Customer Service User Manual

Contents

Introduction

The Customer Support service helps cardholders and merchant organisations to resolve their issues through direct contact with their bank.

This document is intended for DB Manager users, banks or processing centre employees who provide customer support.

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

- Issuing Module User Manual

- Documents

- WAY4™ Consumer Collections Module: Collector's Manual

- WAY4™ Products. Accounting Schemes

- Advanced Applications Module

- WAY4™ Products: Service Packages

- Usage Limiters

- DB Manager

- WAY4™ Invoices

- Instalment Loans in WAY4™

- WAY4™ Advanced Tariff Management

- Balance Types

- WAY4™ Client and Contract Classifiers

- Reversal Management

- Contract Functional Dates

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 using arrows, as in Customer Service → Customer Service.

- 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. Customer Service Form

Using the customer service form, customer service personnel may address the following customer questions:

- What is my available balance?

- What is my outstanding balance?

- What is the balance due on my account for this billing cycle?

- What is my payment due date for this billing cycle?

- Did my last payment enter my account? When?

The main customer service screen is accessed through the menu path "Customer Service → Customer Service". The "Customer Service" form will be displayed (see Fig. 1).

Fig. 1. Main customer service form

The main customer service form contains the following fields:

- *Contract #* – contract number assigned in the database.

- *Relation Type* – the type of relation with the card contract (for related cards).

- *Parent* – the number of the parent contract in the hierarchy. If this contract has no parent contract the field will be left blank.

- *Bank Account #* – contract RBS number.

- *Short Name* – customer's short name.

- *First Name* – for private persons, the customer's first name, for legal persons, the first name of the contact person.

- *Last Name* – for private persons, the customer's last name, for legal persons, the last name of the contact person.

- *Security Name* – security word used for client identification over the telephone.

- *Company Name* – place of work (for private persons).

- *Birth Date* – customer's birth date; only relevant to private persons, otherwise receives value "00/00/0000".

- *Reg Number* – customer's registration number, this number may be the customer's passport number, merchant tax identification number, etc.

- *Product* – WAY4 Product selected during customer registration.

- *Main Product* – Product of the issuing/acquiring contract (for contract hierarchies).

- *Product Details* – the list of tariff domains set for the Product.

  For more information, see the document "WAY4™ Advanced Tariff Management". The tariff management module is not included in the WAY4 base configuration and is supplied by separate agreement with the WAY4 system vendor.

- *Subtype* – contract subtype.

- *Reporting* – the type of report generated; possible report types are set in the "Client Report Types" grid form ("Full → Configuration Setup → Client Classifiers → Client Report Types").

- *Institution* – financial institution where contract is registered.

- *Branch* – the branch of the financial institution where this contract is registered. If no branch is specified for the contract, the field will show the branch at which the client is registered.

- *Service Group* – additional client and contract classification (service groups are registered in the form "Full → DB Administrator Utilities → Users & Grants → Service Groups").

- *Date Open* – contract open date.

- *Card Expire* – card expiry date.

- *Status* – contract status, statuses are defined in the "Contract Statuses" form (Full → Configuration Setup → Contract Types → Contract Statuses).

- *Status Details* – comments and changes to contract status (see the section "Modifying Contract Status").

- *Currency* – three-symbol currency code in ISO-4217; list of codes is defined in the *Name* field in the "Currency Table" (Full → Configuration Setup → Main Tables → Currency Table).

- *Available* – amount available on the contract.

- *Credit Limit* – contract credit limit.

- *Last Paym Amt* – amount of last payment.

- *Last Paym Date* – date of last payment.

- *Last Activity* – date of the last financial transaction on the contract. If no fund movement on contract accounts was registered, this field shows the date the contract was opened.

The *Current Billing* group of fields provides information on debt for the current billing cycle.

- *Start Date* – start date of the billing cycle.

- *End Date* – end date of the billing cycle.

- *Total Due* – total due amount.

- *Due Date* – the date by which (inclusively) the due amount must be paid.

- *Past Due* – total amount of delinquency.

- *Past Due Date*– date on which debt delinquency arose (funds moved to a loan delinquency account), for more information, see the section "Configuring Display of Past Due Date and Past Due Days in Customer Service Workbench" of the document "WAY4 Accounting Schemes".

- *Past Due Days*– total number of delinquent days.

The main client service form contains the following control buttons:

- [Set] – used to open a context menu:

  - "Status" – menu item used to open the "Modify Contract State" form, used to change contract status (see the section "Modifying Contract Status").

  - "Contract Classifier" – menu item used to open the "Set Contract Classifier" form in which /contract classifiers are configured (see the section "Manually Changing Classifier Values" of the document "WAY4™ Client and Contract Classifiers").

  - "Client Classifier" – menu item used to open the "Set Client Classifier" form in which client classifiers are configured (see the section "Manually Changing Classifier Values" of the document "WAY4™ Client and Contract Classifiers").

- [Financials] – used to obtain balance information (see the section "Account Balance Information").

- [Memo] – used to create memos on customer/contract issues (see the section "Client Memos").

- [Client] – used to obtain client information (see the section "Customer Information").

- [Related] – used to obtain information about contract hierarchies (see the section "Contract Hierarchies".

- [Billing] – used to get financial information on billing cycles (see the section "Financial Information for Billing Cycles").

- [Auth] – used to get authorization information (see the section "Contract Fund Blocking History").

- [Limiters] – used to get usage limiter information (see the section "Usage Limiters").

- [Card &PIN] – used to get plastic card information (see the section "Card Information")

     This form's [Card &PIN] button is available only for card contracts.

- [Collection] – used to get information on cardholder debt collection (see the section "Debt Collection Information".)

- [Services] – used to get information about Services configured for the contract (see the section "Service Information").

- [Active Addr], [Own Addr] – used to get information about contract and client addresses (see the section "

- [Classifiers] – used to get information about the current values of user classifiers assigned to a client and/or contract (see the section "Viewing Client and Contract Classifier Data" of the document "WAY4™ Client and Contract Classifiers").

- [Contr. Dates] – used to get information about contract functional dates (see the section "Changing Contract Functional Dates").

- [Contract Parm] – used to set and edit contract parameter values. For more information, see the section "Working with Contract and Client Parameters" of the document "Customer Support".

Chapter 2. Modifying Contract Status

To modify a contract status, click on the [Set] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") and select the "Status" item in the context menu. This will open the form "Modify Contract State" (see Fig. 2).
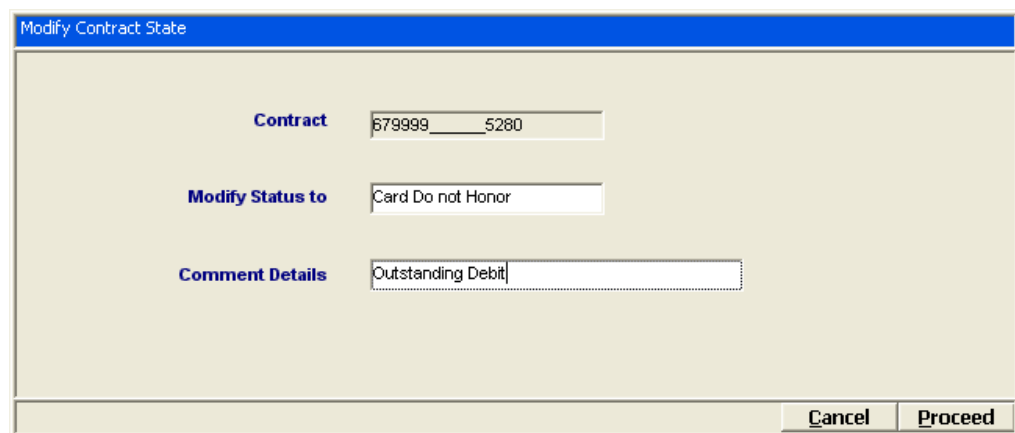

Fig. 2. Form for modifying contract status

This form contains the following fields:

- *Contract* – contract number.

- *Modify Status to* – field with a drop-down list of new contract statuses.

- *Comment Details* – comments on status change.

After setting the contract status and entering the comment, click on the [Proceed] button. To cancel the operation, click [Cancel].

⚠ Note that the *Comment Details* field in the "Modify Contract State" form is mandatory. If the field is empty when the user clicks the [Proceed] button, an error message will appear (see Fig. 3).
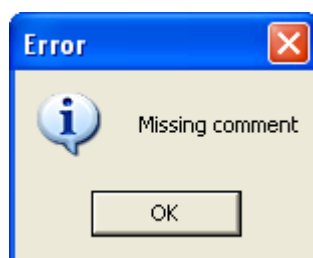

Fig. 3. Error message in the modify contract status procedure

Possible contract status values may be configured by the administrator by using the menu path "Customer Service → Customer Service Configuration → Contract Status Groups".

