



## Installation and Configuration Manual

# Instalments Setup Tags

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This document is intended for bank or processing centre employees who are responsible for Way4 operation.

The following notation can be 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 Tags used when working with instalments

## 1.1 Tags in an instalment scheme's *Special Params* field

Tag Name	Value	Description
AVAIL_DECISION	<code of calculated classifier>	<p>Used when setting up permission/prohibition to create an instalment plan for a contract based on calculated classifiers (Decisions).</p> <p>The tag value is the code of a calculated classifier used to set conditions for which creation of an instalment plan is permitted or prohibited.</p>

Tag Name	Value	Description
CALENDAR_TYPE	<business calendar type name>	<p>The tag makes it possible to use a calendar other than the financial institution's calendar:</p> <ul style="list-style-type: none"> <li>• If the tag is specified in a transaction subtype, this enables using a calendar other than the financial institution's calendar when charging non-transaction (regular) fees. The tag is set for the transaction subtype corresponding to the fee (a particular Misc Service). This option only works for fee types (Full → Configuration Setup → Transaction Types → Fee Types) whose "Charge Event" parameter has one of the following values: "Daily", "Weekly", "Monthly", "Quarterly", "Yearly", "Billing Date", "Custom".</li> <li>• When the tag is set in an Event type, it is possible to close/reopen an Event according to the calendar other than the financial institution's calendar.</li> <li>• When the tag is set in a standing payment order, the standing payment order activates according to the calendar other than the financial institution's calendar.</li> <li>• When the tag is set in a Service, the calendar other than the financial institution's calendar can be used to define a period of blocking funds when an authorisation request is processed (see the description of the HOLD_PERIOD_TYPE tag). If a calendar type is not specified, the default business calendar will be used.</li> <li>• In the date template, the tag makes it possible to calculate the date according to rules of the specified calendar (i.e. when the date is calculated, specific rules can be used to calculate holidays (weekend) or working days).</li> </ul>


Tag Name	Value	Description
		<ul style="list-style-type: none"> <li>When the tag is set in an Account Scheme, it allows to create for this Account Scheme's account templates rules for calculating weekend/working days to process Due normalisation macrotransactions (when the SHIFT_TO_WRK_DAY parameter is set globally or in the account and DUE_MODE=WRK_DAY tag is set in the account).</li> <li>When the tag is set in an Account Scheme according to rules of the specified calendar, the following parameters are calculated: <ul style="list-style-type: none"> <li>Calculation of Due Date for plans created based on instalment schemes with the "Working Day" value of the Due Mode parameter.</li> <li>Calculation of Effective Date shift according to the instalment scheme's Adjust Eff Date parameter.</li> <li>Due Date shift according to the instalment scheme's Adjust Due Date parameter.</li> </ul> </li> </ul> <p>If the tag is not set, these parameters are calculated according to the default calendar (see the section "Business Calendar" of the document "WAY4 Dictionaries").</p>
CLOSE_DECISION	<code of calculated classifier>	Used when setting up automatic closure of an instalment plan. The tag value is the code of a calculated classifier used to set conditions for closing the plan. See the section "Configuring Automatic Closing of an Instalment Plan".

Tag Name	Value	Description
DOC_FEE		<p>The DOC_FEE tag makes it possible to charge "Flat Fee" and "Portion Fee" according to an instalment plan if for one fee the amount is received from the document tag (PORT_FRATE or INST_FRATE), and for another fee the amount from fee parameters in the instalment scheme (or in the corresponding tariff) is used. If the tag is not set, only one fee will be charged – the fee from the PORT_FRATE or INST_FRATE document tag. If both fees are configured in the instalment scheme, and scheme parameters or tariffs are used to determine the fee amounts (document tags are not used), both fees are charged correctly and the DOC_FEE tag is not required.</p> <p>The DOC_FEE tag must be set:</p> <ul style="list-style-type: none"> <li>• For an instalment scheme</li> <li>• For a fee from a document</li> </ul> <p>If the fee amount with the DOC_FEE tag was not passed in the document tag, parameters of this fee will be used in the instalment scheme or tariff.</p> <p>Only one fee with the DOC_FEE tag can be configured for an instalment scheme.</p>
ER_ALLOWED	"Y" "M" "N"	<p>The tag determines whether early repayment is possible for this instalment scheme. Possible values for the tag:</p> <ul style="list-style-type: none"> <li>• "Y" – manual and automatic early repayment are possible. This is the default value.</li> <li>• "M" – manual early repayment is possible</li> <li>• "N" – early repayment is not possible</li> </ul>

