

GL Reports

Contents

INTRODUCTION	1
CHAPTER 1. PROPERTIES OF REPORT CREATION	3
Creating Reports	3
Documents and Processes Affecting Report Creation	3
Creating GL entries	3
Closing GL Entries	3
Problems Affecting Report Data	4
CHAPTER 2. GENERAL LEDGER REPORT	5
Report Purpose	5
Report Creation	5
Description of Report Contents	6
CHAPTER 3. GL ACCOUNT TRIAL BALANCE REPORT (EXCEL)	10
Report Purpose	10
Report Creation	10
Description of Report Contents	11
CHAPTER 4. GL ACCOUNT STATEMENT	14
Report Purpose	14
Report Generation	14
Report Contents	14
CHAPTER 5. ACCRUED INTEREST REPORT	16
Report Purpose	16
Report Generation	16
Description of Report Contents	17
CHAPTER 6. GENERAL LEDGER ISSUING STATISTICAL REPORTS	19
Opened Cardholder Accounts OLD	19
Closed Cardholder Accounts OLD	20
CHAPTER 7. REPORT GENERATION PARAMETERS	21
General Ledger Report Parameters	21
GL Account Trial Balance Report (excel) Parameters	22
GL Account Statement Report Parameters	23
Accrued Interest Report Parameters	24
APPENDIX 1. REPORT EXAMPLES	25
Example of a General Ledger Report	25
Example of a GL Account Trial Balance Report (excel)	28
Example of a GL Account Statement Report	29
Example of an Accrued Interest Report	31
Example of an Opened Cardholder Accounts Report (OLD)	32
Example of a Closed Cardholder Accounts Report (OLD)	36

Introduction

This document describes the purpose, formation, and contents of the following reports:


- General Ledger
- GL Account Trial Balance
- Opened Cardholder Accounts
- Closed Cardholder Accounts


The document is intended for WAY4™ system users, bank or processing centre employees responsible for checking the balance of a financial institution's GL accounts.

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

- DB Manager Manual
- Menu Editor
- Documents
- Daily Procedures
- Products and Contract Subtypes
- WAY4™ Service Packages
- WAY4™ Accounting Schemes
- WAY4™ Dictionaries

The following conventions are used throughout this document:

- Field labels in screen forms are shown in *italics*.
- Button labels used in screen forms are encased in square brackets, such as [Approve].
- User menu selection sequences are shown using arrows, for instance, Issuing → Contracts Input & Update.
- Item selection sequences in the system menu, are shown with the use of different arrows like, as in Database => Change password.
- Key combinations used while working with DB Manager are encased 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, like <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. Properties of Report Creation

Creating Reports

GL (General Ledger) reports are created by Oracle Reports Generator based on an Oracle Report Definition file. For more detailed information on working with Oracle reports, refer to documentation provided for the used version of the Oracle Reports Generator.

In a standard configuration, reports are displayed in Excel or HTML format (in the case of HTML, the report will be shown in a browser). To send the report directly to a printer, to a hard disk, or other, parameters must be configured for the corresponding menu item. For information on editing menu items, see the section "Editing Menu Subitems" in the document "Menu Editor".

Documents and Processes Affecting Report Creation

Creating GL entries

During Accounting Scheme template description, the *GL#* field (for inter-branch settlements, in the *HeadOffice GL#* field) indicates the number of the GL account that accumulates entries in subsidiary GL accounts created according to this template (see the section "Full Information about Accounting Scheme Templates" in the document "WAY4™ Accounting Schemes", also see the document "WAY4™ Accounting").

During the posting of macrotransactions, each entry for contract accounts is accounted to its respective GL account (for further details on posting macrotransactions, see the section "Posting Macrotransactions" in the document "Documents"). As a result of this processing, the GL account balance of the template changes. It is important to understand that, if on the same banking day the same type of transaction is accomplished between accounts created by two templates, a single entry on sum total amount is accounted between the GL accounts indicated in these templates. For more information, see the document "WAY4™ Accounting".

Closing GL Entries

Entries with the "Closed" and "Extracted" statuses go into GL reports.

- "Closed" status:

GL Entries are automatically closed (the "Closed" status is assigned) when they are exported to the banking system, however, only those entries whose date corresponds to the date of export are closed. For more information about closing entries, see the section "Closing GL Entries" of the document "WAY4™ Accounting".

- "Extracted" status:

Reports for GL accounts are generated on the basis of data at the time the procedure for closing GL entries was last run. This means "General Ledger" and "GL Account Trial Balance" reports may be generated for a date on which not all GL entries are closed. In this case, report data may be incorrect:

- In "General Ledger" report data, entry amounts will not contain unclosed entries.
- In the "GL Account Trial Balance" report, account opening and closing balances and turnover may be incorrect (unclosed entries will not be taken into consideration).

If a report must be generated with up-to-date GL entry data before entries are exported, close GL entries manually, using the menu item "Full → General Ledger → Close GL Entries" (until version 03.35.30 this was the menu item "Full → General Ledger → Close GL Transfers). The entry will be assigned the "Extracted" status. For more information, see the document "WAY4™ Accounting".

Problems Affecting Report Data

To avoid problems and difficulties while checking the balances of GL accounts before creating GL reports, it is recommended that the following kinds of issues be first resolved:

- The amount in the contracts' dispute account must be checked.
- It is necessary to analyse all documents intended to be sent to the payment system and having a value other than "Sent" in the *Outward Status* field.
- Documents having the value "Decline" in the *Posting Status* field must be analysed.

For details on resolving the abovementioned types of issues, see the document "Documents".

Chapter 2. General Ledger Report


Report Purpose

The GL report contains entries between GL accounts of a financial institution for a specified time period. The amounts of the entries are displayed in their currency as well as in their local currency equivalent.

Data is grouped in the General Ledger report according to the following order:

- By account currency
- By GL account number
- By local date
- By macrotransaction type

The General Ledger report also provides the grand total of fund transfers of a financial institution's GL accounts. Furthermore, intermediate totals of fund transfers by GL accounts of one currency are provided, as well as totals for each account.

 This report has been left for compatibility with previous system versions. The report does not support grouping according to the GL_ACCOUNT table (the "GL Account Plan" form, see the section "Registering GL Accounts" of the document "WAY4 Accounting"). If GL account numbers are set in account templates using the Advanced Tariff Management module, this report will not show correct GL numbers.

It is recommended to use the "GL Account Trial Balance (excel)" and "GL Account Statement" reports.

Report Creation

Before creating the report, users must make sure that the required financial institution is indicated in the status line. If users are working with several financial institutions, the desired one can be set by selecting the user menu item "Full → General Ledger → GL for Institution → Set Financial Institution", and in the "Get Financial Institution" dialog box that appears, selecting the financial institution and clicking on the [Proceed] button (see Fig. 1).

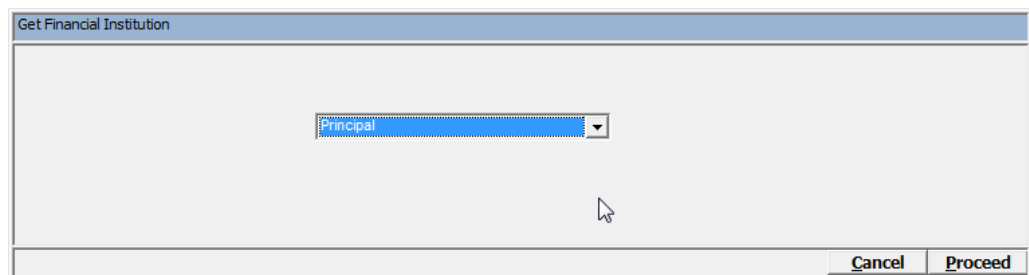


Fig. 1. Form for selecting financial institutions

The General Ledger report is created by selecting the menu path "Full→ General Ledger → GL for Institution → GL Report for Institution".

