openwayacademy

Service Packages in WAY4

Main Concept

Bank Services

BANK

CONTRACT

Operations permitted to cardholder

Rules for operations processing

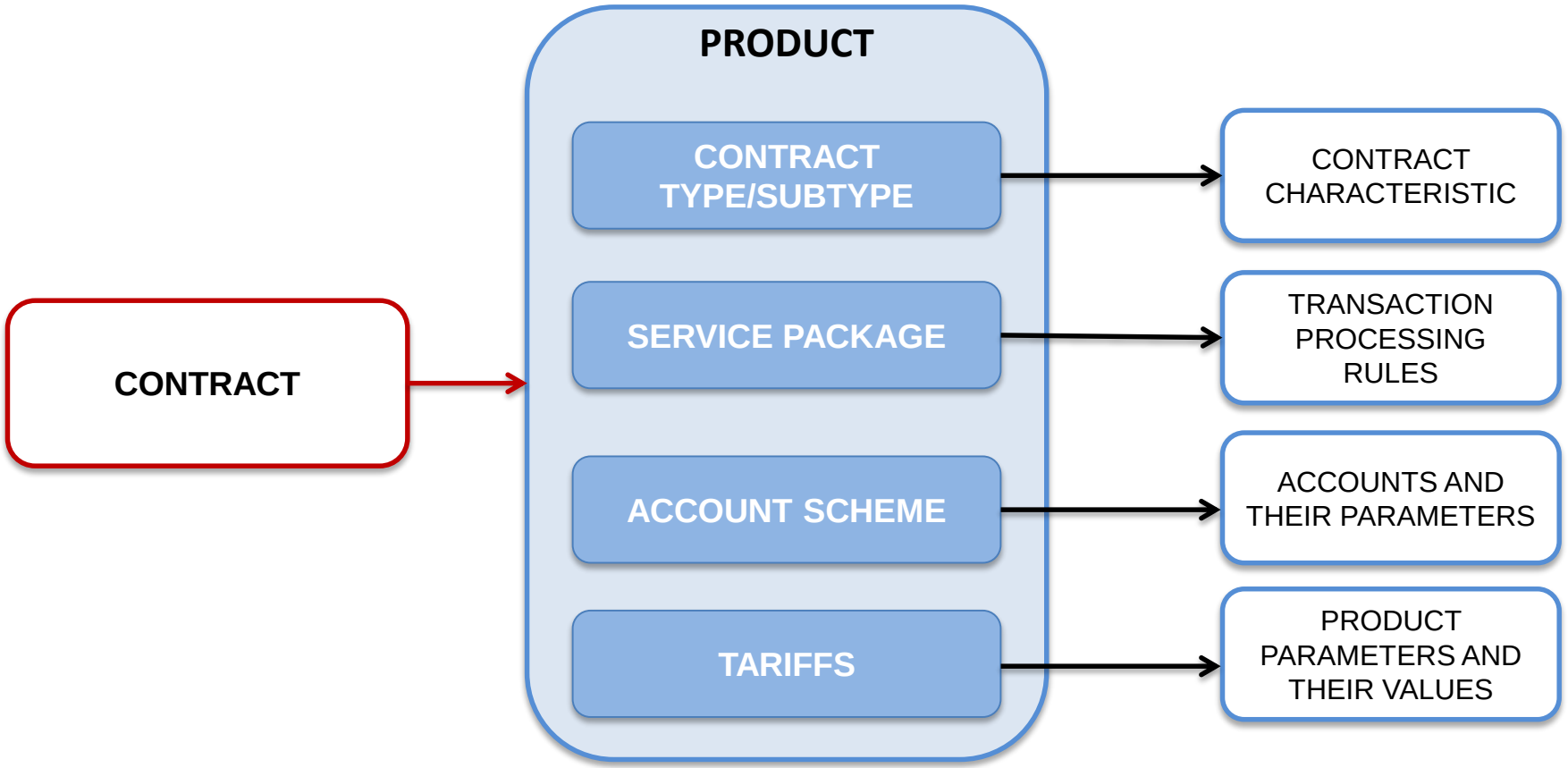
Other agreements

CLIENT

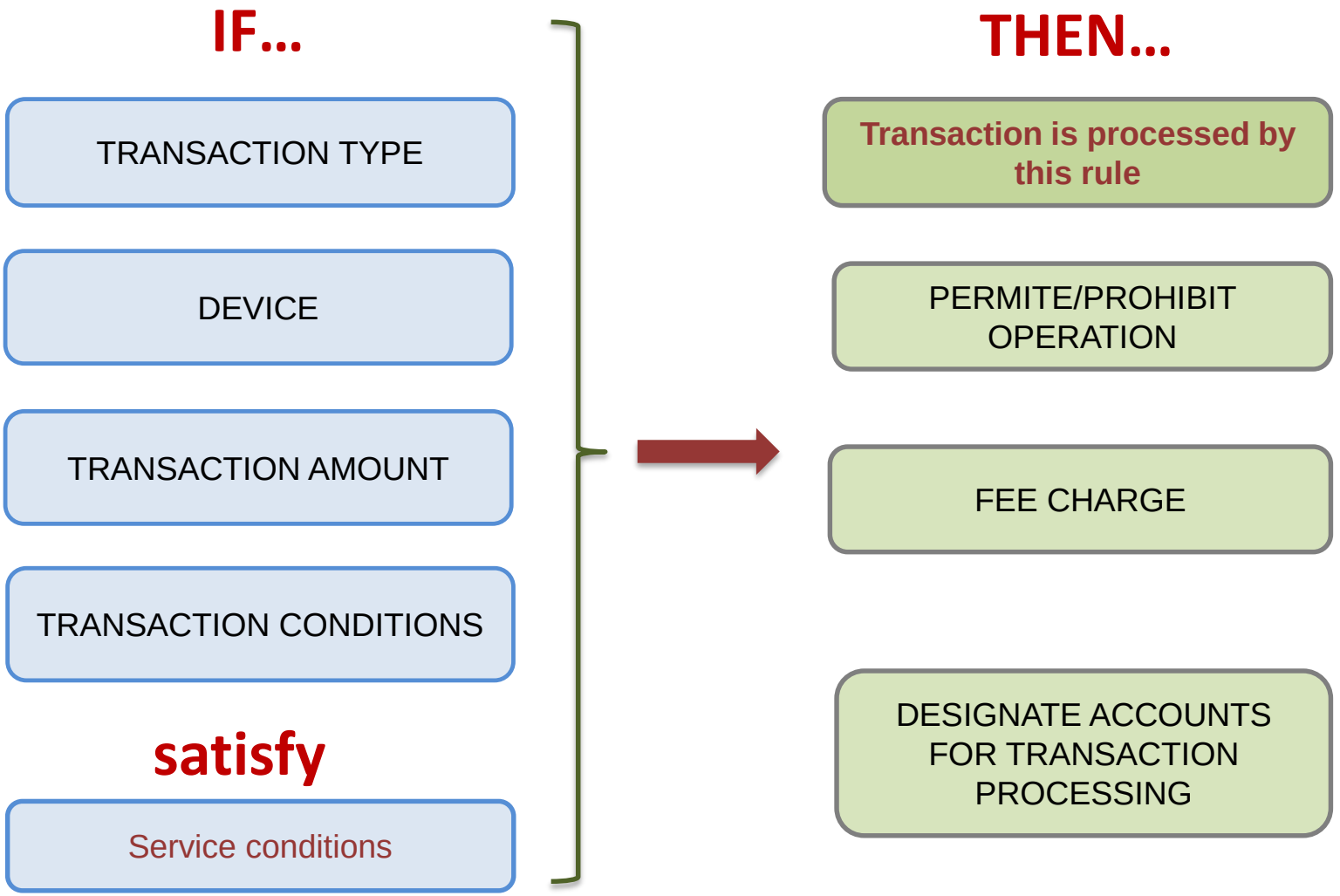
Examples of operations

TRANSACTION	DEVICE	FEES	LIMITATIONS	SPECIAL CONDITIONS
CASH WITHDRAWAL	«Our» ATM	FEE=0%	Maximum 5000 EURO	
BALANCE INQUIRY	«Other's» ATM	FEE=$10		
RETAIL (GOODS PURCHASING)	«Other's» POS	FEE=0%	< 1000 EURO	By client's signature
RETAIL (GOODS PURCHASING)	«Our» POS	FEE=0%	> 1000 EURO	Bonuses