Tag Name	Value	Description
FREE_PERIOD_OWN_AMOUNT		<p>The FREE_PERIOD_OWN_AMOUNT tag is used when setting a reduced fee for an instalment plan's Free Period.</p> <p>The corresponding reduced fee rate is taken from the instalment scheme's Free Period Rate field set for a fee, or from a tariff with the "Instalment Fee" role, or from the document's INST_IRATE_FREE tag. See the description of the corresponding tag and the section "Tariffs with the "Instalment Fee" role of the document "WAY4 Advanced Tariff Management".</p> <p>By default (if the FREE_PERIOD_OWN_AMOUNT tag is not set), the size of all a plan's portions will be the same. The fee amount will differ (it will be calculated from the rate for a specific portion). For a plan's portions for a Free Period to differ from other portions in a plan, for the instalment scheme, set the tag FREE_PERIOD_OWN_AMOUNT in the Special Parms field.</p> <p>!The FREE_PERIOD_OWN_AMOUNT cannot be used for fees calculated on the basis of a daily interest rate ("Interest" using the parameter MONTHLY_INTEREST, "Interest 365", etc.).</p>
HOLIDAYS_DECISION	<code of calculated classifier>	<p>The tag sets the decision that is checked when granting payment holidays. See the section "Granting Payment Holidays" of the document "Instalment Loans in WAY4". The WAY4 Instalments module is supplied according to an additional agreement with OpenWay.</p>



Tag Name	Value	Description
INT_DELAY	<ul style="list-style-type: none"><li>• "N"</li><li>• "Y"</li></ul>	<p>Redefines the value of the global parameter INTEREST_DELAY. If the INT_DELAY tag is not set, the global parameter's value is used.</p> <p>INT_DELAY tag values:</p> <ul style="list-style-type: none"><li>• "N" (No) – interest is accrued from the transaction date (i.e. from the date an instalment scheme was created and funds transferred). For example, a transaction was made on the first of the month, interest is accrued from the transaction date (from the first) for all days of the month (for example, until the 30th, if there are 30 days in the month). Interest becomes effective on the first day of the next month (Effective Date). Further, interest is accrued from the "Effective Date" (first day of the month) to the last day of the month and becomes effective on the first day of the next month, etc.</li><li>• "Y" (Yes) – interest is accrued beginning on the day after the transaction. The date until which interest will be accrued can be regulated (regulate, include interest for the "Effective Date" in the current effective or in the next instalment). For more information, see the document "Instalment Loans in WAY4".</li></ul>

Tag Name	Value	Description
INT_TO_DUE	<ul style="list-style-type: none"> <li>• "Y"</li> <li>• "N"</li> </ul>	<p>The tag redefines the global parameter INST_INTEREST_TO_DUE and determines the fee capitalization date (adding the fee amount to the principal):</p> <ul style="list-style-type: none"> <li>• When the value is "Y", capitalization is performed on Due Date.</li> <li>• If the parameter is not set, capitalization is performed on Effective Date.</li> </ul> <div>  <p>The INT_TO_DUE tag is inherited from a scheme to an instalment plan and if the instalment scheme is changed, when a new plan is generated the parameter's value is taken from the original plan, not from the new instalment scheme.</p> </div>
LAST_PORTION_THRESHOLD	<tariff type code>	<p>The tag's value is the code of a tariff type with the "Threshold" role that sets a limit on the amount of the last portion. The tag (tariff) is used if a portion amount is specified for the plan.</p> <p>An amount or percentage of the portion amount can be specified as the tariff's value. If the calculated amount of the last portion (or the amounts of the last few portions) is less than the specified threshold, this last portion (portions) is not created. The remaining amount is added to the previous portion.</p> <p>For more information about tariff setup, see the document "WAY4 Advanced Tariff Management".</p>