After these menu items are selected, the system will request the period for which the report will be created. Indicate this period in the form "Date From – To" (dates are specified in the format "dd/mm/yyyy"), then click on the [Proceed] button (see Fig. 2). This form indicates two banking dates. The report will indicate all entries executed from the *Date From* date to the *Date To* date inclusively.

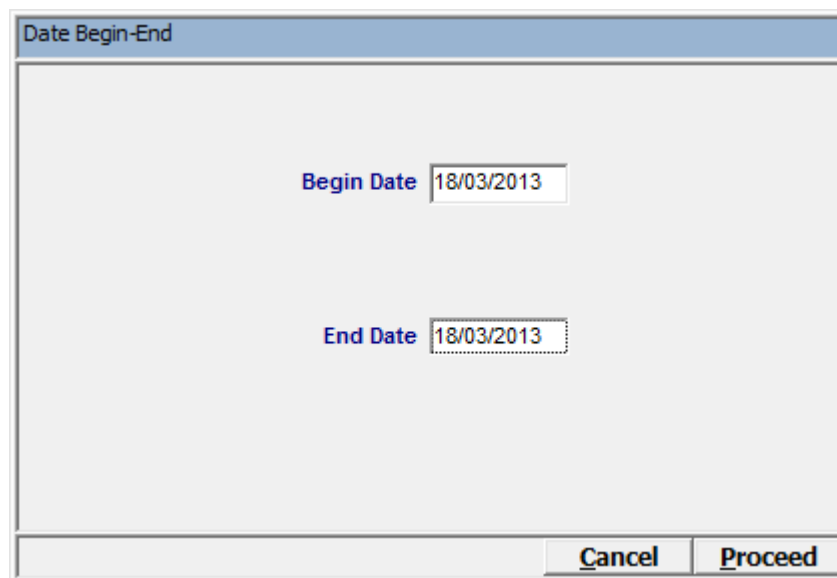
A screenshot of a software window titled "Date Begin-End". The window has a light blue header bar with the title. The main area is white and contains two labels: "Begin Date" and "End Date", both in blue text. Next to each label is a text input field containing the date "18/03/2013". The "End Date" field has a dashed border. At the bottom right of the window, there are two buttons: "Cancel" and "Proceed", both in blue text.

Fig. 2. Form for indicating the report creation cycle

The generated report will be shown in a browser.

A number of parameters influence report generation. For more information, see the section "General Ledger Report Parameters".

Description of Report Contents

An example of a General Ledger report is presented in the section "Example of a General Ledger Report".

The first line of the title page shows the report name; the second, the head office. The head office is determined by selecting the "Full → Configuration Setup → Main Tables → Global Constants" menu item. The remaining lines of the title page contain the following information:

- *Financial Institution* – the name of the financial institution (FI) for which the report is created.
- *Country* – the country of the FI.
- *From Date* and *To Date* – the start and end date of the period for which report data is selected.
- *Report Created On* – date and time of report creation.
- *Printed by* – the name of the WAY4™ system user creating the report.

- *Number of Pages* – the number of pages in the report.

The report header contains the report name and the name of the FI for which the report is created, as well as the start and end date of the period from which report data is selected.

The middle of the page shows the name of the GL account consisting of two parts: the first part indicates the name of the Accounting Scheme, the second part, the name of the account in the Accounting Scheme. Account names are considered in the following examples.

- Example 1. GL account name "001-Teller – Cash Passive" means that the account goes on to indicate entries involving accounts with name "Cash Passive" from the banking accounting scheme "001-Teller".
- Example 2. GL account name "100-Full Iss USD Priv Scheme – CI Deposit" means that the account goes on to indicate entries involving accounts with name "CI Deposit" from the issuing accounting scheme "100-Full Iss USD Priv Scheme".

The left side of the line under the GL account name shows its number, determined by the *GL#* field of the Accounting Scheme template. The right side shows the account currency.

The following information is presented on entries involving the indicated account in the report.

- *PostDate* – the local date by GL account
- *ID* – the identifier of the entries. Through this identifier, a given entry in a list for the corresponding account involved in the entry can be located.

For example, in the account shown in the section "Example of a General Ledger Report", an entry in the account "001-DEPOSIT-840" has ID="228131" (see circled ID on page 2 of the report). An entry with the same ID exists in the list of entries on account "001B-FX-I-P-840", which happens to be the account corresponding to the current one in the given entry (see circled ID on page 2 of the report).

It must be remembered that when executing an operation involving accounts opened in different currencies, an assets-liability conversion pair of accounts is activated and in effect, two entries are executed. Therefore, to find a given entry from the list of entries on an account corresponding to the entry, data from the *Narrative* field must be used.

- *Narrative* – description of entries by account, created as follows. The beginning of the description contains the name of the transaction sub-type, placed in the report from the Message Dictionary (for more details on working with the Message Dictionary, see the section "Message Dictionary" in WAY4™ Dictionaries). To the transaction sub-type name is added the GL account number corresponding to the current account in the given entry.

The added GL account number allows users to search entries in the event that there are different currencies in the accounts. It must be remembered that in this case, an assets-liability conversion pair of accounts is activated and in effect, two entries are executed.

Taking a specific example, in the account presented in the section "Example of a General Ledger Report", account "001-DEPOSIT-840" has a fund withdrawal entry (entry with ID= "228131"). The entry description (see the contents of the *Narrative* field on page 2 of the report) indicates the corresponding account "001B-FX-I-P-840". Account "001B-FX-I-P-840" (see circled ID on page 2 of the report) is a conversion account and has a pair account "001B-FX -O-A-704". By searching for the account (see circled ID on page 3 of the report) we determine that the second entry has ID = "228132" and by this identifier we find the end target account, which is account "11010200100100" (see circled ID on page 3 of the report).

- *Loc Equiv* – the equivalent of entry amounts in the local currency, which is calculated while closing the GL entry.

Note that during currency conversion entries, the local equivalent amount for entries going through the conversion account in a foreign currency may not be the same as the amount going through the account in the local currency. For example, in the report displayed in the section "Example of a General Ledger Report" the local equivalent amount for entries involving account "001-DEPOSIT-840" is equal to 72 228,00 (VND) (see circled amount on page 2 of the report), but the entry amount for account "11010200100100" is indicated as 72 154,53 (VND) (see page 3 of the report). This is normal due to the following reasons:

- Use of buying-selling rates

The entry's local equivalent in the foreign currency is calculated by the middle rate of the main FX Scheme. At the same time, this amount is determined from conversion entries by the middle rate, as well as by the buying-selling rate set by the bank and differing from the middle rate. It is possible that the amount of the local equivalent and the amount of funds processed through the conversion account in the local currency could coincide by chance. Any differences should be attributed to differences in rates.

- Discrepancy margin in rounding

The entry's local equivalent in the foreign currency is calculated according to the amount of the entire GL entry. The amount processed through the account in the local currency is calculated as the amount of subsidiary GL entries, consolidated into one GL entry.

