Functional Specification

Core Banking Interface

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Contents

Way4™ supports the ability to use pipes for exporting and importing files with different kinds of information.

This makes it possible to configure various modes of interaction between Way4 and the Core Banking System (CBS).

This document is intended for bank or processing center employees who are responsible for interaction with Way4.

The following notation is used in the document:

- Field labels in screen forms are shown in *italics.*
- Key combinations are shown in angular brackets, for example, <Ctrl>+<F3>.
- Names of screen form buttons and tabs are shown in square brackets, for example, [Approve].
- Sequences for selecting user menu items or context menu items are shown using arrows as follows: "Issuing → Contracts Input & Update".
- Sequences for selecting system menu items are shown using arrows as follows: Database => Change password.
- Variables that differ for each local instance, such as directory and file names, as well as file paths are shown in angular brackets, as in <OWS_HOME>.

Warnings and information are marked as follows:

⚠ Warnings about potentially hazardous situations or actions.

ⓘ Messages with information about important features, additional options, or the best use of certain system functions.

1   File exchange capabilities

Basic capabilities for exchanging files between the CBS and Way4:

- Import of account balances from the CBS to Way4
- Export of balances from Way4 to the CBS for reconciliation
- Import of authorization and financial documents from the CBS to Way4
- Export of a file with a report about import of documents for the CBS
- Export of authorization and financial documents from Way4
- Import of transaction information from the CBS to Way4
- Export of transactions for card contracts and for merchant client contracts from Way4
- Import of payments from the CBS to Way4
- Export of documents about successful online payments made through Way4
- Import of FX rates from the CBS to Way4
- Import of arbitrary FX rates from external sources to Way4
- Export of subsidiary entries and GL entries from Way4.

Additional recommended features (separate licensing options):

- Online interface for checking available funds when making card transactions (see the document "C B Gate. Functional Specification")
- Acceptance of applications (see the document "Advanced Applications R2")
- Export of a file with a report about application import
- Import of FX rates that differ from IPS rates and FX rate markups for dynamic currency conversion (see the document "Dynamic Currency Conversion. Setup"). Import to Way4.

> (i)   When importing information from files to Way4, the majority of import pipes generate files with a report about the results of import.
> More information is provided in documents for the corresponding pipes.

2   Scenarios of interaction with the CBS

Way4 supports three main scenarios of interaction with the CBS:

1. Way4 only provides for transactions with the bank's cards.
   In this mode, the CBS performs almost all banking functions.
   Once a day, card account balances are imported to Way4, making it possible to perform authorization.
   Also once a day, all transactions are exported from Way4 to the CBS.

   ⚠️ This interaction scenario is obsolete and not recommended for new installations of Way4.
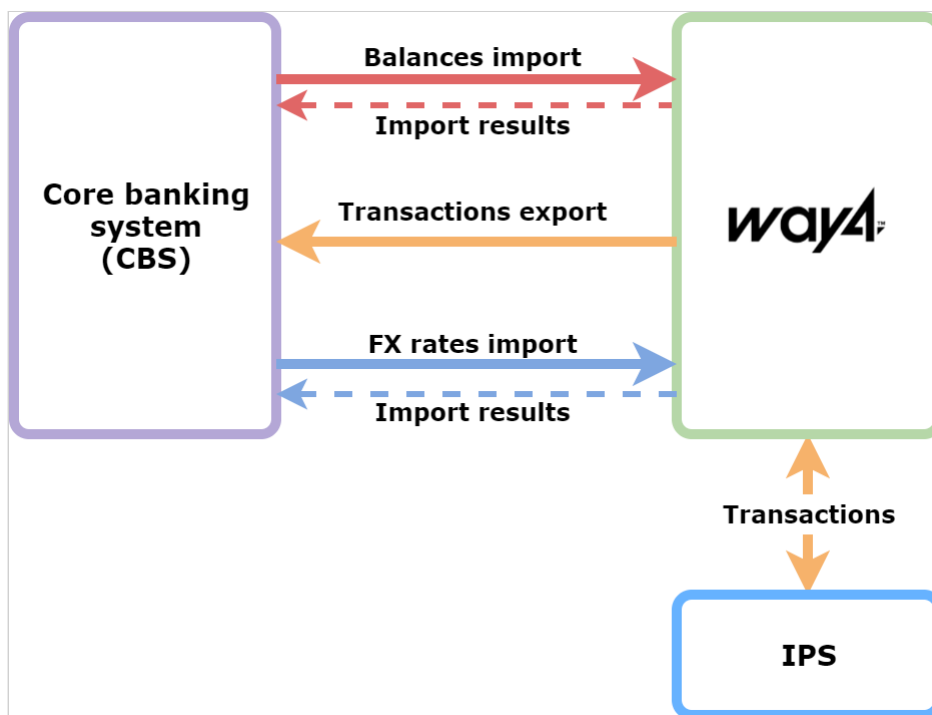
2. The main system for maintaining account balances is Way4. There is regular file exchange between Way4 and the CBS:

   • Transactions are exported from Way4 to the CBS several times a day.