Tag Name	Value	Description
LIMIT	<instalment limit code1, instalment limit code 2, ...,instalment limit codeN>	Used to link instalment limits with a certain instalment plan. For more information, see the section "Configuring Instalment Limits".
MAX_DAYS_TO_CONVERT	<number of days>	The tag redefines the global parameter of the same name. See the section "INST_MAX_DAYS_TO_CONVERT" of the document "WAY4 Global Parameters". This mode is available if the Reversal Management module is used. The module is supplied according to an additional agreement with OpenWay.
MAX_FEE_RATE	<interest rate>	The tag the maximum interest rate for an "Annual Fee", Flat Fee", and "Portion Fee" fee from a document.
MAX_HOLIDAYS_LEN	<number of billing cycles>	Redefines the global parameter INST_MAX_HOLIDAYS_LEN. The maximum number of billing cycles for which payment holidays can be granted is set. When the value is "0", payment holidays cannot be granted.
MAX_INT_FEE_RATE	<interest rate>	The tag defines the maximum interest rate for an "Interest..." fee from a document.
MIN_FEE_RATE	<interest rate>	The tag sets the minimum interest rate for the "Annual Fee", Flat Fee", and "Portion Fee" fees from a document.
MIN_INT_FEE_RATE	<interest rate>	The tag defines the minimum interest rate for an "Interest..." fee from... document.

Tag Name	Value	Description
PAID_INSTANT	"Y"	<p>The PAID_INSTANT=Y; tag makes it possible to change the portion status from "Waiting" to "Paid" bypassing the "Open" status when the effective date arrives.</p> <p>The tag can be used, for example, if when a portion is opened, the amount is repaid using credit funds.</p>
SHIFT_ADD	<number of shift periods>	<p>The tag sets an additional shift period (periods). In addition to the main shift specified in the Plan Shift field. Interest for this period may not be charged, or may be capitalized. See the description of the ADVANCE_FEE_ADD tag in the instalment scheme.</p>

Tag Name	Value	Description
SHIFT_DATE	<YYMMDD>	<p>The tag makes it possible to set a shift for an instalment plan until a certain date. The date is set in YYMMDD format.</p> <p>When this tag is set, the opening date (effective date) of the first payment is calculated based on instalment scheme settings, but cannot be earlier than the specified date. I.e. the effective date of the first payment will be equal to or later than the specified date.</p> <p>When using the mode for calculating interest linked to Due Date (the global parameter INST_INTEREST_TO_DUE=Y), Due Date of the first payment will be no earlier than the specified date (if this condition is met, Effective Date can be earlier than the specified date).</p> <p>The specified shift date is a higher priority setting than the number of shift periods in an instalment scheme's <i>Plan Shift</i> field.</p> <p>The shift period calculated on the basis of the tag is limited by the maximum and minimum number of shift periods that are set in the <i>Min Plan Shift</i> and <i>Max Plan Shift</i> fields of an instalment scheme.</p> <p>The date can be specified as the value of the SHIFT_DATE tag in a document, instalment scheme or in a tariff with the "Instalment Scheme" role.</p> <p>The tag is used in the WAY4 Instalments module. For more information, see the document "Instalment Loans in WAY4". The module is supplied according to a separate agreement with OpenWay.</p>

