

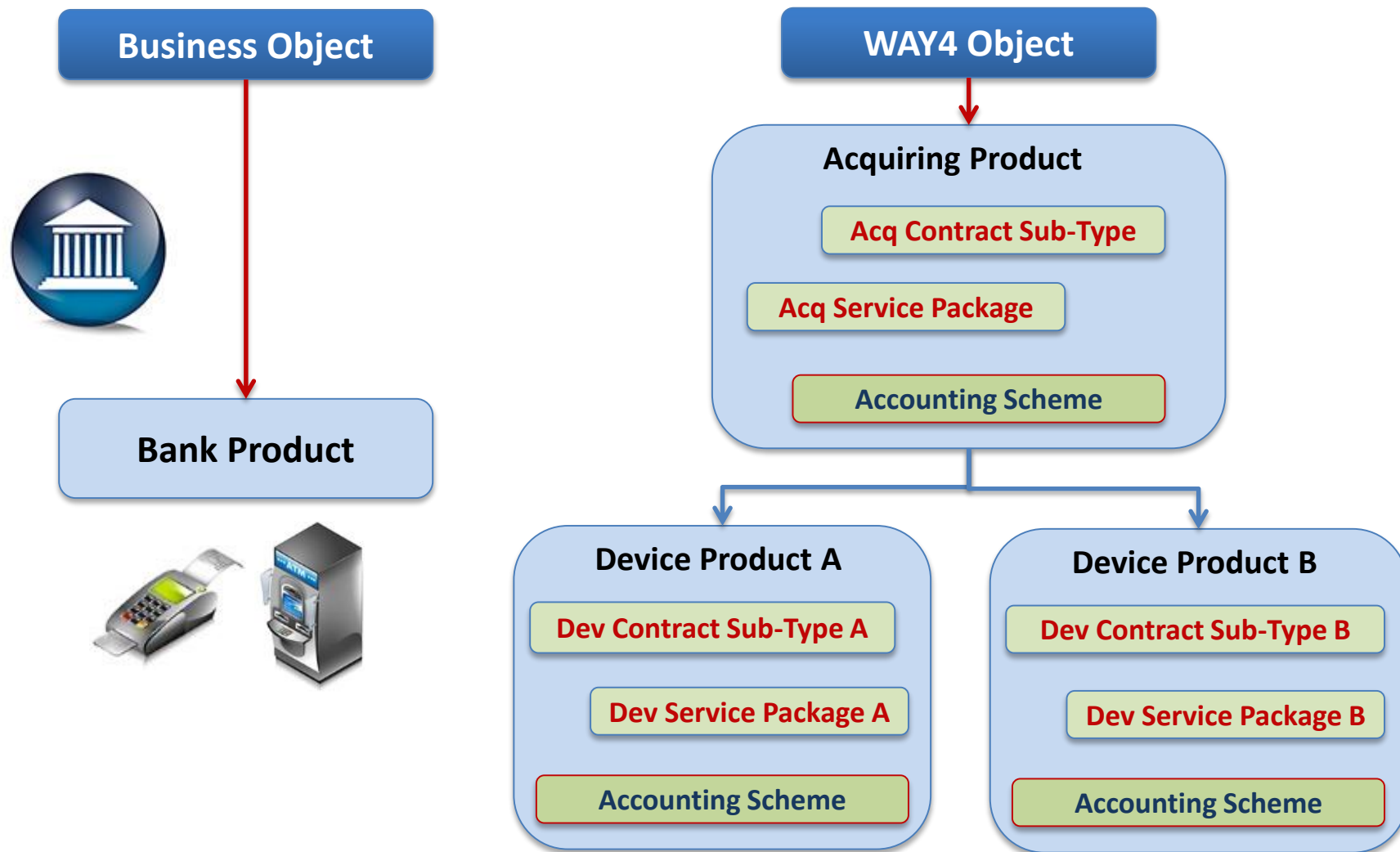
The logo consists of a central circular emblem divided into four colored segments: red, blue, green, and yellow. From the top of this circle, a thin, elongated purple petal-like shape extends upwards. From the bottom, a thin, elongated teal petal-like shape extends downwards. The entire logo is centered on a black background, which is also the background for the text.

