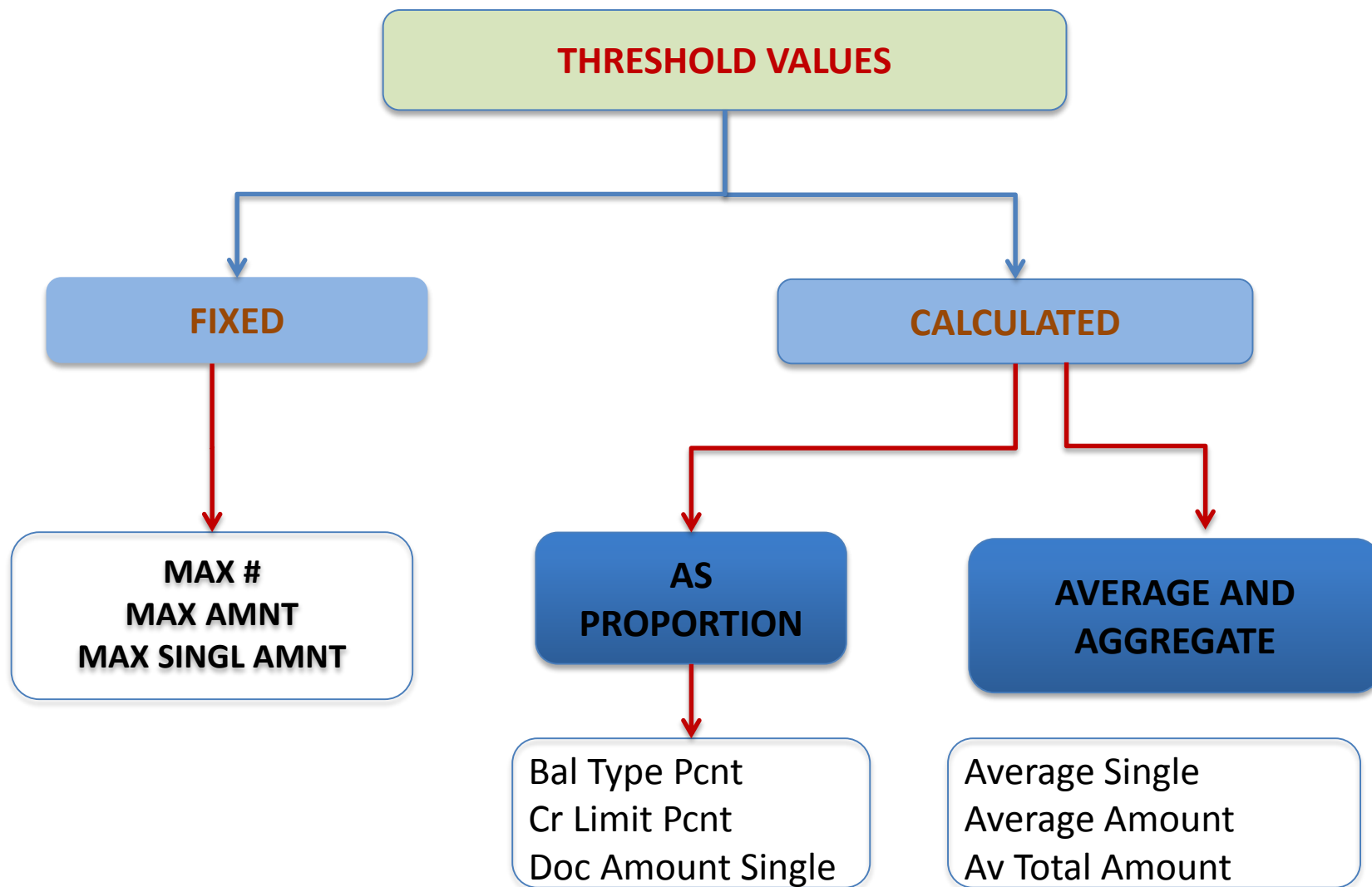




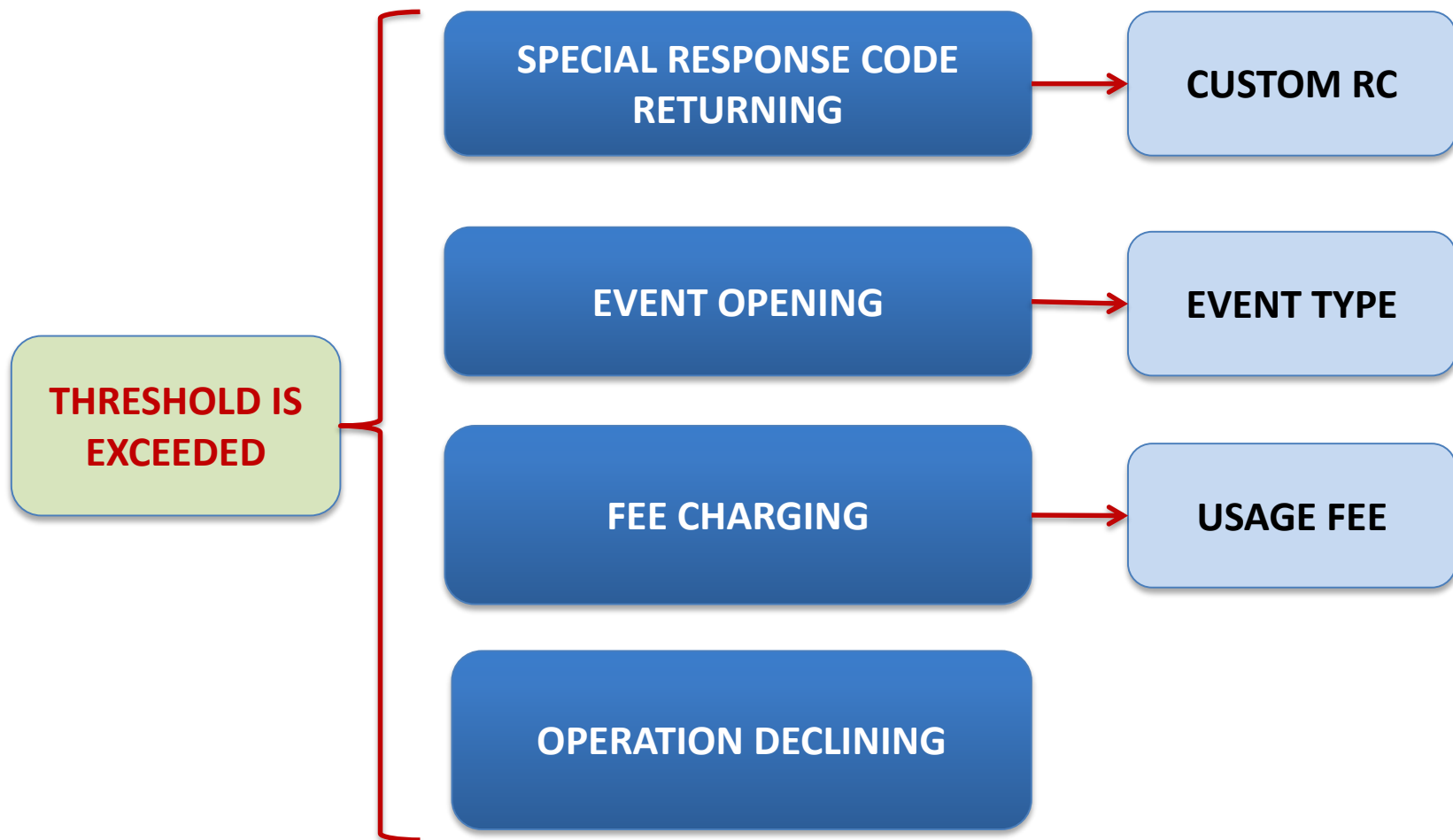


OpenWay\Full\Configuration Setup\Main Tables\ **Country Table**  
OpenWay\Full\Configuration Setup\Main Tables\ **Country Area**





# Actions (If threshold is exceeded)



# Screens – ATM service package

Source for 001-ATM USD+Local

<< < > >> 14 of 62 b x

Target Type	Transaction Type	Tgt Fin Inst	Target Subtyp	Currency	Rate Type	Fee Dir	Fee Curr	Base	%	Min	Increase %	Floor Limit	Value Days	
Our POS	Pay by Cash			RUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our ATM	P2P Header			RUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	ATM			EUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	ATM			RUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	ATM			USD	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	Deposit			USD	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	Deposit			RUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	Note Acceptance			USD	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	Note Acceptance			EUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	Note Acceptance			RUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	Credit			RUR	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	CH Payment				Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
Our VISA Cards	P2P Debit				Middle	None		0,00	0,00	0,00	0,00	0,00	0	R
VISA Cards	ATM			RUR	Middle	Debit		0,00	0,00	0,00	10,00	0,00	0	R
