

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 shape extends upwards. From the bottom of the circle, four leaf-like shapes extend outwards in the colors of the segments: red, blue, green, and yellow. The entire logo is centered on a black background, which is also the background for the text.

openway**academy**

WAY4 Acquiring

Main Concept



POS Terminals

- **ISO 8583**
- **HYPERCOM (terminal and terminal networks)**
- **APACS**
- **VISAII**



ATMs

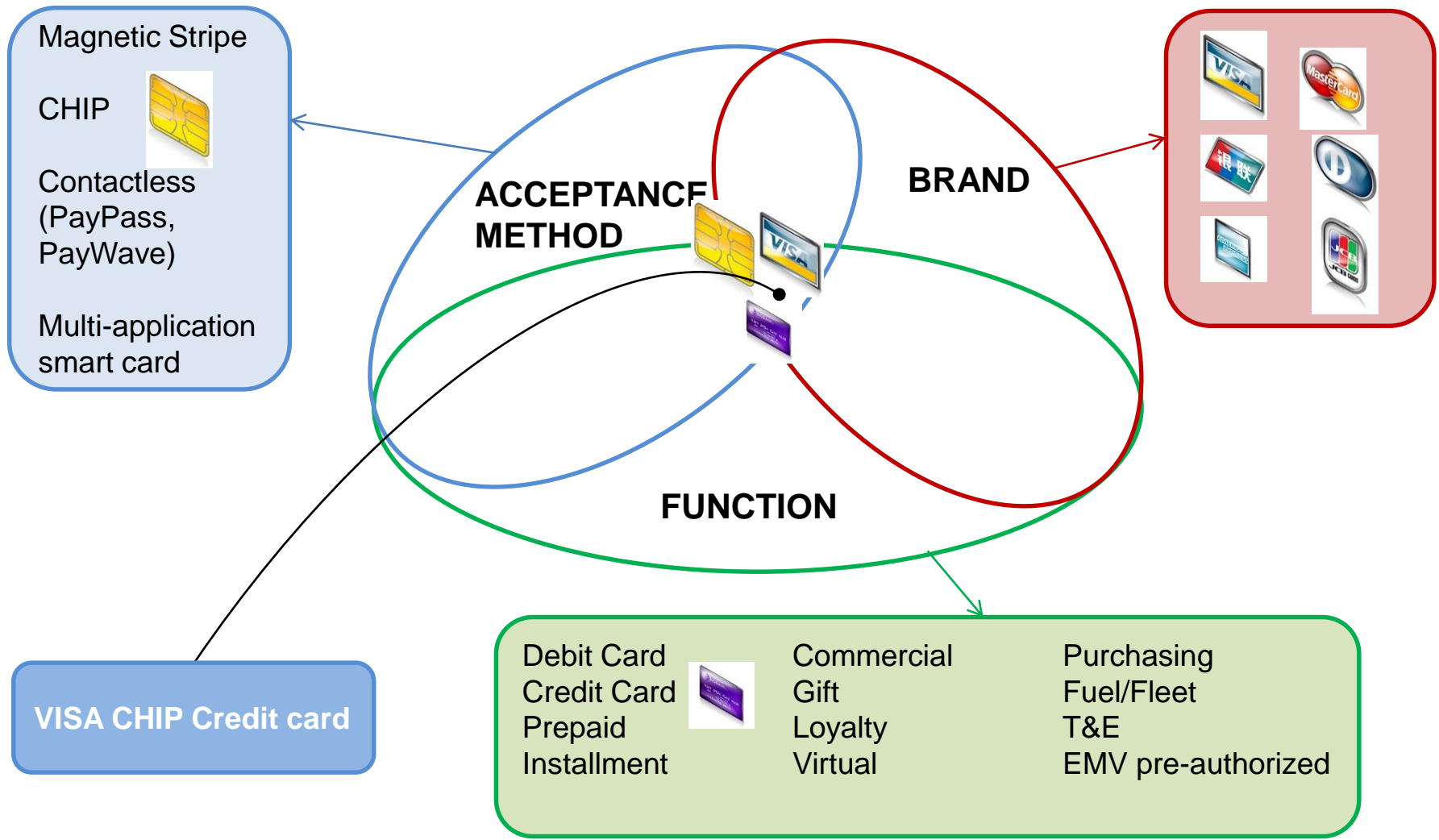
DDC

- Diebold 912 (DDC)
- Enhanced Diebold 912
- Wincor ProCash/DDC

NDC

- NDC/NDC+
- APTRA Advance NDC
- Wincor ProCash/NDC

Card Types



POS Operations

Main Operations

Retail
Cash Dispense
Unique
Pre-authorized payments (sales completion)
Balance Inquire
MiniStatement
Refund (without merchant's service card)
Credit (with merchant's service card)
Bill Payment
Utility payments
Cancellations (Partial/Complete/The latest operation)

Administrative

- **Dynamic Key Change**
- **Reconciliation**

Additional Operations

- **Person to Person**
- **Retail with Cashback**
- **Cash to Card**
 - *On-Us*
 - *VISA Money Transfer*
 - *MasterCard MoneySend*
- **Cardless Cash Dispense**
- **PIN Change**
 - *Online PIN*
 - *EMV Offline PIN*
- **PIN set (PIN Enrollment)**
 - *Online PIN*
 - *EMV Offline PIN*
- **Purchase with DCC**
- **Loyalty**