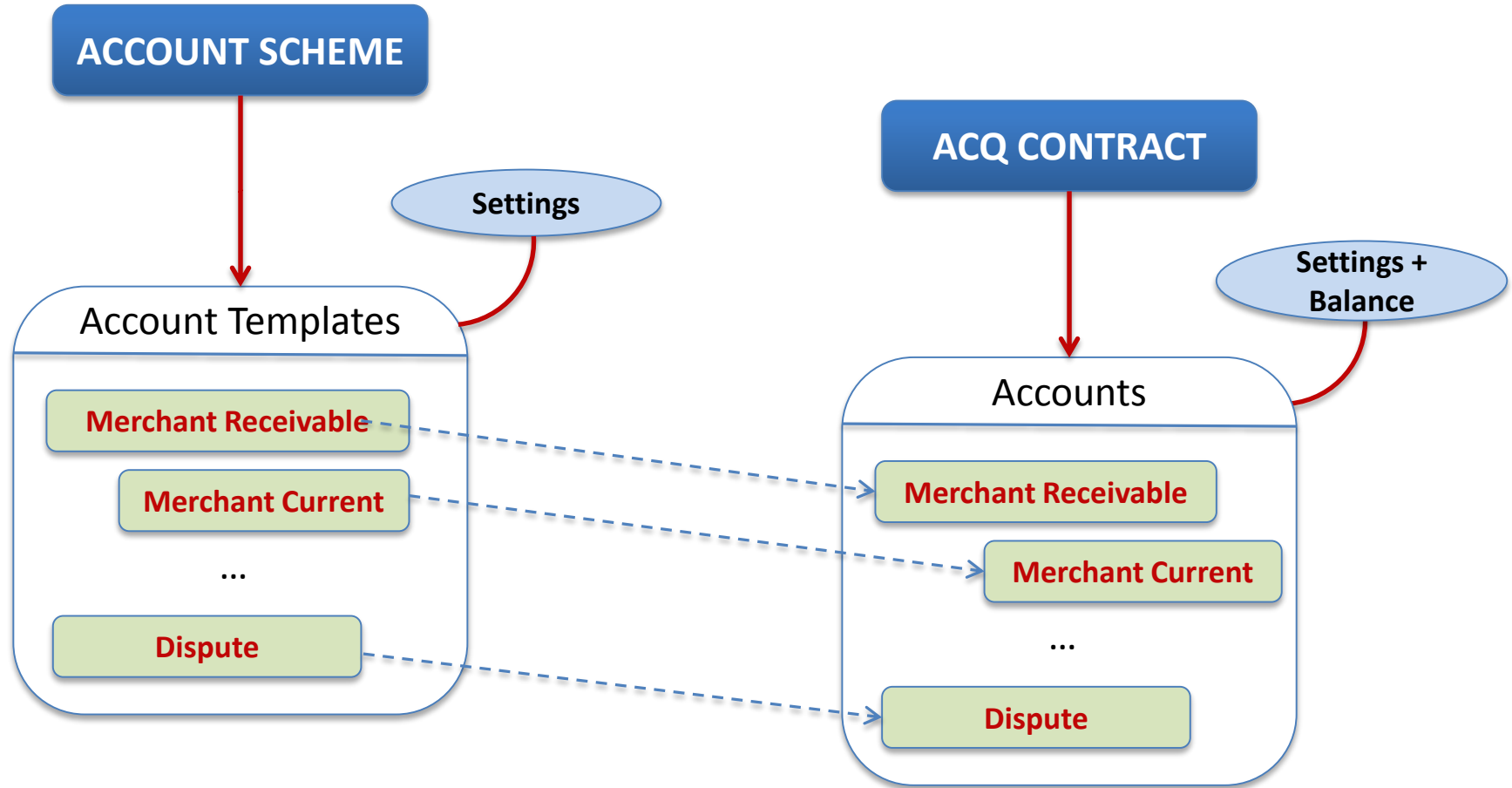
openway**academy**

# Accounting scheme in WAY4

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# Main Concept