After the menu item is selected, the screen will show the "Contract Status Groups" form (see Fig. 4), where contract status groups may be defined.

Fig. 4. Form for entering contract status groups

This form contains these fields:

- *Status Group* – status group name

- *Handbook Code* – status group code as listed in the custom handbook; this field is filled in automatically and cannot be edited

Each created group has a set of statuses that belong to it and a set of Events that will change the contract status when activated. Events configured for a specific group (the [Event Types] button) are only available for contracts whose current status coincides with a status found in that group (the [Statuses] button). Therefore, the Event modifying the status is selected in the *Modify Status to* field (see Fig. 2).

The [Delete] button is used to delete records from the form.

To configure contract statuses in a status group, use the form "Statuses for ‹name of status group›" (see Fig. 5), invoked by clicking on the [Statuses] button in the "Contract Status Groups" form (see Fig. 4).

Fig. 5 Form for entering contract statuses

This form contains the following fields:

- *Contract Category* – contract category; the field can take on one of the following values:
    - *Card* – card contracts.
    - *Account* – account contracts.
    - *Device* – device contracts.

- *Status* – contract status; possible statuses are defined in the "Contract Statuses" grid form (Full → Configuration Setup → Contract Types → Contract Statuses).

- *Group Code* – status code in the custom handbook, this field is filled in automatically and cannot be edited

To configure Events to change statuses in a status group, use the form "Event Types for ‹name of status group›" (see Fig. 6), invoked by clicking on the [Event Types] button in the "Contract Status Groups" form (see Fig. 4).

Fig. 6 Form for entering Events that change contract statuses

This form contains the following fields:

- *Contract Category* – category of contracts that the status-changing Event will affect.

- *Group* – the code of the Event type group to which this Event type belongs.

- *Event Type* – Event type, on configuring Event types, see section "Event Types" in the "Events" User Manual.

  ⓘ The new status the contract will be given after the Event is opened is indicated in the *New Status* field when configuring the Event type.

- *Name* – name of status-changing Event

Chapter 3. Account Balance Information

Customers may receive information on their account balance through customer support. This service is only available if allowed by the bank or processor.

Using customer account balances, users may answer the following customer questions:

- What is my credit limit?

- What is the due balance for this billing cycle?

- What outstanding amounts make up the total repayment amount?

- What is my payment due date for this billing cycle?

- Why is my amount available not what I expected?

- What is my past due amount?

- What is the total disputed amount on my account?

To receive detailed balance information, click the [Financials] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). As a result, the screen will display the "Financials for ‹contract name›" form (see Fig. 7).

Fig. 7 Contract balance information form

The form contains the following fields displaying information about the contract credit limit (the *Credit Limit* group of fields):

- *Permanent* – this group contains information about the permanent credit limit and includes the following fields:

  ▪ *Amount* – credit limit amount.

  ▪ *Date From* – scheduled banking date for granting the credit limit.

- *Previous* – previous credit limit amount.

- *Previous Date From* – date the previous credit limit was granted.

- *Temporary* – this group contains information about the temporary credit limit and includes the following fields:

  - *Amount* – credit limit amount.

  - *Date From* – scheduled banking date for granting the credit limit. If the scheduled banking date for granting the credit limit/authorisation limit falls on a non-working day, the value of the scheduled banking date may differ from the actual banking date. Actual banking dates for granting permanent or temporary credit limits and authorisation limits are specified in the "Credit Limit History" form.

  - *Date To* – the scheduled banking date (inclusive) until which the credit is granted.

- *Extra for authorization* – this group contains information about an additional authorisation limit; the field values of this group are the same as those of the *Temporary* group.

This form (see. Fig. 7) contains the following fields that provide information about contract debt (the "Debt" group):

- *Current Due* – the amount due for the current billing cycle.

- *Past Due* – the total amount of delinquent debt.

- *Total Due* – the total amount due (*Current Due + Past Due*).

- *Overlimit* – the amount exceeding the credit limit.

- *Due Date* – due date (inclusive) of the payment amount.

- *Dlq History* – 24-integer field showing the cardholder short credit history of the last two years, each integer corresponds to a single month and may take on these values:

  - 0 – monthly payment was made on time.

  - 1 – monthly payment was overdue one month.

  - 2 – monthly payment was overdue two months, etc.

  For example, if the *Dlq history* field contains "0120", this means that the first month's payment was made on time, the next month, payment was late one month, the following month, payment was overdue two months, after which it was fully repaid.

- *Dispute Amt* – the amount of disputed funds.

Permanent credit limits are set using the [Credit Limit] button in the contract form. By default, date fields are not shown in the form for setting the credit limit (by default, a permanent credit limit is set). Assignment of and changes to a temporary credit limit and additional authorisation limit are made by entering an application to change the credit limit (see the section "Credit Limit" of the document "Advanced Applications R2") For more information

about limit types and methods for assigning and changing them, see the section "Changing the Credit Limit" of the document "Issuing Module".

Credit Limit History

Clicking the [Cr Limits] button in the form "Financials for <contract number> (see Fig. 7 in the section "Account Balance Information") will open the "Credit Limit History" form containing information about changes to the credit limit (see Fig. 8).

Credit Limit History						<< < > >>	1 of 1	b x
Start Date	**End Date**	**Amount**	**Curr**	**Status**	**Trans Details**	**Bank Date From**	**Bank Date To**	**Record ID**
01/09/2010	00/00/00 00:00:00	1 000,00	USD	Active	Set Credit Limit	01/09/2010	00/00/0000	44
Query Doc Info								

Fig. 8. Form with information about changes to the contract's credit limit.

This form contains the following fields:

- *Start Date* – system date and time the credit limit was granted.

- *End Date* – system date (inclusive) until which the credit is granted.

- *Amount* – credit limit amount.

- *Curr* – credit limit currency.

- *Status* – credit limit status.

- *Trans Details* – the value of the *Reason* field of the "Credit Limit for <client name>" form, filled in when setting a credit limit.

- *Bank Date From* – the banking date on which the credit was granted.

- *Bank Date To* – the banking date (inclusive) until which the credit limit is granted.

- *Record ID* – the identifier of the record on granting a credit limit.

The [Doc Info] button of the "Credit Limit History" form (see Fig. 8) opens the "Doc Info for Credit Limit History" form containing full information on the document generated as a result of setting a credit limit. This form is described in the section "Document Parameters" of the "Documents" document.

Instalment Loans

The [Instalments] button in the form "Financials for ‹contract number›" (see Fig. 7 in the section "Account Balance Information") is used to open the "Instalment for <client name>, <contract number> " form (see Fig. 9) containing information on instalment loans.

The WAY4 Instalments module (module for managing instalment loans) is not included in the WAY4 base configuration and is supplied by a separate agreement with the WAY4™ system vendor.

Fig. 9. Form containing information about instalment loans for a contract

This form contains the following fields:

- *Contract* – contract number.

- *Fin Institution* – financial institution.

- *Next Payment Date* – date on which the next instalment is due.

- *Next Payment Amount* – amount of the next payment.

- *Total Due Amount* – the total amount of the loan that is due.

- *Total Overdue Amount* – the total amount of delinquent payment.

- *Total Fee To Pay* – the total amount of the fee that is due.

- *Total Principal to Pay* – the total amount of the principal that is due.

- *Active Plan Count* – number of active plans for the contract (in the status "Waiting", "Open", or "Partially Paid").

- *Total Plan Count* – total number of instalment plans for the contract.

The "Instalment for <client name>, <contract number>" form contains the following control buttons:

- [New Plan] – manually create an instalment plan based on a specific contract balance.

- [Active Plans] – open a form with information about active instalment plans.

- [For Approval] – open a form with information about inactive instalment plans.

- [Transactions] – open a form with information about transactions for which instalment plans were created.

- [History] – information about fully paid loans and closed instalment plans.

Working with instalment plans is described in detail in the chapter "Working with Instalment Plans" of the document "Instalment Loans in WAY4™". Work with an instalment plan includes the following operations:

- Creating an instalment plan for a balance (see the section "Creating an Instalment Plan for a Balance" of the document "Instalment Loans in WAY4™").

- Creating an instalment plan for a transaction (see the section "Creating an Instalment Plan for a Transaction" of the document "Instalment Loans in WAY4™").

- Viewing an instalment plan (see the section "Viewing an Instalment Plan" of the document "Instalment Loans in WAY4™").

- Manual early repayment of a loan (see the section "Manual Early Loan Repayment (Scheduled Early Repayment)" of the document "Instalment Loans in WAY4™").

- Automatic early repayment with recalculation of the plan (see the section "Automatic Early Repayment with Recalculation of a Plan" of the document "Instalment Loans in WAY4™").

- Closing an instalment plan (see the section "Closing an Instalment Plan" of the document "Instalment Loans in WAY4™").