ATM Operations

Main Operations

Cash Dispense
Balance Inquire
MiniStatement
PIN Change
Online PIN
EMV Offline PIN

Administrative

- **Balance ATM (End Of Day)**
- **Replenishment**
- **Collection**
- **ATM Service**

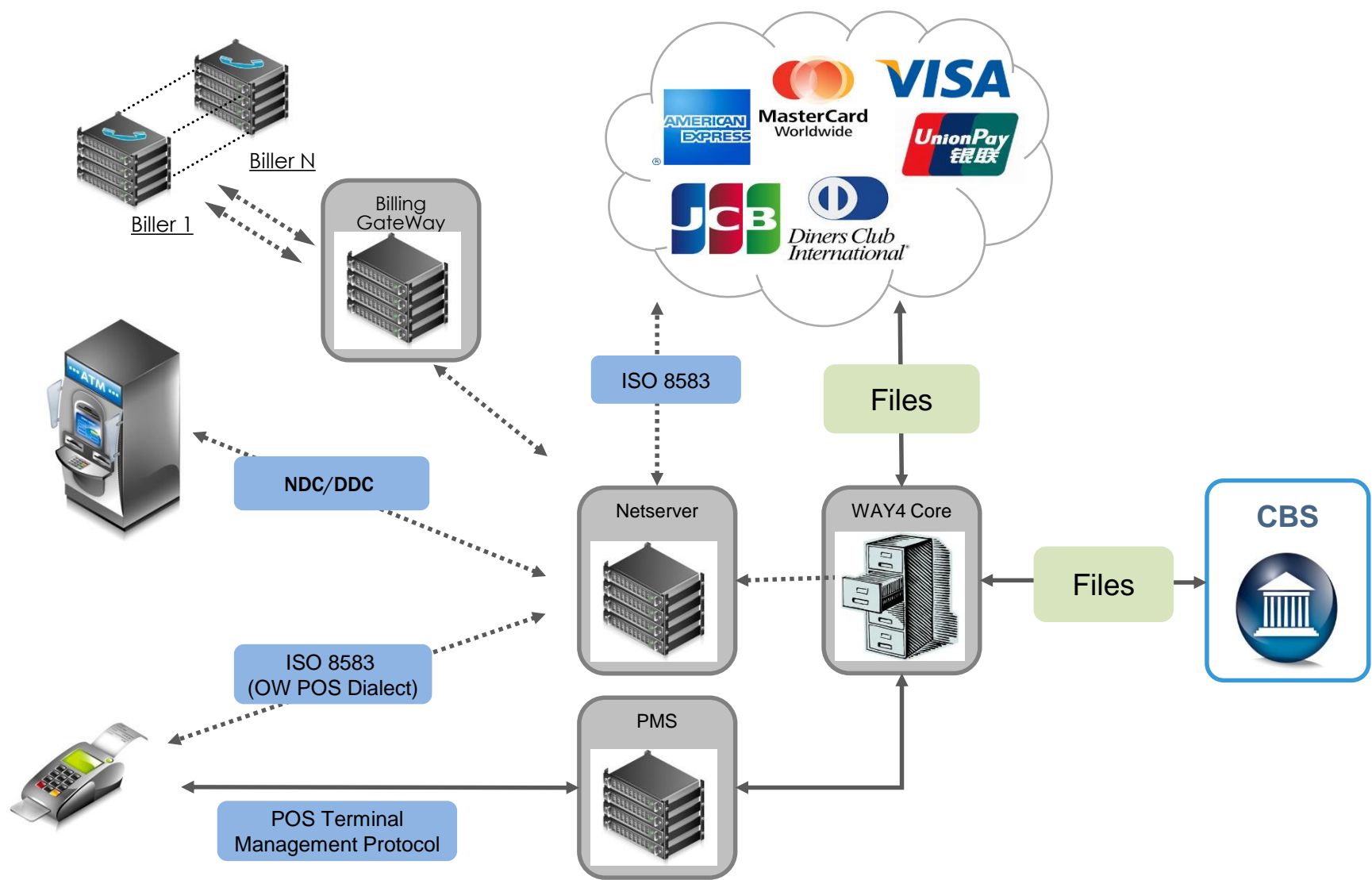
ADM Bill Payments

- **Bill Payments**
- **Mobile Top-Up**
- **Pay By Cash**
- **Pay By Cash with Change**