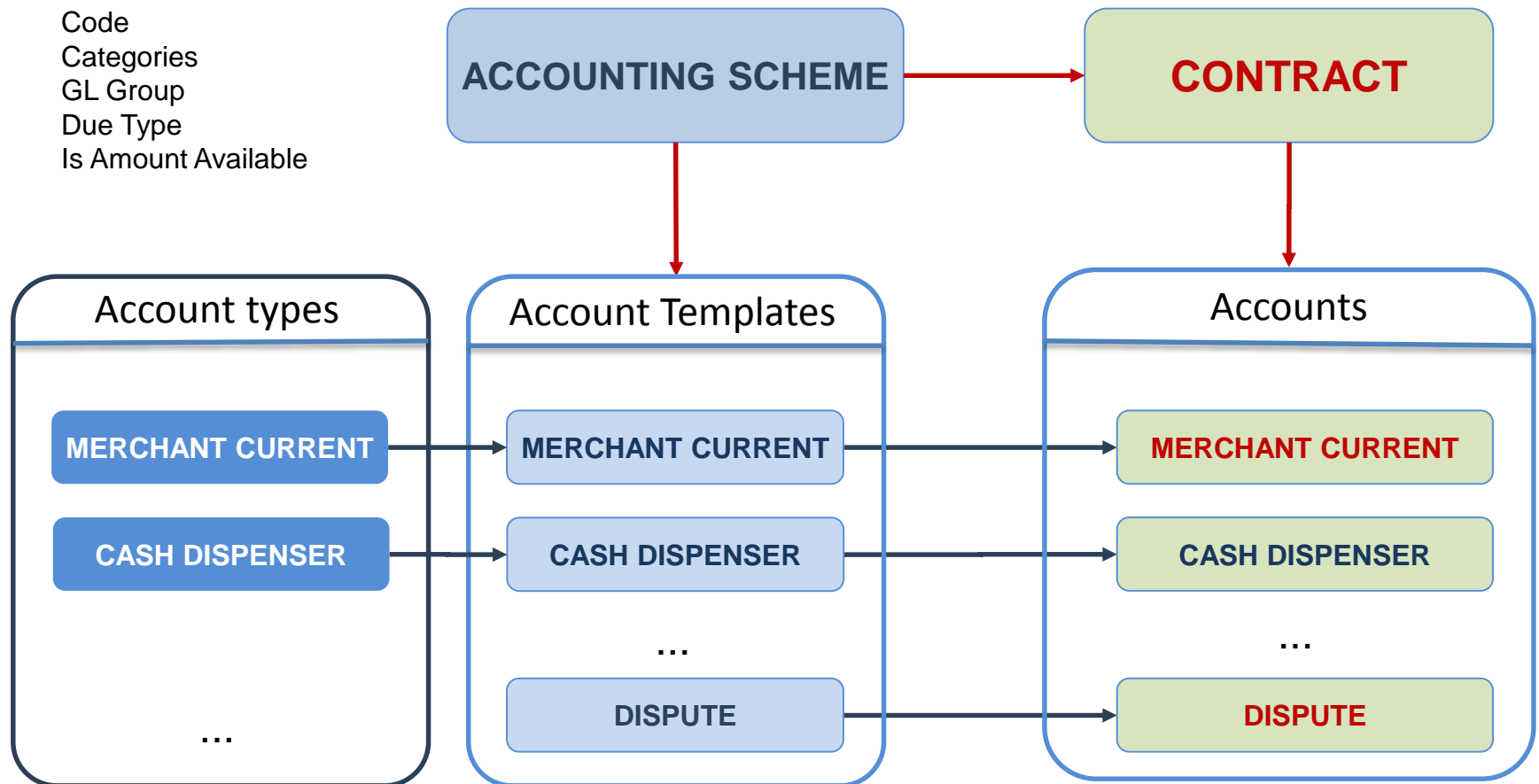




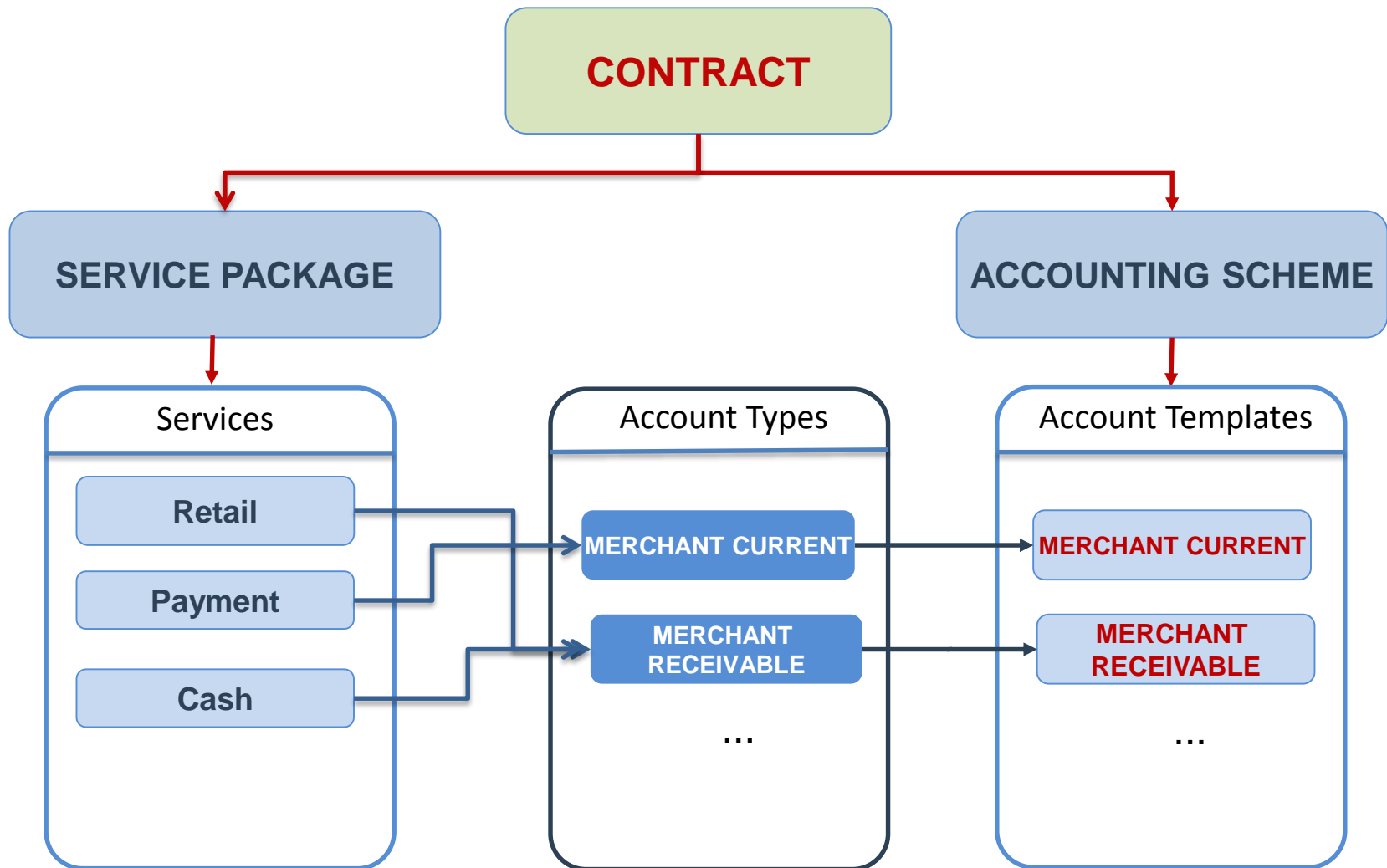
OpenWay\Full\Configuration Setup\Accounting Setup\Account Types