Tag Name	Value	Description
START_SHIFT	<number of days>	Makes it possible to shift the instalment plan's start date (the start is considered to be the date of the original transaction for which the plan is calculated). The shift is specified in calendar days.
USE_CONTRA_TRF		<p>When used in a Service, the tag is set for a custom fee:</p> <ul style="list-style-type: none"> <li>for a card contract's Service and makes it possible to use a tariff set for a merchant contract (for a counterparty contract) to calculate a custom fee recorded in the card's account.</li> <li>for a device contract's Service and makes it possible to use a tariff set for a card contract (for a counterparty contract) to calculate a custom fee recorded in the merchant's account.</li> </ul> <p>The tariff can be configured in the Product or in a specific contract.</p> <p>When used in an instalment scheme or in a fee for an instalment scheme:</p> <ul style="list-style-type: none"> <li>The USE_CONTRA_TRF; tag is set in a merchant fee and makes it possible to use a tariff set for the merchant contract (tariff on the Source side).</li> <li>The USE_CONTRA_TRF; tag set in an Instalment Scheme's Special Params field allows a tariff set for the merchant contract to be used for the Instalment Scheme (i.e. search for a tariff on the Source side).</li> </ul>

Tag Name	Value	Description
WAIVE_INT_ROUNDING	"Y" "N"	<p>When specified in an account template, the tag is used when accruing interest on instalment loans if interest is accrued several times during one billing cycle (when accruing interest rounding errors may occur connected with rounding to the minimum fractional currency unit; for example, for dollars – to two places after the comma):</p> <ul style="list-style-type: none"><li>• The "N" value allows consideration of the amount of a rounding error occurring during interest accrual in the next accrual of interest. When interest is next accrued in the same billing cycle, the amount of the rounding error not considered earlier is added to the calculated amount.</li><li>• When the value of this global parameter is "Y", the rounding error amount is not considered.</li></ul> <p>Redefines the value of the global parameter of the same name.</p> <p>When specified in an instalment scheme, the tag redefines a value of the global parameter of the same name (see the section "WAIVE_INT_ROUNDING" of the document "WAY4 Global Parameters") that affects interest accrual if the Monthly Interest field is filled in. If the value is "Y" (default value), each part of the fee in a portion is rounded separately (fee total amount is calculated summarising rounded parts). When the value is "N", the total amount and first part are rounded. The amount of the second part is calculated by subtracting the rounded amount of the first part from the rounded total amount. The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with OpenWay.</p>

## 1.2 Tags in the *Spc Params* field of a fee specified in an instalment scheme

Tag Name	Value	Description
CONTRA_SERVICE		Used together with the SERVICE_FEE tag set in the same field. The tag makes it possible to use a custom fee configured for a device contract Service to calculate a fee for an instalment plan.
DOC_FEE		<p>The DOC_FEE tag makes it possible to charge "Flat Fee" and "Portion Fee" according to an instalment plan if for one fee the amount is received from the document tag (PORT_FRATE or INST_FRATE), and for another fee the amount from fee parameters in the instalment scheme (or in the corresponding tariff) is used. If the tag is not set, only one fee will be charged – the fee from the PORT_FRATE or INST_FRATE document tag. If both fees are configured in the instalment scheme, and scheme parameters or tariffs are used to determine the fee amounts (document tags are not used), both fees are charged correctly and the DOC_FEE tag is not required.</p> <p>The DOC_FEE tag must be set:</p> <ul style="list-style-type: none"> <li>• For an instalment scheme</li> <li>• For a fee from a document</li> </ul> <p>If the fee amount with the DOC_FEE tag was not passed in the document tag, parameters of this fee will be used in the instalment scheme or tariff.</p> <p>Only one fee with the DOC_FEE tag can be configured for an instalment scheme.</p>