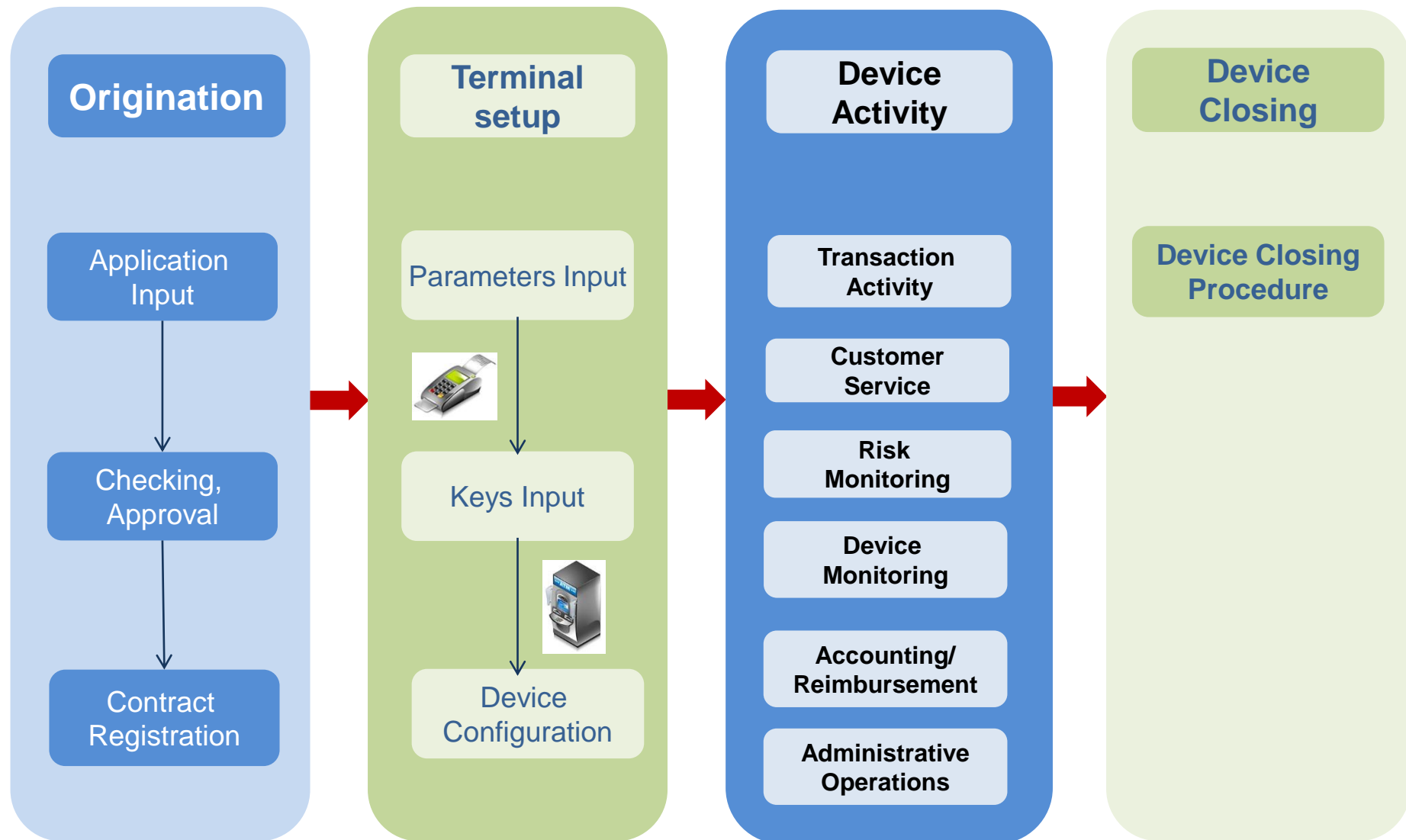
Additional Operations

- **Funds Transfer**
 - *On-Us only*
- **Deposit**
- **Note Acceptance**
 - *On-Us*
 - *Cash to any VISA*
 - *MasterCard MoneySend*
 - *CUP MoneyExpress Service*
- **Currency Exchange**
 - *Currency Exchange*
 - *Currency Change*
- **Person to Person**
- **Personal Menu**
- **Voucher Code generation**
- **Cardless Cash Dispense**
- **Cheque Acceptance**
- **Card Service Request**
 - *One-Time Passwords List generation*
 - *Web Bank User and Password generation*
 - *MIDlet Enrollment: Serial Number and keys generation*
 - *3-D Secure Enrollment: Password generation for 3-D Secure program*
- **Card Control Request**
 - *Activation SMS-Banking*
 - *Deactivation SMS-Banking*
 - *Cheque Book Request*
 - *Statement Request*
 - *Close Deposit*
 - *PIN Unblock*
 - *Activate Supplementary Card (Unlock plastic)*
 - *Block Supplementary Card*
 - *Unblock Supplementary Card*
 - *Pickup Lost*
 - *Stolen Supplementary Card*
 - *Set Supplementary Card Usages*