Properties:

Name  
Code  
Categories  
GL Group  
Due Type  
Is Amount Available



Connection between Service Pack and Accounting Scheme

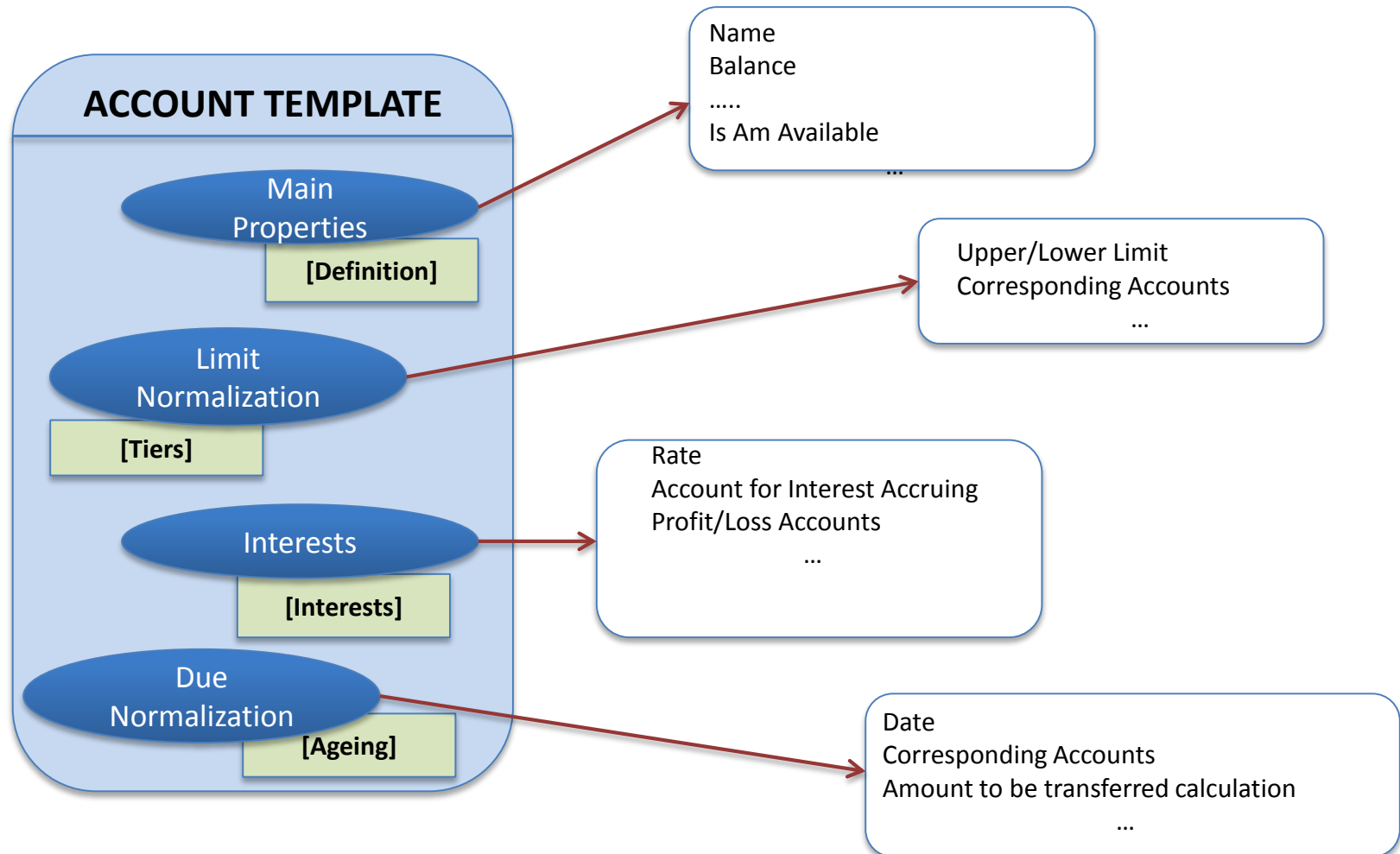


# Configuration



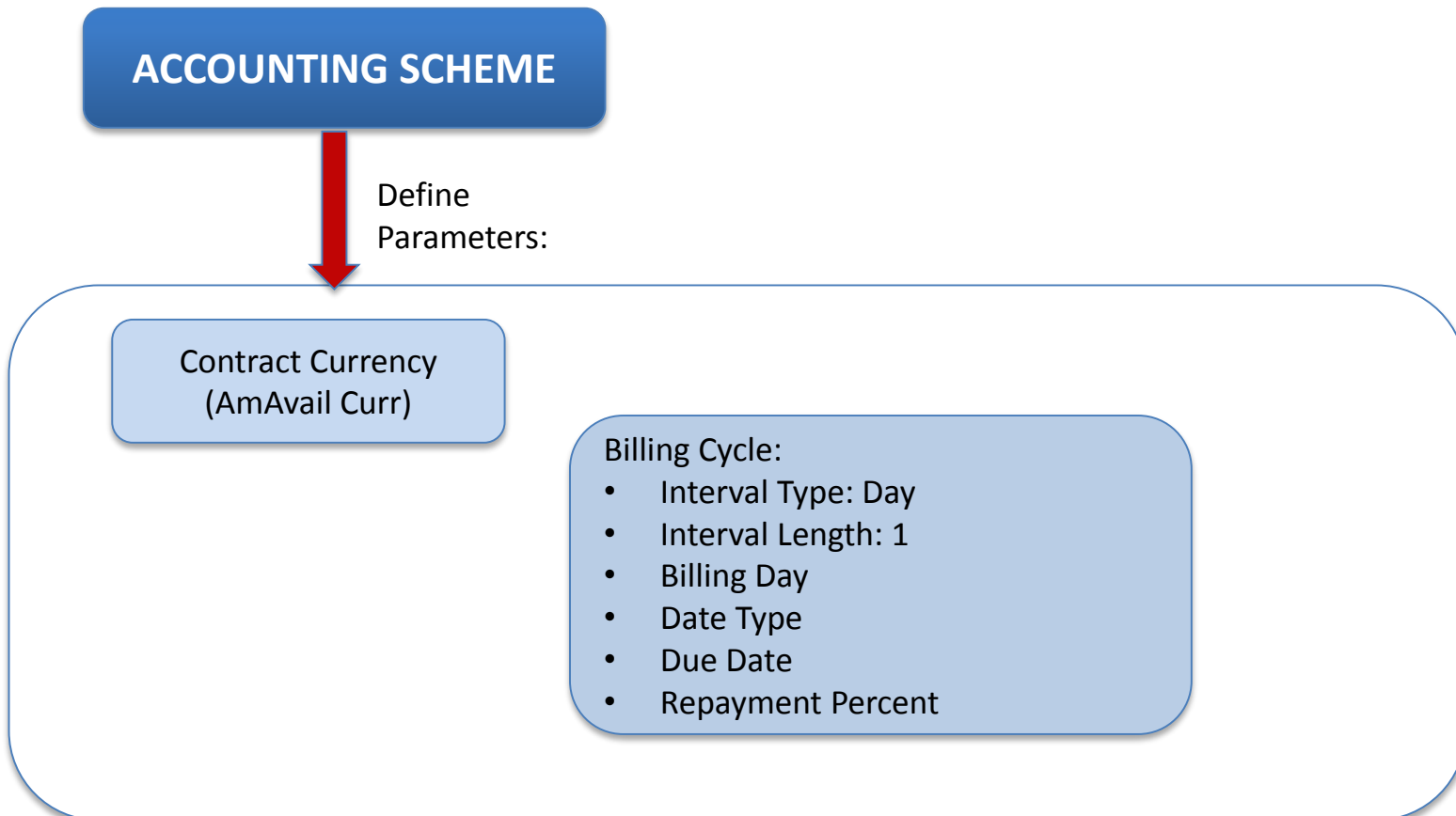
# Accounting Scheme Properties

OpenWay\Full\Configuration Setup\Products\Acquiring Products\Acquiring Account Schemes



# Accounting Scheme Properties – Main Parameters

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
\\Detail



# Accounting Scheme Properties – Main Parameters

Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes \Details

Acquiring Account Schemes

<< < > >> 3 of 5

Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
105-Default ATM Scheme	VND	Day	1			MA	Ready
105-Default Cash Scheme	VND	Day	1			MC	Ready
➔ 105-Default Retail Scheme	VND	Day	1			MR	Ready
105-PG Bank ATM	VND	Day	1			MA	Ready

Ins Del Query Approve Definition Messages Interests Ageing Tiers Events Details

Details for 105-Default: Retail Scheme

b x

General

Name

105-Default Retail Scheme

Code

MR

Used For

Product

Parent Scheme

Currency

VND

FX Type

Interest Contract

Beh Group

Init Beh Type

Tariff Domain

Billing Rules

Interval Type

Day

Interval Length

1

Date Type

Billing Day

0

Due Date

0

Grace Period

0

Min Repaym

0.00

Min Rq Repaym

0.00

Repayment Pcnt

0.00

Billing Tariff

Statement Tariff

Group

Online Norm

Special Norm

Cr Lim Posting

Special Parms

SPLIT\_MONTHLY;