Therefore, discrepancy between the local equivalent of an account entry in a foreign currency and an account entry in the local currency is normal. In effect they are, for all practical purposes, independent amounts. The first amount is the amount of bought or sold foreign currency in the local equivalent to be accounted by the bank. The second is the amount of bought or sold local currency. The difference between the two amounts should be attributed to differences in rates.

Rate differences occur not just in settlement, but also during any other bank operations where currency is converted. Therefore, the accounting of the general difference in bank rates can be accomplished only in the CBS. The card system can only present the CBS with the necessary data. WAY4™

transmits the entry amounts by conversion account, and the bank system analyses and accounts them in accordance with bank regulations.

- *Debit* – the amount debited from the account indicated in the account currency.
- *Credit* – the amount accredited to the account indicated in the account currency.

The following totals are indicated in the report:

- *TOTAL This GL Number* – the sum total of fund transfers in the given GL account:
 - *Debit* – debit turnover.
 - *Credit* – credit turnover.
 - *Total* – the difference in amounts transferred to the credit and debit accounts.
- *TOTAL This Currency* – the sum total of accounts opened in the given currency:
 - *Debit* – debit turnover.
 - *Credit* – credit turnover.
 - *Total* – the difference in amounts transferred in crediting and debiting accounts in the given currency.
- *Grand TOTAL* – grand total of all reported accounts:
 - *Debit* – debit turnover.
 - *Credit* – credit turnover.
 - *Total* – the difference in amounts transferred in crediting and debiting all accounts.

The report footer contains the date and time when the report was created, the name of the system user creating the report, and the current page number out of the total pages of the account.

Chapter 3. GL Account Trial Balance Report (excel)

Report Purpose

GL Account Trial Balance (excel) is a turnover report of a financial institution's GL accounts, grouped according to currency. Only accounts with turnovers for the indicated time period or those having an outward balance of other than 0 at the start of the period fall into the report.

Account turnover and balances are shown in the report in both the account currency and the local currency.

Report Creation

The GL Account Trial Balance is created by selecting the "Full → General Ledger → GL for Institution → GL Account Trial Balance (excel)" user menu item.

When this menu item is selected, the "Date From – To. Statistical Report" form opens (see Fig. 3).

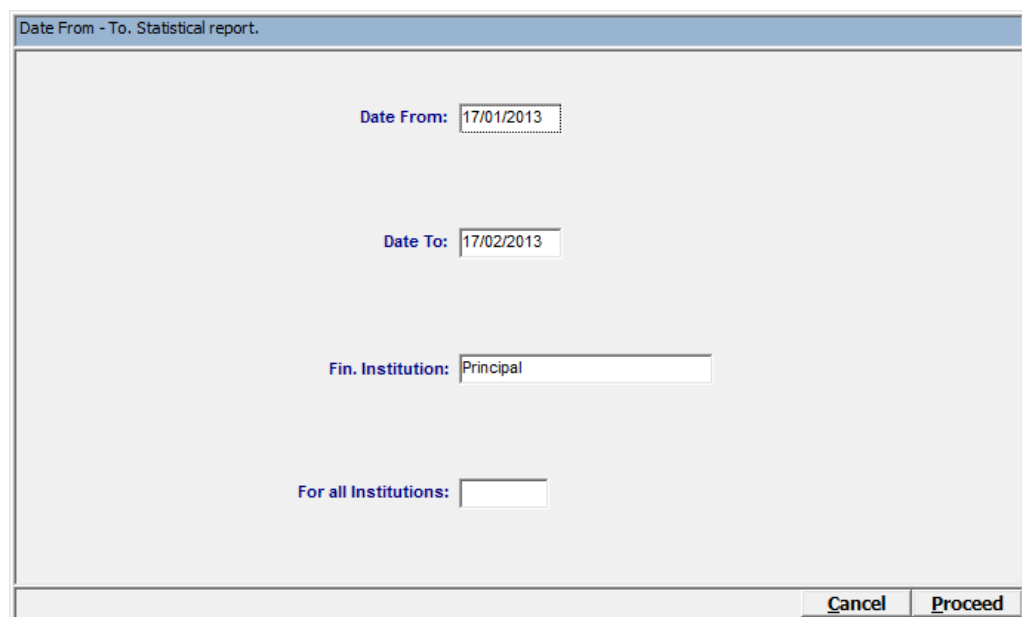


Fig. 3. Form for setting report parameters

In the "Date From – To. Statistical Report" form, specify report parameters:

- *Date From* – the start date of the cycle for which the report is being generated (specified in "dd/mm/yyyy" format).
- *Date To* – the end date of the cycle for which the report is being generated (specified in "dd/mm/yyyy" format).
- *For All Institutions* – one of the following values may be selected in this field:

- When the "Yes" value is set in this field, a report will be generated for all financial institutions registered in WAY4. The *Fin Institution* field will not be available for editing.
- When the "No" value is set, the *Fin Institution* field can be filled in.
- *Fin Institution* – financial institution for which the report is being generated. This field is available when the value of the *For All Institutions* field is "No".


After filling in the fields in the "Date From – To. Statistical Report" form, click the [Proceed] button.

Accounts having a balance other than 0 on the *Date From* date fall into the report, as well as reports having a turnover other than 0 from the *Date From* date to the *Date To* date inclusively.

If the *Date From* and *Date To* fields are not filled in, the report will be created according to the states of accounts at the current time period, e.g. only accounts that have a balance other than 0 at the current time.

The generated report will be shown in Excel format.

A number of parameters influence report generation – for more information, see the section "GL Account Trial Balance Report (excel) Parameters".

 If the procedure for closing GL entries is being executed at the time the report is started, a corresponding message will be displayed and the report will not be generated.

If the procedure for closing GL entries is started during creation of a report, at the end of report generation a message will be displayed recommending that the report be restarted "You should restart the report".

Description of Report Contents

An example of a GL Account Trial Balance (excel) report is presented in the section "Example of a GL Account Trial Balance Report (excel)".

The report header contains the following information:

- The first row specifies the report name.
- *Parent Financial Institution* – the head office. The head office is set using the menu item "Full → Configuration Setup → Main Tables → Global Constants".
- *Financial Institution* – the name of the financial institution (FI), for which the report was created.
- *Report Period* – the banking date of the start and banking date of the end of the cycle for which report data are shown; data for both these dates are included in this cycle.

Data are grouped in the report according to the following parameters:

- *Financial Institution* – by financial institution (if the report is generated for all financial institutions).

- *Currency* – by account currency (the currency abbreviation is shown before each account group).
- *Category* – by GL account category.




GL accounts are separated into categories using the "GL Account Classifiers" classifier, see the section "Separation of Accounts in the Chart of Accounts (Asset and Liability Accounts, Unclassified Accounts)" of the document "WAY4™ Accounting").

- *Account Group* – by GL account number mask or by account groups marked by a special tag; by default this grouping is not performed, additional configuration is required (see the description of the *Account Group* field).

