Customer Support Manual

Contents

Introduction

Customer service (of bankcard holders) is a mandatory service provided by bankcard issuers.

The purpose of customer service is to resolve disputes and other issues when a client contacts the bank directly. In such a situation, a customer support employee must identify the cardholder and for that purpose to get access to cardholder data kept in the database. The cardholder must usually provide a secret word (Sec Name), which is compared to the one stored in the WAY4 database when the client is created.

This document is intended for DB Manager users (bank or processing centre employees) responsible for customer support.

When working with this document, it is recommended to use the following resources from the WAY4 documentation series:

- "DB Manager Manual"

- "DB Manager User Management"

- "WAY4™ Data Model Overview"

- "WAY™ Client and Contract Classifiers"

- "Customer Service"

- "WAY4™ Advanced Tariff Management"

The following notation is used in this document:

- Field labels in screen forms are shown in *italics.*

- Button labels in screen forms are indicated in square brackets, as in [Approve].

- User menu item selection sequences are shown with arrows, such as Issuing → Contracts Input & Update.

- Another type of arrow shows system menu item selection sequences, as in Database => Change password.

- Key combinations used while working with WAY4 DB Manager are shown in angular brackets, such as <Ctrl>+<F3>.

- Warnings about potentially hazardous situations or actions are marked with the ⚠ sign.

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

ⓘ Since version 03.42, the "Issuing → Customer Support →OLD Contract Info" menu item has the OLD prefix. This means that this menu item is supported "as is" but no enhancements or new features are added.

A new solution for Customer Support screens is available on the WAY4Web platform: Customer Service Workbench.

Chapter 1. Changing Card Status

A bankcard's status must be changed after a client notifies the bank about the loss (or theft) of the card. This is done to avoid unauthorised use of funds on the client's card account. Card status must also be changed if the client does not want a card reissued when it expires.

To change a card status, choose "Issuing → Customer Support →OLD Contract Info" in the user menu (see Fig. 1).
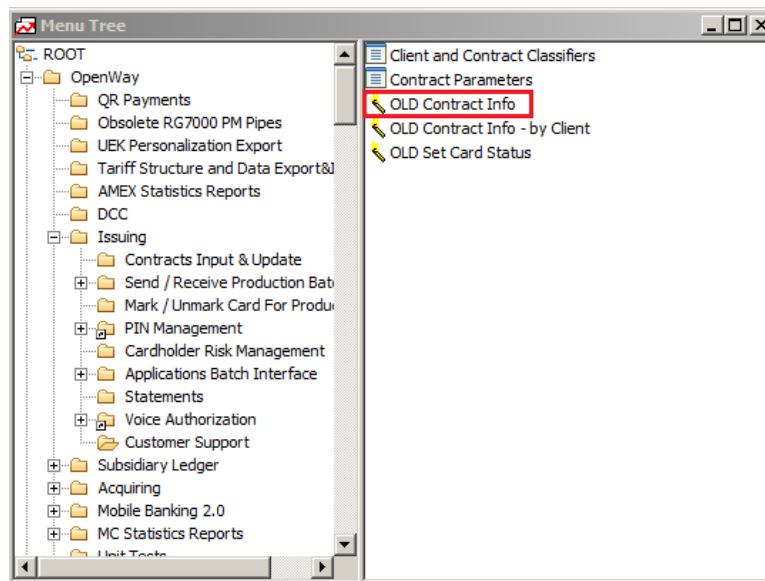
Fig. 1. User menu for customer support

As a result, the "OLD Contract Info" form is displayed (see Fig. 2).