Terms and definitions

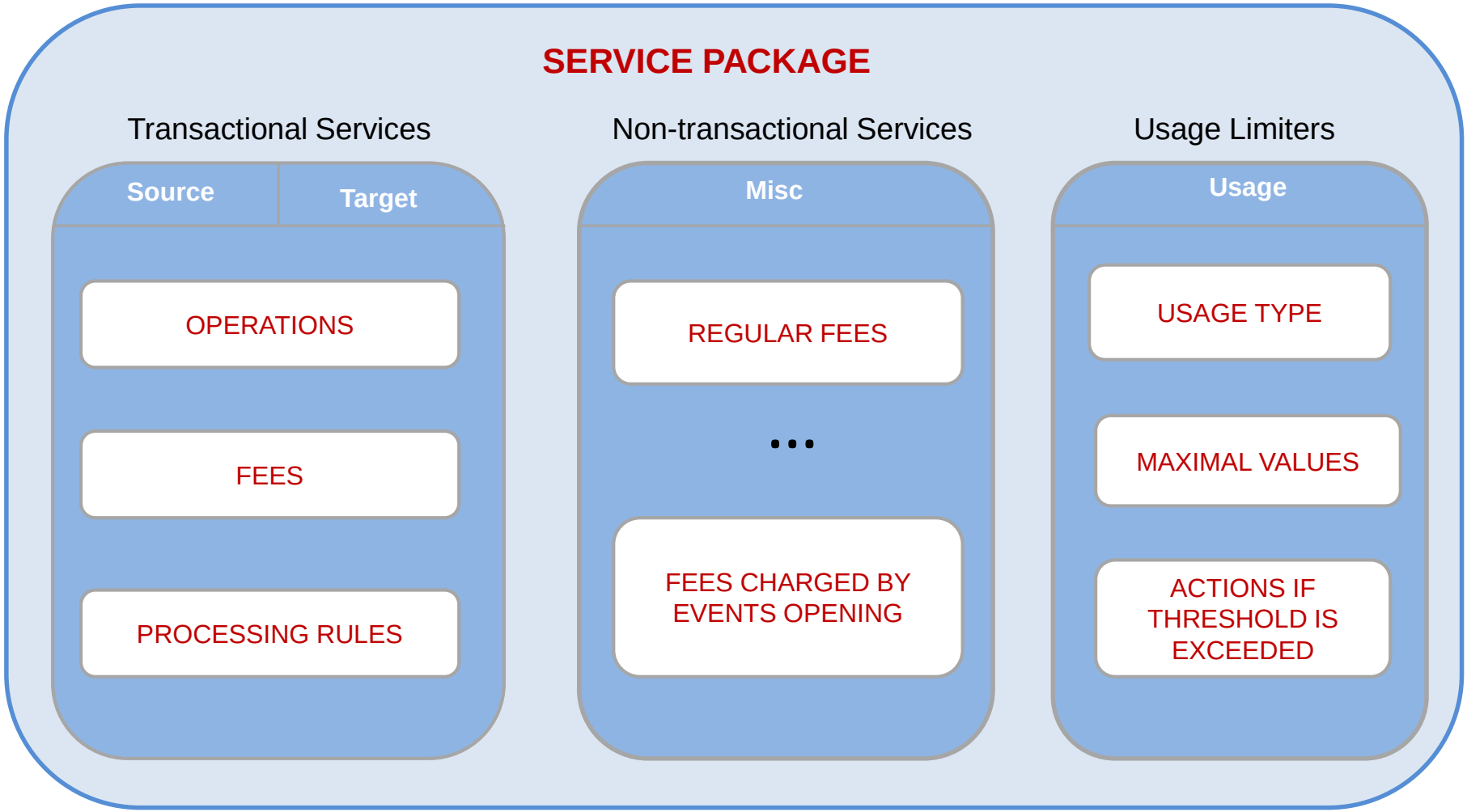


IF-THEN Construction



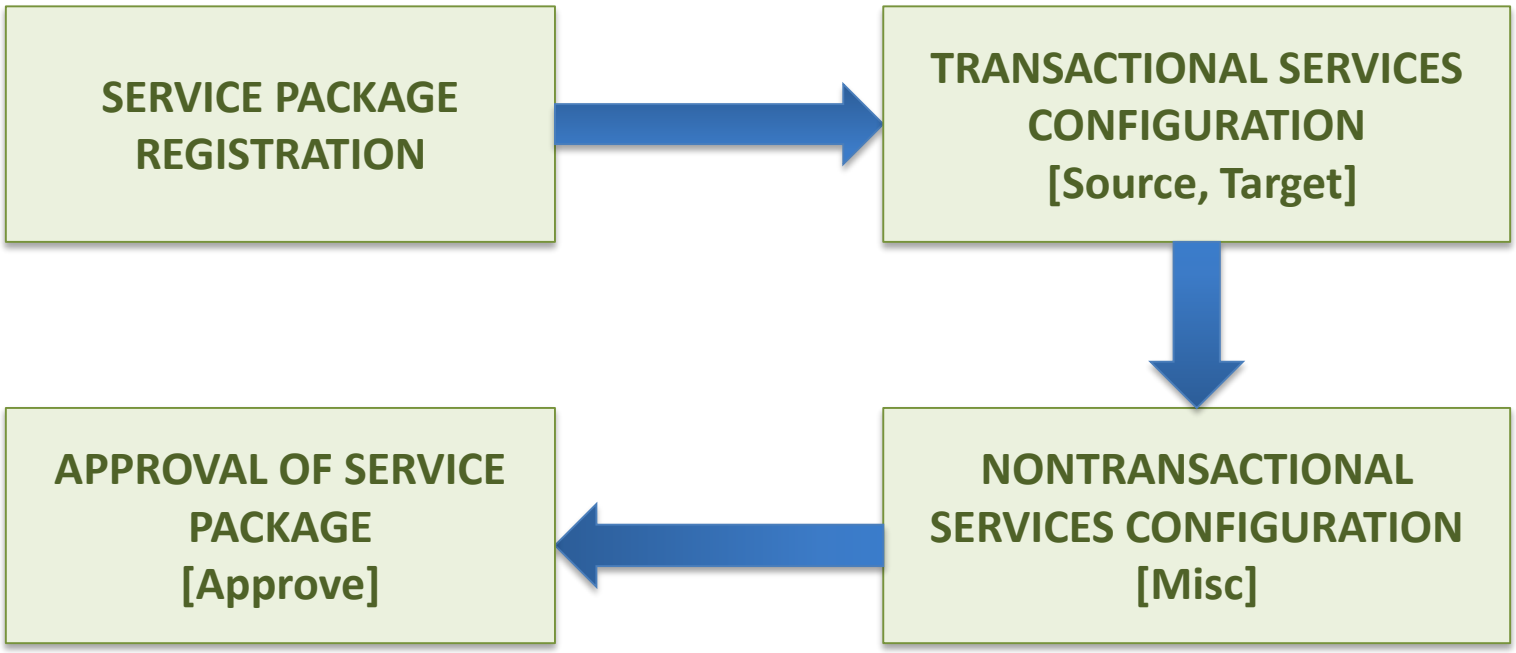
Service Package parameters

Service Package Components



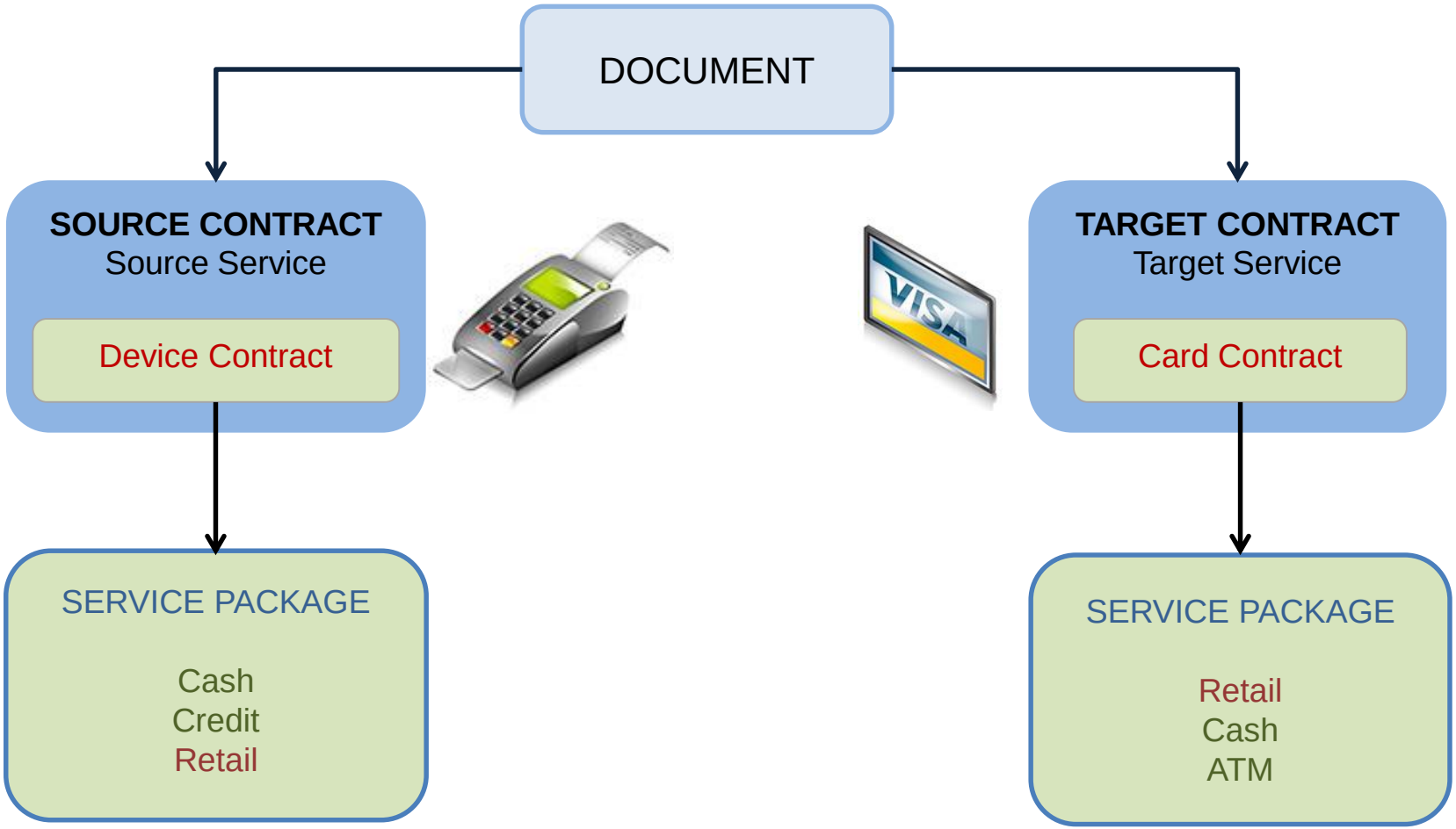
Service Package Configuration

OpenWay\Full\Configuration Setup\Products\Service Packs

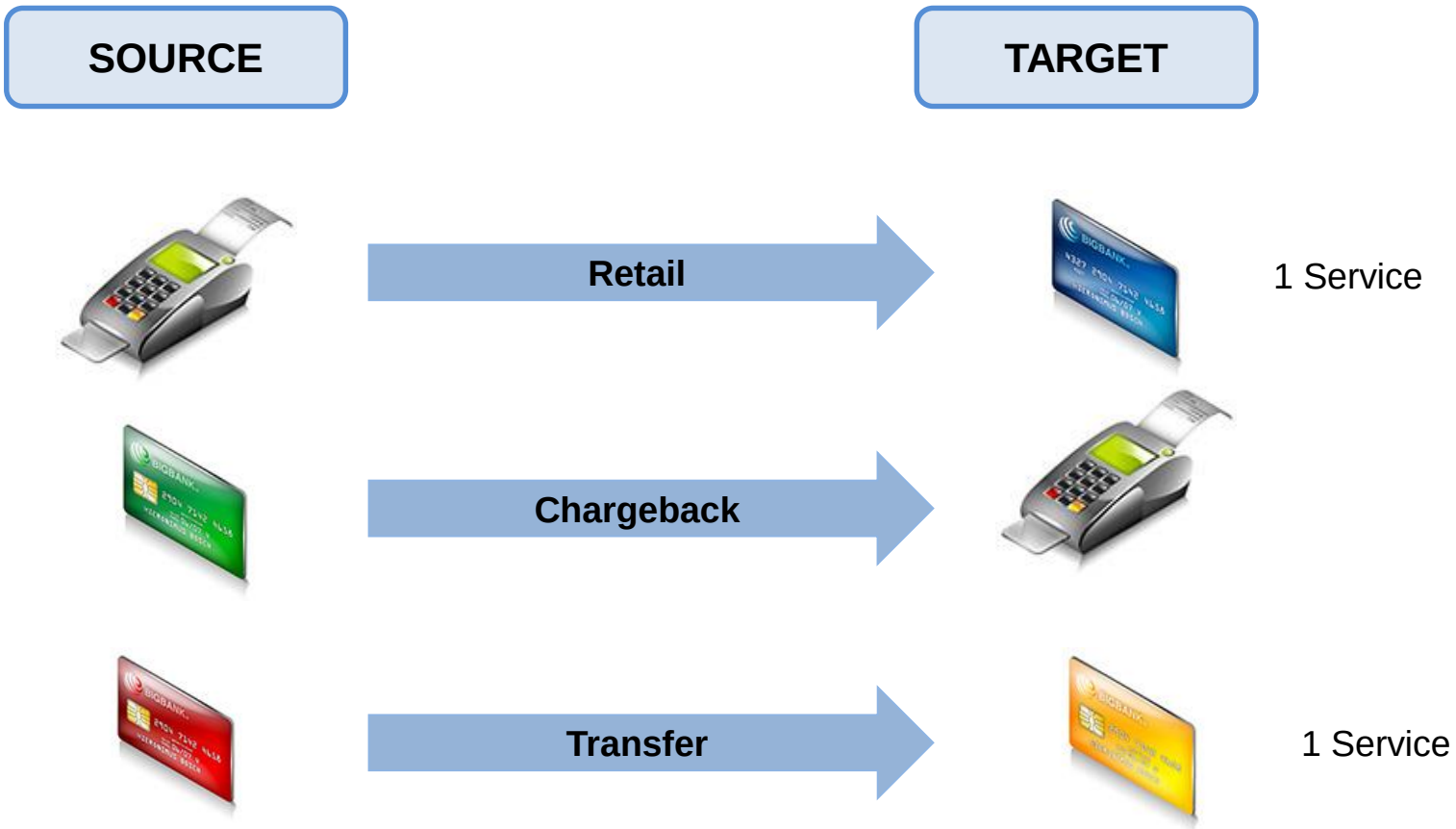


Service search and processing

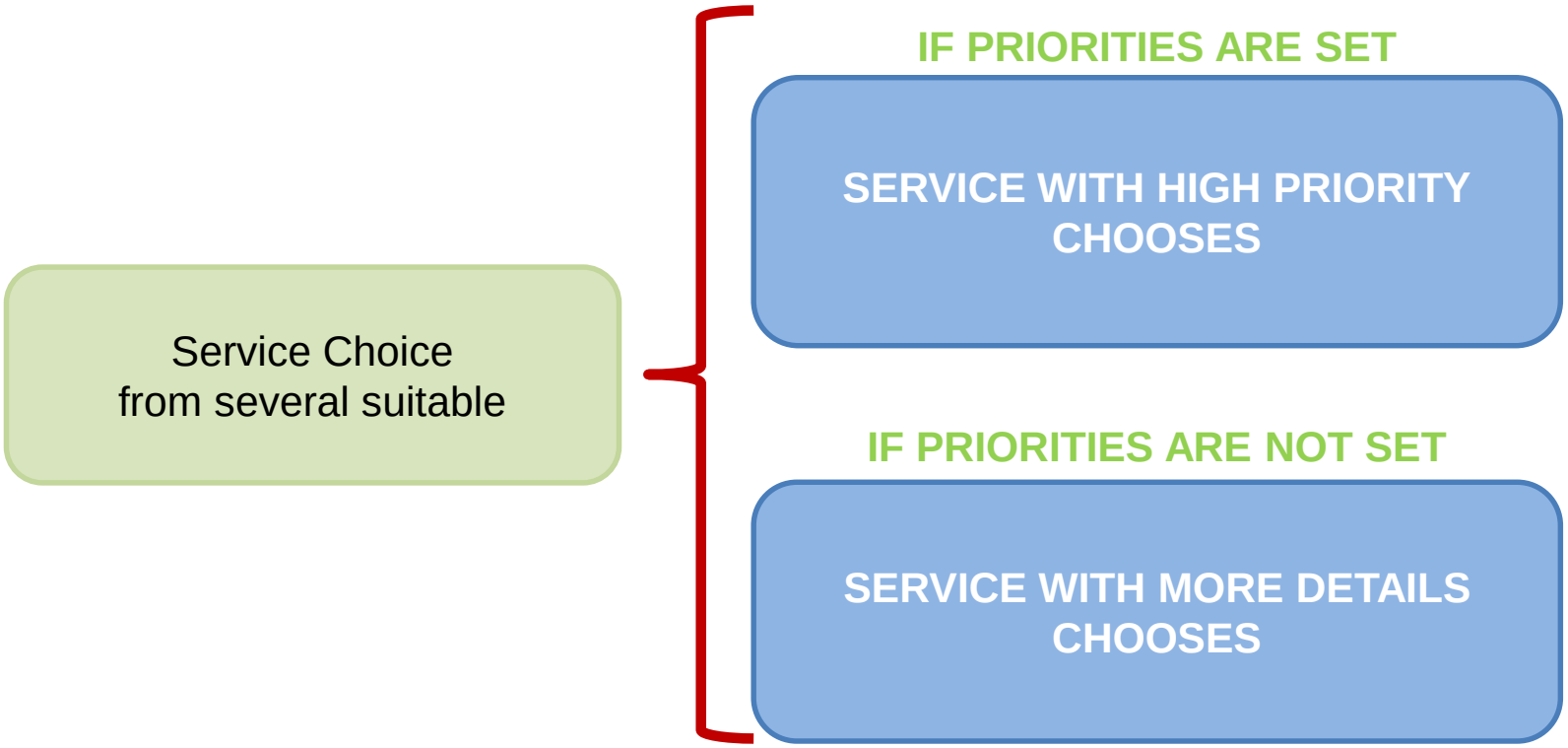
Transaction processing according to Service rules



When Card Contract is Source and when is Target



Search of suitable services

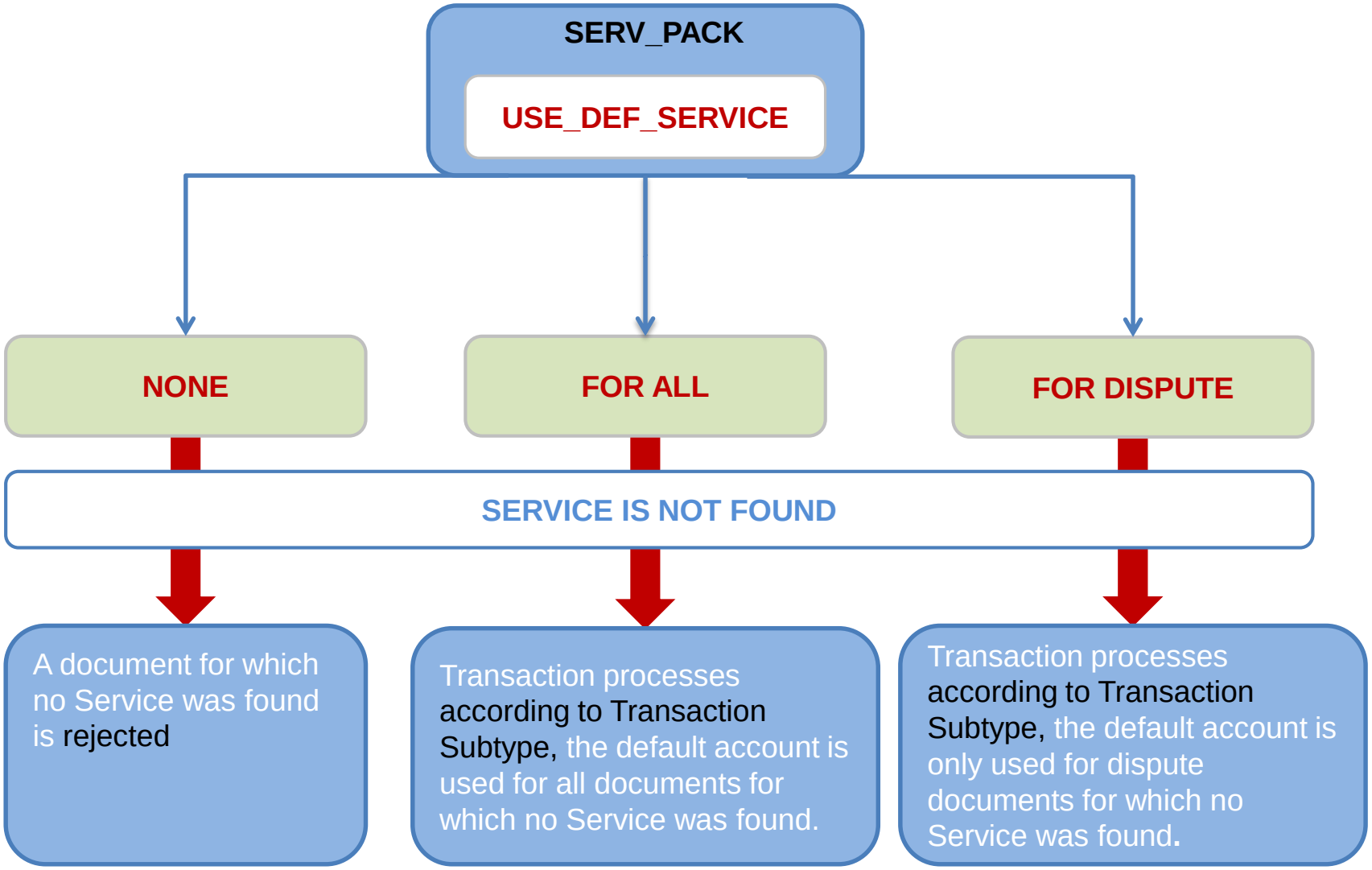


Service Search for ATM operation

	Transaction Type	Device	Currency	Max Amount
Service 1	ATM	Our ATM	EURO	
Service 2	ATM	Our ATM		
Service 3	ATM	VISA Acquiring	EURO	
Service 4	ATM	Our ATM	EURO	2000 EURO