Version N

<ASV090803152020><SOV090803152020>

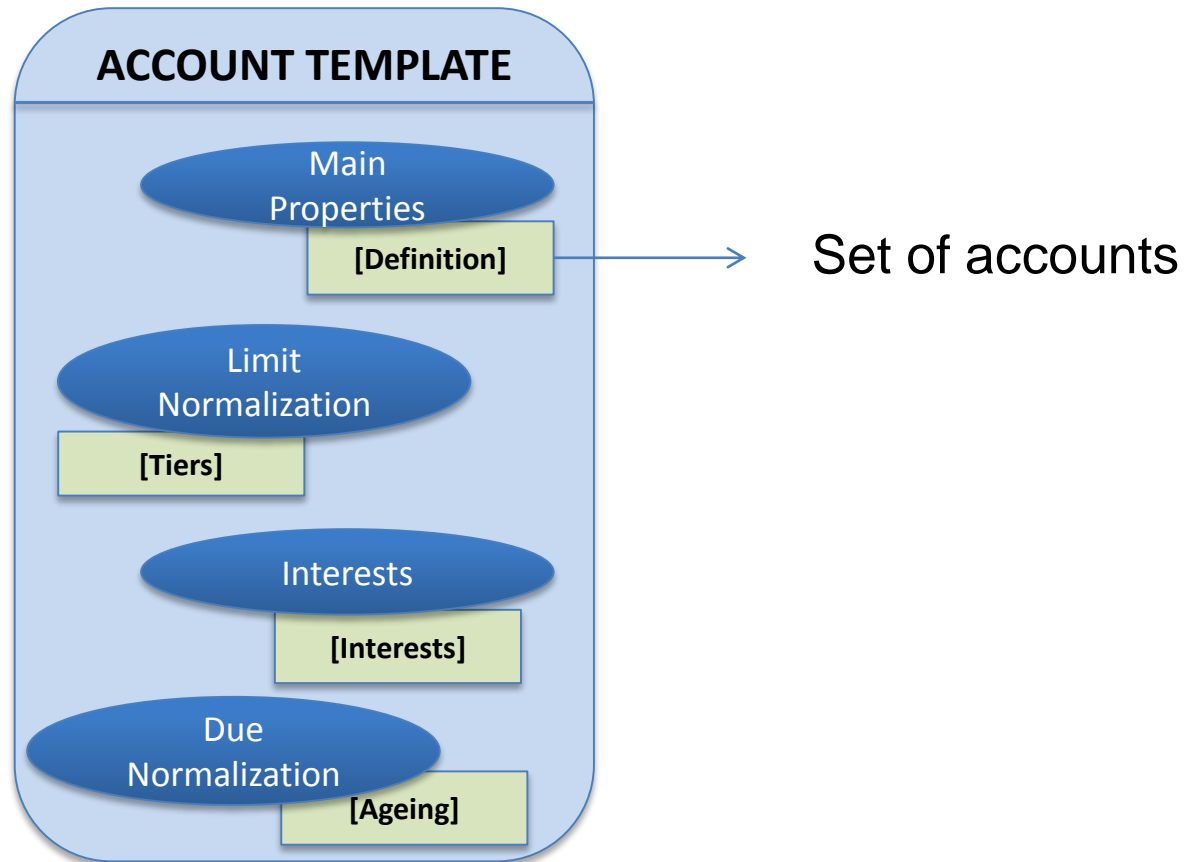
Is Ready

Ready

Actions ... Group Msg Tagged Data Included

# Accounting Scheme Properties – Definition

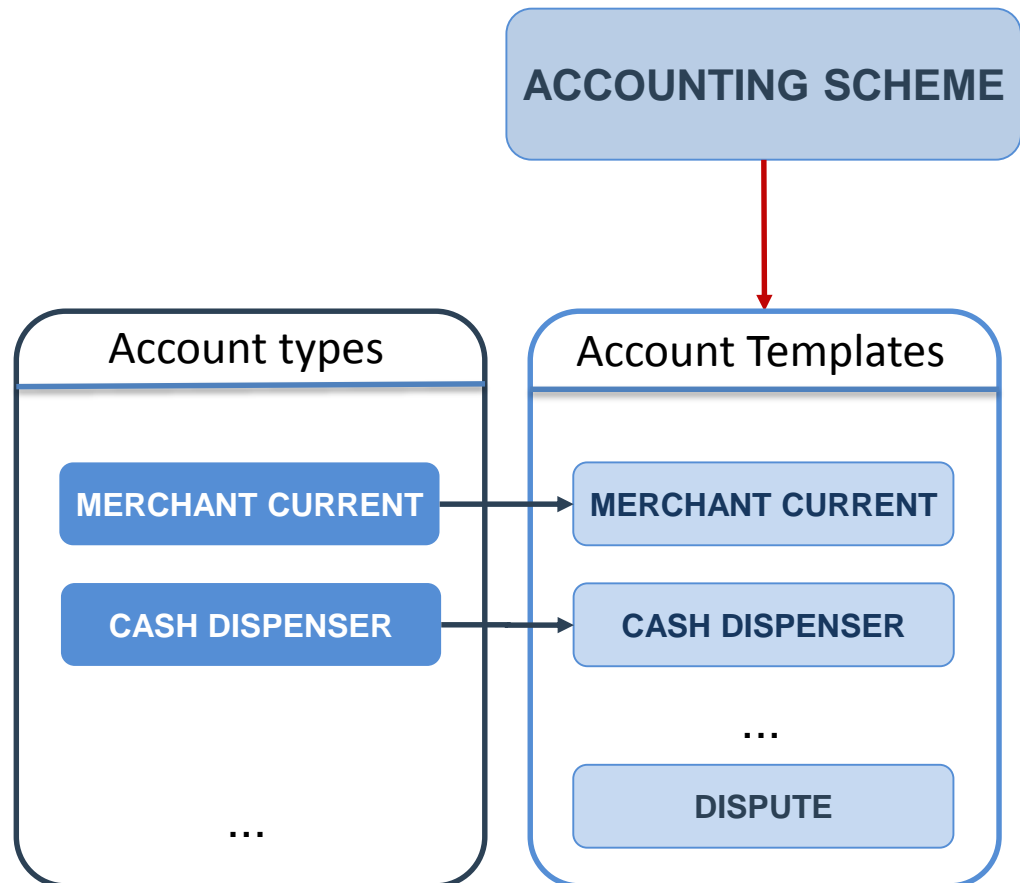
Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes  
\\Definition



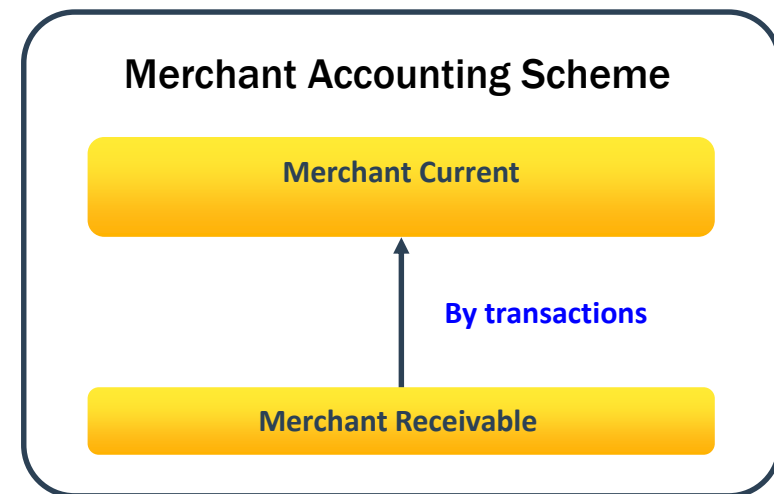
Define the set of Account Type

Parameters:

- Name
- GL Number
- Balance Type
- Payment Priorities
- Currency



- Merchant Accounting Scheme includes:
  - Merchant Receivable
  - Merchant Current
  - Dispute
- For ATM scheme, add 2 more accounts
  - Cash Dispenser
  - ATM Cassettes



# Accounting Scheme Properties – Definition (POS Scheme)

OpenWay\Full\Configuration Setup\Products\Acquiring Products\Acquiring Account Schemes → Definition

Acquiring Account Schemes								<< < > >>		3 of 5		X	
	Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready					
	105-Default ATM Scheme	VND	Day	1			MA	Ready					
	105-Default Cash Scheme	VND	Day	1			MC	Ready					
→	105-Default Retail Scheme	VND	Day	1			MR	Ready					

Ins	Del	Query	Approve	Definition	Messages	Interests	Ageing	Tiers	Events	Details
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Definition for 105-Default Retail Scheme												<< < > >>		1 of 6		b X	
	Curr	Account Type	Account Name	GL Number	Aggregate GL For	Priority	Is Ready	Balance Type	Extra Bal Type List	Template Details	Reference Only	From Acc Sc					
→	VND	Dispute	Dispute Local	MR-DISP-704			0 Ready										
	USD	Dispute	Dispute USD	001M-RETAIL-DISP-840			0 Ready										
	VND	Merchant Current	Merchant Current	MR-CURRENT-704			0 Ready										
	USD	Merchant Current	Merchant Current USD	001M-RETAIL-CURRENT-8			0 Ready										
	VND	Merchant Debit Receivable	Merchant Receivable	MR-REC-704			0 Ready										
	USD	Merchant Debit Receivable	Merchant Receivable USD	001M-RETAIL-REC-840			0 Ready										

Ins	Del	Query	History	Full Info	Account Type	SO Full	SO Due	SO Evnt Base	SO Interest	SO Norm
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# Accounting Scheme Properties – Definition (ATM scheme)

OpenWay\Full\Configuration Setup\Products\Acquiring Products\Acquiring Account Schemes → Definition

Acquiring Account Schemes
1 of 5

	Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready
→	105-Default ATM Scheme	VND	Day	1			MA	Ready
	105-Default Cash Scheme	VND	Day	1			MC	Ready
	105-Default Retail Scheme	VND	Day	1			MR	Ready