Information for each account in the report is shown in the following columns:

- *Category* – the GL account category.
- *Account Group* – GL account number mask according to which accounts are grouped. This field is shown in the report in the following cases:
 - If the P_GROUP_FORMAT parameter (see the section "GL Account Trial Balance Report (excel) Parameters") is used to set a GL account mask for grouping.
 - If the parameter P_TAG_NAME is set, accounts marked with the same value of the tag set by P_TAG_NAME will be grouped (for more information, see the section "GL Account Trial Balance Report (excel) Parameters"). The tag value is shown in the report.
- *GL #* – number of the GL account.
- *Details* – the value of the NAME field of the GL_ACCOUNT table (the value of the Name field of the "GL Account Plan" form, "Full → General Ledger → GL Accounts → GL Account Plan").
- *Begin Balance (Dr)* – opening debit balance.
- *Begin Balance (Cr)* – opening credit balance.
- *Turnover (Dr)* – debit turnover.
- *Turnover (Cr)* – credit turnover.
- *End Balance (Dr)* – closing debit balance
- *End Balance (Cr)* – closing credit balance.
- *Begin Balance (Dr) (Local Equiv)* – opening debit balance in local currency (in the financial institution's local currency).
- *Begin Balance (Cr) (Local Equiv)* – opening credit balance in local currency (in the financial institution's local currency).
- *Turnover (Dr) (Local Equiv)* – debit turnover in local currency (in the financial institution's local currency).
- *Turnover (Cr) (Local Equiv)* – credit turnover in local currency (in the financial institution's local currency).

- *End Balance (Dr) (Local Equiv)* – closing debit balance in local currency (in the financial institution's local currency).
- *End Balance (Cr) (Local Equiv)* – closing credit balance in local currency (in the financial institution's local currency).


 When recalculating account balances and turnover in a local currency, the FX Middle rate at the start or end date of the cycle, respectively, is used.

Total values (*Total*) for each account group (*Account Group*) are given in the report, which are then totalled for category (*Category*) and for all accounts in a certain currency (*Currency*).

At the end of the report, data for accounts in different currencies are consolidated in the financial institution's currency:

- *Total <name of financial institution>* - for each financial institution.
- *Total for Parent Financial Institution* – for the head office (totals for the accounts of all financial institutions in the head office).

The report footer contains the date and time when the report was created, and the name of the system user who created the report.

 When generating this report, the GL account numbers are used that were set on the account template level. If GL numbers are redefined using the tariff module, this report will contain incorrect data. The tariff management module is not included in the WAY4 base configuration and is supplied by separate agreement with the WAY4™ vendor.

Chapter 4. GL Account Statement

Report Purpose

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

Report Generation

To create a statement for a contract's GL account for a user-defined cycle, in the "GL Account Plan" form (Full → General Ledger → GL Accounts → GL Account Plan) select the required GL account and click the [Report] button.

As a result, the "Date From – To" form will be displayed (see Fig. 2 in the section "Report Creation" for an identical form). In the *Date From* and *Date To* fields of this form, specify the banking dates of the start and end of the cycle for which the statement is being created and click the [Proceed] button. Two banking dates are specified in the form; the report will include GL entries created from the *Date From* date to the *Date To* date, inclusively.

A number of parameters influence report creation – for more information see the section "GL Account Statement Report Parameters".

Report Contents

An example of a generated "GL Account Trial Balance" report is given in the section "Example of a GL Account Statement Report".

The report header contains the following information:

- The name of the report is specified in the first row.
- *Financial Institution* – the name of the financial institution for which the report was generated.
- *From...to...* – the banking date of the start and banking date of the end of the cycle for which report data are given; this cycle includes data for both these dates.

Under the header, parameters of the GL account for which the report was generated are shown:

- *GL number* – GL account number.
- *Currency* – account currency.
- *Begin Balance* – opening balance on the account at the start of the cycle for which the report is being generated (the balance on the account at the time of opening the banking day corresponding to the *From* date, see above).

Report data are grouped according to the date entries are recorded for the GL account. For each group of entries, the date is shown in the *Date* column for the first record in the list.

Information for each entry in the report is shown using the following columns:

- *Date* – date the entry (entries) were recorded for the GL account.
- *Debit (-)* – amount of debit entries for the GL account.
- *Credit (+)* – amount of credit entries for the GL account.
- *Balance* – balance on the account after this entry is executed.
- *Trans Details* – purpose of the entry (this column shows the value of the *GL Entry Description* field of the form "Consolidated GL Entries"; "Full → General Ledger → GL Entries → Consolidated GL Entries").
- *Contr Party* – GL account data of the counterparty contract for which this entry was made. The parameter P_CONTR_PARTY_FMT is used to set how information in this column is displayed (by default, the number of the subsidiary GL account and GL account of the counterparty contract is shown). For more information, see the section "GL Account Statement Report Parameters".
- *Doc #* – the identifier of the document based on which this GL entry was generated.

The report shows total fund activity on the GL account for a cycle (*Total*) – for debit and credit of the account. Moreover, intermediate totals of fund activity on the GL account are made for each day for which there was activity on the account (*Day Total*). The P_SHOW_DAY_TOTAL parameter is used to show intermediate totals (for more information, see the section "GL Account Statement Report Parameters").

The report footer contains the date and time the report was created and the name of the user who generated the report.

Chapter 5. Accrued Interest Report

Report Purpose

The report contains information about accrued interest for a billing cycle for a certain accounting or card contract or for a group of contracts specified with report parameters (see the section "Accrued Interest Report Parameters").

Report Generation

The report "Accrued Interest Report" is generated using the menu item "Full → General Ledger → Issuing → Accrued Interest Report". When this menu item is selected, the "Billing Date To, Branch, F_I, Report Type" form opens (see Fig. 4).

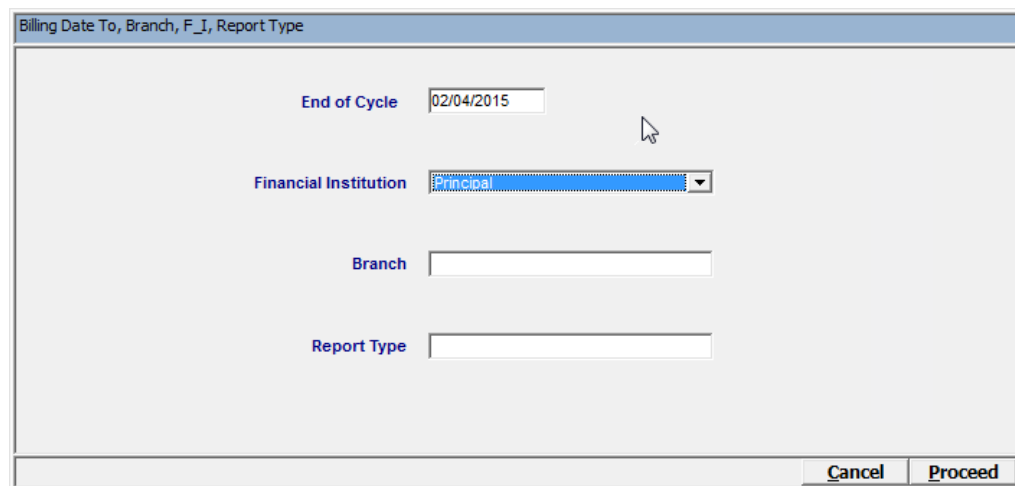



Fig. 4. Form for setting "Accrued Interest Report" report parameters

The "Report Type and Billing Date" form contains the following fields:

- *End of Cycle* – closing date of the billing cycle (for past billing cycles) for which the report on accrued interest is being created.
- *Financial Institution* – financial institution.
- *Branch* – bank branch.
- *Report Type* – report type (the set of reports is configured in WAY4 using the menu item "Full → Configuration Setup → Client Classifiers → Client Report Types").

After filling in the fields in the form, click the [Proceed] button.