- Activating an instalment plan (see the section "Activating an Instalment Plan" of the document "Instalment Loans in WAY4™").

- Viewing the instalment plan history for a contract (see the section "Viewing the Instalment Plan History for a Contract" of the document "Instalment Loans in WAY4™").

Balance Information

The [Balance List] button of the "Financials for <contract number> form (see Fig. 7 in the section "Account Balance Information") opens the "Balance List" form (see Fig. 10) which contains information on contract balance types.

Fig. 10. Form with information on contract balance types

This form contains the following fields:

- *Balance Type* – balance type code.

- *Currency* – currency of this balance type

- *Amount* – amount available of this balance type.

- *History Mode* – mode for saving balance type history.

The "Balance List" form contains the [Definition] control button used to open the "Definition for <balance type>" form with information about changes in a balance this type.

For more information about balance types, see the document "Balance Types".

Contract Invoices

The [Invoices] button in the "Financials for <contract number> (see Fig. 7 in the section "Account Balance Information") opens the "Invoices" (see Fig. 11) form which contains invoices generated for the contract.

Fig. 11. Form with information on contract invoices

Each record of the "Invoices for <…>" form contains the following information about an invoice:

- *Invoice Code*

- *Action Code* – invoice type.

- *Curr* – invoice currency.

- *Invoice Amount*

- *Paid Amount*

- *Invoice Status*

- *Written Off Amount* – written off debts.

- *Eff Date* – date invoice becomes effective.

- *Due Date* – scheduled due date of invoice.

- *Ref #* – invoice ID.

- *Invoice Details* – field for additional information about invoice.

- *Contract For* – number of the contract for which the invoice was generated.

- *Record ID* – record ID.

- *Last Updated* – date of the last change to the record.

- *Amount Type* – invoice amount type ("Invoice" – for issuing module contracts, "Batch" – for acquiring module contracts).

For more information about these fields, see the section "Invoice Parameters" of the "WAY4™ Invoices" document.

The [Payments] button is used to obtain information about invoice payments. Clicking this button will open the "Payments for <…>" form (for more information, see the section "Invoice Payments" of the "WAY4™ Invoices" document).

Clicking the [Doc] button will provide information on parameters of a document whose processing resulted in the generation of an invoice.

The [History] button is used to view Events causing invoice status changes, including the log of changes in the sub-statuses of delinquent invoices (with the "OVD" status). Depending on the term of delinquency, "OVD" invoices are assigned a sub-status (for example "Overdue 1-3 months", "Overdue 4-6 months", depending on system configurations).The "History for <…>" form opened by clicking the [History] button shows the list of Events that changed invoice statuses, with the Event date and Event status specified.

Contract Accounts

The [Accounts] button of the "Financials for ‹contract number›" form (see Fig. 7 in the section "Account Balance Information") opens the "Accounts" form (see Fig. 12), containing information on the contract's accounts.

Fig. 12. Form with information on contract accounts

This form contains the following fields:

- *Account Name* – name of account type.

- *Code* – account type code.

- *Curr* – account currency.

- *Balance* – account balance.

- *Int Rate* – interest rate.

- *Account Number*

- *Due Type* – due normalization type.

- *Category* – account type category.

- *Is Am Av* – determines whether the account balance is counted in the contract balance.

- *Priority* – account priority, affecting the order of interest accrual in accounts and repayment of loan account balances.

The "Accounts" form contains the following control buttons:

- [Action] → "Calc Int" – used to view current interest on the account (see the section "Account Current Interest").

- [Action] → "Account Statement" – used to generate an account statement (see the section "Account Statements").

- [Billing] – used to obtain information on billing cycles for the selected account (see the section "Billing Cycle Information").

- [Gen. Orders] – used to obtain information about general and template standing payment orders for an account (see the section "General and Template Standing Payment Orders").

- [Pers Order] – used to obtain information on inherited standing payment orders on the account (see the section "Inherited Payment Orders").

- [Stmt Entry]– used to access the form containing records on fund activity in this contract account (see the section "Account Fund Activity and Documents").

- [Template] – used to access the template of the selected account (see the section "Account Template").

- Clicking the [Ac.Turnover] button will open the "Contract Account Turnover for <account name>" form, which contains technical information used for interest calculation and generation of account statements.

Account Current Interest

Clicking the [Actions] button in the "Accounts" form (see Fig. 12 in the section "Contract Accounts") and then selecting the context menu item "Calc Interest" opens a window containing the amount of current interest on the account and the custom fee amount for the account (see Fig. 13).
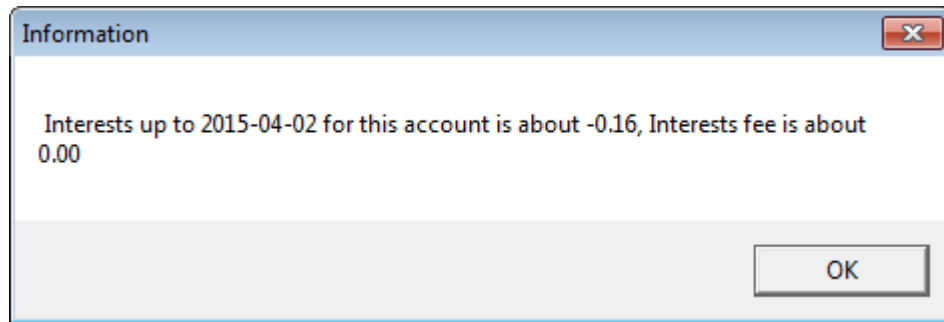
Fig. 13. Form with approximate information about accrued interest and amount of custom fee

Account Statements

Clicking the [Actions] button in the "Accounts" form (see Fig. 12 in the section "Contract Accounts") and then selecting the "Account Statement" local menu item will open the "Date From – To" form (see Fig. 14), used to specify the period of time for which the account statement will be generated.
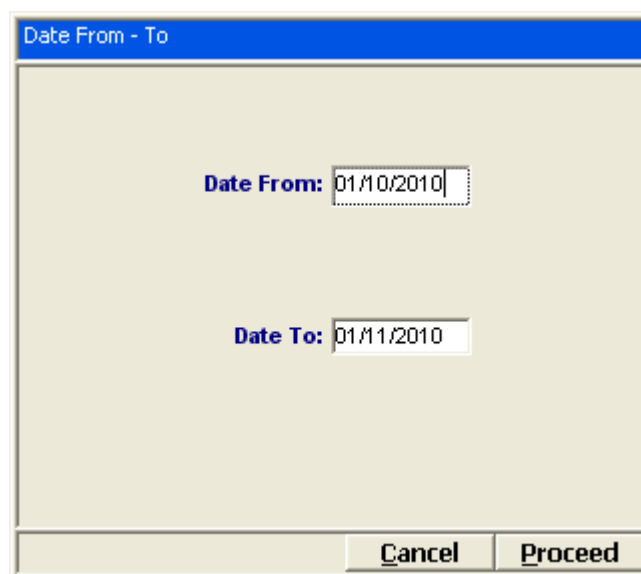
Fig. 14. Form for specifying time period of statement

A statement will be generated after clicking the [Proceed] button in the "Date From – To" form.

Billing Cycle Information

The [Billing] button in the "Accounts" form (see Fig. 12 in the section "Contract Accounts") is used to display the grid form "Billing for ‹account

name›" (see Fig. 15), which contains information on billing cycles for the selected account.

Billing for CI Deposit							‹‹ ‹ › ››	1 of 1	b ×
Account Name	**Date From**	**Date To**	**Currency**	**Begin Balance**	**Total Turnover**	**Fee Total**	**Number Of Docs**	
→ CI Deposit	01/10/2009	31/10/2009	EUR	0,00	999,00	0,00	2	
Ins Del	Query		Interest		Stmt Entry			

Fig. 15. Form with information on billing cycles

For each billing cycle in this form, the following fields are used:

- *Account Name*

- *Date From* – date starting the billing cycle.

- *Date To* – date ending the billing cycle.

- *Currency* – account currency.

- *Begin Balance* – account balance at the beginning of the billing cycle.

- *Total Turnover* – total amount of fund activity during the billing cycle.

- *Fee Total* – total fee amount charged during the billing cycle

- *Number Of Docs* – number of documents created during the billing cycle

The [Stmt Entry] button in the "Billing for ‹account name›" form (see Fig. 15) opens the form, containing records on fund activity in this contract account for the given billing cycle. Each record corresponds to a particular statement entry and additionally contains data from the corresponding document (if the posting entry was generated as a result of document processing

The [Interest] button is used to create a report on interest accrued on the account for the billing cycle.

General and Template Standing Payment Orders

The [Gen. Orders] button (see Fig. 12in the section "Contract Accounts") is used to show the "Gen. Orders for <account name>" form containing information about general and template standing payment orders set on a contract's Accounting Scheme level (for more information, see the section "Parameters of General/Template Standing Payment Orders" of the document "Standing Payment Orders").