Infrastructure

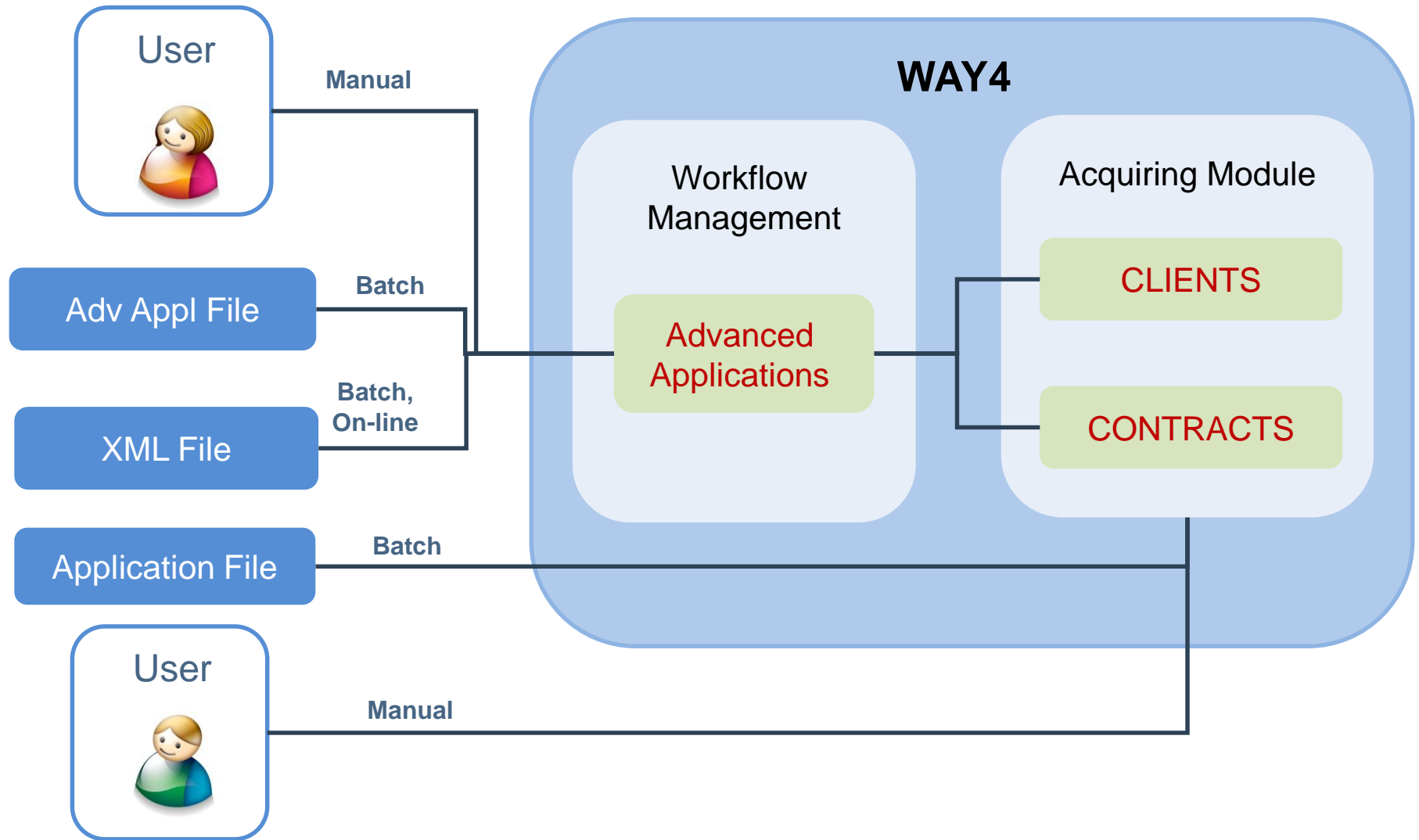


Acquiring Contract Lifecycle



Clients and Contracts in WAY4

Client and Contract Registration



Acquiring Objects



Merchant



Device



Client

Acquiring Contract

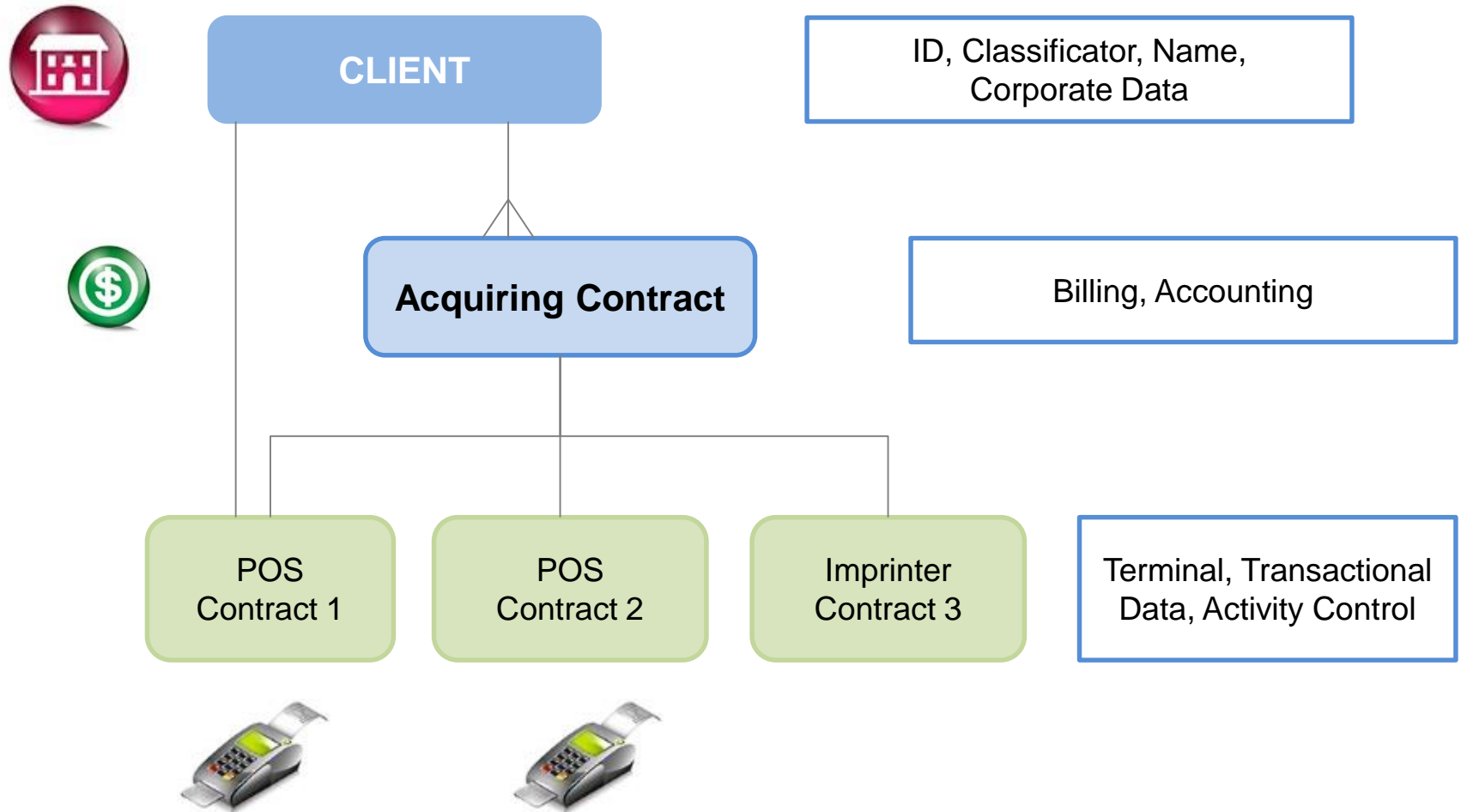
Acquiring Product

Device Contract

Device Product

Terminal