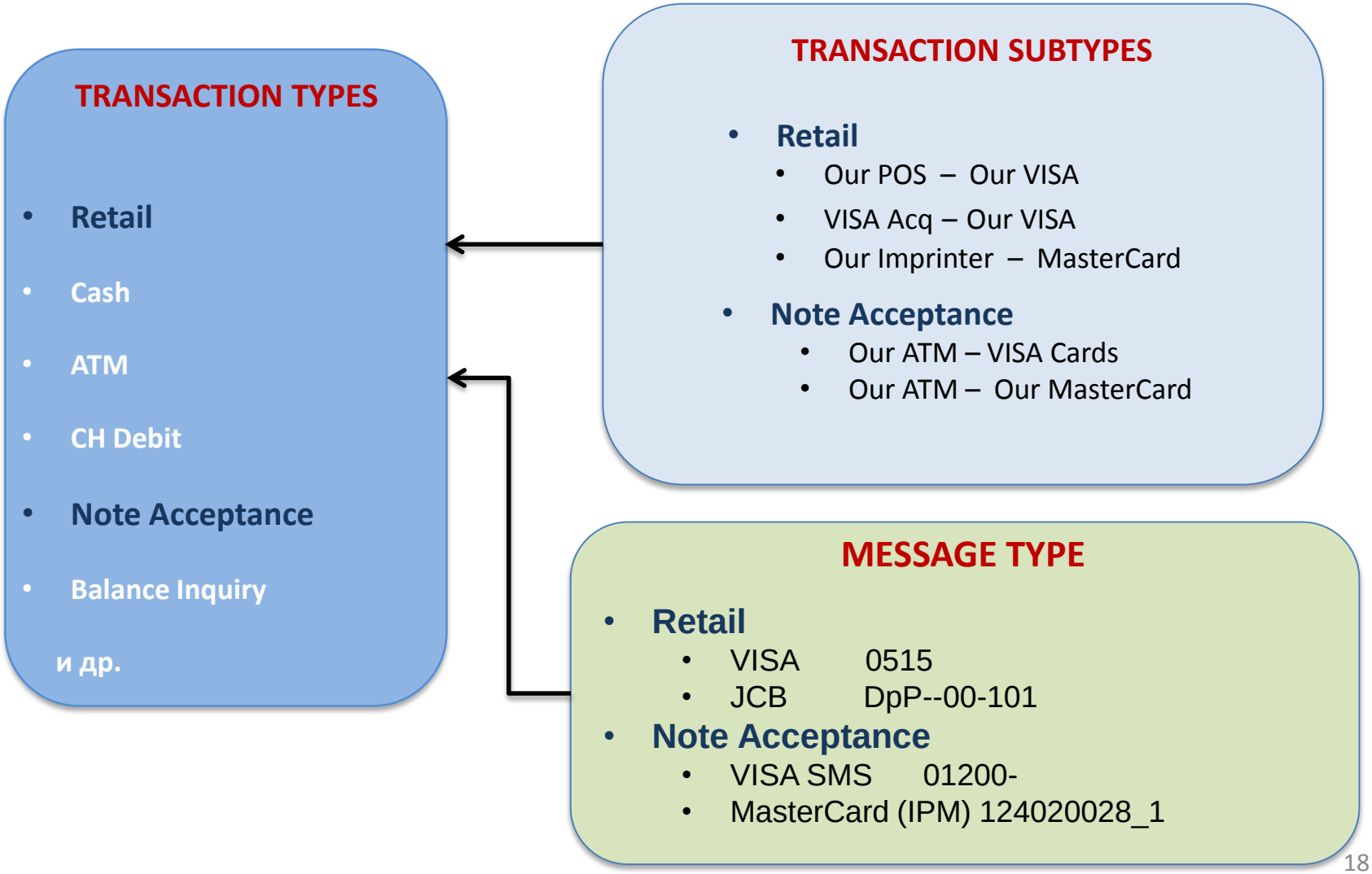
Cash withdrawal in our ATM for our card of 500 EURO

If Service is not found



Settings for Services

Service choice parameters. Transaction Types



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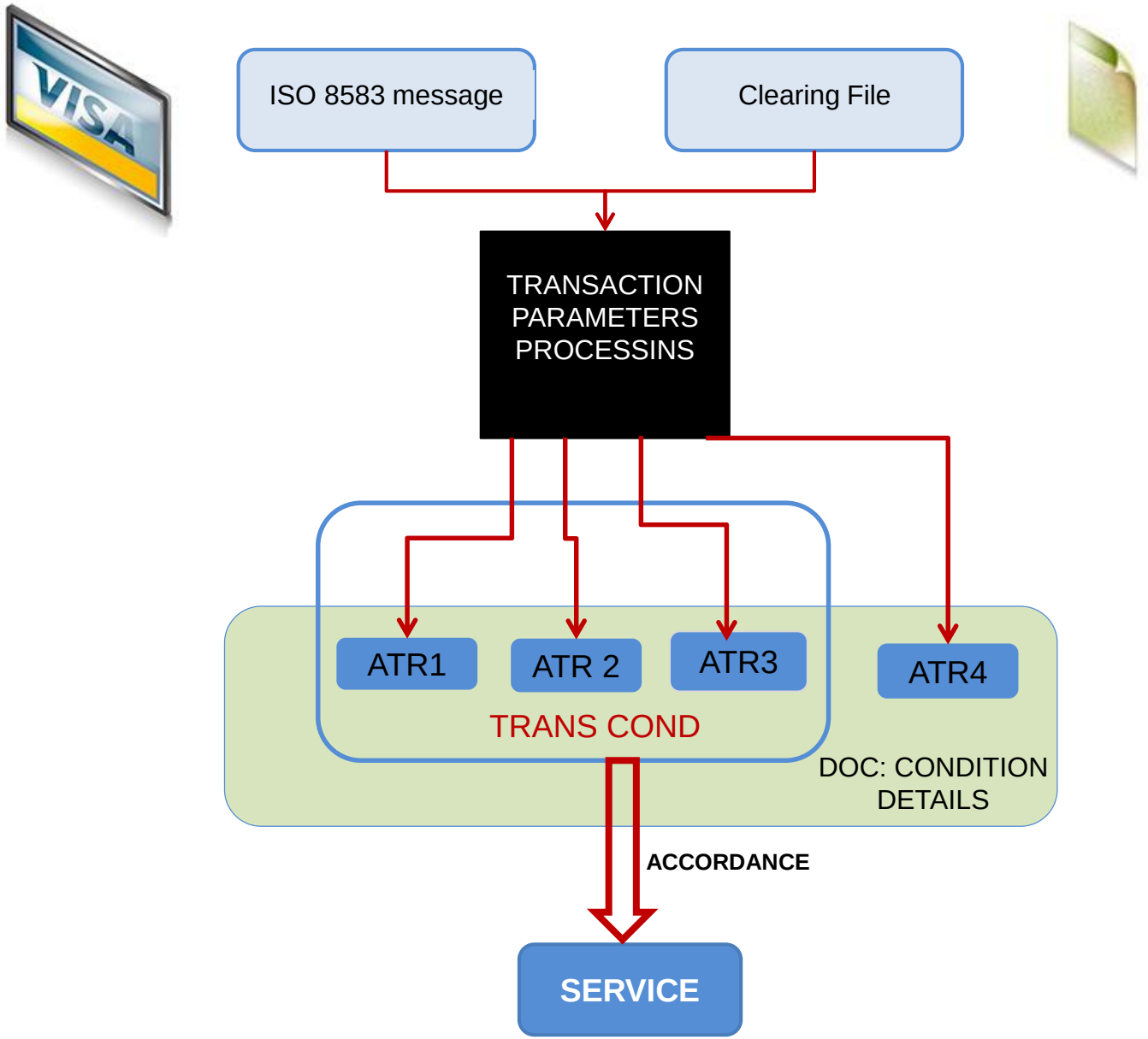
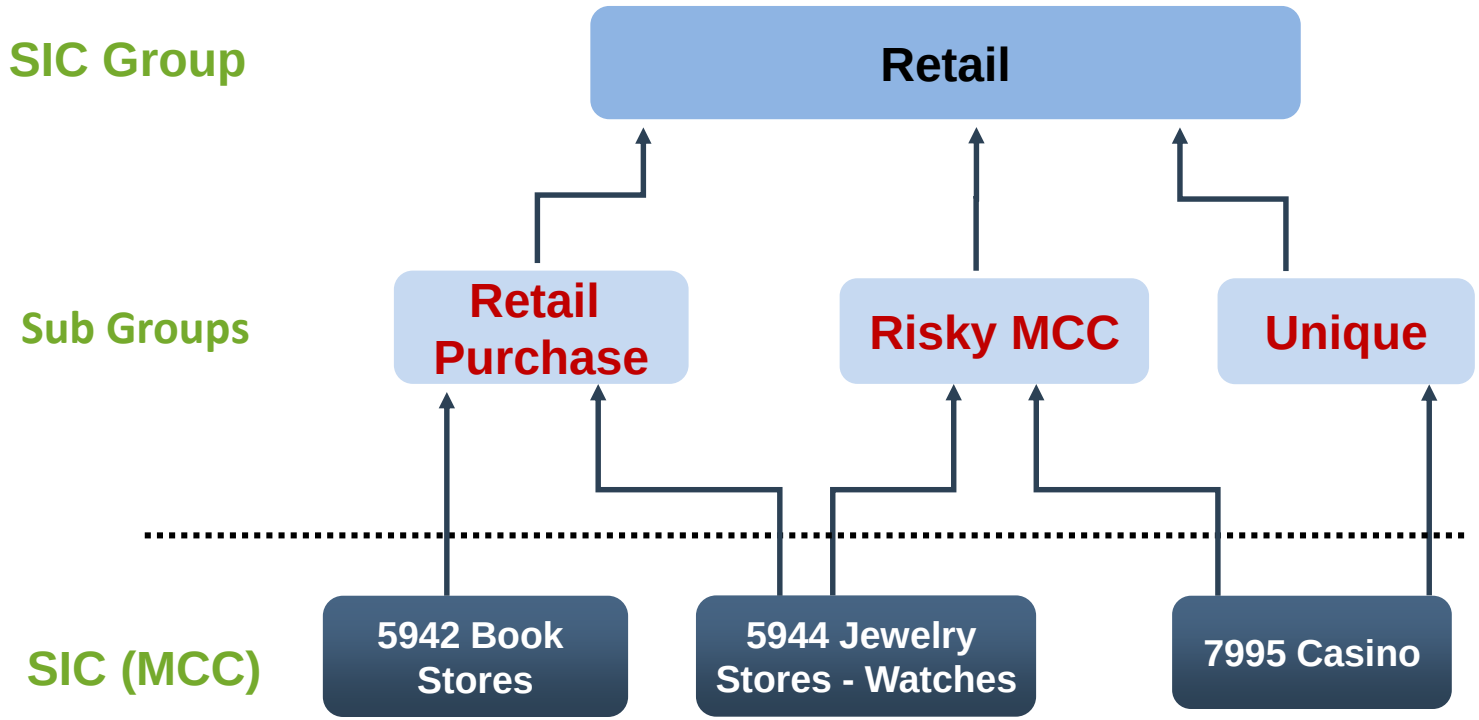
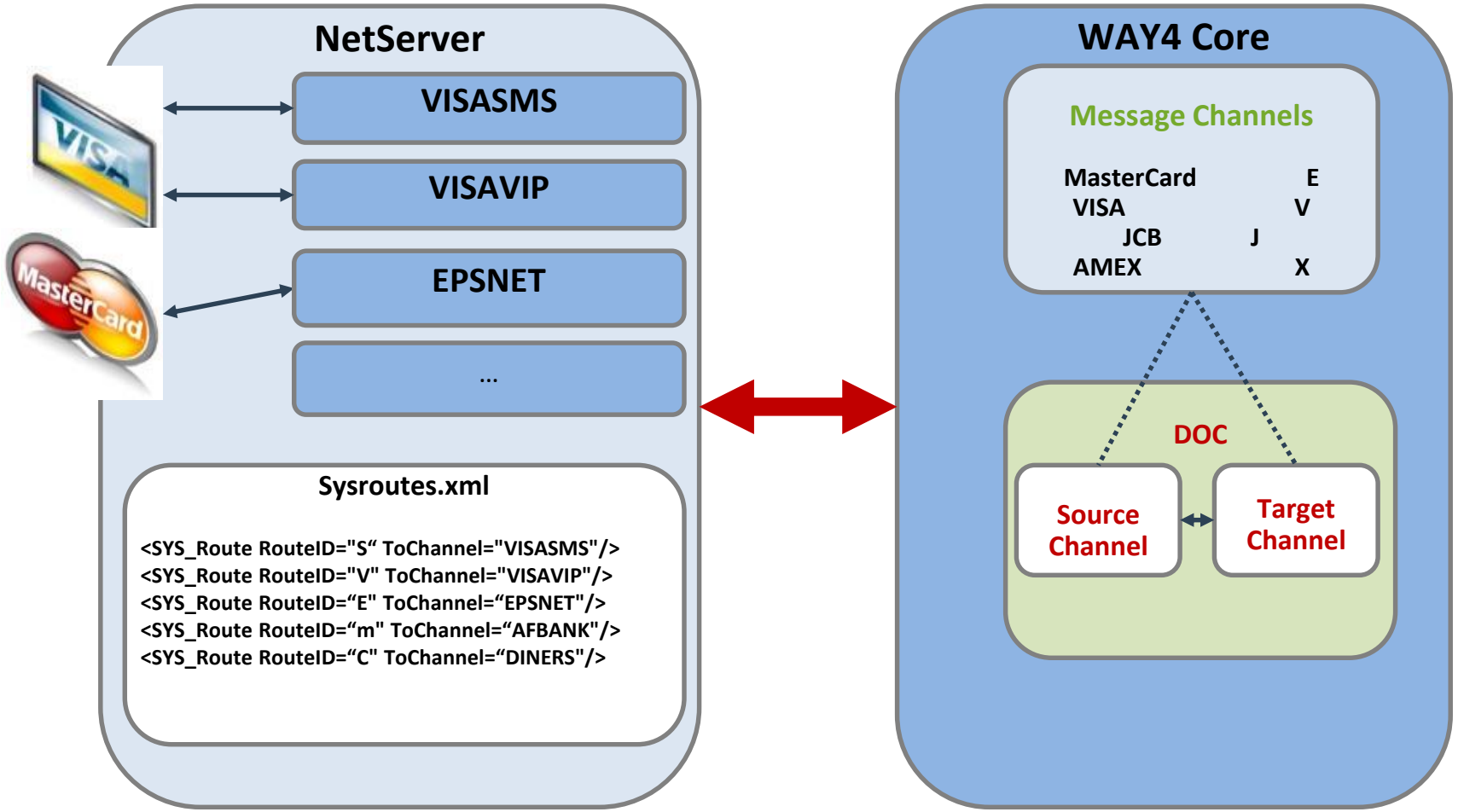
Service choice parameters. Transaction Conditions