Inherited Payment Orders

The [Pers Order] button in the "Accounts" form (see Fig. 12 in the section "Contract Accounts") is used to open the "Pers Orders for <account name>" form containing information about inherited standing payment orders for the account. For more information, see the section "Parameters of Inherited Standing Payment Orders Created on the Basis of a Template" of the document "Standing Payment Orders").

ⓘ The "Pers Orders for <account name>" form shows existing individual payment orders (created before version 03.41.30). Starting from version 03.41.30, individual payment orders can only be created for bank contracts.

Account Fund Activity and Documents

The [Stmt Entry] button in the "Accounts" form (see Fig. 12 in the section "Contract Accounts") is used to open a form containing all records on fund activity in this contract account. Each record corresponds to one statement entry and additionally contains data from the respective document (if the entry was generated as the result of posing a document).

Account Template

The [Template] button in the "Accounts" form (see Fig. 1 in the section "Customer Service Form") opens the "Template for ‹account name›" form, containing complete information on the template of the selected account. This form is described in the section "Full Information about Accounting Scheme Templates" of the WAY4™ Accounting Schemes Administrator Manual.

Balance Prediction

It is possible to predict a contract balance for a specific date in the future. Calculation is made with consideration for the current balance and current Accounting Scheme settings.

For calculation, select the user menu item "Full → DB Administrator Utilities → Special Contract Utilities → Issuing Contracts - Balance Prediction". The "Issuing Contracts – Balance Prediction" form will open (see Fig. 16).

Contract #	Contract Name	Liab Category	Contract Type	Open	Status	Curr	Credit Limit	Available	Is Ready
4015033755854391	Top Level [401503375585439		Our VISA Cards	02/02/2008	Card OK	USD	10 000,00	10 055,15	Ready
4015036172015439	Top Level [40150361720154		Our VISA Cards	21/12/2015	Card OK	USD	120 000,00	119 991,00	Ready
4015500564695439	Top Level [40155005646954		Our VISA Cards -Pens-local	01/01/2012	Card OK	USD	100 000,00	94 942,63	Ready

Ins Del   Query   Prediction   Full Info   Log

Fig. 16. Balance prediction form

The "Issuing Contracts – Balance Prediction" form contains a list of issuing contracts registered in the system.

To predict a balance, select the desired contract and click the [Prediction] button.

In the "Contracts - Prediction Parameters" dialog window that opens (see Fig. 17) the following field values will be generated automatically:

- *Date* – planned loan debt payment date for the contract (Due Date).

- *Amount* – total amount due (*Current Due + Past Due*).

Specify the following in the form:

- *Prediction on date* – date for which the contract's balance will be predicted.

- *Choice* – indicates whether it should be considered that a mandatory payment (amount in the *Amount* field) will be made on the planned date (value in the *Date* field).

Click on the [Proceed] button.

Fig. 17. Selecting a date for a balance prediction

Prediction results can be viewed by clicking the [Log] button in the "Issuing Contracts – Balance Prediction" form (see Fig. 16). Clicking this button opens the process log "Log for <name of client>" (see Fig. 18). Click the [Messages] button in this form for the executed process "Acnt balance prediction".

Fig. 18. Form with process information

A form containing the predicted contract balance data will open (see Fig. 19).

In the prediction process, banking dates for this contract are sequentially closed up to the date for which the balance is being calculated. It is not expected operations (transactions or payments) will be made for this contract during this period, but recurring fees will be recorded.

A balance is predicted with the custom procedure CUST_STATE_STR_TO_LOG (db\scripts\oracle\install\owsowner\cust). The procedure logs the contract state resulting from closing days to the "Date To" date. A contract identifier is the procedure's input parameter. A technical payment to the contract is made to calculate the amount for payment (ToPay). The technical payment is made based on the following global parameter values:

- PREDICTION_MAX_AMOUNT – technical amount used by the procedure when calculating the amount to be paid for a specific date. The default value is 1000000000.

- PREDICTION_MSG_CODE – type of document created by this technical payment. The default value is "PAYACC".

- PREDICTION_SOURCE – bank contract from which the amount of the technical payment is credited to the client's account. The default value is "001-TELLER".

In the standard version of the procedure, the following information is recorded in the Process Log (see Fig. 19):

- Contract number (Contract).

- Contract currency (Currency).

- Expected balance (Total Balance).

- Credit limit (Credit Limit)

- Amount of the permanent credit limit and additional authorisation limit (Total limit=Credit Limit+Additional limit).

- Date of the last day closed in prediction (Date).

- Amount due (To Pay) – payment amount for full repayment of debt.

- Amount due (To Pay Closure) – amount for full repayment of debt when closing the contract. If the balance is predicted for a later date than the scheduled payment date (Due Date), but in the same billing cycle, the amount of interest calculated may be larger than the amount recorded in *To Pay*. For example, the amount for full repayment is calculated on the contract's closing date, but after the last CDU procedure ("Contracts Daily Update") interest will be additionally charged. The amount calculated in the *To Pay Closure* field includes this debt.

- For each of the contract's accounts:

  - Balance (BAL)

  - Interest (INT)

  - Penalties/Predicted interest rate (INT FEE)

  - Account balance amount after the contract has been closed (Balance After Closure).

- Total amount of interest in the contract currency (Total Interest).

	ID	Message Title					Type	Date	Object Type
→	297469281	Ended, processed 0 records					Information	18/10/17 15:33:27	ACNT_CONTRAC
	297469280	Successfully Completed					Information	18/10/17 15:33:27	ACNT_CONTRAC
	297469279	Total Interest 0.00					Information	18/10/17 15:33:27	
	297469278	CI Loan Int 1	840	-54.37 interest	0.00 interest fee	0.00 balance after closure	Information	18/10/17 15:33:27	
	297469277	Billed	840	-4 050.00 interest	0.00 interest fee	0.00 balance after closure	Information	18/10/17 15:33:27	
	297469276	Loan PD	840	-450.00 interest	0.00 interest fee	0.00 balance after closure	Information	18/10/17 15:33:27	
	297469275	CI Loan Int	840	-90.96 interest	0.00 interest fee	0.00 balance after closure	Information	18/10/17 15:33:27	
	297469274	Accounts					Information	18/10/17 15:33:27	
	297469273	To Pay Closure 4 645.33					Information	18/10/17 15:33:27	
	297469272	To Pay 4 645.33					Information	18/10/17 15:33:27	
	297469271	Total limit 100 000.00					Information	18/10/17 15:33:27	
	297469270	Credit limit 100 000.00					Information	18/10/17 15:33:27	
	297469269	Total Balance -4 590.96					Information	18/10/17 15:33:27	
	297469268	Currency 840					Information	18/10/17 15:33:27	
	297469267	Date 2012-03-01					Information	18/10/17 15:33:27	
	297469266	Contract 401550_____5439 (Top Level [4015500564695439])					Information	18/10/17 15:33:27	
	297469218	Started					Information	18/10/17 15:33:25	ACNT_CONTRAC

Fig. 19. Balance calculation results

🛈 If contract information shown in the log must be changed, the custom procedure CUST_STATE_STR_TO_LOG can be edited; in this case it is recommended to contact the WAY4 vendor.

Backdating Interest Recalculation

It is possible to backdate recalculation of interest for contract accounts. For example, if a new interest rate should be applied from June 20, and changes to the interest rate are entered into the Accounting Scheme on June 23.

To recalculate, select the user menu item "Full → DB Administrator Utilities → Special Contract Utilities → Interests Recalculation". The "Interests Recalculation" form will appear (see Fig. 20).

Fig. 20. "Interests Recalculation" form

The "Interests Recalculation" form contains a list of the Accounting Schemes registered in the system for issuing contracts.

To recalculate interest for all account templates of a particular scheme, do as follows:

- Specify the new interest rate value in the templates of the corresponding Accounting Scheme, using standard tools (for example, the menu item "Full → Configuration Setup → Products → Account Schemes").

- Select the Accounting Scheme from the list in the "Interests Recalculation" form (see Fig. 20).

- Click the [Recalc All] button in the "Interests Recalculation" form (see Fig. 20) and in the window that opens (see Fig. 21) specify the date from which the interest rate set in this Accounting Scheme's templates should be applied and click the [Proceed] button.

Fig. 21. Entering the date from which the interest rate should be applied

After the [Proceed] button is clicked, interest will be recalculated for all accounts created according to the templates of this Accounting Scheme.

To recalculate interest for the accounts of a particular template, in the "Interests Recalculation" form, click the [Templates] button. A form containing a list of Accounting Scheme templates will open.

Fig. 22. Recalculating interest for accounts of a particular template

In this form, select the desired template and click the [Recalc] button. In the window that opens (see Fig. 21) specify the date from which the interest rate set in this template should be applied, and click the [Proceed] button. Interest will be recalculated for all accounts created according to this template.