The generated report is saved in the Accrued Interests.txt file located in the "<OWS_WORK>\data\reports\" directory.

 If in the *Billing Date To* field a date is specified that does not correspond to a billing cycle closing date, the report will not be generated.

Description of Report Contents

An example of an "Accrued Interest Report" is given in the section "Example of an Accrued Interest Report".

The report header contains the following information:

- The first row shows the name of the report.
- *Financial Institution* – the name of the financial institution for which the report was generated.
- *Date* – the date of the report's generation.

Information about accrued interest for accounts for a billing cycle is shown using the following fields:

- *Base Currency* – account currency.
- Name of the account group specified by the parameter P_GROUP_FORMAT (by default, the name of the client type and client bank branch, see the description of the parameter P_GROUP_FORMAT in the section "Accrued Interest Report Parameters"). Displayed to the right of the *Base Currency* field.
- *Interest Currency* – interest account currency.
- *Interest Rate* – interest rate.
- The period for which interest is accrued. Data sources are the *Date From*, *Date To* fields of the "Contract Account Turnover - <name of account>" form (until version 03.35.30 this form was called "Item for <name of account>") containing technical information used to calculate interest and generate account statements.



The report may contain several *Date From*, *Date To* periods within one billing cycle. This may be connected, for example, with changes in parameters and approval of an Accounting Scheme.

- *Account Details* – details about an account on which interest has been accrued. Data entered in the field are determined by the P_DETAILS_FORMAT parameter (see the description of the parameter P_GROUP_FORMAT in the section "Accrued Interest Report Parameters").
- *Average Base Amount* – average balance for a cycle.
- *Interest Amount* – amount of accrued interest for a cycle.

Data in the "Accrued Interest Report" are grouped as follows:

- *Base Currency* – account currency.
- Account group determined by the P_GROUP_FORMAT parameter (see the description of the P_GROUP_FORMAT parameter in the section "Accrued Interest Report Parameters").
- *Interest Currency* – interest account currency.
- *Interest Rate* – interest rate.

- Period for which interest was accrued (see above).

The report shows totals for each interest rate (*Total this Rate*) for an account group (determined by the P_GROUP_FORMAT parameter), that are then totalled by interest account currency (*Total this Interest Currency*) and by all accounts in a certain currency (*Total this Base Currency*).

The report footer contains the date and time the report was created, and the name of the user who generated the report.

Chapter 6. General Ledger Issuing Statistical Reports

WAY4 Issuing Module provides an opportunity to take advantage of the following types of general ledger statistical reports:

- Opened Cardholder Accounts (see the section "Opened Cardholder Accounts OLD").
- Closed Cardholder Accounts (see the section "Closed Cardholder Accounts OLD").

To display menu items required to use in-house statistical reports, select "Full → General Ledger → Issuing".

Opened Cardholder Accounts OLD

This report presents statistics about the number of opened card accounts in the System over a certain period. The data is presented for each financial institution registered in the system grouped by the client type and the GL number. The report presents information about the opened accounts having the "Other" account category.

An example of the report is presented in the section "Example of an Opened Cardholder Accounts Report (OLD)".

The report results are grouped according to the following parameters:

- *Financial Institution* – name of the financial institution registered in the system.
- *Client Type* – client type (for the list of registered client types, see the form "Full → Configuration Setup → Client Classifiers → Client Types").
- *GL Number* – the account number in the General Ledger

The report columns are:

#	- Record number
Account Number	- Number of the subsidiary GL account
Client Names	- Cardholder's surname and first name
Open Date	- Account opening date
Close Date	- Account closing date

To generate the report, select the user menu item "Full → General Ledger → Issuing → Opened Cardholder Accounts OLD". As a result, the "Date From - To" form will be displayed (see Fig. 2 in the "Report Creation" section). In this form, specify the reporting period by filling in the *Date From* and *Date To* fields in the "dd/mm/yyyy" format and click the [Proceed] button. A generated report is saved in the Opened Cardholder Accounts Report.txt file located in the "<OWS_WORK>\data\reports\" directory.

In this report, the Open Date is the date the contract was created. If it is necessary to structure a report according to the actual date the account was opened (date of the first transaction), run the report "Opened Cardholder Accounts (on 1st

Operation)" (Full → General Ledger → Issuing → Opened Cardholder Accounts (on 1st Operation) OLD). Note that the process of generating the report "Opened Cardholder Accounts (on 1st Operation) OLD" can take quite a long time. In this report, the Close Date of the account is considered to be the contract closing date.

Closed Cardholder Accounts OLD

This report presents statistics about the number of closed card accounts in the system over a certain period. The data is presented for each financial institution registered in the system grouped by the client type and the General Ledger number. The report presents information about the opened accounts having the "Other" account category.

Example of the report is presented in the section "Example of a Closed Cardholder Accounts Report (OLD)".

The report results are grouped according to the following parameters:

- *Financial Institution* – name of the financial institution registered in the system.
- *Client Type* – client type (for the list of registered client types, see the form "Full → Configuration Setup → Client Classifiers → Client Types").
- *GL Number* – the account number in the General Ledger.

The report columns are:

#	- Record number
Account Number	- Number of the account
Client Names	- Cardholder's surname and first name
Open Date	- Account opening date

To generate the report, select the user menu item "General Ledger → Issuing → Closed Cardholder Accounts OLD". As a result, the "Date From - To" form will be displayed (see Fig. 2 in the section "Report Creation"). In this form, specify the reporting period by filling in the *Date From* and *Date To* fields in the "dd/mm/yyyy" format and click the [Proceed] button.

A generated report is saved in the Closed Cardholder Accounts Report.txt file located in the "<OWS_WORK>\data\reports\" directory.

Chapter 7. Report Generation Parameters

A number of parameters exist in the system that influence report generation. The technology for configuring these parameters is described in the section "Oracle Report Type" of the document "Menu Editor".

Data that are entered in dialog modal windows when generating reports (for example, see figure Fig. 3 in the section "Report Creation") are located in the LOCAL_CONSTANTS table of the WAY4 database. Parameters described in this section have the same purpose as data entered in dialog modal windows. Values specified explicitly when configuring the "Oracle Report" type menu item have the highest priority.

For example, if the P_DATE_TO parameter of a statement is assigned the value "2012-12-31", WAY4 ignores the date set in any of forms – for example, in the "Date From – To. Statistical Report" form, see Fig. 3. If the P_DATE_TO parameter for a statement is not explicitly specified, when generating the statement, WAY4 will assign the value specified in the *Date To* field of the dialog window to the P_DATE_TO parameter.

General Ledger Report Parameters

Parameter name	Type (Oracle)	Default value	Description
P_DATE_FROM	Date		The start date of the cycle for which the report is being generated. Specified in "YYYY-MM-DD" format.
P_DATE_TO	Date		End date of the cycle or date up to which the report is being generated. Specified in "YYYY-MM-DD" format.
P_F_I	Number(20)		Financial institution (the value of the Code field of the form "Full → Configuration Setup → Main Tables → Financial Institutions"). A financial institution can be set when the value of the P_IS_IMPERSONAL parameter is "N".
P_FILTER	Varchar(2048)	1=1	WHERE fragment added to a SELECT operator. Used to set an additional query condition for a report..
P_ALLRECORDS	Character(1)	N	If the value of this parameter is "Y", the report displays GL entries where the debited and credited account numbers correspond. By default, these entries are not included in a report (by default, the value of this parameter is "N").