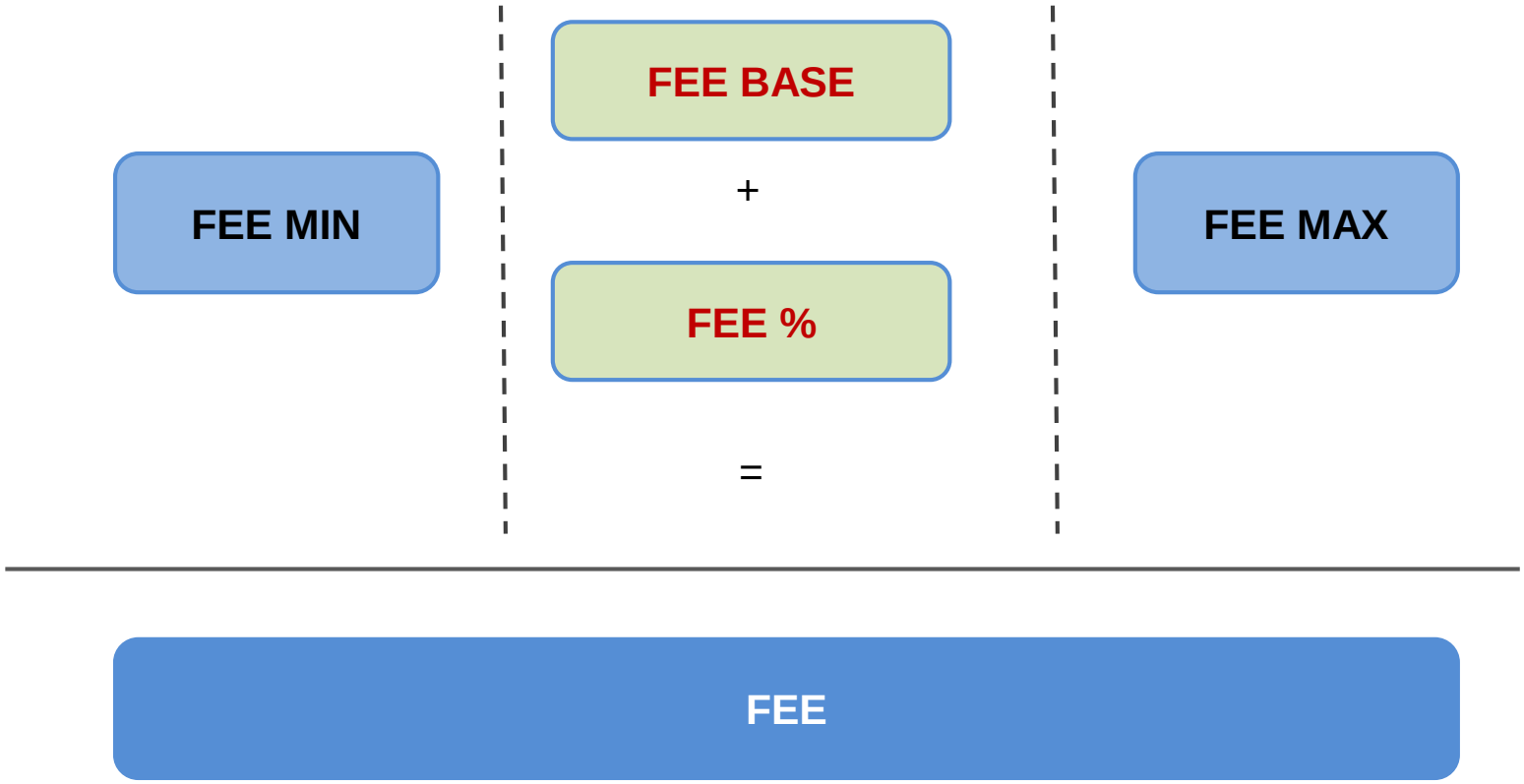
Service choice parameters. SIC-code



Service choice parameters. Message Channel



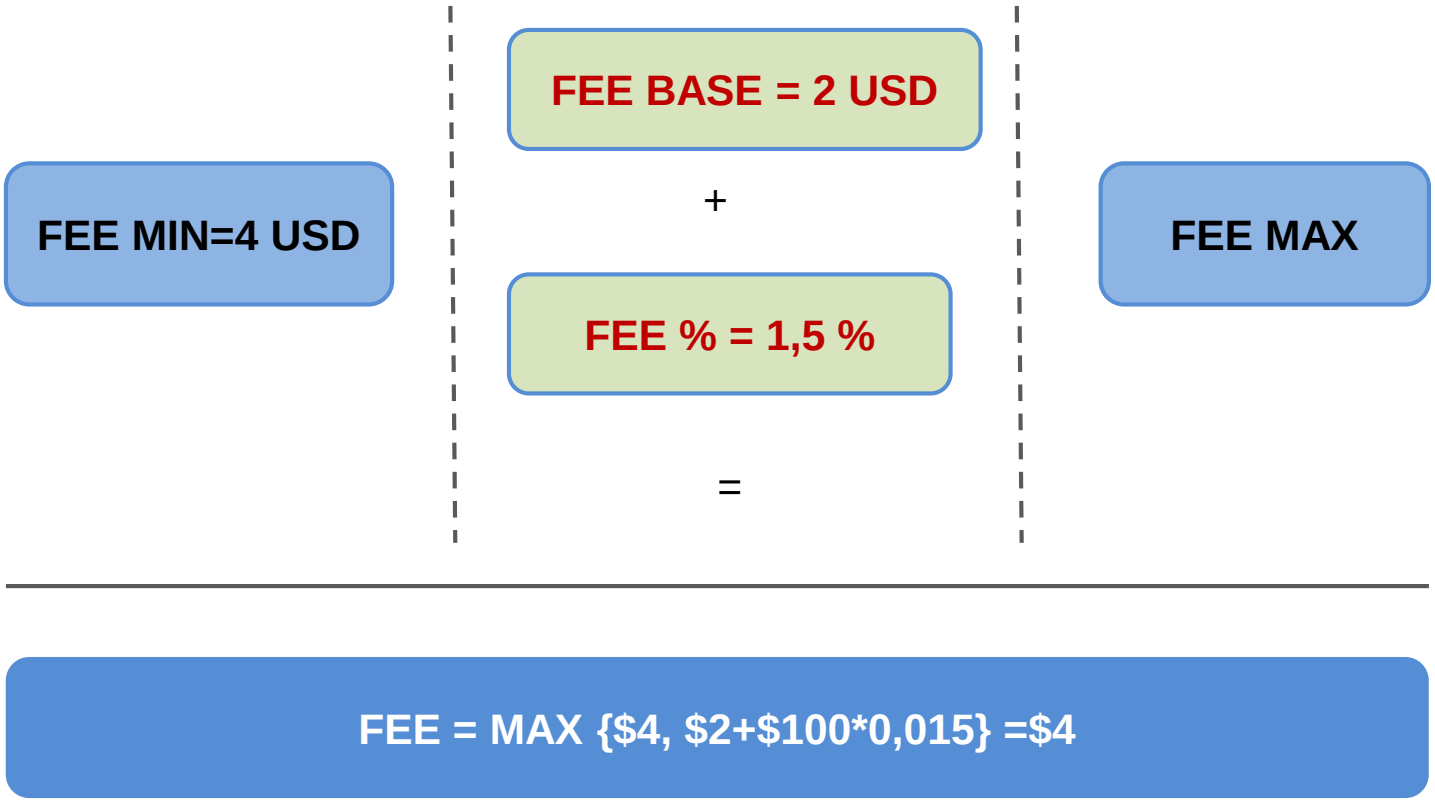
Fee calculations



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

Fee calculations. Example 1

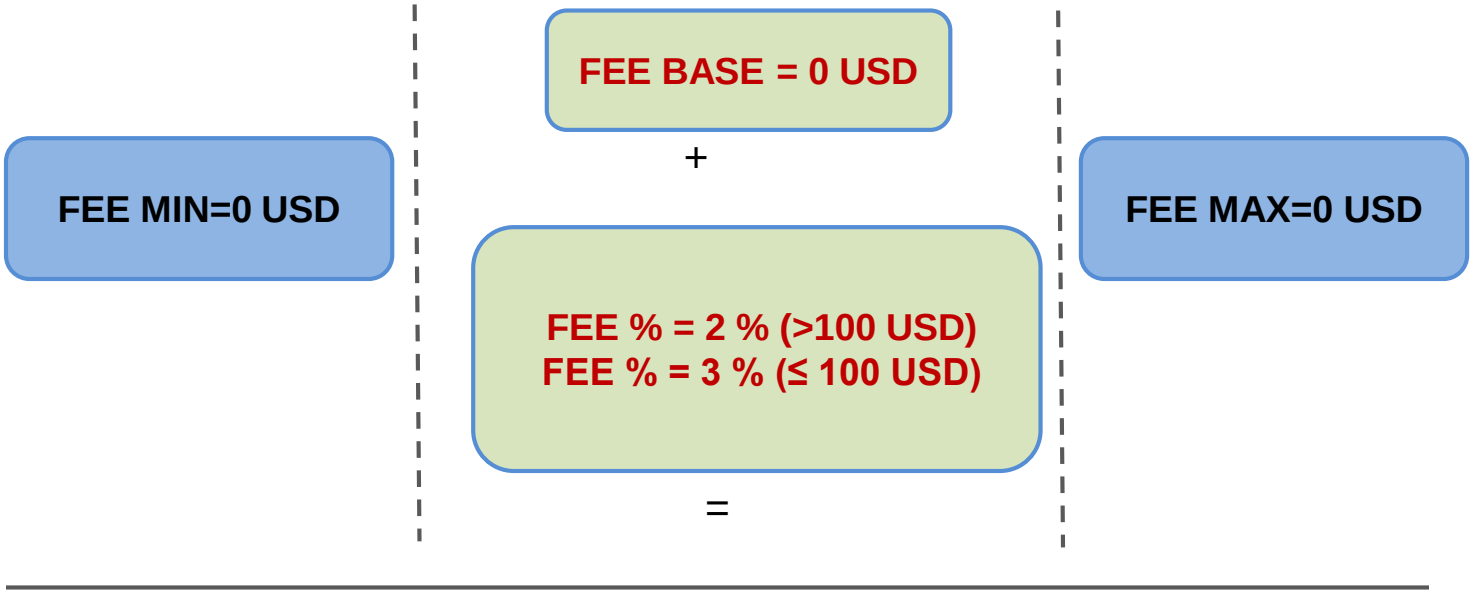
Transaction Amount = 100 USD. Fee = ?



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

Fee calculations. Example 2

Transaction Amount = 100 USD. Fee = ?
Transaction Amount = 200 USD. Fee = ?



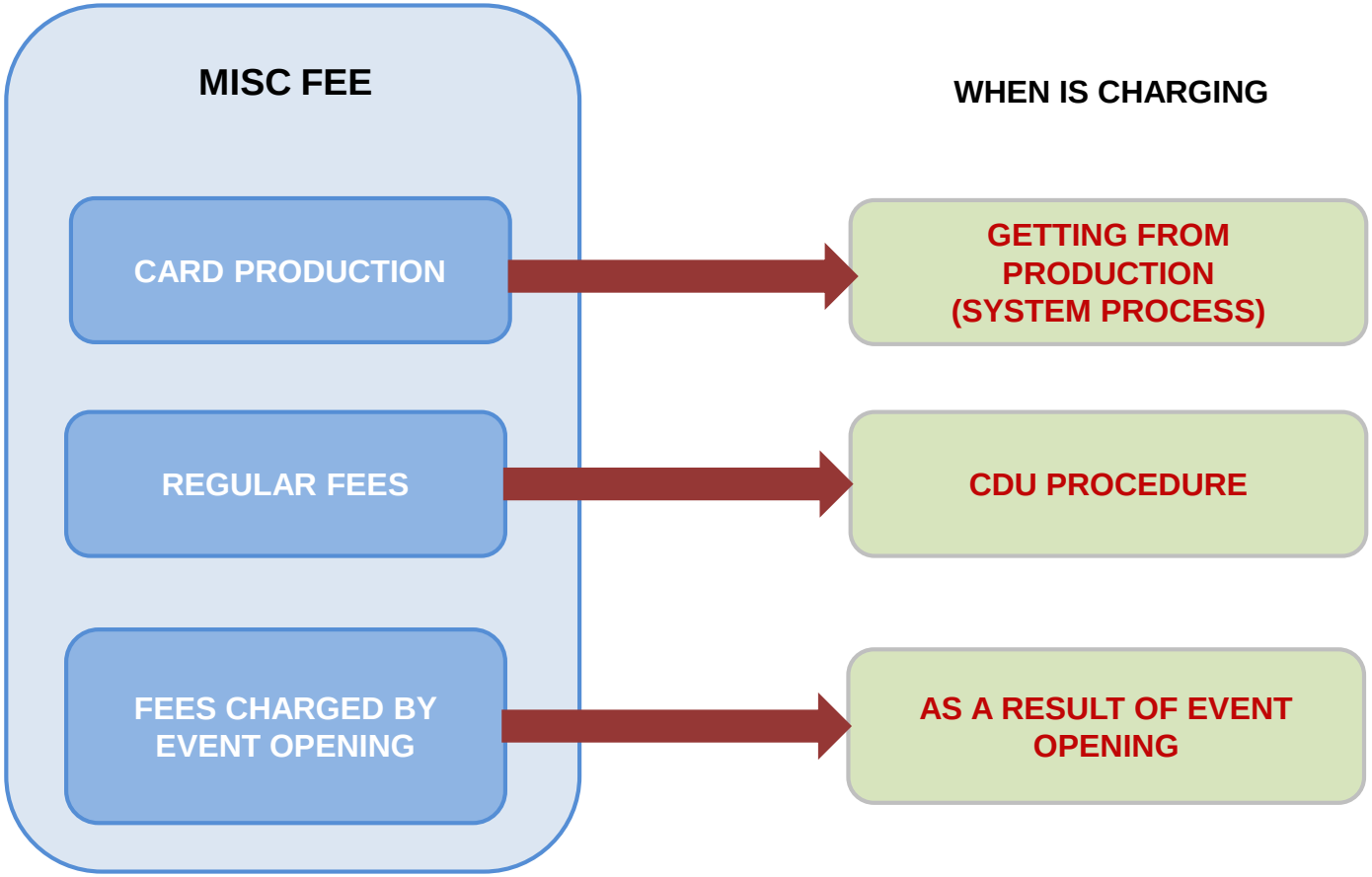
1. TrAm = 100 USD; FEE = MAX {$0, $0+$100*0,03} = $3
2. TrAm = 200 USD; FEE = MAX {$0, $0+$200*0,02} = $4

Custom Fee

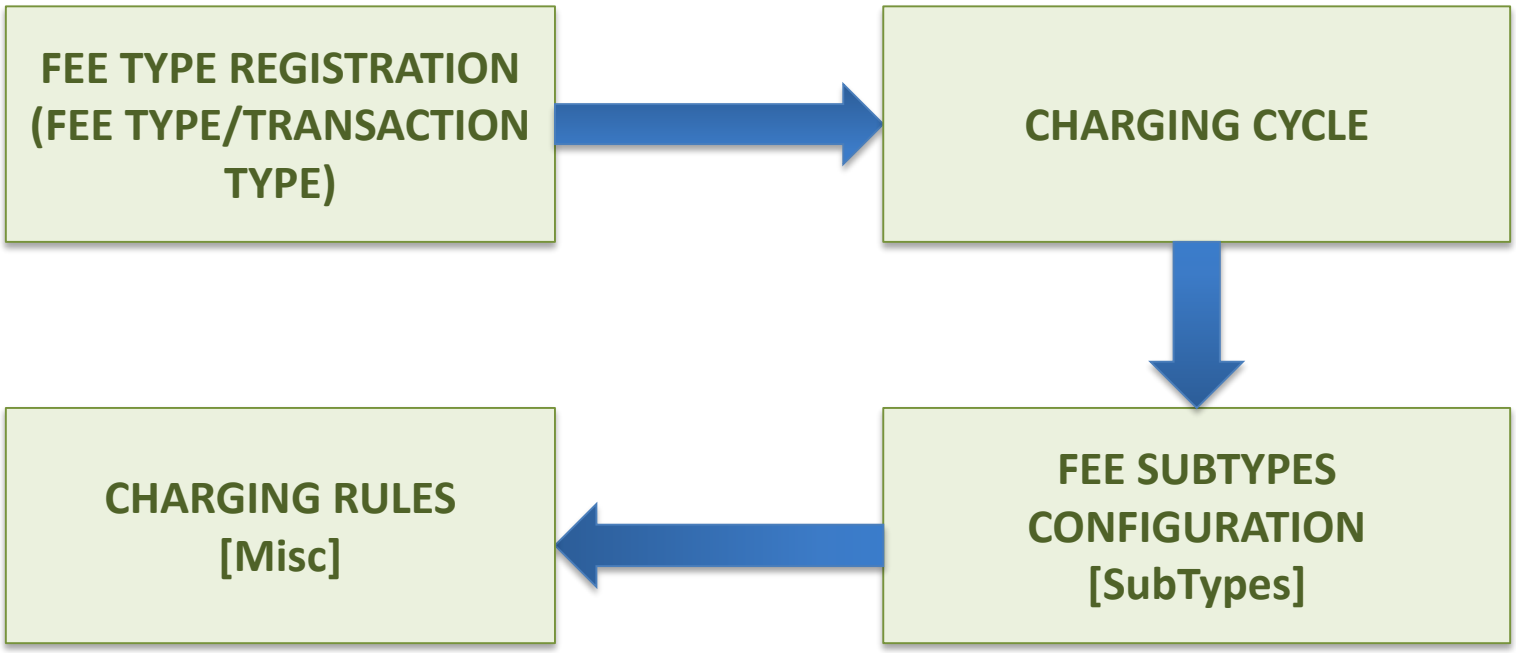
OpenWay\Full\Configuration Setup\Products\Service Packs → [Target] → [Custom Fee]