Contract Hierarchy – 2 tier



Contract Hierarchy – 3 tier



Client ABC



Merchant Chain
Acquiring Contract

Main/Sub

West Merchant
Acquiring Contract

East Merchant
Acquiring Contract

Main/Sub

Main/Sub

POS
Contract 1

POS
Contract 2

POS
Contract 3



ID, Classifier, Name,
Corporate Data

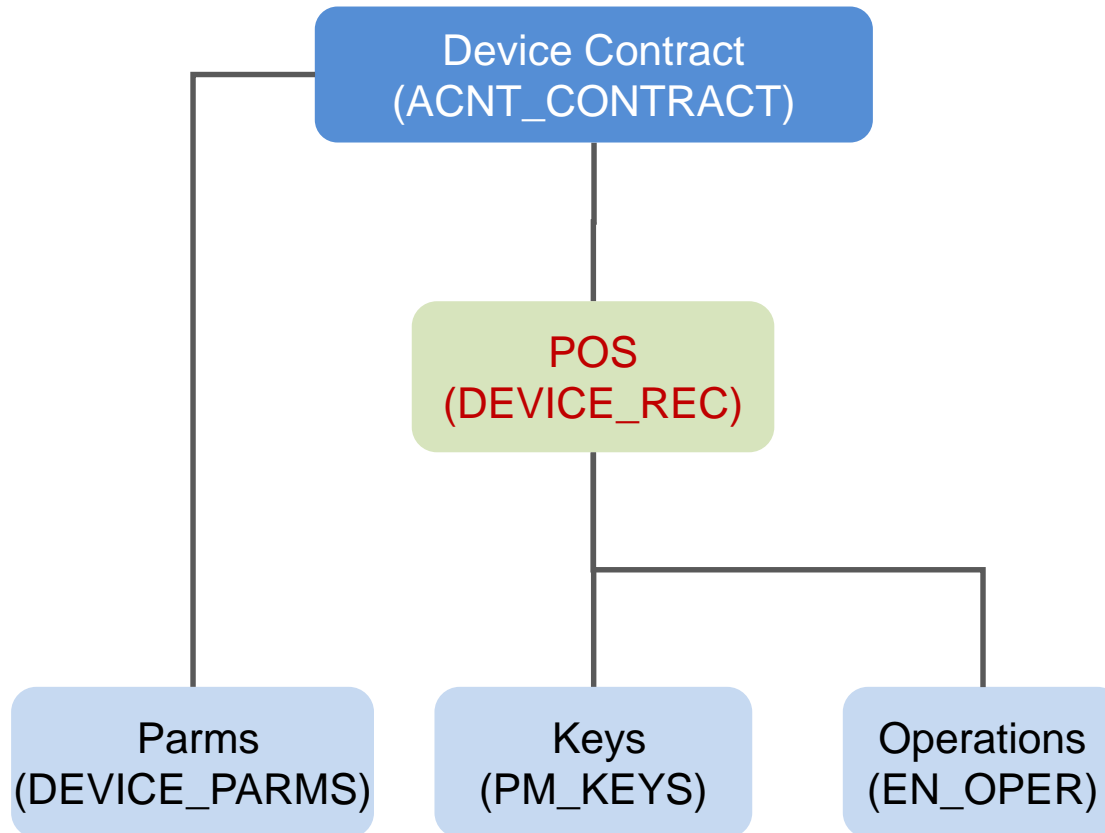