Fig. 2. Form displaying card contract data

The card status can be changed in the "Set Card Status" form (see Fig. 3). To open this form, click the [Ch Status] button in the "OLD Contract Info" form.
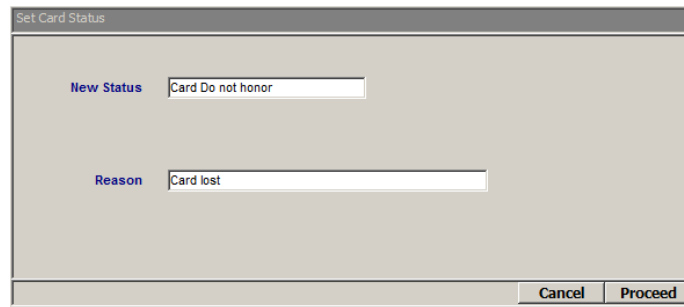
Fig. 3. Form for changing card status

The "Set Status" form contains the *New Status* field with a drop-down list to specify the new status of the card and the *Reason* field to add a comment on the card status change.

For example, if a card was lost or stolen, the following values of the *New Status* field can be used:

- Card do not honor – cards with this status will not be authorized.

- Pick Up L 41 (the card was lost) – specifies that if someone tries to use the card, it will be seized (the issuing bank will pay the respective fee to the payment system).

- Pick Up S 43 (the card was stolen) – if someone tries to use the card, it will be seized (the issuing bank will pay the respective fee to the payment system).

Note that after the card status is changed as described above, accounting operations with the card account will continue (the funds can be withdrawn from the account and entered into it). In this case the status of a bank card only influences the authorisation procedure.

When the client does not want to replace an expired card, specify "No Renew 50" in the *New Status* field of the "Set Card Status" form. This status modification is only used to disable replacement of a card when it expires and does not influence the accounting and authorisation procedures.

After the card status has been changed and a comment entered, click the [Proceed] button to accept the modification or [Cancel] to reject it.

Note that when changing a card status, it is mandatory to enter a comment in the Reason field of the "Set Card Status" form. If the field is left empty, an error message will be displayed (see Fig. 4) when the [Proceed] button is clicked.
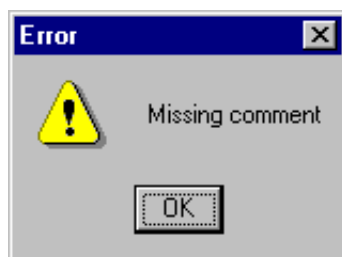

Fig. 4. Error message displayed if no comment is specified when a card status is changed

It is also possible to change the status of a card as follows: select "Issuing →
Voice Authorization → Card Info for Authorization " in the user menu to
display the "Card Info for Authorization" form for the selected card contract.

Changing Account Contract Status

According to the WAY4 business model (see "WAY4™ Data Model
Overview"), a contract hierarchy can be used with the main account contract
and card subcontracts.

In this situation, a modification of the main account contract status influences
authorisation of all card subcontract cards.

Status can be changed in this way when a client (for whom the account contract
is registered) requires temporary suspension of authorisations for all card
subcontract cards.

An account contract's status is changed according to the same rules as for
closing a card contract. To change the status of an account contract, select the
user menu item "Issuing → Customer Support →OLD Contract Info" (see
Fig. 1) and choose the account contract record that is required.

An account contract's status is changed in the "Set Status" form (see Fig. 3).
This form is opened by clicking the [Ch Status] button in the "OLD Contract
Info" form.

To change an account contract's status, specify the required value, for example,
"Account Decline" in the *New Status* field of the "Set Status" form, enter a
comment in the *Reason* field and click the [Proceed] button.

As a result, the status of the account contract will be "Account Decline", and
authorisation of all this account contract's card subcontract cards will be
prohibited, while the status of the cards themselves stays unchanged.

To change the status of a card contract or account contract, it is
recommended to use Events that cause the contract's status to be changed. This
makes setup possible in which a contract can only change to allowed statuses.
A contract's status is changed using an Event in the "Customer Service" form,
menu item "Customer Service → Customer Service". For more information,
see the section "Modifying Contract Status" of the document "Customer
Service".

Chapter 2. Unblocking Amounts

An amount for a card can be unblocked at the system administrator's request. This usually happens when a transaction blocking the amount is not completed and the client does not obtain the cash, goods or services.