   • Card account replenishments and unconditional debits (for example seizure of funds in an account) are imported from the CBS to Way4.

   • Balances are exported from Way4 to the CBS for reconciliation.
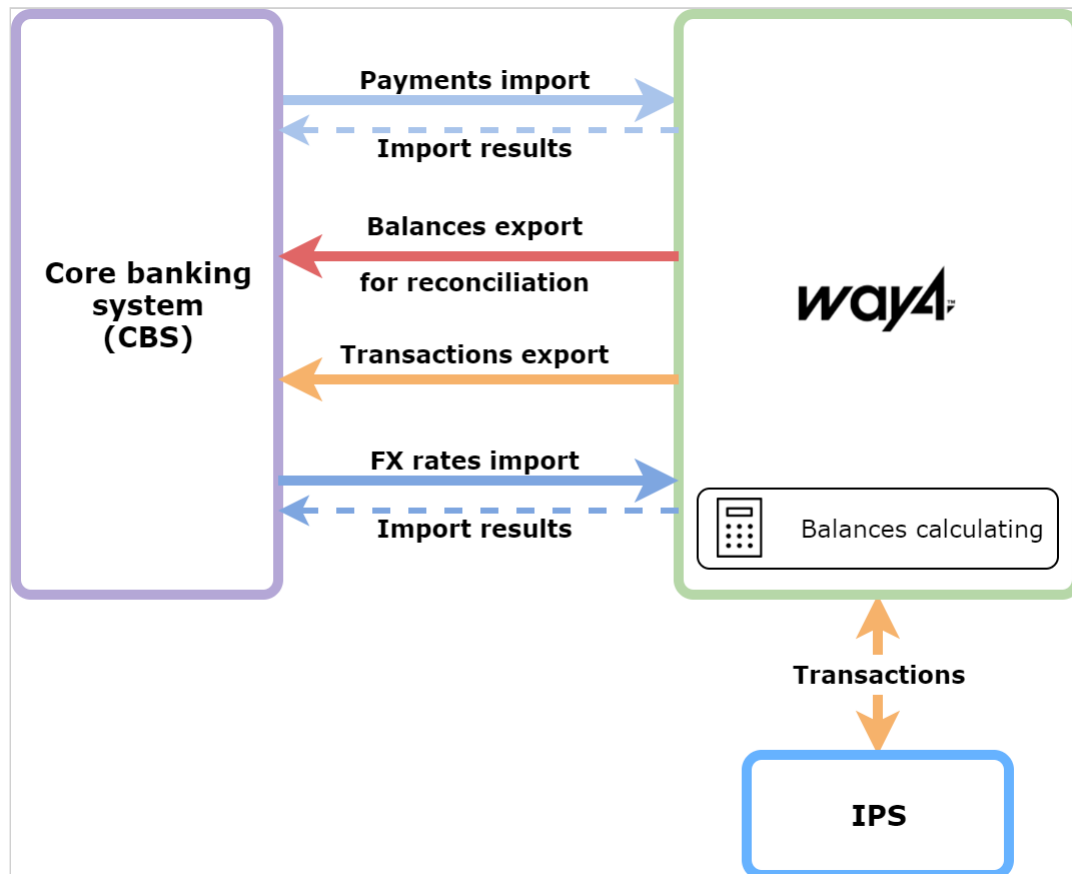
3. Way4 acts as the back office for the CBS and performs such functions as:

    • Configuration of financial Products

    • Maintaining balances

    • Generation of accounting entries

    • Generation of statements
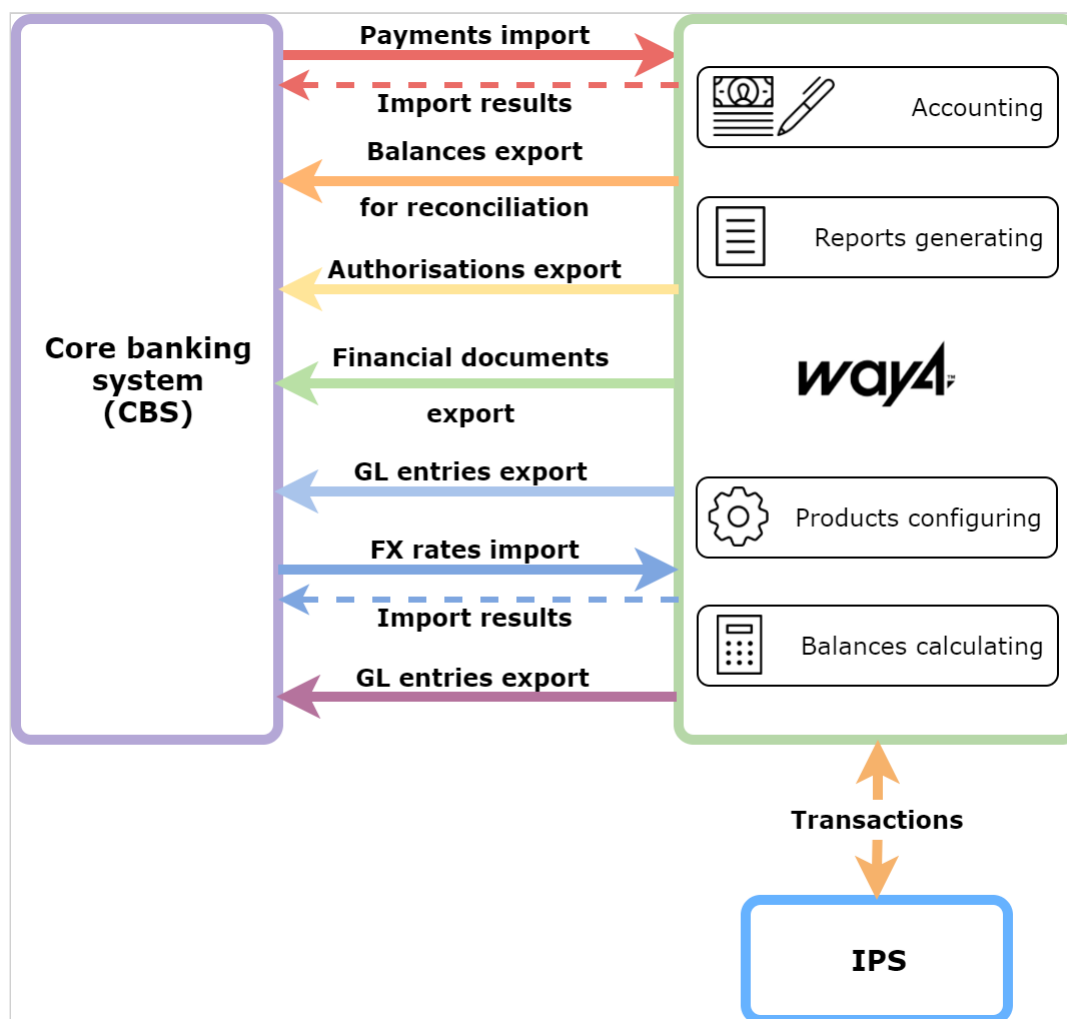
> ⚠ In all the aforementioned scenarios, Way4 is an authorization point: if funds are debited directly in the CBS, this may lead to card account overdraft.

> ⓘ This section gives only the main scenarios for file exchange between the CBS and Way4. In addition to importing files with FX rates to Way4, rates can be entered manually through special forms.
> On agreement with OpenWay, other interaction scenarios can be configured, including online interaction.

3   Pipes

The following pipes can be used for file exchange between the CBS and Way4:

Task	Pipe	Pipe status	Menu items for calling the pipe
Import account balances from the CBS to Way4. See the document "Exporting and Importing Balances".	RBS. Balances Import	Obsolete	Full → Daily Procedures → RBS Inward Processing Step By Step → OLD RBS Balance Import (by payments)
Export account balances from Way4 to the CBS for reconciliation. See the documents "Exporting and Importing Balances" and "Exporting Balances".	RBS. Adv Balances Export	Current	Full → Daily Procedures → RBS Outward Processing Step By Step → RBS Adv Balances Export
	RBS. Balances Export	Obsolete	Full → Daily Procedures → RBS Outward Processing Step By Step → Custom RBS Outward Processing → RBS. Balance Export
Import financial and authorization documents to Way4. See the documents "CBS Document Interchange" and "UFX Interchange. Operation Manual".	IC Documents Import	Current	Full → Core Banking Interface → CBS. Daily Procedures → CBS. Inward Processing → CBS Documents Import With Postload Processing
	RBS. Documents Import	Obsolete	Full → Daily Procedures → RBS Inward Processing Step By Step → OLD RBS Documents Import
Export a report file for the results of importing documents to Way4. See the document "CBS Document Interchange".	IC Documents Export	Current	Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Documents Response Export