Billing, Accounting

Velocity Control, Statistics

Terminal, Transactional
Data, Activity Control

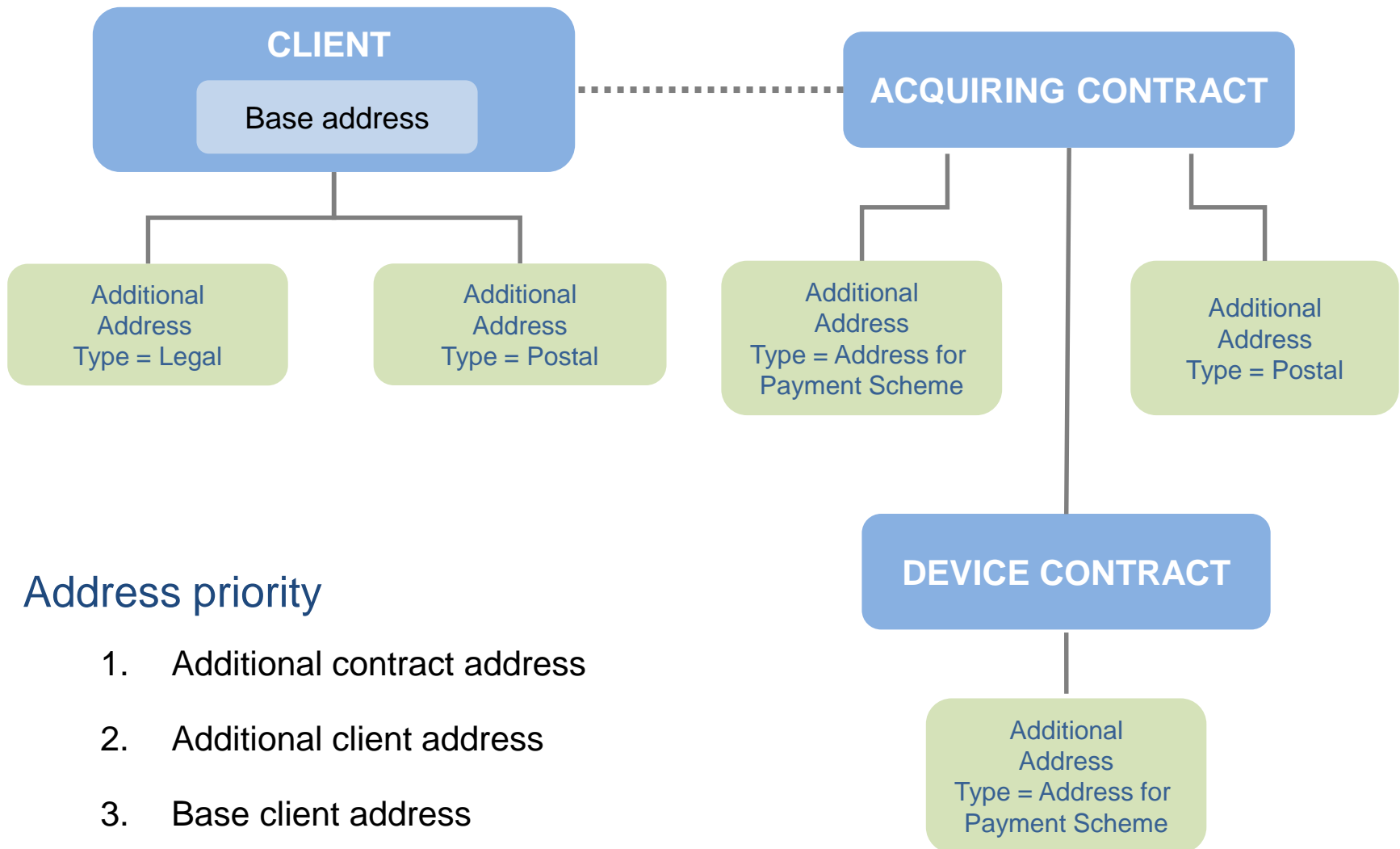
Terminal Configuration

Terminal Setup



- **POS**
 - POS Type
 - Serial Number
 - ...
- **Parms**
 - MCC
 - POS Location
 - ...
- **Keys**
- **Operations**
 - Cash/Retail
 - Balance Inq
 - ...