To unblock an amount for a card, choose "Issuing → Customer Support → OLD Contract Info" in the user menu (see Fig. 1).

As a result, the "OLD Contract Info" form is displayed (see Fig. 5).

Fig. 5. Form with issuing contract information

The Blocked field of this form specifies the amount blocked on the selected contract.

To unblock the amount, proceed as follows:

- In the "OLD Contract Info" form of the required contract, click the [Auth] button to display the "Auth for <contract name>" grid form with a list of authorisations for the card and account balance inquiries and mini-statements (see Fig. 6).

Fig. 6. Grid form with a list of authorisations for the card

- In the "Auth for <contract name>" form, select the transaction causing funds blocking that must be reversed and click the [Auth Doc] button; the "Auth Doc for Auth for <contract name>" form will be displayed with details of the selected authorisation (see Fig. 7).

Fig. 7. Form with details of the selected authorisation

- Click the [->Reverse] button in the "Auth Doc for Auth for <contract name>" form to create a "reversal" document that will unblock the amount on the account.

- As a result, the "->Reverse for Auth for Auth for <contract name>" form will be displayed containing data of the "reversal" document (see Fig. 8).

Fig. 8. Form with "reversal" document data

- After clicking the [Approve] button in the form, the amount on the card account will be unblocked.

Chapter 3. Manual Authorisation after a Call from the Merchant (Call Referral)

If authorisation is declined with the response code RC="01" (Call Issuer), the issuer can perform authorisation manually after a telephone call from the merchant.

To perform the activity, select the user menu item "Issuing → Customer Support → OLD Contract Info" (see Fig. 9).

Fig. 9. Form with issuing contract information

To create an authorisation advice manually, do as follows:

- In the "OLD Contract Info" form for the required contract, click the [Auth] button to show the "Auth for <contract name>" grid form with a list of authorisations for the card (see Fig. 10).

Fig. 10. Grid form with a list of authorisations for a card

- In the "Auth for <contract name>" grid form, choose the record with the value *Return Code*="Refer to card issuer" for which an authorisation advice must be created (see Fig. 10).

- Click the [Auth Doc] button to show the "Auth Doc for Auth for <contract name>" form with information about the selected authorisation (see Fig. 11).

Fig. 11. Form with information about an authorisation

- Click the [Force] button to run the activity.

- Click the [Processed] button and in the "Confirm Execution" dialogue window confirm the activity (see Fig. 12).
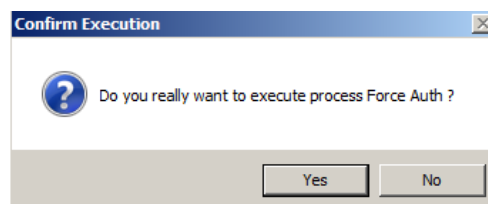

Fig. 12. Confirming Force Auth

If the activity is executed correctly, card contract funds will be blocked and a new record will be created (*Status* = "Active", *Type* = "In Pending") (see Fig. 13). In the event of an error, an information message will be displayed.

Fig. 13. Blocking contract funds

If the contract balance is not kept in WAY4™, the appropriate information must be sent to the external bank system (CBS). To do so, the following global parameters are used: INTRANET_SERVER – INTRANET SERVER channel code, NETSERVER_CHANNEL_<Message Channel Code> - code of the channel for communicating with the CBS, NETSERVER_TIMEOUT_<Message Channel Code> - time to wait for a response by the NETSERVER channel (the parameters are described in the document "WAY4 Global Parameters").
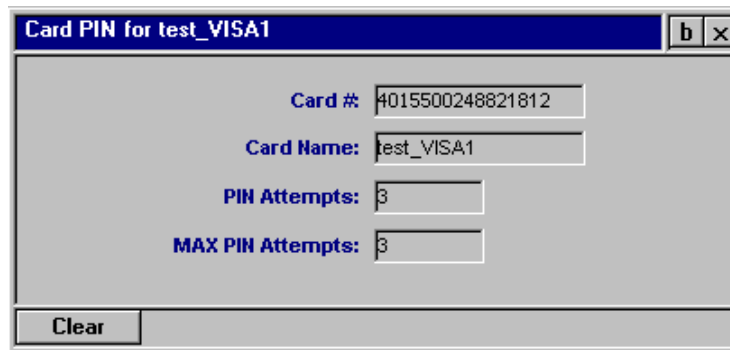
Chapter 4. Resetting the PIN Counter