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Events
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Definition for 105-Default ATM Scheme
1 of 10
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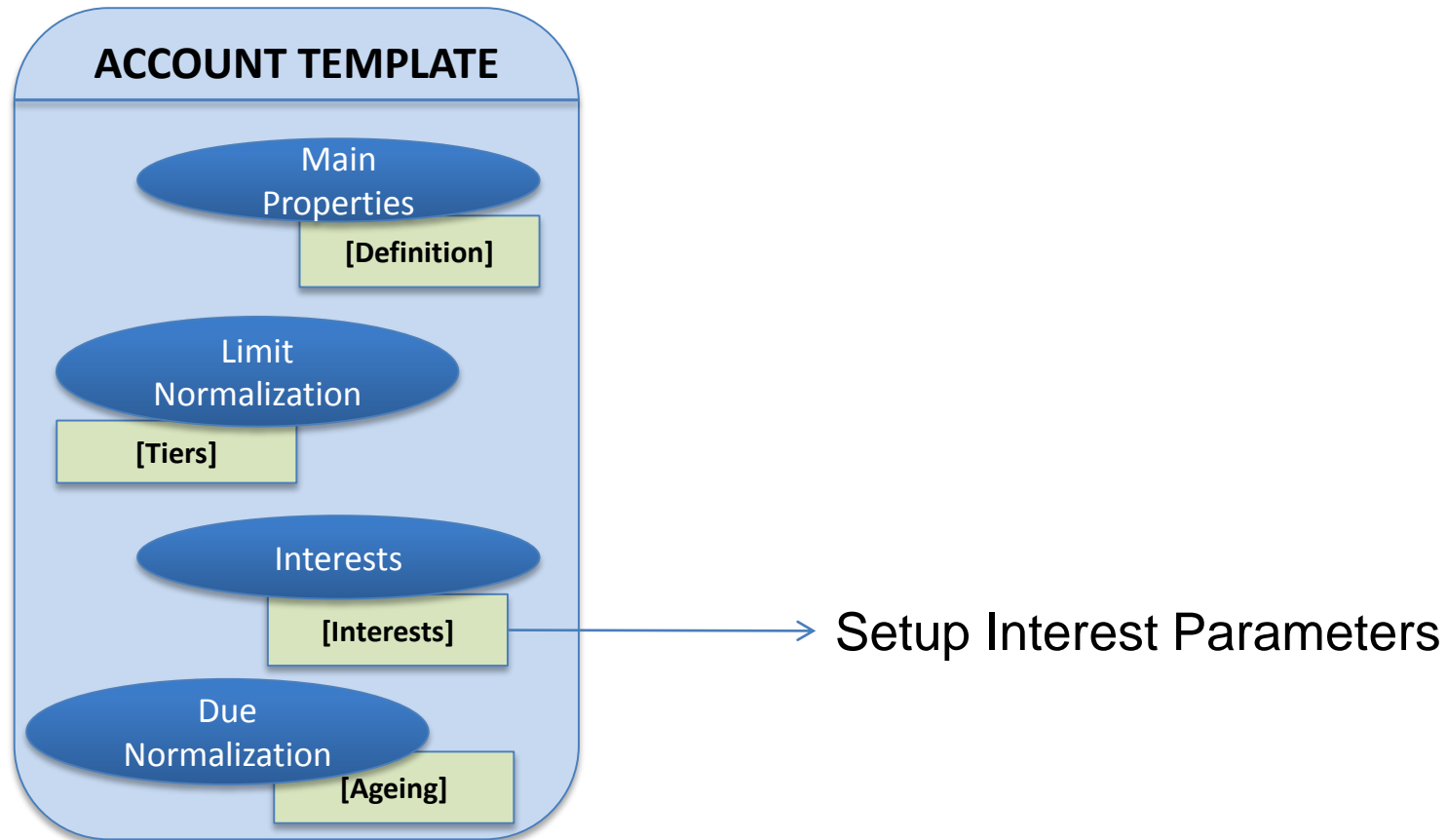
	Curr	Account Type	Account Name	GL Number	Aggregate GL For	Priority	Is Ready	Balance Type	Extra Bal Type List	Template Details	Reference Only	From Acc Sc
→	USD	ATM Cassette	ATM Cassette	ATM-CASS-840			0 Ready					
	VND	ATM Cassette	ATM Cassette	MA-ATM-CASS-704			0 Ready					
	USD	Cash Dispenser	Cash Dispenser USD	-CASH-DISP-840			0 Ready					
	VND	Cash Dispenser	Cash Dispenser Local	MA-CASH-DISP-704			0 Ready					
	VND	Dispute	Dispute Local	MA-DISP-704			0 Ready					
	USD	Dispute	Dispute USD	-DISP-840			0 Ready					
	USD	Merchant Current	Merchant Current USD	-CURRENT-840			0 Ready					
	VND	Merchant Current	Merchant Current Local	MA-CURRENT-704			0 Ready					
	VND	Merchant Debit Receivable	Merchant Receivable Local	MA-REC-704			0 Ready					
	USD	Merchant Debit Receivable	Merchant Receivable USD	-REC-840			0 Ready					

Ins
Del
Query
History
Full Info
Account Type
SO Full
SO Due
SO Evt Base
SO Interest
SO Norm



# Accounting Scheme Properties – Interest

OpenWay\Full\Configuration Setup\Products\Acquiring Products\Acquiring Account Schemes → Interest



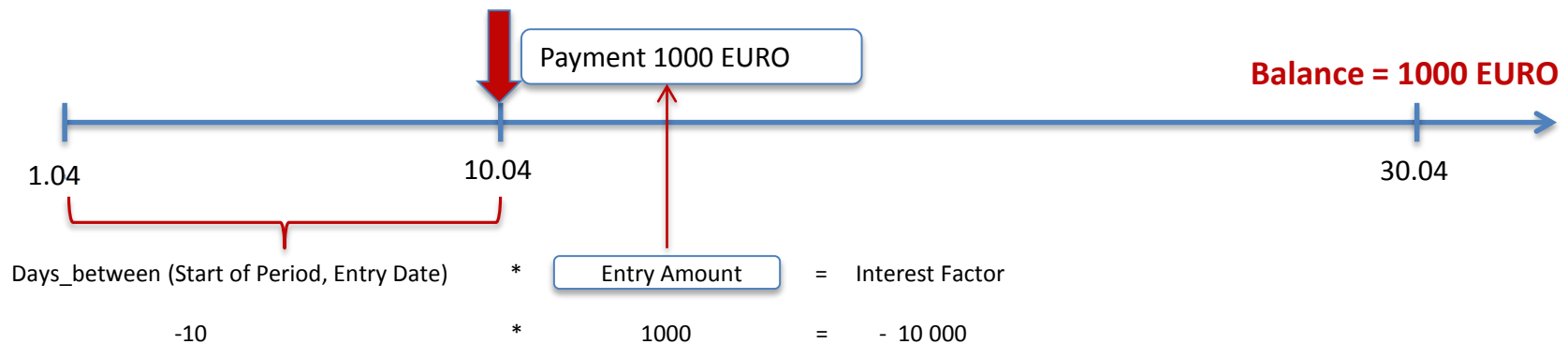
# Accounting Scheme Properties – Interest

## INTEREST CALCULATION FORMULA IN WAY4

$$\text{Interest Rate}_{\text{annual}} = 7\%$$

$$\text{Days}_{\text{in year}} = 365$$

$$\text{Interest Rate}_{\text{Daily}} = \frac{\text{Interest Rate}_{\text{annual}}}{\text{Days}_{\text{in year}}} = \frac{7\%}{365} = 0.000192$$