Tag Name	Value	Description
FULL_PAY		If the entire scheduled fee amount must become effective in full repayment of a loan (i.e. together with the fees of future portions), specify the FULL_PAY tag in the Spc Parms field of the corresponding fee for the instalment scheme. Note that when the FULL_PAY tag is set for a fee, partial early repayment for a plan is not available. If the tag is set, full early repayment for a plan is only available. The tag is used in the WAY4 Instalments module. The module is supplied according to a separate agreement with OpenWay.
INST_EXTRAF_FRATE	<interest rate>	<p>The tag can be set for a fee configured in an Instalment Scheme or can be taken from a document.</p> <p>Redefines the value of a fee's <i>Fee Rate</i> field in an instalment scheme for the "Extra Fee from Principal" fee type. See the section "Fee and Repayment Method Parameters" of the document "Instalment Loans in WAY4". The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with OpenWay.</p>
INST_EXTRAF_FTOTAL	<amount>	<p>The tag can be set for a fee configured in an Instalment Scheme or can be taken from a document.</p> <p>Redefines the value of a fee's <i>Fee Rate</i> field in an instalment scheme for the "Extra Fee from Principal" fee type. See the section "Fee and Repayment Method Parameters" of the document "Instalment Loans in WAY4". The tag is used in the WAY4 Instalments module. The module is supplied according to an additional agreement with OpenWay.</p>

Tag Name	Value	Description
PRIORITY	<priority value>	<p>At the tariff domain level, PRIORITY is used when attaching domains assigned by an Event.</p> <p>If the tag is not set, there are no priorities among tariff domains assigned by an Event; the domain is selected randomly. This priority is only used for domains assigned by an Event.</p> <p>The tag can be used in the WAY4 Instalments module. The WAY4 Instalments module (module for managing instalment loans) is not included in the basic configuration of WAY4 and is supplied according to an additional agreement with OpenWay. When specified in the fee configured for the instalment scheme, the tag works as follows:</p> <p>By default, in early partial repayment, within a portion, the principal part is paid first, and then the portion's fee. The PRIORITY tag makes it possible in this situation to pay a "Flat Fee" fee for the portion, before paying the principal.</p> <p>By default (if the tag is not set), the fee priority is equal to "101", the priority of the Principal is always equal to "100". A lower value has a higher priority (i.e. by default, the principal part is always paid first). The priority for the principal cannot be changed. For a "Flat Fee" to be paid before the principal, set the PRIORITY tag for the fee, with a value that is less than "100" (for example, PRIORITY=90;).</p> <p>When setting up several "Flat Fees", a separate priority can be specified for each fee.</p>

Tag Name	Value	Description
SERVICE_FEE		<p>The tag makes it possible to calculate a fee for an instalment plan based on the amount of a custom fee configured for the Service used to post the corresponding document (i.e. a card contract's Service). The tag is used both in automatic and in manual creation of a plan for an authorization or financial document. The custom fee's code (or several codes, separated by commas) should be specified as the tag's value. The total amount of specified Custom Fees (when there are fees with the specified codes) composes the amount of the fee for an instalment plan.</p> <p>If a fee for a plan must be calculated on the basis of a custom fee from a source Service (device contract Service), additionally specify the CONTRA_SERVICE tag in the <i>Spc Params</i> field of the fee for the instalment plan.</p> <p>Note that the SERVICE_FEE tag can only be set for a fee with the "Flat Fee" calculation scheme. A fee type can be any (Ordinary Fee, Merchant Fee, Extra Fee).</p>