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

Miscellaneous Fee

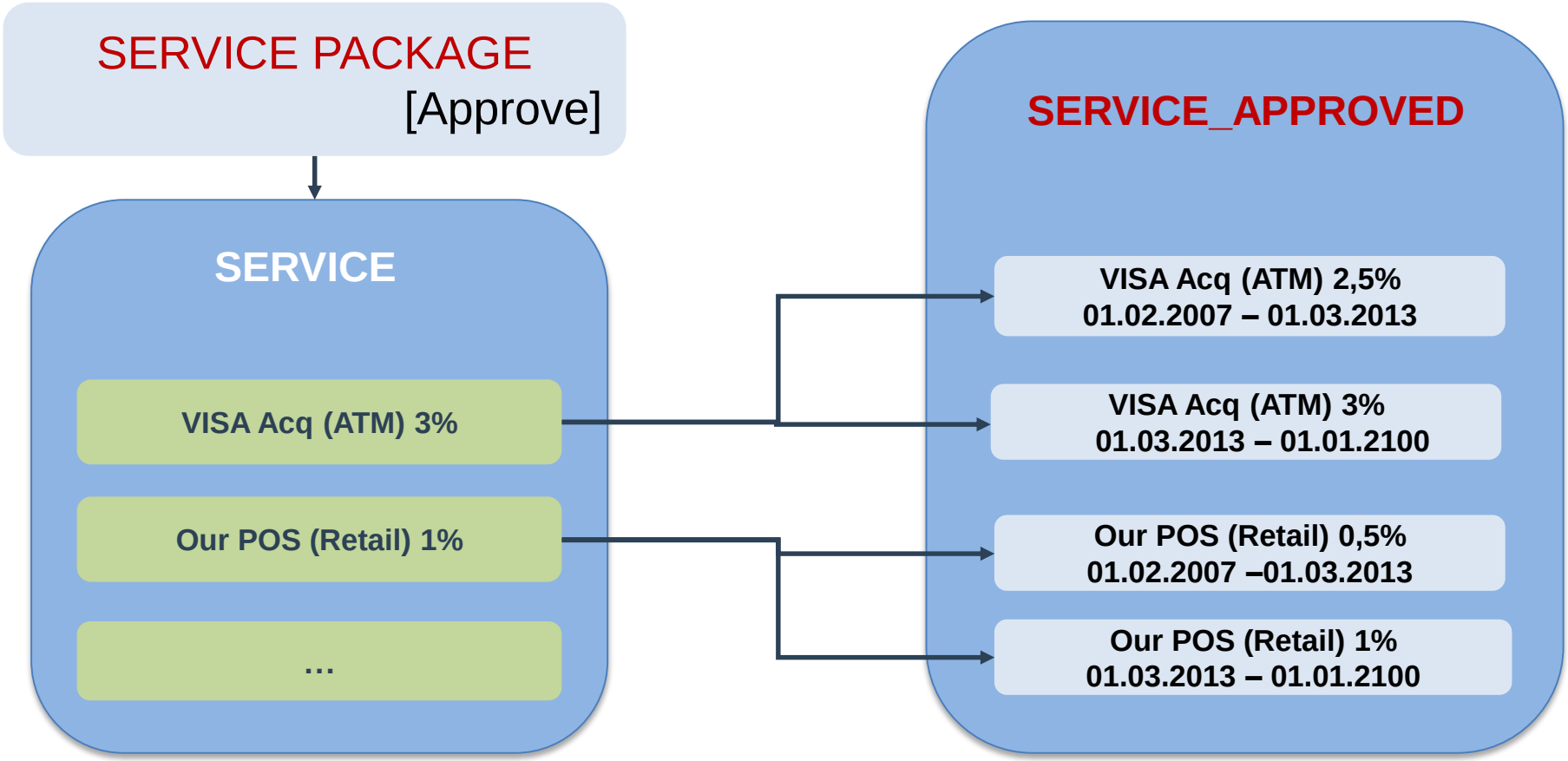


Miscellaneous Fee Settings



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

Current Service Parameters



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

Full → Configuration Setup → Products → Apply Service Packs Changes

Additional Service Packages

Typical Services

SERVICE PACKAGE

- Our ATM
- Our POS (Retail)
- Balance Inquiry

SERVICE PACKAGE

- Our ATM
- VISA Acq (Retail)
- VISA Acq (ATM)
- Our POS (Cash)
- Our POS (Retail)
- Balance Inquiry

SERVICE PACKAGE

- VISA Acq (Retail)
- Our POS (Retail)
- Balance Inquiry
- eCommerce
- Note Acceptance

Typical Services

SERVICE PACKAGE

- Our ATM

SERVICE PACKAGE

- Our ATM
- VISA Acq (Retail)
- VISA Acq (ATM)
- Our POS (Cash)

SERVICE PACKAGE

- VISA Acq (Retail)
- eCommerce
- Note Acceptance

- Balance Inquiry
- Our POS (Retail)

Options

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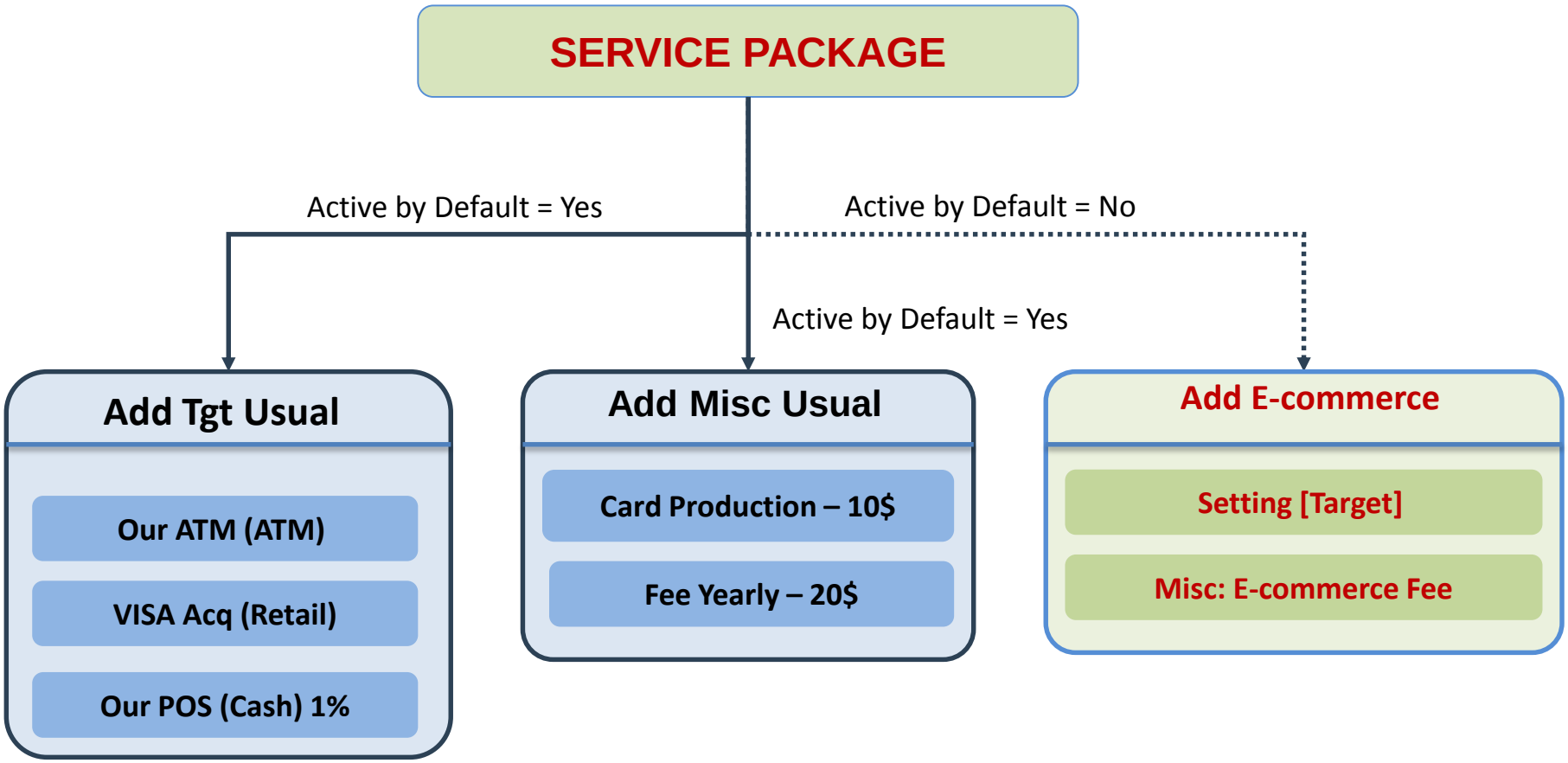
SERVICE PACKAGE

- Our ATM
- VISA Acq (Retail)
- VISA Acq (ATM)
- Our POS (Cash)
- Our POS (Retail)
- Balance Inquiry

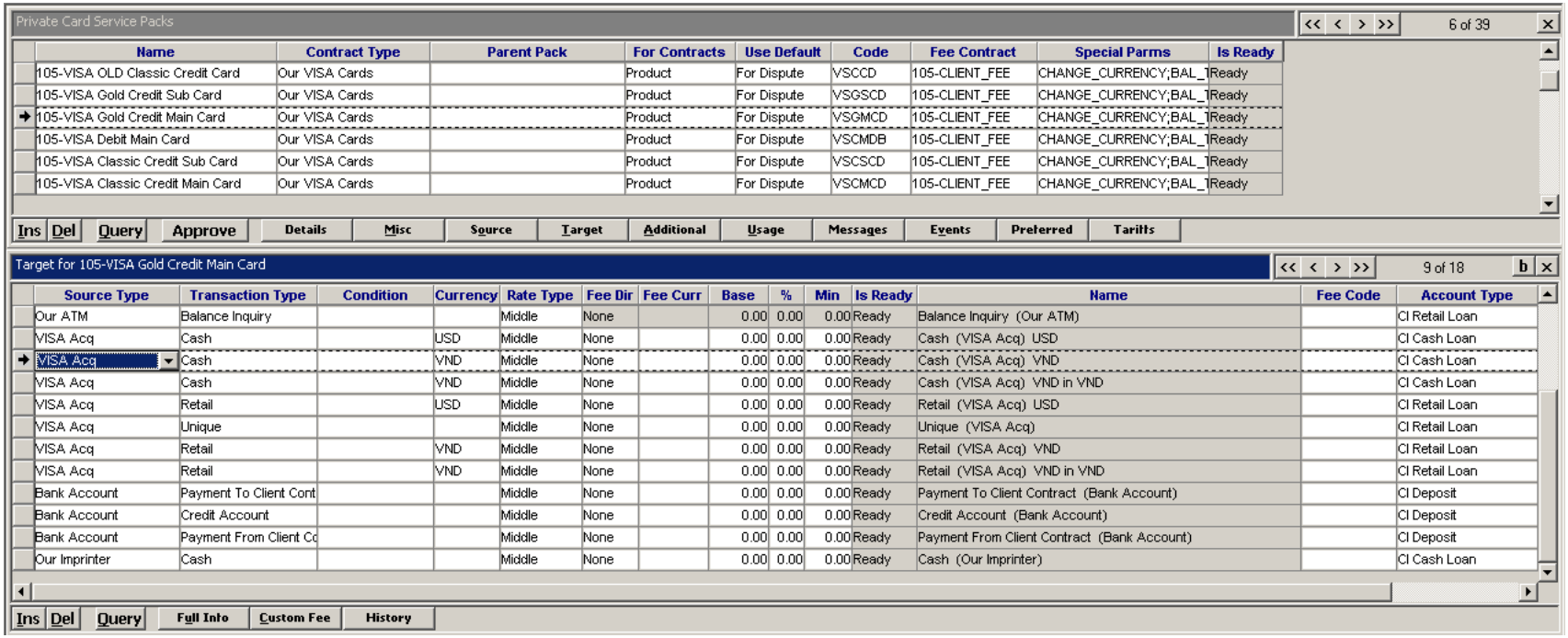
E-commerce

- Fees
- On/Off

Additional Service Packages



Setting - Target



Private Card Service Packs — 6 of 39

Name	Contract Type	Parent Pack	For Contracts	Use Default	Code	Fee Contract	Special Parms	Is Ready
105-VISA OLD Classic Credit Card	Our VISA Cards		Product	For Dispute	VSCCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Gold Credit Sub Card	Our VISA Cards		Product	For Dispute	VSGSCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Gold Credit Main Card	Our VISA Cards		Product	For Dispute	VSGMCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Debit Main Card	Our VISA Cards		Product	For Dispute	VSCMDB	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Classic Credit Sub Card	Our VISA Cards		Product	For Dispute	VSCSCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Classic Credit Main Card	Our VISA Cards		Product	For Dispute	VSCMCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready

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

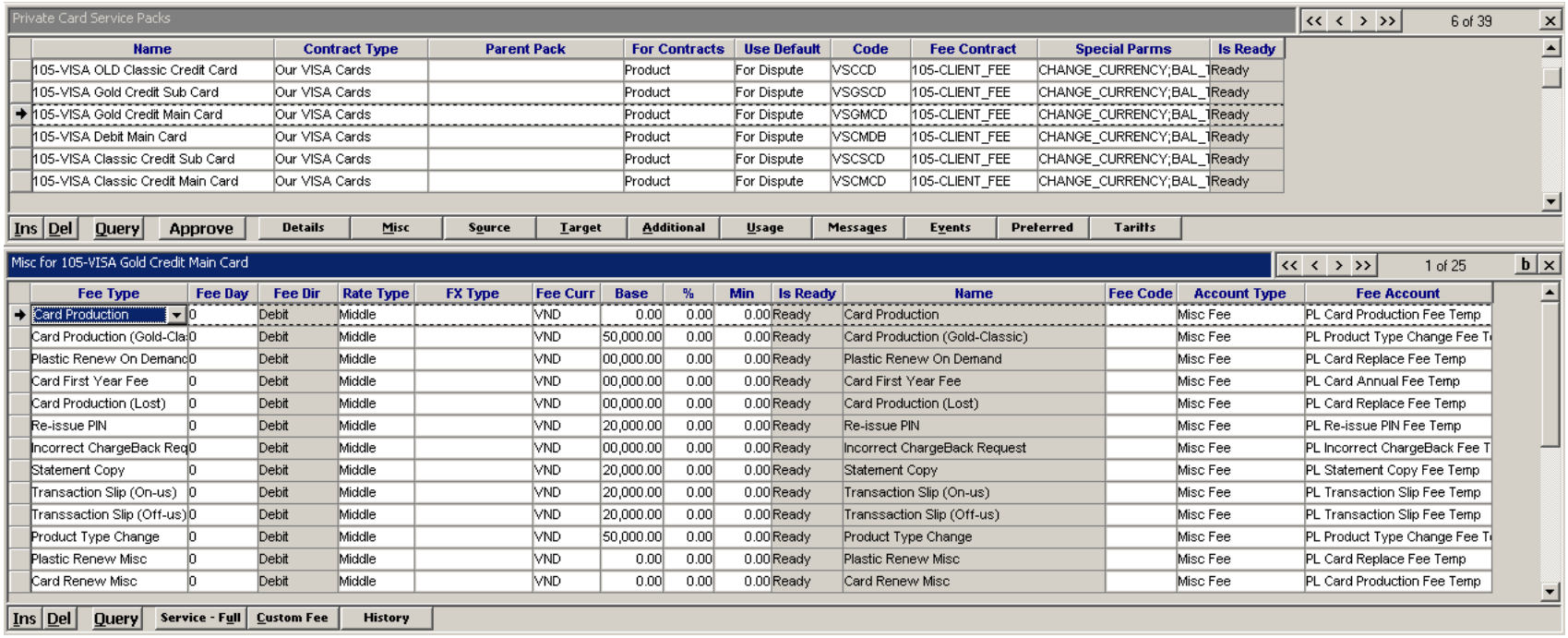
Target for 105-VISA Gold Credit Main Card — 9 of 18