Changing Contract Functional Dates

It is possible to change contract functional dates in WAY4, for example, if a client promises to pay debt before the end of a billing cycle. Setup of functional dates is covered in detail in the document "Contract Functional Dates".

To view and edit functional dates, click the [Contr. Dates] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). The "Contr. Dates for <client short name, contract number>" form will be displayed on the screen (see Fig. 23).

Fig. 23. Changing the date a fee for an overdue minimum payment is charged

Contract functional dates, with the exception of scheduled dates for loan payment (DUE_DATE) can increased within a billing cycle.

To perform the activity, select the required record and click the [Change] button to open the "Date From" form. Set a new date in the *Date From* field. Click the [Proceed] button to save the record.

🛈 DUE_DATE cannot be changed (the [Change] button is not available for this record).

Chapter 4. Customer Information

To view detailed customer information, click the [Client] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Client for ‹contract number›" form (see Fig. 24).

Fig. 24. Customer information form

This form contains these fields:

- *Salutation* – salutation, client salutations are set in the "Client Salutations" form (Full → Configuration Setup → Client Classifiers → Client Salutations).

- *Last Name*

- *First Name*.

- *Middle Name* – middle name or patronymic.

- *Birth Name*

- *Marital status* – marital status, possible values are set in the "Marital statuses" form (Full → Configuration Setup → Client Classifiers → Marital statuses).

- *Birth date*

- *Birth place*

- *Position*

- *Company name*

- *Gender* – gender, may have one of these values:

  ▪ "Male"

  ▪ "Female"

  ▪ "Not specified"

- *Client Number*

- *Registration Number* – client registration number; this number may be the cardholder's passport number, merchant tax identification number, etc..

- *Reg # Type* – source of client number (passport, tax identification, etc.).

- *Registration Dtls* – additional registration details.

- *Linked Client* – client with whom this client is linked.

- *Link Type* – text information about type of relation between clients; for example, to specify family relationship.

- *Institution* – financial institution where contract is registered.

- *Client Type* – client type, possible types are given in the "Client Types" table (Full → Configuration Setup → Client Classifiers → Client Types).

- *Branch* – branch of financial institution where this client was registered.

- *Service Group* – client service group code.

- *Language* – three-symbol client language code in ISO-639; possible codes are listed in the *Code* field of the "Languages" table (Full → Configuration Setup → Client Classifiers → Languages).

- *Date Open* – contract open date.

The *Embossing Data* group of fields contains client information for embossing on a plastic card and consists of four fields:

- *Title* – client title for embossing on the card, titles are defined in the "Client Titles" table (Full → Configuration Setup → Card Production Setup → Client Titles).

- *First Name* – first name for embossing.

- *Last Name* – last name for embossing.

- *Company Name* – company name for embossing.

The [Offers] button is used to view the list of Products available for the client.

🛈 Product availability is determined by client properties. Rules for selecting Products for clients are set in a Product's properties ([Full Info] → [Choice Rules]) using client classifiers (Full → Configuration Setup → Common Handbooks → → User Classifers).

Chapter 5. Contract Fund Blocking History

Information about authorisation documents can be used to answer the following types of client questions:

- Why was this authorisation declined?

- What are the transaction details (date, time, amount)?

To receive details on authorisations, balance inquiries, mini-statement requests, fees for which contract funds were insufficient (Type= "When Available", "When Credit"), etc., click on the [Auth] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Authorizations and Pending Fees" grid form (see Fig. 25).

	Blocked	BaseAmnt	Fee	Curr	Contract	Posting Date	Status	Type	TrCurr	Amount	RRN	SIC	Closed
→	340,00	340,00	0,00	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	340,00		5661 Shoe stores	01/04/2008
	50,00	0,00	50,00	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	240,00		5661 Shoe stores	01/04/2008
	4,15	0,00	4,15	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	240,00		5661 Shoe stores	01/04/2008
	42,07	0,00	42,07	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	601,00		5661 Shoe stores	01/04/2008
	19,04	0,00	19,04	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	340,00		5661 Shoe stores	01/04/2008
	2,00	2,00	0,00	USD	401550_____7415	01/04/08 00:00:00	Matched	When Availal		0,00			01/04/2008
	113,17	108,90	4,27	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	99,00		5661 Shoe stores	01/04/2008
	150,29	155,25	-4,96	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	135,00	446001592095	5661 Shoe stores	01/04/2008
	47,60	0,00	47,60	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	680,00		5661 Shoe stores	01/04/2008
	0,10	0,00	0,10	USD	401550_____7415	01/04/08 00:00:00	Matched	In Pending	USD	240,00		5661 Shoe stores	01/04/2008

Authorizations and Pending Fees   << < > >>   1 of 22

[Query] [Cancel] [Service] [Messages] [Doc - Full]

Fig. 25. Form with information about authorizations and fees

For contracts with card subcontracts, this form will show information on authorisations for all card subcontracts.

Rules for filling in the *Blocked, BaseAmnt, Fee,* and Amount fields:

- For merchants and cash withdrawal transactions (see Fig. 25):

  ▪ *BaseAmnt* – transaction amount.

  ▪ *Amount* – transaction amount in contract currency.

  ▪ *Fee* – transaction fee.

  ▪ *Blocked* – amount of blocked funds (*BaseAmnt + Fee*).

  If a custom fee is charged for a transaction, an additional record is generated: the custom fee for the transaction is shown in the *Fee* field, the *Blocked* field shows the amount of blocked funds equal to the custom fee (*BaseAmnt* field has a null value), and the *Amount* field shows the amount of the transaction for which the custom fee is being charged.

- For a balance inquiry or mini-statement request for an account, the *Blocked*, *BaseAmnt*, *Fee*, and *Amount* fields have null values (see Fig. 26).

	Blocked	BaseAmnt	Fee	Curr	Contract	Posting Date	Status	Type	A Code	TrCurr	Amount	Trans Date
	0,00	0,00	0,00	USD	401503_____6101	01/01/09 00:00:00	Inactive	Balance Inquiry	421331	USD	0,00	01/01/09 00:00:
→	2,00	0,00	2,00	USD	401503_____6101	01/01/09 00:00:00	Matched	In Pending		USD	0,00	01/01/09 00:00:

Fig. 26. Balance inquiry

If a fee is charged for a transaction, an additional record is created: the fee for the transaction is shown in the *Fee* field, the *Blocked* field shows the amount of blocked funds equal to the fee, and the *BaseAmnt* and *Amount* fields have null values.

In addition, the "Pending and Declined Authorisations" form contains the following fields:

- *Contract* – contract number. If there is a contract hierarchy, the number of the contract used for the transaction is specified in this field.

- *Posting Date* – authorisation document generation date.

- *Status* – authorisation status, the field may have one of these values:

  - Active – authorisation for which there is no financial document, or the financial document has not been posted.

  - Declined – authorisation was declined.

  - Reversed – authorisation was reversed.

  - Matched – authorisation with which a financial document has been matched and posted.

  - Closed – closed authorisation, for example, if the blocking period has expired.

  - Processed – chip card authorisation created after an offline transaction was made; an authorisation gets this status after the corresponding financial document has been posted.

  - "Inactive" – chip card authorisation created after an offline transaction was made; an authorisation gets this status before the corresponding financial document has been posted.

  - "Waiting" – status for a non-financial operation waiting to be processed.

  - "History" – reserved value, not used in the current version.

  - "Erased" – value used in testing when forcing changes in a contract balance.

- *Type* – record type.

  - "In Pending" – processing this record results in blocking contract funds available at the time the transaction was made.

  - "By Usage" – when processing this record, an "Overdraft" limiter is used for a set amount (Max Amnt) and/or the record is processed in "Stand-In Processing" ("STIP") mode. Part of the amount is blocked with available funds and the remaining part is blocked with the limiter.

- ▪ "Credit Limit" – allocate/change a credit limit.

- ▪ "Additional Cr Limit" – allocate/change an additional credit limit.

- ▪ "Offline Blocked" – funds blocked for offline transactions.

- ▪ "Offline Used" – funds spent offline; a record has this type before a financial document is posted.

- ▪ Offline Presentment" – funds spent offline; a record has this type after a financial document is posted.

- ▪ Offline Increment" – how much the amount of funds available for use offline for this card changed if an online transaction for the card is processed.

- ▪ "Offline Total Used" – technical record used when processing transactions in the WAY4™ Pre-Authorized Debit solution.

- ▪ "Balance Inquiry" – contract balance inquiry.

- ▪ "Statement" – mini-statement request.

- ▪ "Additional Online Service" – additional online operation (PIN change, unblock card).

- ▪ "Accounting" – accounting operation between accounts (contracts).

- ▪ "Ineffective" – a transaction that does not change a contract's available funds.