Each time a wrong PIN is entered for a card, the card is not authorised and the value of the PIN counter increases by one unit. The counter is reset when the cardholder enters the correct PIN. Should the number of successive attempts reach the *MAX PIN Attempt* field value specified when the card contract is created, the authorization request will be rejected even if the correct PIN is entered.

The counter can be manually reset if the cardholder contacts customer support with such a request.

To reset the PIN counter, choose "Issuing → Voice Authorization → Card Info for Authorization" in the user menu (see Fig. 1) and press the [Card PIN] button in the form of the respective card contract.

As a result, the "Card PIN for …" form will be displayed (see Fig. 14).

Fig. 14. Form for resetting the PIN counter

Press the [Clear] button to reset the counter manually.

Chapter 5. Getting Information about a Card Balance

A cardholder can get information about his/her card balance by contacting customer support.

This service is not an international payment system requirement and is only provided according to bank (processing centre) regulations. For security reasons, a card balance is only provided after the cardholder enters in the PIN.

To get information on a card balance, choose "Issuing → Customer Support → OLD Contract Info" in the user menu (see Fig. 1).

As a result, the "OLD Contract Info" form will be displayed (see Fig. 5).

The *Available* field specifies the selected issuing contract's amount available, and the *Balance* field shows the contract balance.

To get detailed information about a contract balance, click the [Balance] button in the "OLD Contract Info" form.

As a result, the "Balance for <contract name>" form will be displayed (see Fig. 15).

Fig. 15. The form to display details of balance of a contract

Credit Limit group fields show information on the credit limit for the selected contract.

Note the amount of the contract's credit limit is stored in the database and shown in the respective forms as a negative value.

Fields of the *Contract Balance/Blocked Amount* group are used to display information about the balance and the blocked amount for the selected contract and its subcontracts. The *Own* fields in this group contain data about the contract, the *Sub* fields about subcontracts and the *Total* fields display totals. For the main contract in a "Main/Sub" hierarchy:

- Before a billing cycle is closed:
  - Only transactions that were made with the current contract are included in the *Own* field.
  - Only transactions that were made with subcontracts are included in the *Sub* field.
- After a billing cycle has been closed:

- Transactions that were made with subcontracts in the closed cycle are also included in the *Sub* field.

- Only transactions that were made with subcontracts in the new cycle are also considered in the *Sub* field.

The *Amount Avail* field specifies the amount available for the selected contract, which is calculated using a general formula (see "Calculating Amount Available Under a Contract").

The *Scenario* field value specifies the method applied to calculate the amount available for a subcontract (see "Calculating Amount Available Under a Contract").

Calculating Amount Available Under a Contract

Usually, to calculate an amount available for a contract with no subcontracts or for a main contract with subcontracts, the following formula is applied:

$$Amount\_Available_{Own} = Current\_Balance_{Total} - Credit\_Limit - Blocked\_Amount_{Total},$$

where:

- $Current\_Balance_{Total}$ is the contract balance (with subcontracts).

- $Credit\_Limit$ is the credit limit for the selected contract; this parameter is considered in the formula with a negative value in accordance with the way the credit limit amount is stored in the database (see above).

- $Blocked\_Amount_{Total}$ is the amount blocked for the contract (and its subcontracts).

The amount available for a subcontract is determined depending on the *Scenario* field value of the subcontract form. The following values can be selected in this drop-down list:

- Check.