GL Account Trial Balance Report (excel) Parameters

Parameter name	Type (Oracle)	Default value	Description
P_DATE_FROM	Date		Start date of the cycle for which the report is being generated. Specified in "YYYY-MM-DD" format.
P_DATE_TO	Date		End date of the cycle or date up to which the report is being generated. Specified in "YYYY-MM-DD" format.
P_F_I	Number(20)		Financial institution (the value of the Code field of the form "Full → Configuration Setup → Main Tables → Financial Institutions"). A financial institution can be set when the value of the P_IS_IMPERSONAL parameter is "N".
P_FILTER	Varchar(2048)	1=1	WHERE fragment added to a SELECT operator. Used to set an additional query condition for a report..
P_IS_IMPERSONAL	Character(40)		When the value is "Y", the report is generated for all financial institutions. When the value is "N" – for a specific financial institution.
P_FORMAT_MASK	Character (255)		Template for displaying numeric values (for example, NNNNNNNNNNNNNN0D00).
P_GL_NUMBER	Character(40)		Makes it possible to set a certain GL account number to generate a report for it (or account mask)
P_GROUP_FORMAT*	Character(40)		Mask of the GL account for grouping – a whole positive number (for example, when the value is "5", the first five digits of the number will be used for grouping). The name of the column for this grouping may be redefined using the "P_GROUP_NAME" parameter.
P_MEASURE	Number(20)	1	By default values in a report are shown in units of the main currency unit (dollars, pounds). This parameter makes it possible to configure display of data for account balances and turnover in tens, and thousands of the main currency unit. For example, the value "1000" makes it possible to display data in thousands (of dollars).
P_SHOW_GRAND_TOTAL	Character(1)	Y	When the value is "Y", totals in the Total For Parent Financial Institution field are shown in columns in local currency. Data are displayed if the Head Office performs accounting for several financial institutions and if the value of the P_SHOW_LOCAL_EQUIV parameter is "Y".
P_SHOW_LOCAL_EQUIV	Character(1)	Y	When the value is "Y", columns with balance and turnover data are shown in the local currency. These columns are hidden when the value is "N".
P_SHOW_TOTAL_ACTIVE_P ASSIVE	Character(1)	Y	When the value is "Y", the report shows total values according to GL account categories ("Asset", "Liability", undefined account).
P_SHOW_TOTAL_CURR	Character(1)	Y	When the value is "Y", the report shows total values for all account groups in one currency.
P_SHOW_TOTAL_F_I	Character(1)	Y	When the value is "Y", the report shows total values for a financial institution in the local currency.

Parameter name	Type (Oracle)	Default value	Description
P_SHOW_TOTAL_GROUP	Character(1)	Y	When the value is "Y", the report shows total values for accounts grouped according to GL account number mask.
P_GROUP_NAME	Character(255)	Account Group	This parameter redefines the name of the column showing the account mask set with the P_GROUP_FORMAT parameter or the value of the tag set with the P_TAG_NAME parameter.
P_TAG_NAME*	Character(255)		This parameter defines the name of the tag used to mark a GL account for grouping. This tag is set in the CUSTOM_DATA field of the "GL Account Plan" form. If the P_TAG_NAME parameter is set, accounts marked by one P_TAG_NAME tag value are grouped. The name of the column for this grouping can be redefined with the "P_GROUP_NAME" parameter.

* The P_TAG_NAME parameter has a higher priority than the P_GROUP_FORMAT parameter. If the P_TAG_NAME parameter is set, the value of the P_GROUP_FORMAT parameter is not checked. The P_GROUP_FORMAT parameter is only used if the P_TAG_NAME parameter is not set. If neither of these parameters is set, an empty column will be shown in the report.

GL Account Statement Report Parameters

Parameter name	Type (Oracle)	Default value	Description
P_DATE_FROM	Date		Start date of the cycle for which the report is being generated. Specified in "YYYY-MM-DD" format.
P_DATE_TO	Date		End date of the cycle or date up to which the report is being generated. Specified in "YYYY-MM-DD" format.
P_MEASURE	Number(20)	1	By default values in a report are shown in units of the main currency unit (dollars, pounds). This parameter makes it possible to configure display of data for account balances and turnover in tens, and thousands of the main currency unit. For example, the value "1000" makes it possible to display data in thousands (of dollars).
P_ID	Number(9)		GL account ID (the value of the GL_ACCOUNT table's ID field).
P_CONTR_PARTY_FMT	Character(4000)	%ACCOUNT_NUMBER % %ACC_TEMPL_GL_NUMBER%	The parameter value is variables allowing counterparty contract data to be shown in the "Contr Party" column of the report. Default variables are used to show the number of the subsidiary GL account (ACCOUNT_NUMBER field of the ACCOUNT table) and number of the GL account of the counterparty contract (the GL_ACCOUNT field of the TEMPL_APPROVED table).
P_SHOW_DAY_TOTAL	Character(1)	Y	When the value is "Y", totals are shown for each banking date for which there was activity on this GL account.

Accrued Interest Report Parameters

Parameter name	Type (Oracle)	Default value	Description
P_DATE_TO	Date		The cycle end date or date up to which the report is being generated. Specified in "YYYY-MM-DD" format.
P_GROUP_FORMAT		%CLIENT_BRANCH% %CLIENT_TYPE%	The parameter value is variables making it possible to specify additional grouping of data in the report (account grouping). If the default value is used, grouping is performed by client type (for the list of registered client types, see the Name field of the form "Full → Configuration Setup → Client Classifiers → Client Types") and by the financial institution branch to which the client belongs (Branch field of the "Client – Edit" form)
P_DETAILS_FORMAT		%CONTRACT_NUMBER% %CONTRACT_NAME% %ACC_TEMPL_ACCOUNT_NAME%	The parameter value is variables that allow information about the account for which interest is accrued to be shown in the Account Details field of the report. If the default value is used, information will be shown about the number and name of the contract to which the account belongs and the name of the account template.
P_ID			Internal contract identifier (the value of the ID field of the ACNT_CONTRACT table).
P_F_I			Code of the financial institution for which information is shown in the report (the value of the Code field of the form "Full → Configuration Setup → Main Tables → Financial Institutions").
P_ZIP_CODE			Code of the branch for which information is shown in the report (Code field of the form "Full → Configuration Setup → Client Classifiers → Branches").

Appendix 1. Report Examples

Example of a General Ledger Report

```
+-----+
!                                     !
!               GENERAL LEDGER       !
!                                     !
!               Principal             !
!                                     !
!   Financial Institution:   Card Centre   !
!                                     !
!   Country:                VNM           !
!                                     !
!   From Date:              03/12/2010    !
!                                     !
!   To Date:                03/12/2010    !
!                                     !
!   Report Created on:      18/01/2011 19:50:31 !
!                                     !
!   Printed by:             User Name      !
!                                     !
!   Number of Pages:        3              !
!                                     !
+-----+
```

GENERAL LEDGER

Financial Institution: Card Centre

From: 03/12/2010 to: 03/12/2010

100- Full Iss USD Priv Scheme -Cl Deposit

Gl Number: 001-DEPOSIT-840

Currency: USD

PostDate	ID	Narrative	Loc	Equiv.	Debit	Credit
03/12/2010	228131	Retail: : Our Imprinter --> : Our EuroCard/MasterCard -> 001B-FX-I-P-840	-72	228,00	4,63	