Source Type	Transaction Type	Condition	Currency	Rate Type	Fee Dir	Fee Curr	Base	%	Min	Is Ready	Name	Fee Code	Account Type
Our ATM	Balance Inquiry			Middle	None		0.00	0.00	0.00	Ready	Balance Inquiry (Our ATM)		CI Retail Loan
VISA Acq	Cash		USD	Middle	None		0.00	0.00	0.00	Ready	Cash (VISA Acq) USD		CI Cash Loan
VISA Acq	Cash		VND	Middle	None		0.00	0.00	0.00	Ready	Cash (VISA Acq) VND		CI Cash Loan
VISA Acq	Cash		VND	Middle	None		0.00	0.00	0.00	Ready	Cash (VISA Acq) VND in VND		CI Cash Loan
VISA Acq	Retail		USD	Middle	None		0.00	0.00	0.00	Ready	Retail (VISA Acq) USD		CI Retail Loan
VISA Acq	Unique			Middle	None		0.00	0.00	0.00	Ready	Unique (VISA Acq)		CI Retail Loan
VISA Acq	Retail		VND	Middle	None		0.00	0.00	0.00	Ready	Retail (VISA Acq) VND		CI Retail Loan
VISA Acq	Retail		VND	Middle	None		0.00	0.00	0.00	Ready	Retail (VISA Acq) VND in VND		CI Retail Loan
Bank Account	Payment To Client Cont			Middle	None		0.00	0.00	0.00	Ready	Payment To Client Contract (Bank Account)		CI Deposit
Bank Account	Credit Account			Middle	None		0.00	0.00	0.00	Ready	Credit Account (Bank Account)		CI Deposit
Bank Account	Payment From Client Cc			Middle	None		0.00	0.00	0.00	Ready	Payment From Client Contract (Bank Account)		CI Deposit
Our Imprinter	Cash			Middle	None		0.00	0.00	0.00	Ready	Cash (Our Imprinter)		CI Cash Loan

Ins | Del | Query | Full Info | Custom Fee | History

OpenWay\Full\Configuration Setup\Products\Issuing Private Products\Private Card Service Packs

Setting - Misc



Private Card Service Packs — 6 of 39

Name	Contract Type	Parent Pack	For Contracts	Use Default	Code	Fee Contract	Special Parms	Is Ready
105-VISA OLD Classic Credit Card	Our VISA Cards		Product	For Dispute	VSCCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Gold Credit Sub Card	Our VISA Cards		Product	For Dispute	VSGSCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Gold Credit Main Card	Our VISA Cards		Product	For Dispute	VSGMCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Debit Main Card	Our VISA Cards		Product	For Dispute	VSCMDB	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Classic Credit Sub Card	Our VISA Cards		Product	For Dispute	VSCSCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready
105-VISA Classic Credit Main Card	Our VISA Cards		Product	For Dispute	VSCMCD	105-CLIENT_FEE	CHANGE_CURRENCY;BAL_T	Ready

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

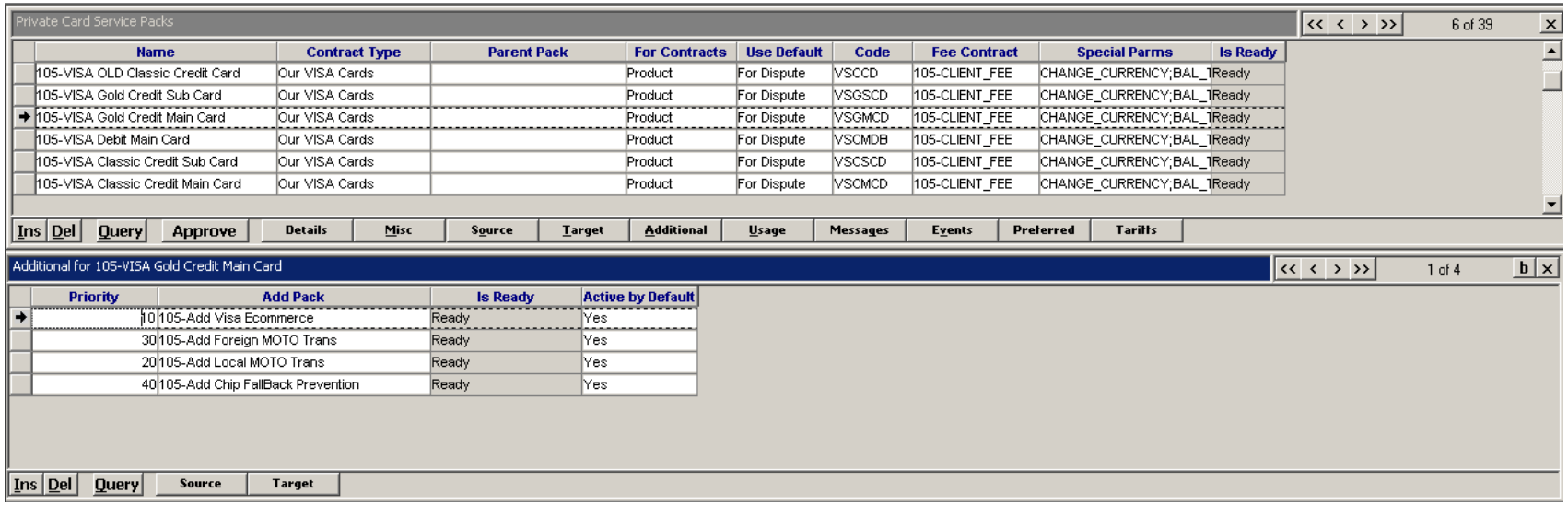
Misc for 105-VISA Gold Credit Main Card — 1 of 25

Fee Type	Fee Day	Fee Dir	Rate Type	FX Type	Fee Curr	Base	%	Min	Is Ready	Name	Fee Code	Account Type	Fee Account
Card Production	0	Debit	Middle		VND	0.00	0.00	0.00	Ready	Card Production		Misc Fee	PL Card Production Fee Temp
Card Production (Gold-Cla	0	Debit	Middle		VND	50,000.00	0.00	0.00	Ready	Card Production (Gold-Classic)		Misc Fee	PL Product Type Change Fee T
Plastic Renew On Demanc	0	Debit	Middle		VND	00,000.00	0.00	0.00	Ready	Plastic Renew On Demand		Misc Fee	PL Card Replace Fee Temp
Card First Year Fee	0	Debit	Middle		VND	00,000.00	0.00	0.00	Ready	Card First Year Fee		Misc Fee	PL Card Annual Fee Temp
Card Production (Lost)	0	Debit	Middle		VND	00,000.00	0.00	0.00	Ready	Card Production (Lost)		Misc Fee	PL Card Replace Fee Temp
Re-issue PIN	0	Debit	Middle		VND	20,000.00	0.00	0.00	Ready	Re-issue PIN		Misc Fee	PL Re-issue PIN Fee Temp
Incorrect ChargeBack Req	0	Debit	Middle		VND	00,000.00	0.00	0.00	Ready	Incorrect ChargeBack Request		Misc Fee	PL Incorrect ChargeBack Fee T
Statement Copy	0	Debit	Middle		VND	20,000.00	0.00	0.00	Ready	Statement Copy		Misc Fee	PL Statement Copy Fee Temp
Transaction Slip (On-us)	0	Debit	Middle		VND	20,000.00	0.00	0.00	Ready	Transaction Slip (On-us)		Misc Fee	PL Transaction Slip Fee Temp
Transsaction Slip (Off-us)	0	Debit	Middle		VND	20,000.00	0.00	0.00	Ready	Transsaction Slip (Off-us)		Misc Fee	PL Transaction Slip Fee Temp
Product Type Change	0	Debit	Middle		VND	50,000.00	0.00	0.00	Ready	Product Type Change		Misc Fee	PL Product Type Change Fee T
Plastic Renew Misc	0	Debit	Middle		VND	0.00	0.00	0.00	Ready	Plastic Renew Misc		Misc Fee	PL Card Replace Fee Temp
Card Renew Misc	0	Debit	Middle		VND	0.00	0.00	0.00	Ready	Card Renew Misc		Misc Fee	PL Card Production Fee Temp

Ins | Del | Query | Service - Full | Custom Fee | History

OpenWay\Full\Configuration Setup\Products\Issuing Private Products\Private Card Service Packs

Setting – Additional Service



OpenWay\Full\Configuration Setup\Products\Issuing Private Products\Private Card Service Packs

Usage Limiter

Example of Usage Limiter Using

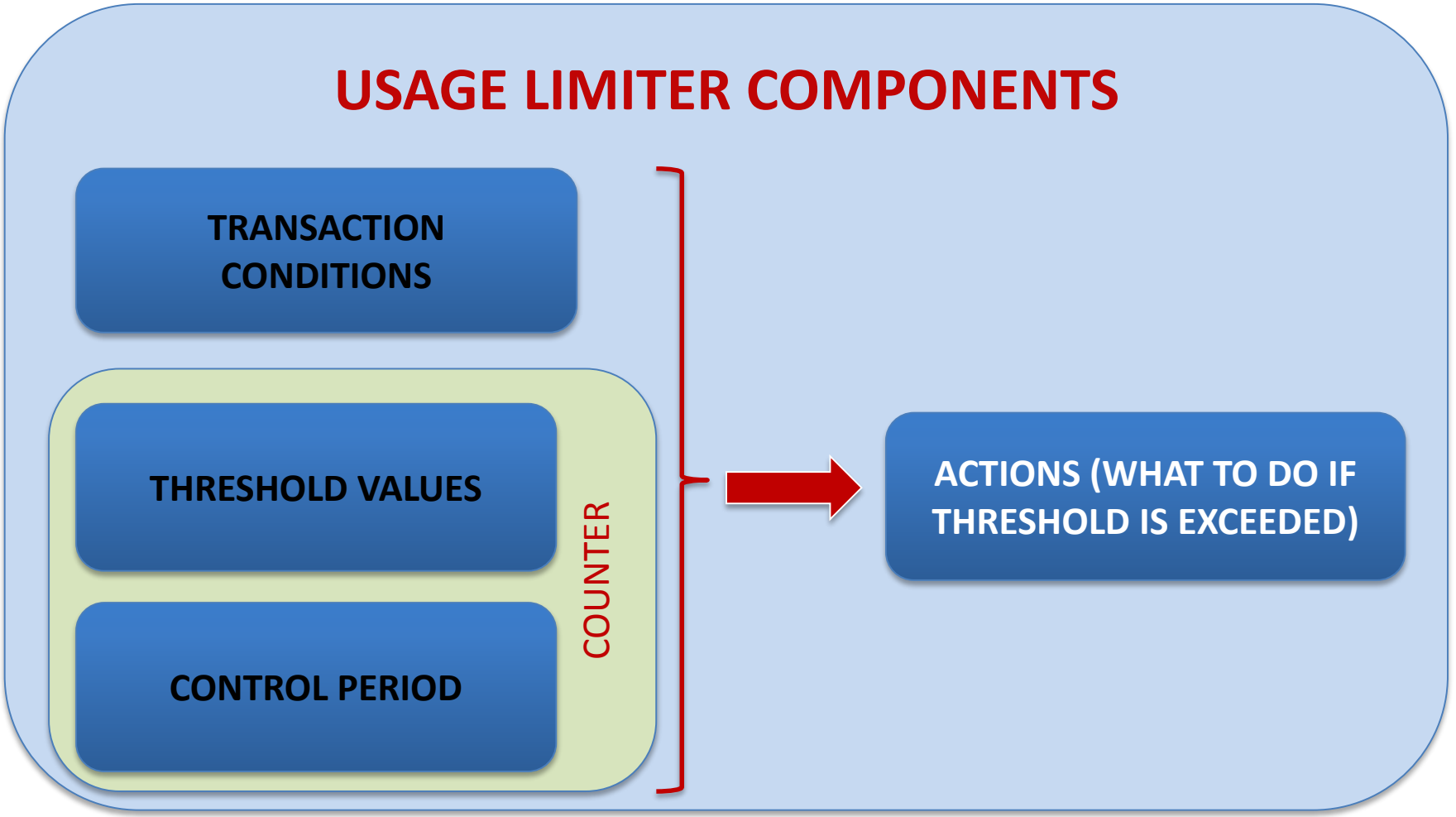
PROBLEMS CAN BE SOLVED BY USAGE LIMITERS

LIMITATIONS OF TRANSACTION AMOUNT IN RISKY REGIONS → **OPERATIONS SAFETY**

FEE CHARGING DEPENDING ON TRANSACTION CONDITIONS → **FLEXIBLE TARIFFS**

BONUSES FOR GOODS PURCASING AT BANK'S PARTNERS SALE POINTS → **LOYALTY PROGRAM**

Structure of Usage Limiter



How does usage limiter work?

AUTHORIZED OPERATION

AUTHORIZATION

- USAGE LIMITERS ARE SELECTED
- COUNTERS VALUES CHANGES
- THRESHOLD VALUES ARE CHECKED
- ACTIONS ARE EXECUTED

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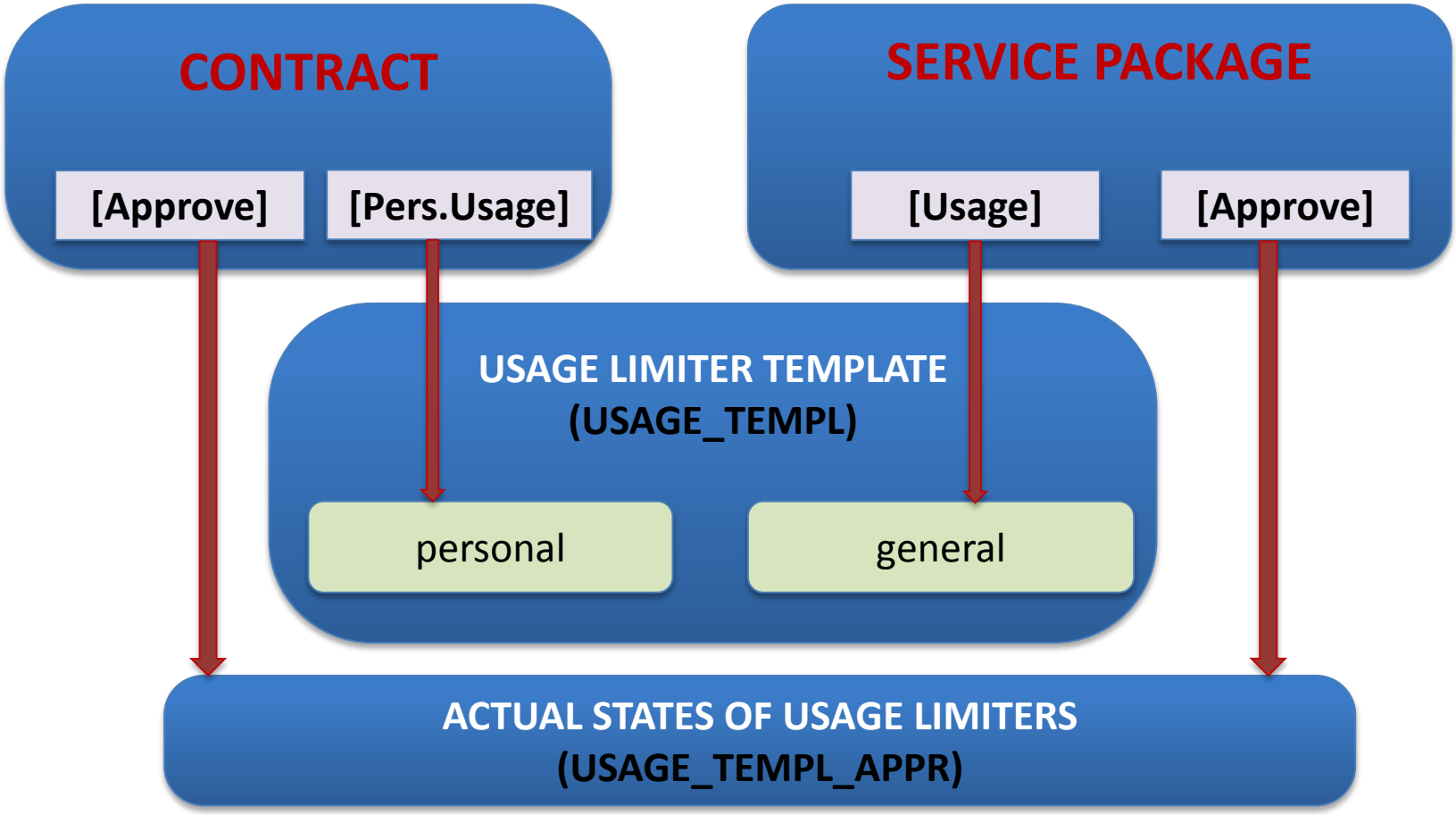
FINANCIAL DOCUMENT

USAGE LIMITER PROCESSING IS OVER

How to Configure?