  In this case, the subcontract amount available is calculated as follows:

  $$Amount\_Available = \min(Amount\_Available_{Own}, Amount\_Available_{Main}),$$
  where:

  - $Amount\_Available_{Own}$ is the subcontract amount available calculated according to the general formula.

  - $Amount\_Available_{Main}$ is the main contract amount available calculated according to the general formula.

- See Main.

  In this case, the subcontract amount is calculated as follows:

  $$Amount\_Available = Amount\_Available_{Main}.$$

- Billing Limit.

In this case, the amount available is calculated similar to the "Check" scenario, although the subcontracts "restore" their individual credit limits at the end of each billing cycle.

Information about Fees for Additional Transportation Services

Additional information about fees that a client is charged for payment of transportation services ("Ancillary Service Charges"), is shown in the "Ancillary Service Charges" form (see Fig. 16), menu item "Issuing → Customer Support → OLD Contract Info → [Balance] → [Billing] → [Stmt Entry]. If fees were charged for a transaction, the "Statement Entry" form will contain the [AncCharges] button.

Fig. 16. Fees for additional transportation services

The "Ancillary Service Charges" form contains the following fields:

- *Service Type Code* – code of the service for which the fee is charged (in Mastercard terminology), for example:
    - BF – Bundled Service
    - BG – Baggage Fee

For more information about the list and encoding of additional services for which a fee is charged, see the Mastercard specification "AN 1641-18.Q4 Core Release Announcements—Bundled Snapshot 7 August 2018".

- *Service Type Name* – service name (in WAY4 terminology).
- *Service Currency* – code of the currency in which the fee is paid; may differ from the transaction currency.
- Service Amount – fee amount.

Viewing and canceling limits that have a future date

Information about credit limits that are set for the current contract is shown in the "Cr Limit for …" form (see Fig. 17), menu item "Customer Support → OLD Contract Info → [Cr Limit] → Cr Limit".

In addition to information about a permanent credit limit, the form shows information about planned changes in temporary credit limits and additional credit limits.

Fig. 17. Credit limits for a contract

To cancel a credit limit that was mistakenly set (temporary credit limit or additional credit limit) and that has a future date, select the necessary record, click the [Cancel] button and confirm cancellation (see Fig. 18).
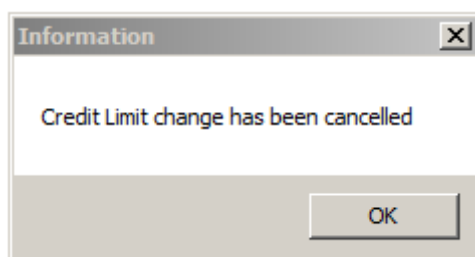

Fig. 18. Information message that a temporary credit limit has been cancelled

This results in the generation of a Request Category = "Reversal" document. The status of the record (value in the *Status* field) in the "Cr Limit for …" form will be changed from "Waiting" to "Inactive".

To cancel credit limits that were mistakenly set, it is recommended to use applications for changing credit limits (see the section "Credit Limit (Limit)" of the document "Advanced Applications R2").

Chapter 6. Working with Contract and Client Custom Parameters

Rules for generating and using contract and client parameters are described in the section "Contract and Client Custom Parameters" of the document "WAY4™ Client and Contract Classifiers".

Contract parameter values are defined and edited in the "Contract Parameters" form; menu item "Issuing → Customer Support → Contract Parameters".
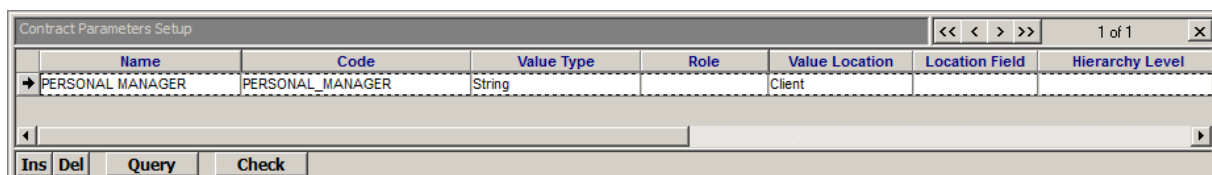
ⓘ Calculated parameters, and parameters for tariffs cannot be edited in this form.