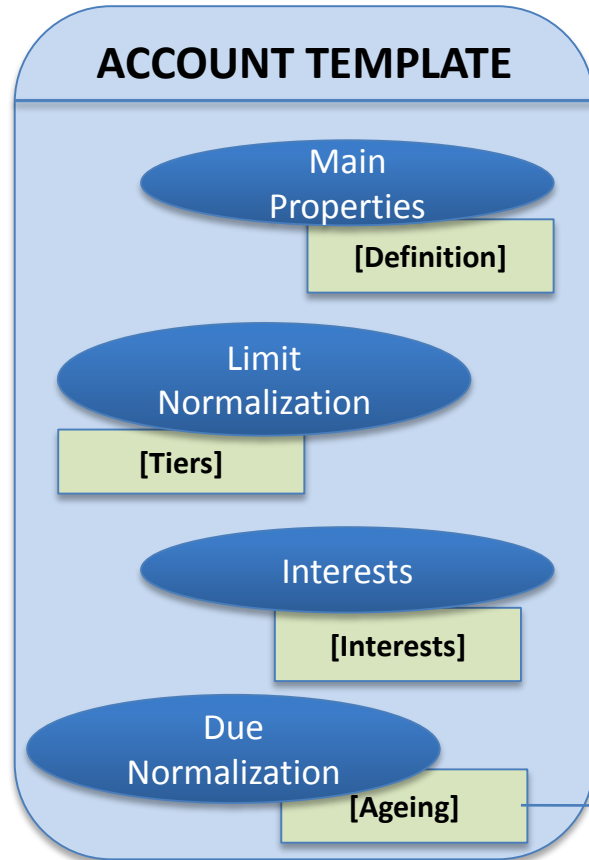


$$\text{Interest Amount} = \left( \text{Balance}_{\text{End of BC}} * \text{Days}_{\text{in BC}} + \sum \text{Interest Factor} \right) * \text{Interest Rate}_{\text{Daily}}$$

$$\text{Interest Amount} = (1000 * 30 - 10\,000) * 0.000192 = 3,84 \text{ EURO}$$

# Accounting Scheme Properties – Ageing

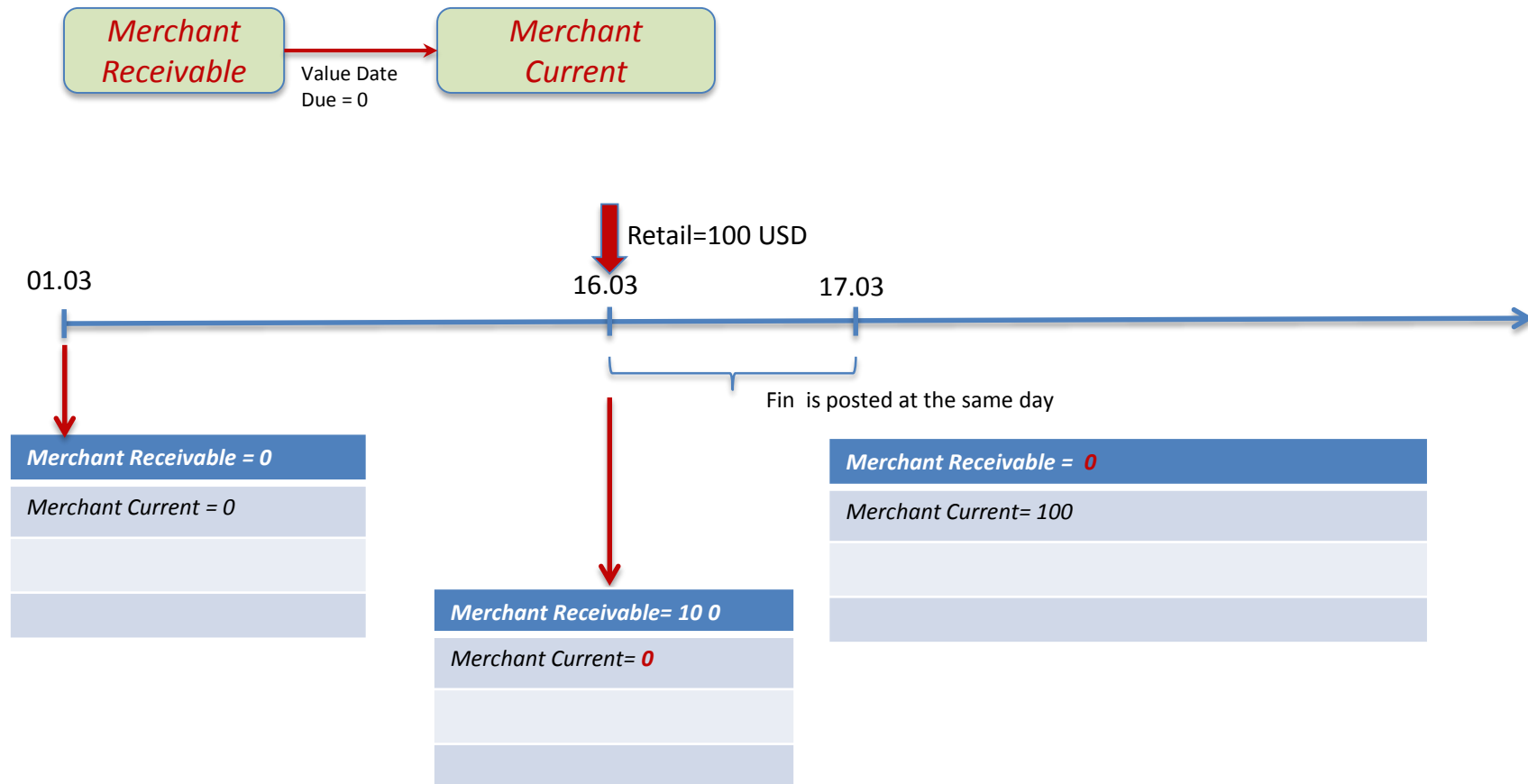
OpenWay\Full\Configuration Setup\Products\Acquiring Products\Acquiring Account Schemes → Ageing



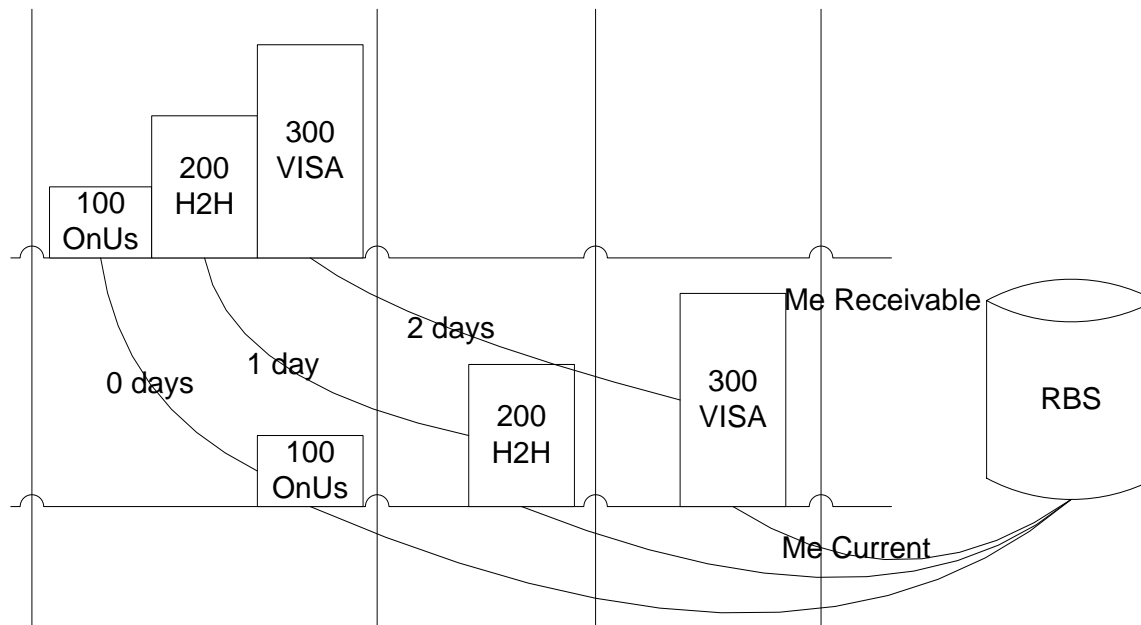
Ageing is moving balance between accounts based on due date