Task	Pipe	Pipe status	Menu items for calling the pipe
	RBS. Documents Import Response	Obsolete	Full → Daily Procedures → RBS Inward Processing Step By Step → OLD RBS Documents Import Response
Export financial and authorization documents from Way4. See the documents "CBS Document Interchange" and "UFX Interchange. Operation Manual".	IC Documents Export	Current	Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Finance Documents Export
			Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Authorizations Export
	RBS. Documents Export	Obsolete	Full → Daily Procedures → RBS Outward Processing Step By Step → OLD RBS Finance Documents Export
			Full → Daily Procedures → RBS Outward Processing Step By Step → OLD RBS Authorizations Export
Import transaction information from the CBS to Way4. See the document "Import of Transaction Information".	RBS. Transaction Slips Import	Obsolete	Full → Daily Procedures → RBS Inward Processing Step by Step → OLD RBS Transaction Slips Import
Export card contract and merchant client contract transaction information from Way4. See the documents "CBS Transactions Export" and "UFX Interchange. Operation Manual".	IC Documents Export	Current	Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Card Transactions Export

Task	Pipe	Pipe status	Menu items for calling the pipe
			Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Merchant Transactions Export
	RBS. Transactions Export	Obsolete	Full → Daily Procedures → RBS Outward Processing Step By Step → OLD RBS Card Transactions Export
			Full → Daily Procedures → RBS Outward Processing Step By Step → OLD RBS Merchant Transactions Export
Merchant Transactions Export (Batched) See the document "Merchant Transactions Export (Batched)".	RBS. Transactions Export (Batching)	Current	Full → Daily Procedures → RBS Outward Processing Step By Step → RBS Merchant Transactions Export (Batching)
Import payment documents to Way4. See the document "CBS Payments Import".	RBS. Payments Import	Obsolete	Full → Daily Procedures → RBS Inward Processing Step By Step → OLD RBS Payments Import
Export documents about successful online payments. Export from Way4. See the documents "Unloading Online Payments" and "UFX Interchange. Operation Manual".	IC Documents Export	Current	Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Online Payments Export
	RBS Online Payments Export	Obsolete	Full → Daily Procedures → RBS Outward Processing Step By Step → OLD RBS Online Payments Export

Task	Pipe	Pipe status	Menu items for calling the pipe
Import FX rates to Way4. See the document "Loading FX Rates".	FX Rates Import	Current	Full → DB Administrator Utilities → Special OpenWay Utilities → FX Rates Import → RBS FX Rates Import Full → DB Administrator Utilities → Special OpenWay Utilities → FX Rates Import → RBS FX Rates Import For Future
Import arbitrary FX rates from external sources. See the document "Importing External (Arbitrary) FX Rates".	ext_fx_rates_import	Current	Full → DB Administrator Utilities → Special OpenWay Utilities → FX Rates Import → External FX Rates Import
Export subsidiary GL and GL account entries from Way4. See the documents "Export of Subsidiary GL Entries and GL Entries in UFX Format" and "Way4™ Accounting".	GL Transfers Export	Current	Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Subsidiary GL Entries Export Full → Core Banking Interface → CBS. Daily Procedures → CBS. Outward Processing → CBS Consolidated GL Entries Export
	RBS. Analytic Transfers Export	Obsolete	Full → Daily Procedures → RBS Outward Processing Step By Step → OLD RBS Transfers Export
	RBS. Synthetic Transfers Export	Obsolete	
Pipes supplied under separate licenses:			

Task	Pipe	Pipe status	Menu items for calling the pipe
Import FX rates to Way4 that differ from IPS rates and markups for the rates' dynamic conversion (DCC). See the documents "Dynamic Currency Conversion. Setup" and "Loading FX and Interest Rates for DCC transactions" (available after obtaining the corresponding licensing options).	DCC Allowance Rates Import	Current	DCC Provider Interface → DCC Activation and Rates Import
Import applications from the CBS to Way4. See the documents: • "XML Applications (R2)" • Advanced Applications R1 XML Format".	xml_applications_import_r2	Current	Advanced Applications R2 → Application Processing → Issuing XML Application Import
			Advanced Applications R2 → Application Processing → Issuing XML Applications Renew
			Advanced Applications R2 → Application Processing → Acquiring XML Application Import
	xml_applications_import	Obsolete	Advanced Applications → Application Processing → Cardholder XML Application Import
			Advanced Applications → Application Processing → Merchant XML Application Import
			Advanced Applications → Application Processing → Cardholder XML Application Renew
Export files with a report about application processing results See the documents "XML Applications (R2)" and "Advanced Applications R1 XML Format".	xml_application_overall_response	Current	Advanced Applications R2 → Application Processing → XML Applications Overall Response

Task	Pipe	Pipe status	Menu items for calling the pipe
	xml_applications_response	Current	Advanced Applications R2 → Application Processing → XML Applications Response
			Obsolete menu item: Advanced Applications → Application Processing → XML Applications Response

> ⓘ It is recommended to use current pipes only, since obsolete pipes have been removed from support.
> In addition to the aforementioned documents, familiarity with the following documents is recommended: "CBS Interface", "CBS Interface (UFX Format)" and "Advanced Applications R2".