- ▪ "Verification" – bankcard verification.

- ▪ "When Available" – charge a fee; performed when there are available funds in the account, including the credit limit.

- ▪ "When Credit" – charge a fee; performed when there are additional funds in the account without the credit limit.

- *A Code* – authorisation code.

- *Country* – country where authorisation was requested.

- *City* – city where authorisation was requested.

- *Trans Details* – additional transaction details.

- *Curr* – contract currency.

- *TrCurr* – transaction currency.

- *Trans Date* – transaction date.

- *Return Code* – return code, may be the following:

  - ▪ Successfully completed – authorisation was successful.

  - ▪ Transaction not permitted to cardholder – authorisation was declined as the transaction is not permitted to the cardholder.

  - ▪ Do not honour – authorisation was declined as the card is not acquired.

- *RRN* (Retrieval Reference Number) – unique original transaction number.

- *SIC* – type of merchant requesting the authorisation.

- *Closed* – date when funds are unblocked in the account.

- *Balance Type*

The [Service] button of the "Pending and Declined Authorisations" form (see Fig. 25) is clicked to display the "Service for Pending and Declined Authorisations" form containing complete information on the Service for which the transaction was initiated. A description of this form may be found in the "Full Information about a Service" section of the WAY4™ Service Packages Administrator Manual.

The [Messages] button of the "Pending and Declined Authorisations" form (see Fig. 25) displays the "Messages for Pending and Declined Authorisations" form. It contains information on messages generated during transaction processing and an authorisation plan (a log of actions executed by the system to decide whether an authorisation must be allowed or forbidden). A description of this form is given in the section ""Messages" Menu Item"" of the DB Manager Administrator Manual.

The [Doc - Full] button of the "Pending and Declined Authorisations" form (see Fig. 25) displays the "Doc - Full for Pending and Declined Authorisations" form containing full information on the transaction document. A description of this form is given in the "Document Parameters" section of the "Documents" document.

The [Cancel] button of the "Pending and Declined Authorisations" form (see Fig. 25) is used to cancel authorisation.

Chapter 6. Contract Hierarchies

To receive information on contract hierarchies, click the [Related] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This displays the "Related Contracts" grid form (see Fig. 27), containing information on all higher-level parent contracts as well as first-level subcontracts.

Contract Number	Client Short Name	Product	Status	Level Type	Currency	Available	Blocked	Credit Limit
016-P-180520	Multi-client	016-Debit Multi-currency Card KZT	Account OK	Affiliated	KZT	687 497,60	0,00	0,00
4045050197802600	Multi-client	Multi-currency Main Debit Card_KZT	Card OK	Main Card	KZT	687 497,60	0,00	0,00
016-P-389220	Multi-client	016-Debit Multi-currency Card USD	Account OK	Affiliated	USD	0,00	0,00	0,00
4045050197802600	Multi-client	Multi-currency Main Debit Card_USD	Card OK	Main Card	USD	0,00	0,00	0,00
016-P-518480	Multi-client	016-Debit Multi-currency Card EUR	Account OK	Affiliated	EUR	0,01	0,00	0,00
4045050197802600	Multi-client	Multi-currency Main Debit Card_EUR	Card OK	Main Card	EUR	0,01	0,00	0,00

Query   Details

Fig. 27. Contract hierarchy form

The form contains the following fields:

- *Contract Number*

- *Client Short Name*

- *Product* – product name.

- *Status* – contract status.

- *Level Type* – hierarchy type, this field can take on one of the following values:

  - Check

  - See main

  - Full Liability

  - Affiliated

  - Only Check Balance

  - Reporting

  - Top Level

  The "Top Level" value indicates that this contract has no parent contract. More information on other values may be found in the section "Contract Hierarchy"" of the document "Issuing Module User Manual".

- *Currency* – contract currency.

- *Available* – contract amount available.

- *Blocked* – amount of blocked funds.

- *Credit limit* – credit limit for this contract.

The [Details] button of the "Related Contracts" form opens the "Contract Details" form that contains the same fields as the "Customer Service" form (see Fig. 1 in the section "Customer Service Form").

Chapter 7. Financial Information for Billing Cycles

Clicking the [Billing] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") will display the "Billing History" form, containing contract financial information for each billing cycle (see Fig. 28).

Fig. 28. Form with summary financial information by billing cycle

This form contains the following fields:

- *#* – billing cycle number.

- *Start Date* – start date of the billing cycle.

- *End Date* – end date of the billing cycle.

- *Due Date* – date until which (inclusively) the due amount must be paid.

- *Stmt Balance* – total contract balance at the end of the billing cycle.

- *Total* – resulting amount of funds posted to this account during the billing cycle.

- *Due* – amount due at the end of the billing cycle.

The [Storno Cases] button of the "Billing History" form (see Fig. 28) is used to open the "Storno Cases for Billing Period" form, containing information about adjustments for a contract (for more information about adjustments, see the section "Viewing Correction Information" of the document "Reversal Management").

The [Transactions] button of the "Billing History" form (see Fig. 28) will display the "Transactions" form (see Fig. 29), containing information included in the customer statement on transactions made during the selected billing cycle.

Fig. 29. Transaction information form

This form contains the following fields:

- *Amount* – total transaction amount.

- *Fee* – fee charged according to transaction processing rules.

- *Transaction Date* – transaction date.

- *Transaction Details* – transaction description as will be sent to customer in statement.

- *Posted* – date transaction was posted.

- *Trans Curr* – transaction currency.

- *Trans Amount* – transaction amount.

- *City* – city where transaction was made.

- *Country* – country where transaction was made.

- *Acc/Card* – name of account/card contract.

- *Account* – name of account type.

- *Auth Code* – authorisation code.

- *Source Reg Num* – registration number of the document generated on the basis of the authorisation request.

The [Doc] button in the "Transactions" form (see Fig. 29) is used to display the "Doc for Transactions" form containing full information on the document created for the selected transaction. This form is described in the section "Document Parameters" in the "Documents" document.

The [Mtr] button of the "Transactions" form (see Fig. 29) is used to show the "Mtr for Transactions for the Billing Period" form which contains full information about macrotransaction parameters (for more information about macrotransaction parameters, see the section "Macrotransaction Properties" of the document "Documents").

The [Doc Msg] button of the "Transactions form (see Fig. 29) is used to show the "Doc Msg for Transactions for the Billing Period" form which shows detailed descriptions of messages generated by WAY4 when creating a document for this transaction (for more information about messages, see the section ""Messages" Menu Item" of the document "DB Manager Manual").

Chapter 8. Usage Limiters

To receive detailed information on usage limiters set for the contract, click the [Limiters] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Limiters" grid form (see Fig. 30).

Fig. 30. Limiter information form

This form contains the following fields:

- *Service Pack* – name of the Service Package in which the limiter template is configured.

- *Usage Code* – limiter code.

- *Curr* – limiter currency.

- *Max Amount* – maximum total amount of transactions for the given period.

- *Current Amount* – total amount of transactions already executed in the given period.

- *Open Amount* – amount of transactions that can be executed until the end of the given period (*Max Amount – Current Amount*).

- *Max Number* – maximum number of transactions allowed for the given period.

- *Current Number* - number of transactions already executed in the given period.

- *Open #* – number of transactions that can be executed until the end of the given period (*Max # - Current #*).

- *Single Amount* – maximum permissible amount of one transaction.

- *Max Percent* – maximum amount of a transaction calculated as a percentage of the amount available of the corresponding balance type specified for the limiter.

- *Start Date* – start date of the period to which the current values of the *Current #* and *Current Amount* fields belong.

- End Date – end date of the period to which the current values of the *Current # and Current Amount* fields belong.

- *Current Status* – current limiter status; the field can have one of the following values:

  - "Active" – limiter is active.

- ▪ "Closed" – limiter is deactivated in the template.

- ▪ "Temporary Active" – limiter is temporarily activated.

- ▪ "Temporary Closed" – limiter is temporarily deactivated.

- ▪ "Expired" – status of a limiter with the parameter *Renew Type* = "Single".

- ▪ "Service Deactivated" – status of a limiter whose template is set up in an additional Service Package that is currently deactivated for the main Service Package.

- *Usage Type* – usage limiter type; the field can have one of the following values:

  - ▪ "Transactions" – usage limiter limits the number and amount of transactions.

  - ▪ "Overdraft" – shows that the amount specified in the *Max Amount* field may be used if the amount available is not sufficient.

  - ▪ "Credit" – usage limiter limits the number and amount of transactions whose transaction type has the parameter DR\CR = "Credit".

  - ▪ "Balance" – usage limiter limits the number of free online balance inquiries.

  - ▪ "Statement" – usage limiter limits the number of free online statement requests.

  - ▪ "Device" – usage limiter limits device operations; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.