Addresses



Address priority

1. Additional contract address
2. Additional client address
3. Base client address

Acquiring Product Component

Acquiring Product Component



Bank Product



Product

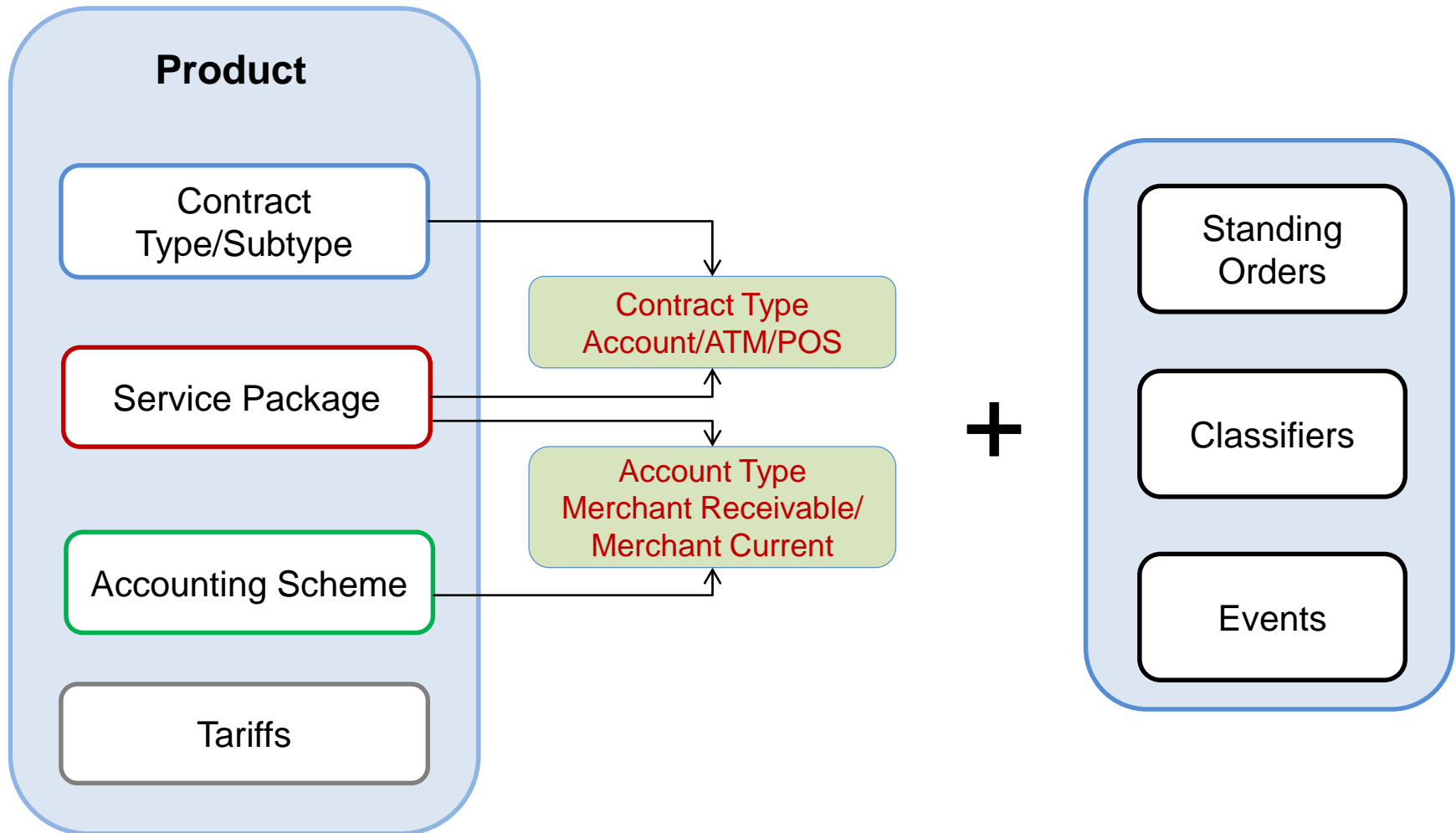
Contract Type/Subtype

Service Package

Accounting Scheme