Tag Name	Value	Description
USE_CONTRA_TRF		<p>When used in a Service, the tag is set for a custom fee:</p> <ul style="list-style-type: none"> <li>• for a card contract's Service and makes it possible to use a tariff set for a merchant contract (for a counterparty contract) to calculate a custom fee recorded in the card's account.</li> <li>• for a device contract's Service and makes it possible to use a tariff set for a card contract (for a counterparty contract) to calculate a custom fee recorded in the merchant's account.</li> </ul> <p>The tariff can be configured in the Product or in a specific contract.</p> <p>When used in an instalment scheme or in a fee for an instalment scheme:</p> <ul style="list-style-type: none"> <li>• The USE_CONTRA_TRF; tag is set in a merchant fee and makes it possible to use a tariff set for the merchant contract (tariff on the Source side).</li> <li>• The USE_CONTRA_TRF; tag set in an Instalment Scheme's Special Params field allows a tariff set for the merchant contract to be used for the Instalment Scheme (i.e. search for a tariff on the Source side).</li> </ul>
WAIVE_ON_FER		<p>The WAIVE_ON_FER tag in the <i>Spc Params</i> field of the corresponding fee makes it possible to waive all portions of the fee in the "Waiting" status when full early repayment is made. I.e. the fee for future portions is waived, as well as the fee for the current portion (in the "Waiting" status, for the current month).</p>

## 1.3 Tags in the *Additional Condition* field of the "Details for Invoice Events" form

Tag Name	Value	Description
AMOUNT_CALC	"B" "A"	<p>The tag is used together with the AMOUNT_TYPE tag. Makes it possible to redefine the amount of a payment order set up in the Standing Order field of the "Invoice Events" form or activated by the Event set in the Event Type field.</p> <p>The AMOUNT_TYPE tag determines the type of the invoice amount (from the corresponding record in the INVOICE_LOG table in the invoice log) that will be used in the payment order. Possible values for the tag:</p> <ul style="list-style-type: none"> <li>• "P"; – the amount from the Paid Amount field will be used.</li> <li>• "U" – the unpaid amount will be used</li> <li>• "W" – the amount from the WRITTEN_OFF_AMOUNT field will be used</li> <li>• "T" – the total amount of the invoice will be used (amount from the Invoice Amount field)</li> </ul> <p>The AMOUNT_CALC tag determines when an invoice record's amount is determined:</p> <ul style="list-style-type: none"> <li>• "B" – before the invoice event that changes the invoice</li> <li>• "A" – after the invoice event that changes the invoice</li> </ul> <p>If the AMOUNT_TYPE tag is set, the AMOUNT_CALC tag is mandatory.</p>

Tag Name	Value	Description
AMOUNT_TYPE	"P" "U" "W" "T"	<p>The tag is used together with the AMOUNT_CALC tag. Makes it possible to redefine the amount of a payment order set up in the Standing Order field of the "Invoice Events" form or activated by the Event set in the Event Type field.</p> <p>The AMOUNT_TYPE tag determines the type of the invoice amount (from the corresponding record in the INVOICE_LOG table in the invoice log) that will be used in the payment order. Possible values for the tag:</p> <ul style="list-style-type: none"> <li>• "P"; – the amount from the Paid Amount field will be used.</li> <li>• "U" – the unpaid amount will be used</li> <li>• "W" – the amount from the WRITTEN_OFF_AMOUNT field will be used</li> <li>• "T" – the total amount of the invoice will be used (amount from the Invoice Amount field)</li> </ul> <p>The AMOUNT_CALC tag determines when an invoice record's amount is determined:</p> <ul style="list-style-type: none"> <li>• "B" – before the invoice event that changes the invoice</li> <li>• "A" – after the invoice event that changes the invoice</li> </ul> <p>If the AMOUNT_TYPE tag is set, the AMOUNT_CALC tag is mandatory.</p>
IS_MANUAL	"Y" "N"	<p>The tag makes it possible to configure various Events/payment orders for manual and automatic operations with an instalment plan. The tag... configured for the following operations: closing a plan, early partial or full repayment. When the value is "Y", an Event is opened/order is activated only if the corresponding operation was performed manually. When the value is "N", only if the corresponding operation was performed automatically.</p>
NEGATIVE		<p>The NEGATIVE; tag is used to subtract capitalized interest from the principal before the capitalization date. See the section "Capitalizing Interest for a Shift Period" of the document "Instalment Loans in WAY4™".</p>