OpenWay\Full\Issuing\Contracts Input & Update\Issuing Contracts (Private)->[Pers.Usage]
OpenWay\Full\Configuration Setup\Products\Issuing Private Products\Private Card Service Packs→[Usage]

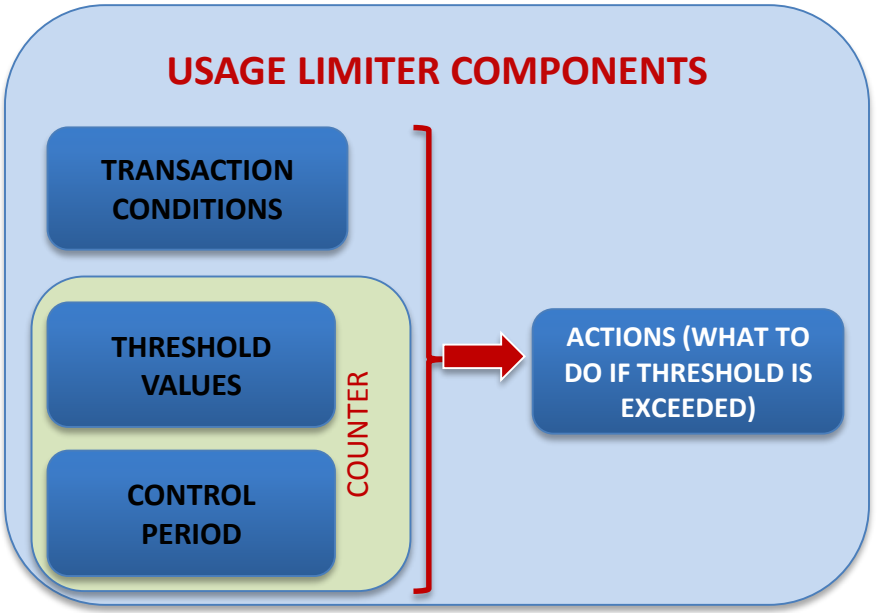
How to Configure?

IF

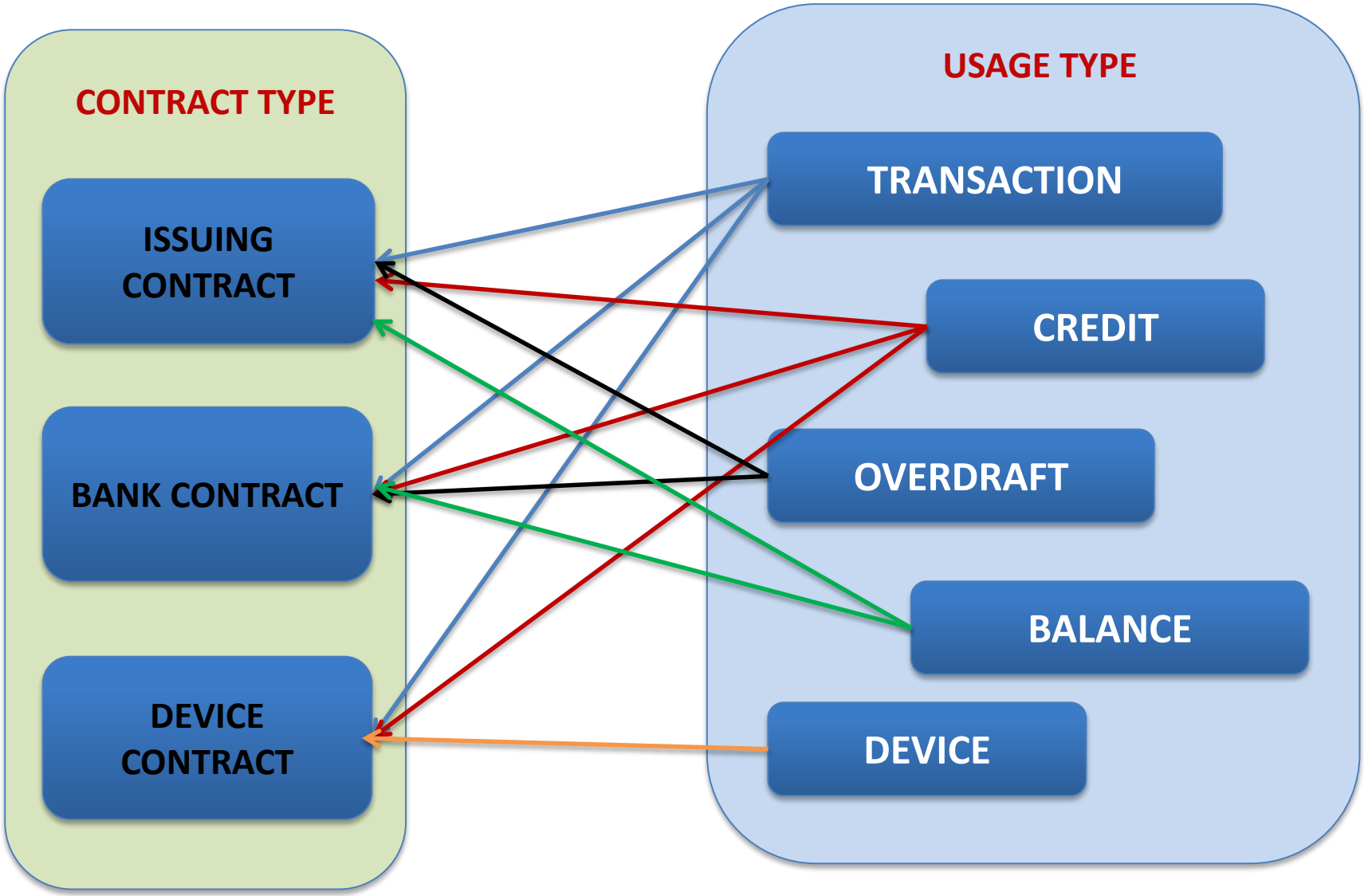
- Usage Type
- Transaction Condition (Transaction, Area, Channel, Preference…)
- Accumulation Period
- Counter Threshold

Then

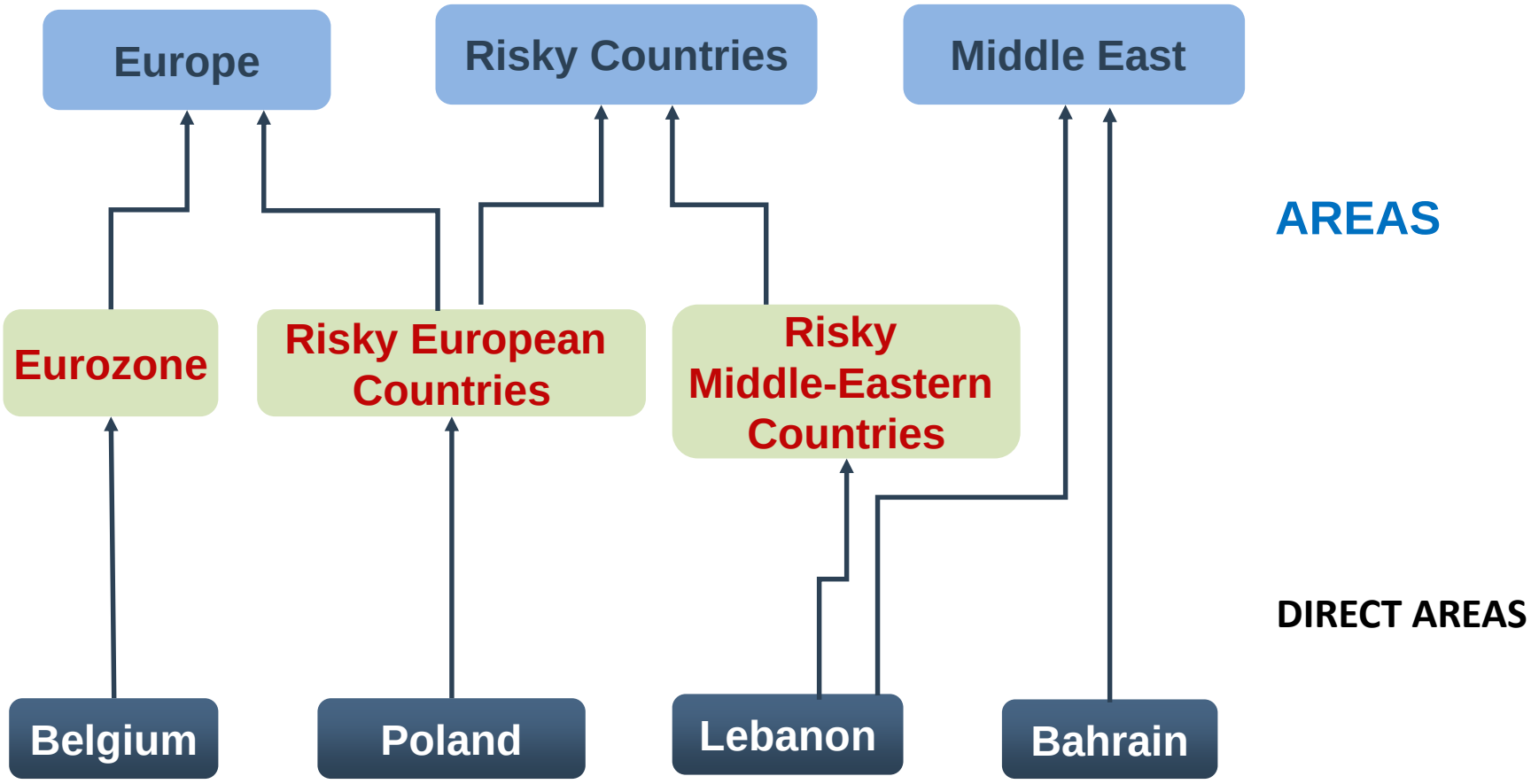
- Action (RC, Event, Charge…)