  - ▪ "Add Service" – usage limiter limits the use of additional online Services in WAY4; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.

  - ▪ "Alert" – usage limiter is used in the Notification Messaging module; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.

  - ▪ "Payment" – usage limiter limits the use of online requests to activate payment orders.

  - ▪ "Negative RC" – usage limiter limits the number of negative authorisation responses; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.

  - ▪ "Risk Rule" – usage limiter is used for risk monitoring.

- *Renew Type* – time unit for measuring the limiter period, may have one of the following values:

  - ▪ "Day" – limiter period is given in days.

  - ▪ "Month" – limiter period is given in months.

  - ▪ "Billing" – limiter period is given in billing cycles.

  - ▪ "Single" – limiter is only effective once.

- ▪ "Sliding Days" – limiter is active for the number of days indicated in the limiter form's *Period* field preceding the current transaction.

- ▪ "Sliding Hours" – limiter is active for the number of hours indicated in the limiter form's *Period* field preceding the current transaction

- ▪ "Sliding Minutes" – limiter is active for the number of minutes indicated in the limiter form's *Period* field preceding the current transaction

- ▪ "Single Sliding" – limiter is active for the interval set on the contract level.

- ▪ "Forever" – no frequency is set for the limiter since the counter contents constantly accumulate and counter values are not reset to zero.

- *Period* – period of time the limiter is active in units specified in the *Renew Type* field.

- *Last record date* – date of the last change in this limiter's counter(s).

- *Switch Date From* – date from which changes to limiter parameters become effective.

- *Switch Date To* – end date of the period during which changed limiter parameters are effective.

- *Switch Status* – limiter status during the period of operation with changed parameters.

  - ▪ Activated – the limiter is activated.

  - ▪ Deactivated – the limiter is deactivated.

  - ▪ Redefined – the limiter's *Currency*, *Max Number*, *Max Amount*, *Single Amount*, *and Max Percent* parameters change.

  - ▪ Group Tariff – limiter threshold values set using a global tariff.

  - ▪ Personal Tariff – limiter threshold values set using an individual tariff.

- *From Pack* – reference to the "parent" Service Package if the Package specified in the *Service Pack* field is a child Package.

- *Tariff Name* – name of the tariff used to set limiter threshold values.

The [Details] button in the "Limiters" form (see Fig. 30) is used to open the "Details for Limiters" form containing additional information on selected usage limiter. This form is described in the section "Additional Parameters of Limiters (Details)" of the "Usage Limiters" document.

The [Redefinitions] button of the "Limiters" form (see Fig. 30) opens the "Redefinitions for …" form that displays the history of changes to limiter parameters (see Fig. 31).

Fig. 31. History of changes to limiters

The "Redefinitions for …" form displays records corresponding to changes in limiter parameters and specifies the term for which the changed parameters are active. The form contains the [Terminate] button which is used to cancel the activity of changed parameters.

The [Swch Hist] button in the "Limiters" form (see Fig. 30) is used to view additional information related to changes in limiter parameters: information about the author and date of the change and reason the change was made (see Fig. 32).

Fig. 32. History of changes to a limiter; additional information.

For more information, see the section "History of Changes to Limiter Parameters" in the "Usage Limiters" document.

Chapter 9. Service Information

To obtain information on the current parameters of Services registered for a contract, click the [Services] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). The "Services for …" form will be displayed on the screen (see Fig. 33).

Fig. 33. Information on current parameters of Services

This form contains the following fields:

- *Service Class* – the group to which the transaction belongs according to the bank classification, for example:
    - "Transaction" – the Service is a card transaction.
    - "Misc" – the Service describes charging/payment of a fee.
- *Is Source* – this field can have the following values:
    - "Yes" – this value is assigned to source Services, since this Service is used for transactions in which the contract is the source of transaction information.
    - "No" – this value is assigned to target Services, since this Service is used for transactions in which the contract is the target of transaction information.
- *Contra Type* – this field shows the counterparty contract type.
- *Transaction Type* – the type of transaction.
- *Currency* – payment currency.
- *Rate Type* – FX rate.
- *Fee Dir* – fee direction, where the "Debit" value specifies that the client will be charged a fee for the transaction, "Credit", where the client is paid for the transaction and "None" where no fee is charged.
- *Fee Curr* – currency in which the fee is calculated.
- *Fee Base* – an additional mandatory fee that does not depend on the interest rate.
- *%* – fee percentage.

- *Min* – minimum size of the fee that will be charged regardless of the transaction amount.

- *Full Name* – Service name.

- *Tariffication* – tariffs used by the Service:

  - "No Tariff" – no tariff is configured for the Service (not a single tariff type is set).

  - "Multiply Tariffed" – this value is displayed if the Service has two or three tariff types set, or one tariff type is set, but the tariff is not specified unambiguously and its selection depends on certain conditions (for example, on the value of the fields *If Limit Tariff, If Preference Type* in the form Tariffs → Tariff Types & Tariff Domains → Tariff Domains → [Tariff]).

  - "No Up To Date Tariff" – an active tariff was not found for the Service.

  - If one tariff is specified for this Service, in this field the tariff parameters are specified in the following format "<Name of tariff>:<List of tariff parameters in the format <parameter name>=<parameter value> (when tariff selection conditions exist)>:(<Name of domain>)".

The [Full Info] button of the "Services for …" (see Fig. 33) is used to open the form with full information about the Service. This form is described in the section "Full Information about a Service" in the "WAY4™ Service Packages" document.

Chapter 10. Address Information

The [Own Addr] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") is used to obtain information about addresses registered in the WAY4 for a given client and contract (see Fig. 34).

ℹ️ Addresses are registered in the CLIENT_ADDRESS table using the form opened with the [Addresses] button from the client and contract form.
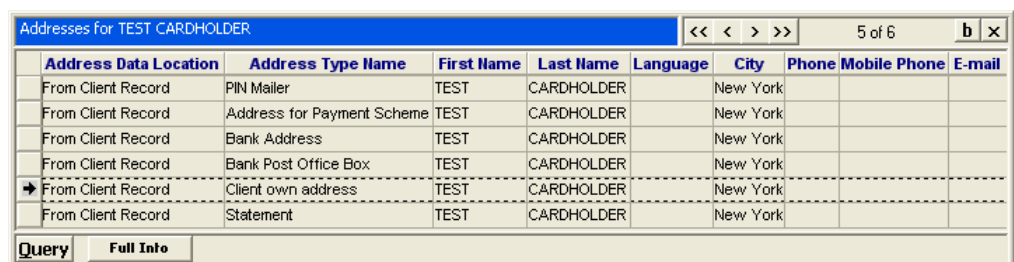
Fig. 34. Information about registered addresses for a contract and client

This form contains the following fields:

- *Address Type* – type of address.

- Address lines from the *Mailing Address* field group in the customer form:

  ▪ *Address Line 1* – first line of the address.

  ▪ *Address Line 2* – second line of the address.

  ▪ *Address Line 3* – third line of the address.

  ▪ *Address Line 4* – fourth line of the address.

- *E-mail* – e-mail address.

The [Active Addr] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") is used to obtain information about addresses that are actually used for a given contract (see Fig. 35). These addresses are automatically specified by WAY4 taking into account system configurations, the existence of registered addresses for clients and contracts, registered addresses for parent contracts and clients, etc.

Fig. 35. Information on addresses actually used for a contract

This form contains the following fields:

- *Address Data Location* - this field specifies the source of the address:

  ▪ "From client record" – the address is taken from the client record (Base Address).

  ▪ "From Own Contract" – additional address registered for this contract.

- "From Own Client" – additional address registered for this client.

- "From Parent Client" – additional address registered for client of parent contract.

- "From Parent Contract" – additional address registered for parent contract related to this contract in the "Main/Sub" or "Affiliated" hierarchy.

- *Address Type*

- *First name*, *Last name* fields – client first name, last name.

- *Language* – address language.

If the language of the WAY4 user (the language set in the *Language* field of the "Constants for <name of group>" opened by clicking the [Constants] button in the grid form "User Groups and Users - View" (Full → DB Administrator Utilities → Users & Grants → User Groups and Users – View)) does not correspond to the address language (the language specified when registering addresses) the *Language* field will display the language of the WAY4 user.

- *City*

- *Phone* – telephone number.

- *Mobile Phone* – mobile phone number.

- *E-mail* – e-mail address.

Chapter 11. Debt Collection Information

Clicking the [Collection] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") opens the "Collection for <client short name>" form which contains information on debt collection from the cardholder. This form is described in the document "WAY4™ Consumer Collections Module Collector's Manual".

Chapter 12. Card Information

Card information may be used to meet the following customer inquiries:

- I would like to activate my bankcard.

- I would like to clear the PIN counter.

- My new card that I have just received from you cannot be acquired. Why?

- I have applied for a new card and still haven't received it. Why?