	Account	Currency
TOTAL This GL Number:	-----	
Debit:		4,63
Credit:		0,00
Total:		-4,63

100-FX Scheme-Trade Passive

Gl Number: 001B-FX-I-P-840

Currency: USD

PostDate	ID	Narrative	Loc	Equiv.	Debit	Credit
03/12/2010	228131	Retail: : Our Imprinter --> : Our EuroCard/MasterCard -> 001-DEPOSIT-840	72	228,00		4,63

		Account	Currency
TOTAL This GL Number:		-----	
	Debit:		0,00
	Credit:		4,63
	Total:		4,63

TOTAL This Currency:	Debit:	4,63
	Credit:	4,63
	Total:	0,00

Report created on: 18/01/2011 19:50:31 by: User Name

Page 2 of 3

Financial Institution: Card Centre		GENERAL LEDGER		From: 03/12/2010 to: 03/12/2010	

		100-FX Scheme-Reval Active			
Gl Number: 001B-FX-O-A-704				Currency: VND	

PostDate	ID	Narrative	Loc Equiv.	Debit	Credit

03/12/2010	228132	Retail: : Our Imprinter --> : Our EuroCard/MasterCard -> 11010200100100	-72 154,53	72 154,53	

		Account Currency			
TOTAL This GL Number:		-----			
		Debit:	72 154,53		
		Credit:	0,00		
		Total:	-72 154,53		

		100-Teller-Cash Passive			
Gl Number: 11010200100100				Currency: VND	

PostDate	ID	Narrative	Loc Equiv.	Debit	Credit

03/12/2010	228132	Retail: : Our Imprinter --> : Our EuroCard/MasterCard -> 001B-FX-O-A-704	72 154,53		72 154,53

		Account Currency			
TOTAL This GL Number:		-----			
		Debit:	0,00		
		Credit:	72 154,53		
		Total:	72 154,53		
TOTAL This Currency:		Debit:	72 154,53		
		Credit:	72 154,53		
		Total:	0,00		
Grand TOTAL:		Debit:	72 159,16		
		Credit:	72 159,16		
		Total:	0,00		

Report created on: 18/01/2011 19:50:31 by: User Name					
		Page 3 of 3			

Fig. 5. Example of a General Ledger report

Example of a GL Account Trial Balance Report (excel)

GL Account Trial Balance Report											
Parent Financial Institution:	Principal									Report period:	24.03.15-24.03
Local Currency: EUR	Financial Institution: Test21										
Account Currency	USD										
	Category	GL Number	Details	Begin Balance (Dr)	Begin Balance (Cr)	Turnover (Dr)	Turnover (Cr)	End Balance (Dr)	End Balance (Cr)	Begin Balance (Local Equiv.)	
		40817810000000000000		0	0	0	38	0	38	0	
		45502810000000000000		0	0	0	21	0	21	0	
		40817810000000000000		0	0	21	0	21	0	0	
		45502810000000000000		0	0	38	0	38	0	0	
	Total			0	0	59	59	59	59	0	
Total USD				0	0	59	59	59	59	0	
Total Test21										0	
Total for this Local Currency										0	

Report created on: 15/07/2013 15:57:49 by: SUPERUSER

Fig. 6. Example of a GL Account Trial Balance Report (excel)

Example of a GL Account Statement Report

Financial Institution:		Principal	GL Account Statement			From 01/01/2012 to 01/04/2012	
GL Number: 45508810000000000000			Currency: USD				
Begin Balance:			-2 800,00				
Date	Debit (-)	Credit (+)	Balance	Trans Details	Contr Party	Doc #	
02/01/2012	5 000,00		-7 800,00	Pers Limit ECD 2 Lower Norm.	40817810000000000000		
					40817810000000000000		
	5 000,00		-12 800,00	Pers Limit ECD 2 Lower Norm.	40817810000000000000		
					40817810000000000000		
	5 000,00		-17 800,00	[Recalculated] Pers Limit ECD 2 Lower Norm.	40817810000000000000		
					40817810000000000000		
Day Total	15 000,00	0,00					
18/01/2012		5 000,00	-12 800,00	[Recalculated] Cl Deposit Upper Norm.	40817810000000000000		
					40817810000000000000		
Day Total	0,00	5 000,00					
31/01/2012		500,00	-12 300,00	Pers Limit ECD 2 Due Norm.	45502810000000000000		
					45502810000000000000		
		4 500,00	-7 800,00	Pers Limit ECD 2 Due Norm.	45508810000000000000		
					45508810000000000000		
	4 500,00		-12 300,00	Pers Limit ECD 2 Due Norm.	45508810000000000000		
					45508810000000000000		
		500,00	-11 800,00	Pers Limit ECD 2 Due Norm.	45502810000000000000		
					45502810000000000000		
	4 500,00		-16 300,00	Pers Limit ECD 2 Due Norm.	45508810000000000000		
					45508810000000000000		
		4 500,00	-11 800,00	Pers Limit ECD 2 Due Norm.	45508810000000000000		
					45508810000000000000		
		500,00	-11 300,00	[Recalculated] Pers Limit ECD 2 Due Norm.	45502810000000000000		
				45502810000000000000			
	4 500,00		-15 800,00	[Recalculated] Pers Limit ECD 2 Due Norm.	45508810000000000000		
				45508810000000000000			
		4 500,00	-11 300,00	[Recalculated] Pers Limit ECD 2 Due Norm.	45508810000000000000		
				45508810000000000000			
Day Total	13 500,00	15 000,00					

Fig. 7. Example of "GL Account Statement" report, start

02/03/2012	1 000,00	-10 274,00	Pers Limit ECD 2 Lower Norm.	40817810000000000000
				40817810000000000000
	3 924,00	-14 198,00	Pers Limit ECD 2 Due Norm.	45508810000000000000
				45508810000000000000
		3 924,00	Pers Limit ECD 2 Due Norm.	45508810000000000000
				45508810000000000000
	436,00	-10 710,00	Pers Limit ECD 2 Due Norm.	45502810000000000000
				45502810000000000000
		4 360,00	Pers Limit ECD 2 Lower Norm.	40817810000000000000
				40817810000000000000
	4 360,00	-10 710,00	Pers Limit ECD 2 Lower Norm.	40817810000000000000
				40817810000000000000
		436,00	Pers Limit ECD 2 Due Norm.	45502810000000000000
				45502810000000000000
	3 924,00	-14 198,00	Pers Limit ECD 2 Due Norm.	45508810000000000000
				45508810000000000000
		3 924,00	Pers Limit ECD 2 Due Norm.	45508810000000000000
				45508810000000000000
	1 000,00	-11 274,00	Pers Limit ECD 2 Lower Norm.	40817810000000000000
				40817810000000000000

Report created on: 15/07/2013 16:45:44 by: SUPERUSER

Page 2 of 3

GL Account Statement			From 01/01/2012 to 01/04/2012
Financial Institution:	Principal		
02/03/2012			
Day Total	13 644,00	13 644,00	
Total	55 928,00	47 454,00	
	End Balance:	-11 274,00	