Usage Type

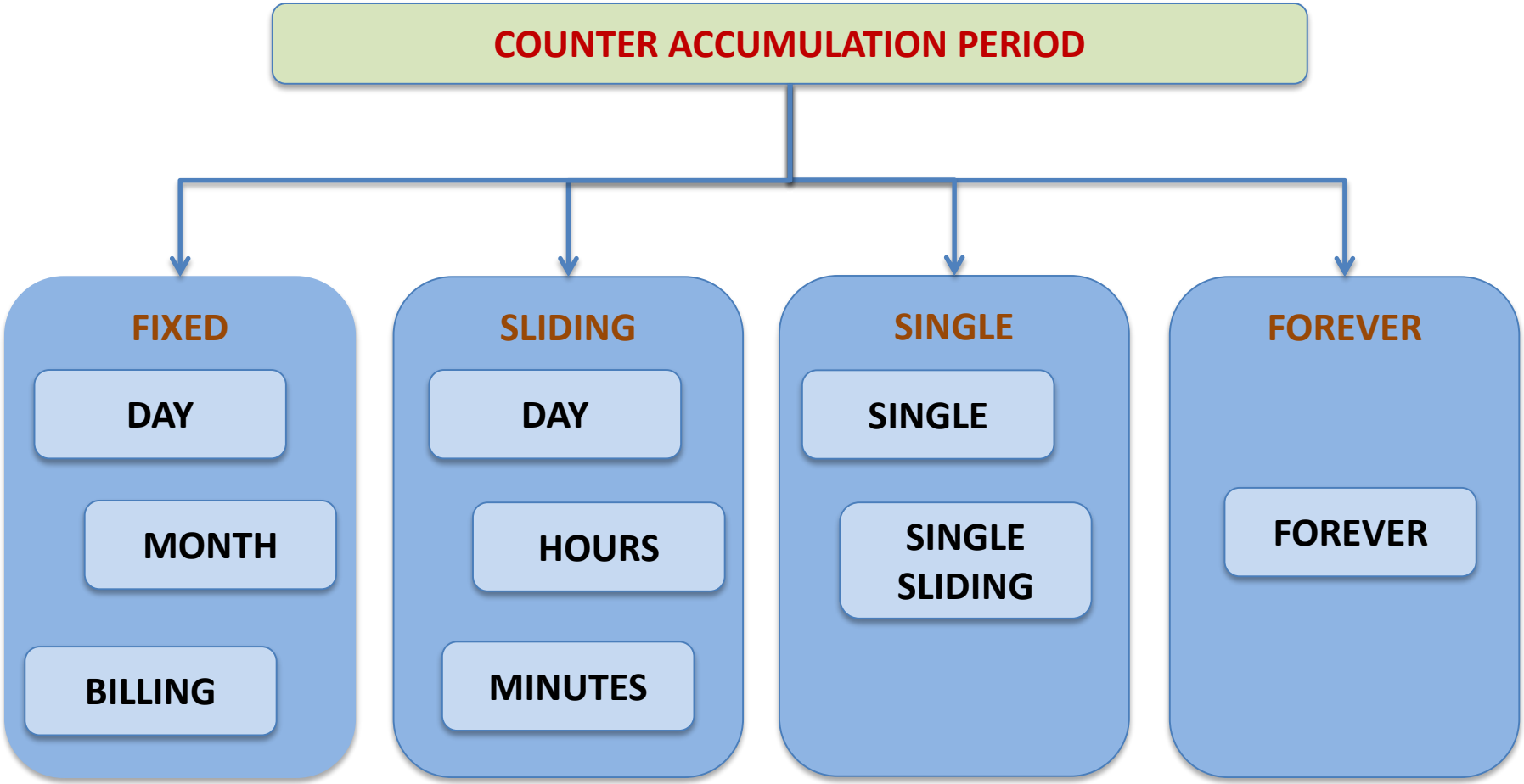

CONTRACT TYPE
ISSUING CONTRACT
BANK CONTRACT
DEVICE CONTRACT
USAGE TYPE
TRANSACTION
CREDIT
OVERDRAFT
BALANCE
DEVICE

Transaction Condition - Area

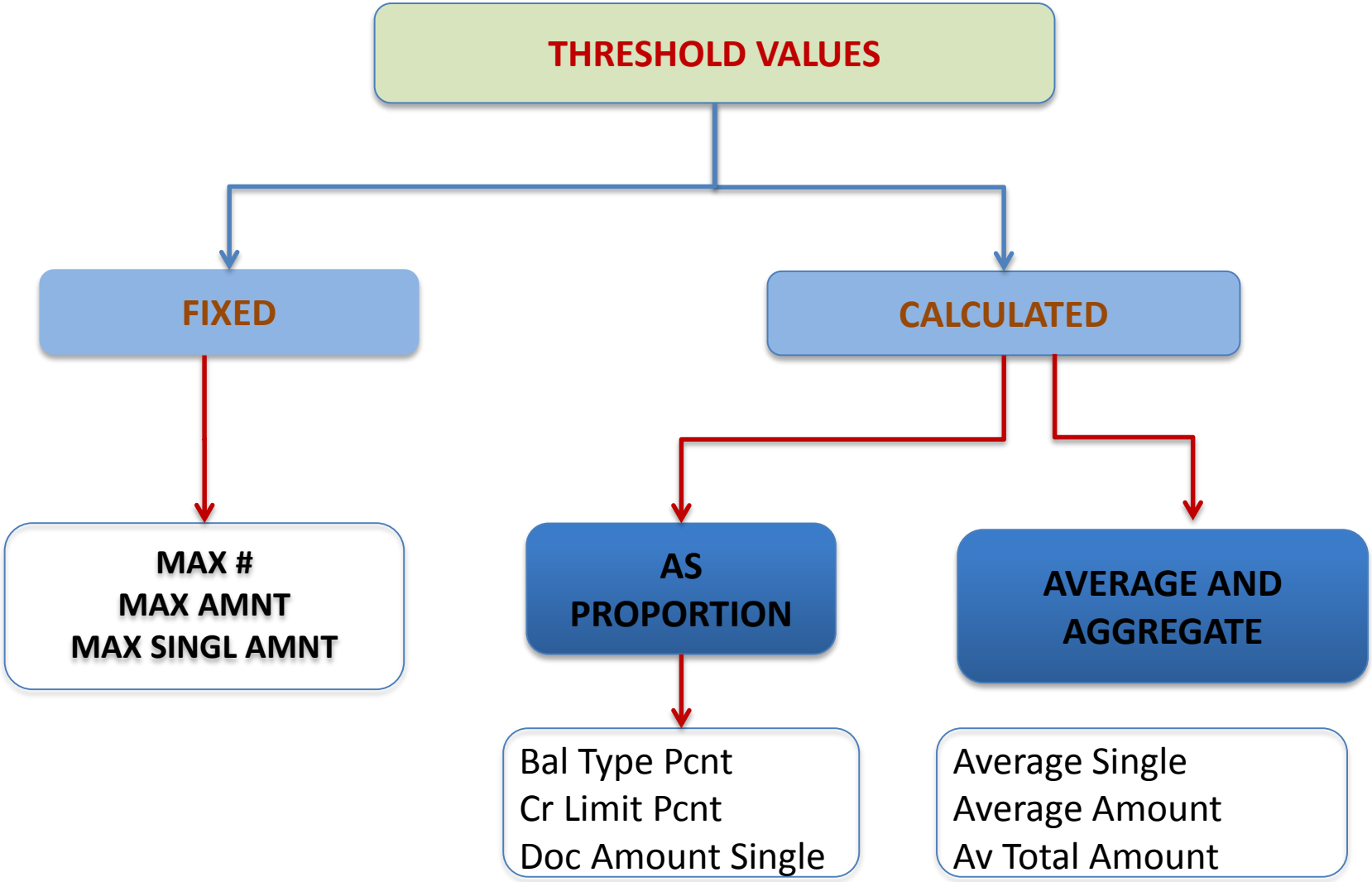


OpenWay\Full\Configuration Setup\Main Tables ***Country Table***
OpenWay\Full\Configuration Setup\Main Tables ***Country Area***

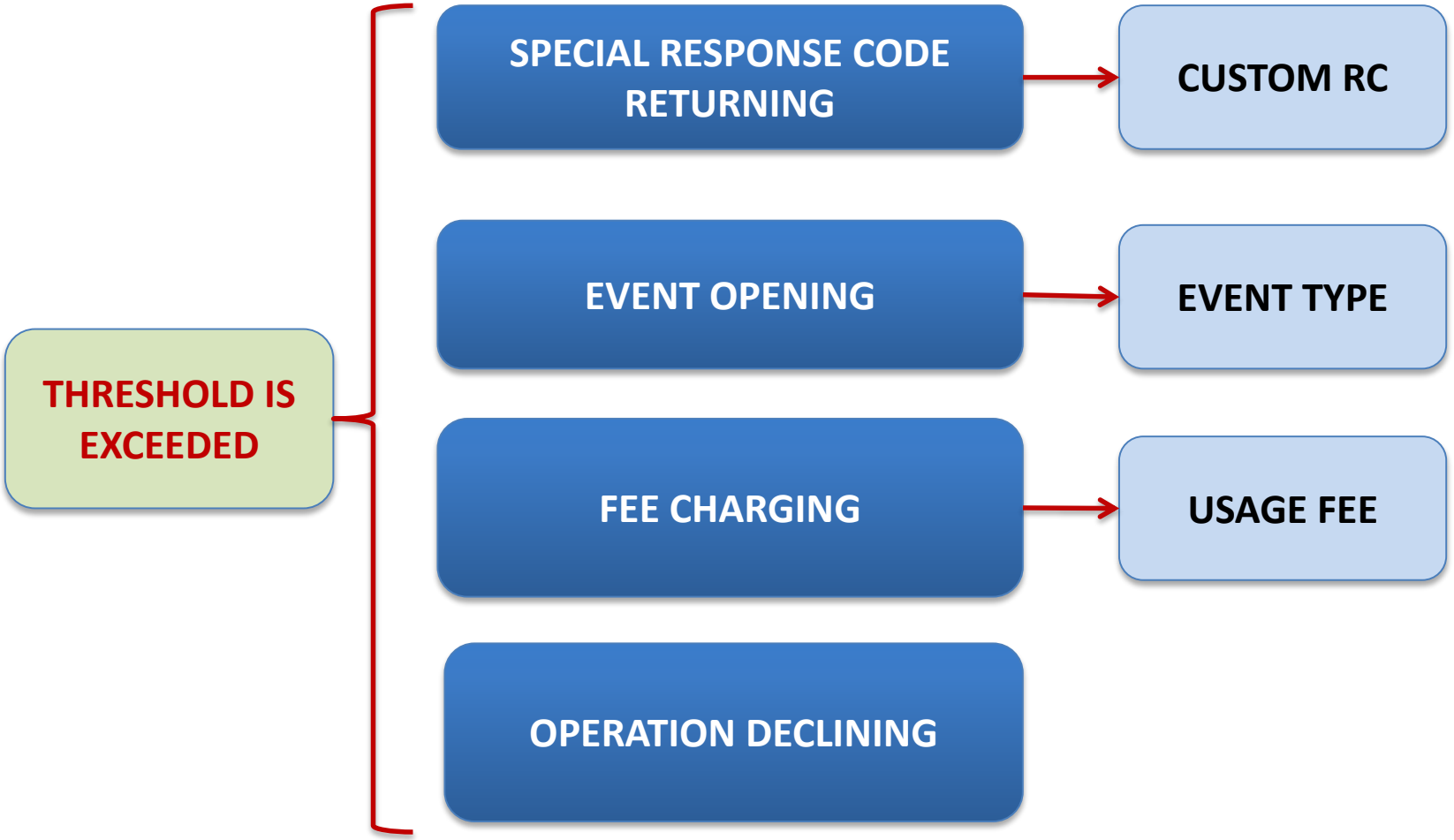
Counter – Accumulation Period



Threshold Values



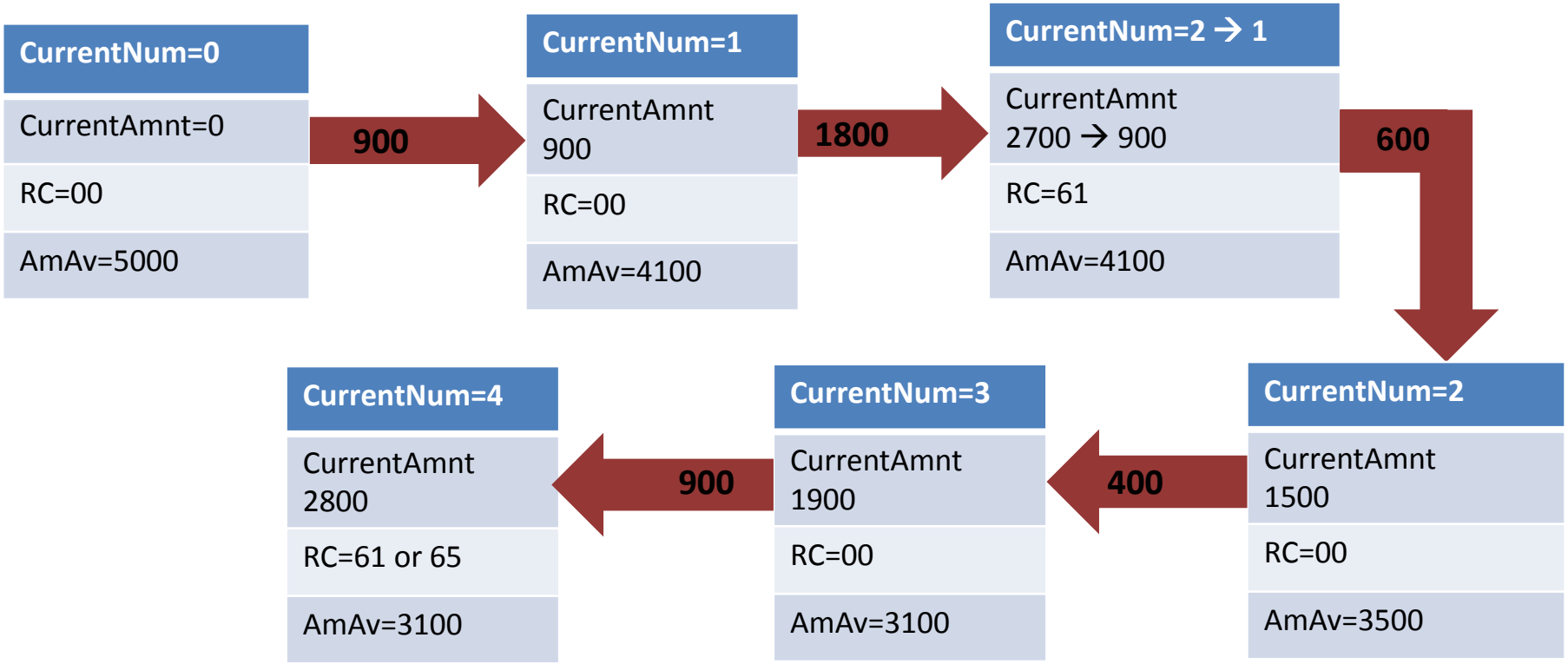
Actions (If threshold is exceeded)



Example of Usage Limiter

USAGE TYPE	MAX#	MAX AMOUNT	USAGE EVENT	PERIOD	PERIOD TYPE
TRANSACTION	3	2500	USAGE	1	DAY

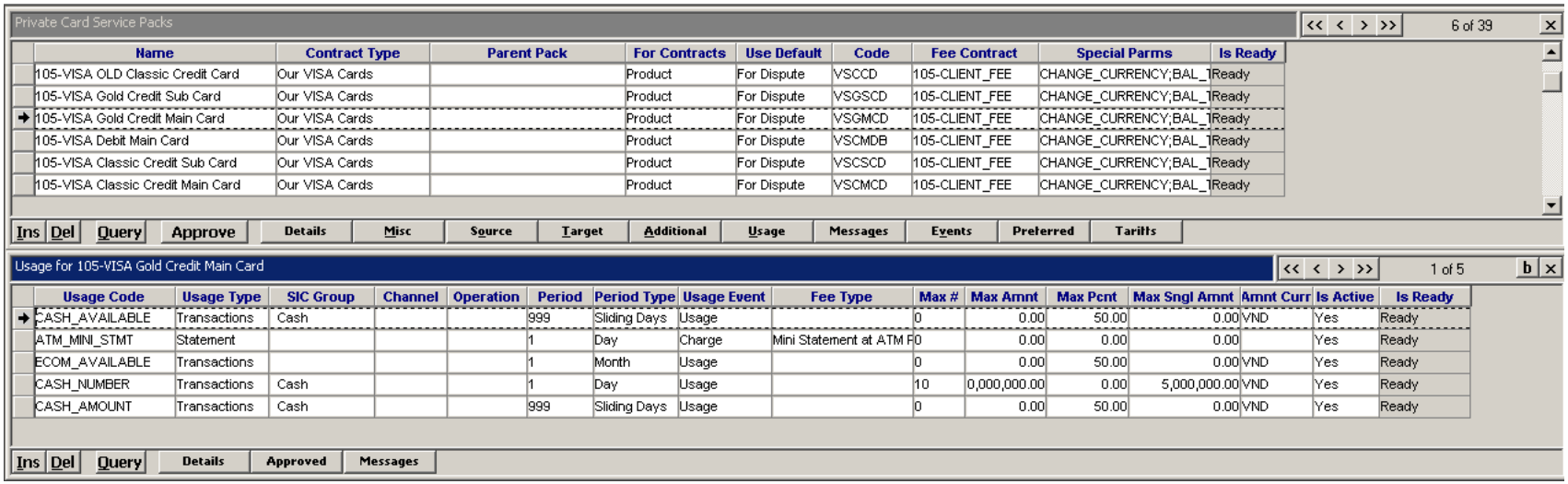
Amount Available is 5000 RUR . Client performs some transactions: 900 RUR, 1800 RUR, 600 RUR, 400 RUR, 900 RUR. Which amount should be blocked?

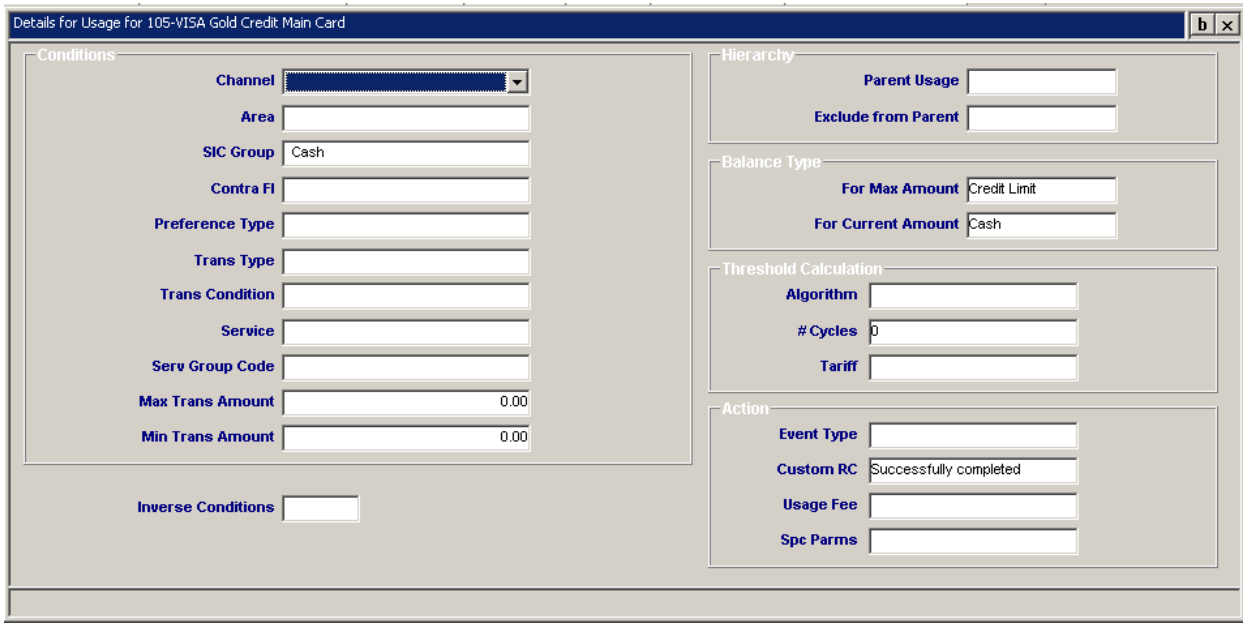


Usage Limiter Switching

ACTION	DB OBJECT	DBM OBJECT
Switch ON	**USAGE_TEMPL_APPR**	**OpenWay\Full\Customer Support\Contract Info -> Balance ->Usage ->ON/OFF -> Activate**
Switch Off	**USAGE_TEMPL_APPR**	**OpenWay\Full\Customer Support\Contract Info -> Balance ->Usage ->ON/OFF -> Block**
History of Switching On/Off Review	**PROCESS_MESS**	**OpenWay\Full\Customer Support\Contract Info -> Balance ->Usage ->Swch Hist**

Configuration Screen





Question

Thanks you for your attention

Do you have any question?