To view detailed card information, click the [Card&PIN] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This displays the "Card Details" form (see Fig. 36).

Fig. 36. Card details form
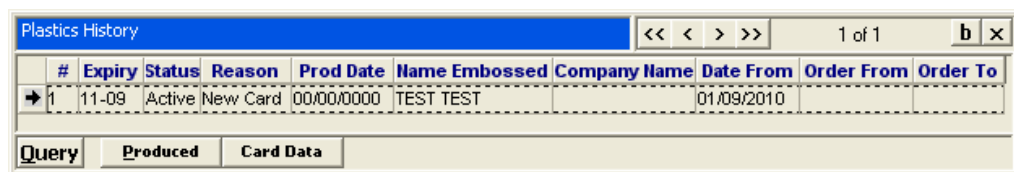
This form contains the following fields:

- *Chip Scheme* – chip card risk scheme.

- *Risk Scheme* – magnetic stripe card risk scheme.

- *Risk Factor* – numeric value from "0" to "1". Makes it possible to select a set of Chip scheme parameters. This value is compared with the Chip scheme parameter range (the *Risk Factor Min* and *Risk Factor Max* parameters: "EMV Smart Cards → Configuration → Chip Schemes → [Parms]"). A Chip scheme parameter (and its value) is selected if the value of the *Risk Factor* field falls in the range of the Chip scheme parameter.

- *Prev Card* – the number of the previous card contract (if the previous card was lost or stolen).

- *Title* – client title embossed on the plastic card. Possible values are set in the "Client Titles" table (Full → Configuration Setup → Card Production Setup → Client Titles).

- *First Name* – first name for embossing.

- *Last Name* – last name for embossing.

- *Company* – company name for embossing.

- *Prod Status* – card issuance status.

- *PIN Tries of* – group of two fields, the number of wrong PIN tries already counted and the number of PIN tries permitted.

The value of fields *Title*, *First Name* and *Last Name* occupy the third plastic embossing row, and the *Company Name* occupies the fourth.

The [Plastics] button of the "Card Details" form (see Fig. 36) opens the "Plastics History" form containing information on plastics issued for this card contract (see Fig. 37).

Fig. 37. Form with card information

This form contains the following fields:

- # - plastic number.

- *Expiry* – plastic expiry year and month.

- *Status* – plastic status.

- *Reason* – reason for plastic issuing.

- *Prod Date* – date of plastic issue.

- *Name Embossed* – full name embossed on the plastic.

- *Company Name* – embossed name of company.

- *Date From* – plastic activation date.

- *Order From* – bank branch that ordered the plastic.

- *Order To* – bank branch that received the issued plastic.

The [Card Data] button (see Fig. 37) is used to obtain information about control commands generated on the card (for chip cards).

The [Activate] button of the "Card Details" form (see Fig. 36) activates the card and clears the PIN counter. When this button is clicked, a local menu containing two items will appear:

- *Activate Locked Card* – when this item is selected, the screen will display a window for confirming card activation (see Fig. 38).
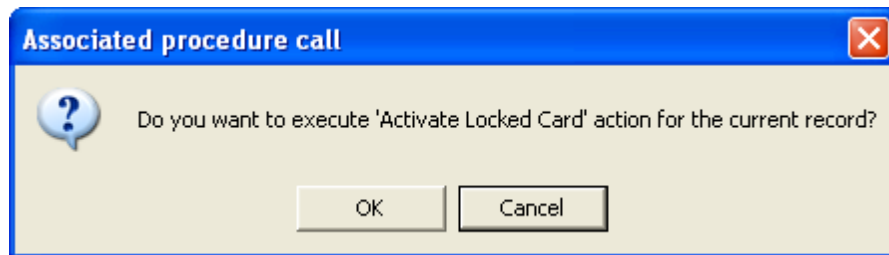

Fig. 38. Window for confirming card activation

The card will be activated when the [OK] button is clicked.

- *Clear PIN Attempts* – when this item is selected, the screen will display a window for confirming the "Clear PIN Attempts" action (see Fig. 39).
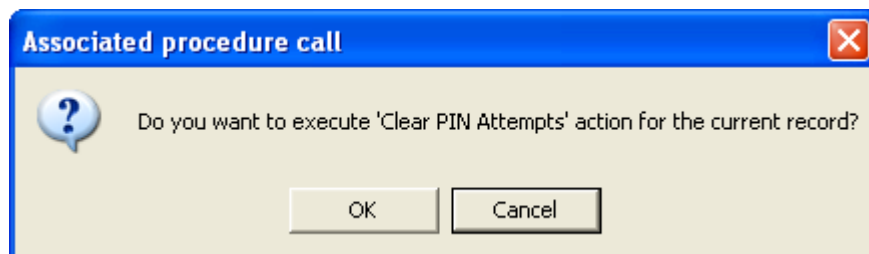

Fig. 39. Window for confirming the 'Clear PIN Attempts' action

When the [OK] button is clicked, the PIN counter will be cleared.

Chapter 13. Client Memos

During interaction with customers, users may create memos where, depending on the rules set up by the bank (processor), they may record both issues requiring time for investigation or third-party intervention and any other actions taken during customer interaction (for example, incoming phone calls).

Moreover, the administrator of the bank (processor) may configure rules so that memos are automatically created for certain Events (for example, changes to contract status, updates to contract status and data, card issuance).

Using memo information, users can answer the following self-directed questions:

- What were the customer's requests and how were they handled?

- What actions were taken with the customer account?

To create a memo in the system, click the [Memo] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Memo" form (see Fig. 40).
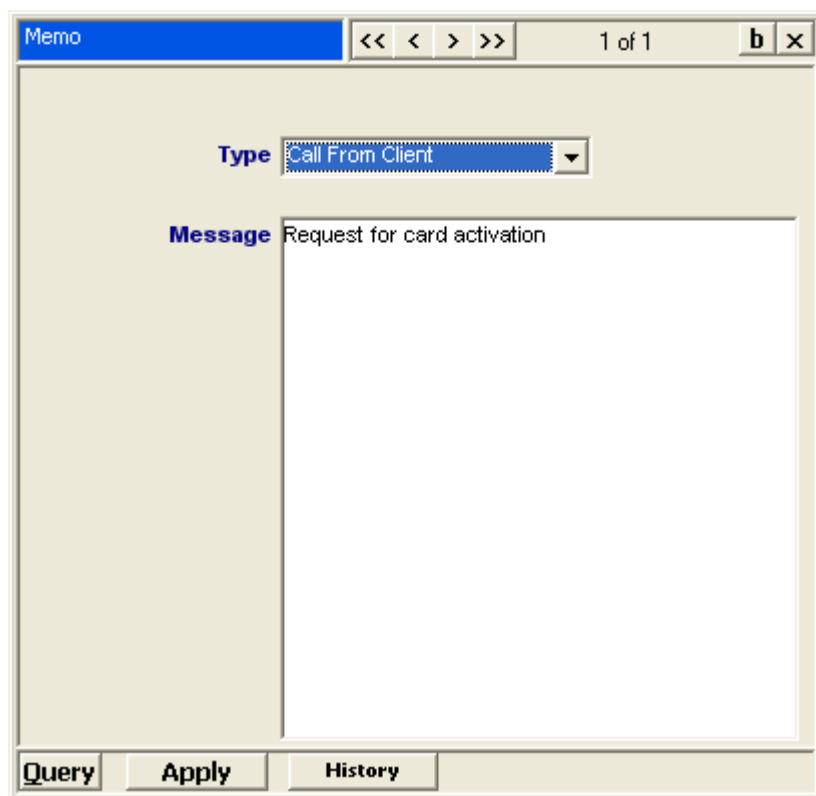

Fig. 40. Memo form

This form contains the following fields:

- *Type* – memo type, possible memo types are defined in the "Memo Types" table (Customer Service → Customer Service Configuration → Memo Types).

- *Message* – memo text.

The [Apply] button of the "Memo" form (see Fig. 40) is used to register the memo in the memo history. The following message will appear after registration (see Fig. 41).
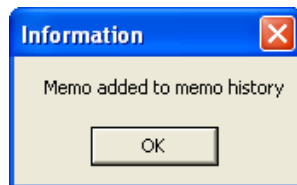

Fig. 41. Message confirming memo registration

The [History] button of the "Memo" form (see Fig. 40) opens the "History for Memo" form (see Fig. 42), containing a history of all the memos previously created for the selected contract.

Fig. 42. Memo history form

This form contains these fields:

- *Date/Time* – date and time the memo was created.

- *Message* – memo text.

- *Memo Type*

- *Officer* – user who registered the memo.

- *Result* – the result of request processing, the actions that were taken related to the request.

- *Close Date* – completion date of request processing.

- *Due Date* – the scheduled date for executing the request.

- *Status* – request processing status.

- *Origination Details* – name of the computer (host) on which the record was generated.