Fig. 8. Example of "GL Account Statement", end

Example of an Accrued Interest Report

```

                                Accrued Interest Report

Financial Institution:   Test FIO                                Date: 30/06/2012
-----
Base Currency:         EUR Private Resident
Interest Currency: EUR Interest Rate:  40.0000% 01/06/2012-30/06/2012
-----

Account Details                                Average Base Amount    Interest Amount
-----
001-P-194421 ContractName358734 C1 OVD                -624.02                -20.46

Total this Rate                                Base Amount:            -624.02
                                                Interest Amount:        -20.46

Total for Private Resident                      Base Amount:            -624.02
                                                Interest Amount:        -20.46

Total this Interest Currency                    Base Amount:            -624.02
                                                Interest Amount:        -20.46

Total this Interest Currency                    Base Amount:            -624.02
-----
Report created on: 12/04/2013 18:08:57 by: Officer                                Page 1 of 1

```

Fig. 9. Example of an Accrued Interest Report

Example of an Opened Cardholder Accounts Report (OLD)

Opened Cardholder Accounts	
Principal	
Date From:	01/02/2010
Date To:	10/02/2010
Financial Institution:	Principal
Report Created on:	20/12/2010 18:05:46
Printed by:	User Name
Number of Pages:	4

Opened Cardholder Accounts

Financial Institution: Principal From 01/12/2010 to 10/12/2010

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1032

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1032	Smith John Robert	02/12/2010	
2	00001-280-C-1032	CARDHOLDER TEST	02/12/2010	

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1033

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1033	Smith John Robert	02/12/2010	
2	00001-280-C-1033	CARDHOLDER TEST	02/12/2010	

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1034

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1034	Smith John Robert	02/12/2010	
2	00001-280-C-1034	CARDHOLDER TEST	02/12/2010	

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1036

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1036	Smith John Robert	02/12/2010	
2	00001-280-C-1036	CARDHOLDER TEST	02/12/2010	

Report created on: 20/12/2010 18:05:46 by: User Name

Page 2 of 4

Opened Cardholder Accounts

Financial Institution: Principal From 01/12/2010 to 10/12/2010

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-840-C-1060

#	Account Number	Client Names	Open Date	Close Date
1	00001-840-C-1060	Williams Garold Robert	05/12/2010	
2	00001-840-C-1060	CARDHOLDER TEST	05/12/2010	

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-840-C-1061

#	Account Number	Client Names	Open Date	Close Date
1	00001-840-C-1061	Williams Garold Robert	05/12/2010	
2	00001-840-C-1061	CARDHOLDER TEST	05/12/2010	

Fin. Inst.: Principal Client Type: Private Resident
GL Number: FLOC-BA-810

#	Account Number	Client Names	Open Date	Close Date
1	FLOC-BA-810	CARDHOLDER TEST	06/12/2010	
2	FLOC-BA-810	TEST CARDHOLDER	06/12/2010	

Report created on: 20/12/2010 18:05:46 by: User Name

Page 3 of 4

Opened Cardholder Accounts

Financial Institution: Principal From 01/12/2010 to 10/12/2010

Fin. Inst.: Principal Client Type: Private Resident
GL Number: FLOC-Issuing-810

#	Account Number	Client Names	Open Date	Close Date
1	FLOC-Issuing-810	CARDHOLDER TEST	07/12/2010	
2	FLOC-Issuing-810	TEST CARDHOLDER	08/12/2010	

Fin. Inst.: Principal Client Type: Private Resident
GL Number: FLVD-BA-810

#	Account Number	Client Names	Open Date	Close Date
1	FLVD-BA-810	CARDHOLDER TEST	07/12/2010	
2	FLVD-BA-810	TEST CARDHOLDER	08/12/2010	

Fin. Inst.: Principal Client Type: Private Resident
GL Number: FLVD-Issuing-810

#	Account Number	Client Names	Open Date	Close Date
1	FLVD-Issuing-810	CARDHOLDER TEST	07/12/2010	
2	FLVD-Issuing-810	TEST CARDHOLDER	08/12/2010	

Report created on: 20/12/2010 18:05:46 by: User Name

Page 4 of 4

Example of a Closed Cardholder Accounts Report (OLD)

Closed Cardholder Accounts	
Principal	
Date From:	01/03/2009
Date To:	10/03/2009
Financial Institution:	Principal
Report Created on:	28/03/2009 18:05:46
Printed by:	User Name
Number of Pages:	4

Closed Cardholder Accounts

Financial Institution: Principal From 01/03/2009 to 10/03/2009

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1032

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1032	Smith John Robert	02/02/2009	05/03/2009
2	00001-280-C-1032	CARDHOLDER TEST	02/02/2009	05/03/2009

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1033

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1033	Smith John Robert	02/02/2009	05/03/2009
2	00001-280-C-1033	CARDHOLDER TEST	02/02/2009	05/03/2009

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1034

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1034	Smith John Robert	02/02/2009	05/03/2009
2	00001-280-C-1034	CARDHOLDER TEST	02/02/2009	05/03/2009

Fin. Inst.: Principal Client Type: Private Resident
GL Number: 00001-280-C-1036

#	Account Number	Client Names	Open Date	Close Date
1	00001-280-C-1036	Smith John Robert	02/02/2009	05/03/2009
2	00001-280-C-1036	CARDHOLDER TEST	02/02/2009	05/03/2009

Report created on: 28/03/2009 18:05:46 by: User Name

Page 2 of 4

Closed Cardholder Accounts

Financial Institution: Principal

From 01/03/2009 to 10/03/2009

Fin. Inst.: Principal

Client Type: Private Resident

GL Number: 00001-840-C-1060

#	Account Number	Client Names	Open Date	Close Date
1	00001-840-C-1060	Williams Garold Robert	05/02/2009	08/03/2009
2	00001-840-C-1060	CARDHOLDER TEST	05/02/2009	08/03/2009

Fin. Inst.: Principal

Client Type: Private Resident

GL Number: 00001-840-C-1061

#	Account Number	Client Names	Open Date	Close Date
1	00001-840-C-1061	Williams Garold Robert	05/02/2009	08/03/2009
2	00001-840-C-1061	CARDHOLDER TEST	05/02/2009	08/03/2009

Fin. Inst.: Principal

Client Type: Private Resident

GL Number: FLOC-BA-810

#	Account Number	Client Names	Open Date	Close Date
1	FLOC-BA-810	CARDHOLDER TEST	06/02/2009	10/03/2009
2	FLOC-BA-810	TEST CARDHOLDER	06/02/2009	10/03/2009

Report created on: 28/03/2009 18:05:46 by: User Name

Page 3 of 4

Closed Cardholder Accounts

Financial Institution: Principal

From 01/03/2009 to 10/03/2009

Fin. Inst.: Principal

Client Type: Private Resident

GL Number: FLOC-Issuing-810

#	Account Number	Client Names	Open Date	Close Date
1	FLOC-Issuing-810	CARDHOLDER TEST	07/02/2009	10/03/2009
2	FLOC-Issuing-810	TEST CARDHOLDER	08/02/2009	10/03/2009

Fin. Inst.: Principal

Client Type: Private Resident

GL Number: FLVD-BA-810

#	Account Number	Client Names	Open Date	Close Date
1	FLVD-BA-810	CARDHOLDER TEST	07/02/2009	10/03/2009
2	FLVD-BA-810	TEST CARDHOLDER	08/02/2009	10/03/2009

Fin. Inst.: Principal

Client Type: Private Resident

GL Number: FLVD-Issuing-810

#	Account Number	Client Names	Open Date	Close Date
1	FLVD-Issuing-810	CARDHOLDER TEST	07/02/2009	10/03/2009
2	FLVD-Issuing-810	TEST CARDHOLDER	08/02/2009	10/03/2009

Report created on: 28/03/2009 18:05:46 by: User Name

Page 4 of