VISA Cards	ATM			USD	Middle	None		0,00	0,00	0,00	0,00	0,00	0	R

Ins Del Query Full Info Custom Fee History

# Screens – Retail POS service package

Source for 001-POS Retail Local

1 of 19

Target Type	Transaction Type	Tgt Fin Inst	arget Subtyp	Currency	Rate Type	Fee Dir	Fee Curr	Base	%	Min	Increase %	Floor Limit	Value Days
Our ATM	Pay by Cash			RUR	Middle	Credit		0,00	0,00	0,00	0,00	0,00	0
Our VISA Cards	Credit			RUR	Middle	Credit		0,00	1,00	0,00	0,00	0,00	0
Our VISA Cards	Retail			RUR	Middle	Debit		0,00	1,00	0,00	0,00	0,00	0
VISA Cards	Credit			RUR	Middle	Credit		0,00	2,00	0,00	0,00	0,00	2
VISA Cards	Retail			RUR	Middle	Debit		0,00	2,00	0,00	0,00	0,00	2
Our EuroCard/Mast	Credit			RUR	Middle	Credit		0,00	1,00	0,00	0,00	0,00	0
Our EuroCard/Mast	Retail			RUR	Middle	Debit		0,00	1,00	0,00	0,00	0,00	0
Our Cirrus/Maestro	Credit			RUR	Middle	Credit		0,00	1,00	0,00	0,00	0,00	0
Our Cirrus/Maestro	Retail			RUR	Middle	Debit		0,00	1,00	0,00	0,00	0,00	0
Cirrus/Maestro	Credit			RUR	Middle	Credit		0,00	1,50	0,00	0,00	0,00	2
Cirrus/Maestro	Retail			RUR	Middle	Debit		0,00	1,50	0,00	0,00	0,00	2
EuroCard/MasterCa	Credit			RUR	Middle	Credit		0,00	2,00	0,00	0,00	0,00	2
EuroCard/MasterCa	Retail			RUR	Middle	Debit		0,00	2,00	0,00	0,00	0,00	2
Electron/Plus	Credit			RUR	Middle	Credit		0,00	1,00	0,00	0,00	0,00	0
Electron/Plus	Retail			RUR	Middle	Debit		0,00	1,00	0,00	0,00	0,00	0

Ins Del Query Full Info Custom Fee History

Thanks you for your attention

Do you have any question?