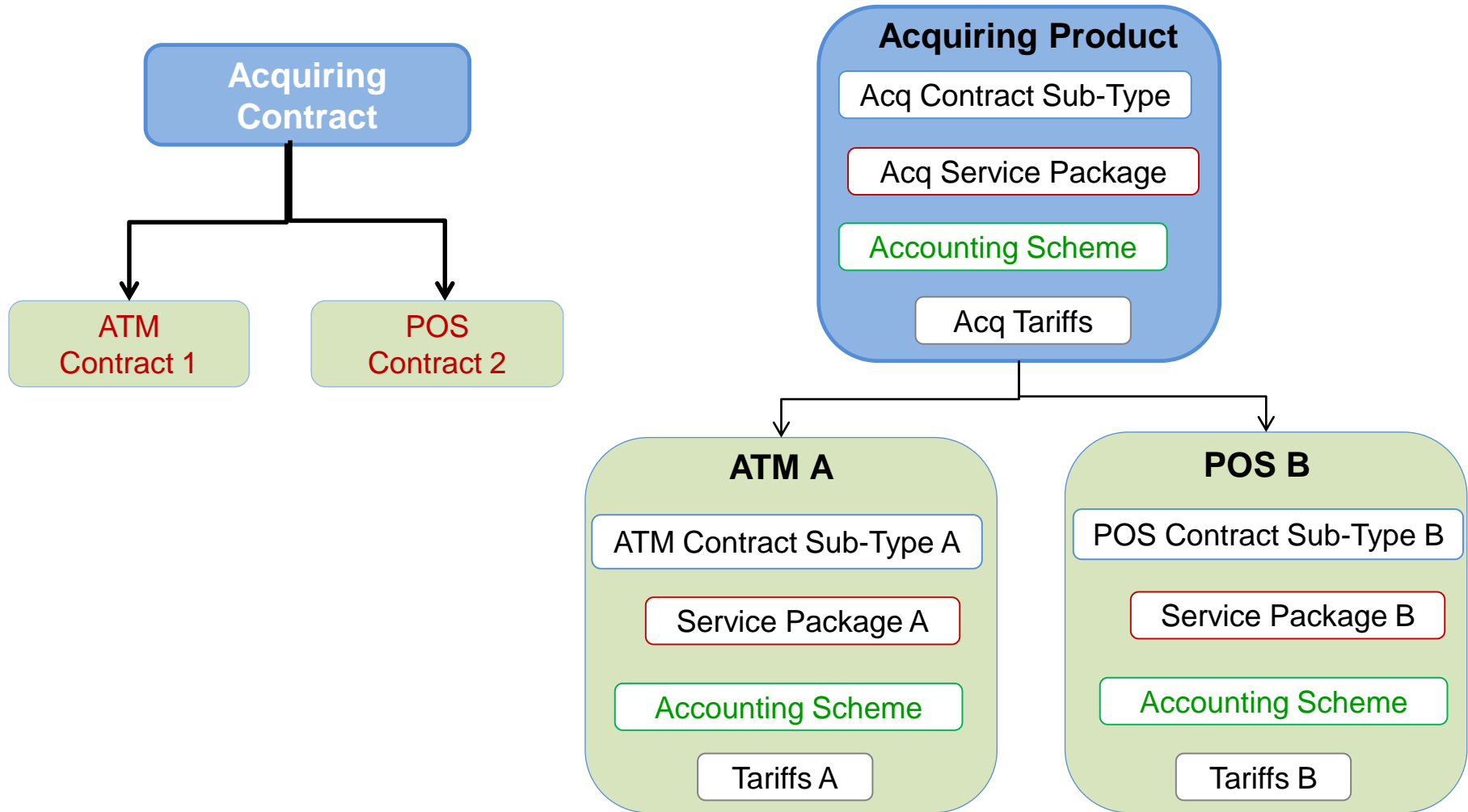
Tariffs

Product Components in WAY4

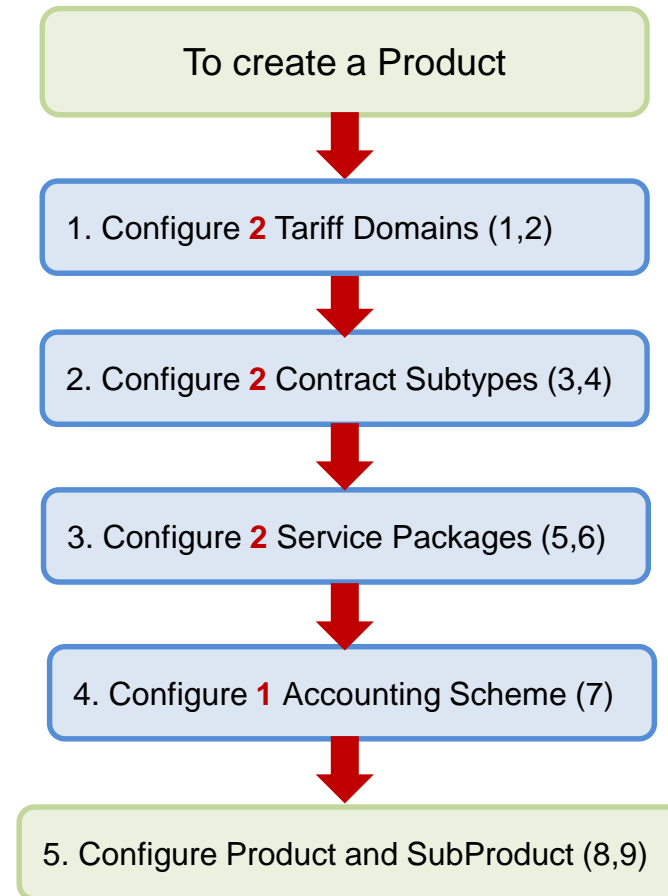
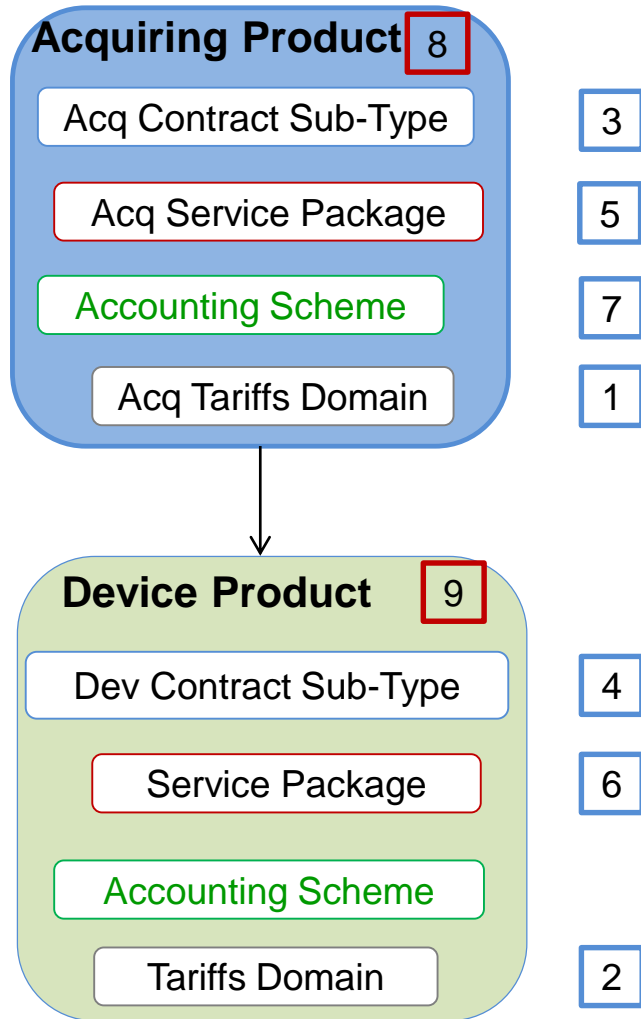


Product Hierarchy

Contract and Product Hierarchy



Contract and Product Hierarchy



Thanks you for your attention

Do you have any question?