# Accounting Scheme Properties – Ageing

## DUE NORMALIZATION BETWEEN ACCOUNTS



# Merchant Reimbursement



**Daily Standing Orders:**  
On the Merchant Current account  
Might be Template or Personal

# Accounting Scheme Properties – Ageing

OpenWay\Full\Configuration Setup\Products\Acquiring Products\Acquiring Account Schemes → Ageing

Acquiring Account Schemes								<< < > >>		1 of 5	
	Scheme Name	Currency	Interval	Length	Interest Contract	Parent Scheme	Code	Is Ready			
→	105-Default ATM Scheme	VND	Day	1			MA	Ready			
	105-Default Cash Scheme	VND	Day	1			MC	Ready			
	105-Default Retail Scheme	VND	Day	1			MR	Ready			

Ins	Del	Query	Approve	Definition	Messages	Interests	Ageing	Tiers	Events	Details
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Definition for 105-Default ATM Scheme											<< < > >>		1 of 10		b	x
	Curr	Account Type	Account Name	GL Number	Aggregate GL For	Priority	Is Ready	Balance Type	Extra Bal Type List	Template Details	Reference Only	From Acc Sc				

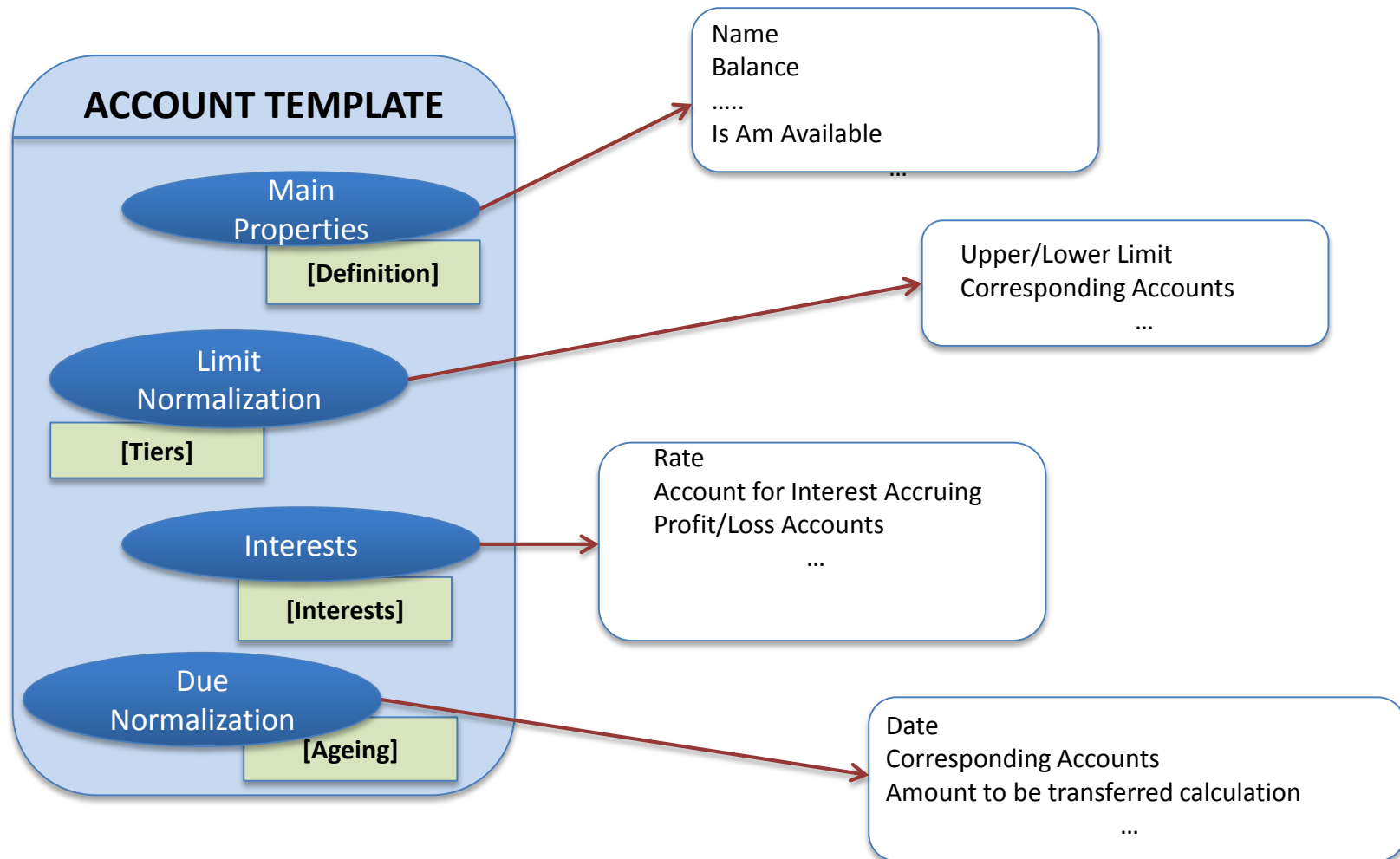
  

Ageing for 105-Default ATM Scheme												<< < > >>		2 of 10		b	x
	Curr	Account Name	Int Rate	Due Type	Period	Due Template	Repaym %	Min Repaym	Min Rq Repaym	Is Ready	Ageing Tariff	Open/Close Event Type	Priority				
	USD	Dispute USD	0.00	None	0		0.00	0.00	0.00	Ready			0				
→	VND	Merchant Receivable Local	0.00	Value Date Due	0	Merchant Current Local	0.00	0.00	0.00	Ready			0				
	USD	Merchant Receivable USD	0.00	Value Date Due	0	Merchant Current USD	0.00	0.00	0.00	Ready			0				
	VND	Merchant Current Local	0.00	None	0		0.00	0.00	0.00	Ready			0				
	USD	Merchant Current USD	0.00	None	0		0.00	0.00	0.00	Ready			0				
	VND	Cash Dispenser Local	0.00	None	0		0.00	0.00	0.00	Ready			0				
	USD	Cash Dispenser USD	0.00	None	0		0.00	0.00	0.00	Ready			0				
	VND	ATM Cassette	0.00	None	0		0.00	0.00	0.00	Ready			0				
	USD	ATM Cassette	0.00	None	0		0.00	0.00	0.00	Ready			0				
	VND	Dispute Local	0.00	None	0		0.00	0.00	0.00	Ready			0				

Ins	Del	Query	History	Full Info
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Full → Configuration Setup → Products → Issuing Private Products → Private Issuing Account Schemes



Thanks you for your attention

Do you have any question?