Assigning a Personal Manager

This section uses the example of a contract parameter for assigning a personal manager to a client.

Do the following:

1. Register the PERSONAL MANAGER contract parameter in the "Contract Parameters" form; menu item "Full → Configuration Setup → Common Handbooks → Contract Parameters" (see Fig. 19), The form is described in more detail in the section ""Contract and Client Custom Parameters" of the document "WAY4™ Client and Contract Classifiers".
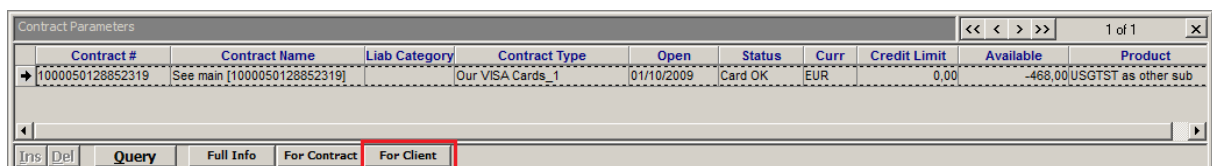

Name	Code	Value Type	Role	Value Location	Location Field	Hierarchy Level
PERSONAL MANAGER	PERSONAL_MANAGER	String		Client		

Fig. 19. Registering the PERSONAL MANAGER contract parameter

2. Select the required contract in the "Contract Parameters" form; menu item "Issuing → Customer Support → Contract Parameters" (see Fig. 20)

Contract #	Contract Name	Liab Category	Contract Type	Open	Status	Curr	Credit Limit	Available	Product
1000050128852319	See main [1000050128852319]		Our VISA Cards_1	01/10/2009	Card OK	EUR	0,00	-468,00	USGTST as other sub

Fig. 20. Choosing the contract for which the parameter is defined

3. Click on the [For Client] button to open the "For Client for <…>" form. The form will show all contract parameters with *Location of Current Value* = "Client" that are registered in the database (see Fig. 21).

Fig. 21. List of client contract parameters

4. Select the required parameter and use the [Edit] button to open the "Contract Parameter – Set …" form (see Fig. 22). Set a parameter value in the *New Value* field and click on the [Proceed] button to save the changes in the database.

Fig. 22. Generating a value for the PERSONAL_MANAGER parameter

If a contract parameter is being defined or edited for a contract, use the [For Contract] button in the "Contract Parameters" form to open the "For Contract for <…>" form. This form shows all contract parameters with *Location of Current Value* = " Contract" that are registered in the database.

ⓘ If a contract parameter is read-only, the [Edit] button will not be shown in the interface.

Changing a Contract's Tariff Plan

ⓘ The tariff management module requires a separate license from the WAY4 vendor.

A contract's tariff plan can be changed if a tariff domain is set in the contract's Product (ATTACH_BY_CODE tag) and a list of contract parameters with attached tariff domains has been generated in the ATTACH_BY_CODE_LIST tag of the *Custom Data* field. For more information about tariff domain setup, see the section "Configuring a Default Domain" of the document "WAY4™ Advanced Tariff Management".

Fig. 23. Default tariff domains in a Product

To change a contract's tariff plan, do as follows:

1. Select the required contract in the "Contract Parameters" form, menu item "Issuing → Customer Support → Contract Parameters" (see Fig. 24).

Fig. 24. Selecting the contract for which the tariff plan is being changed

2. Click on the [Full Info] button to open the form with detailed information about the contract (see Fig. 25).

Fig. 25. Detailed information about a contract

3. Click on the [Tariff Books] button to open the form with attached tariff plans. Click on the [Change] button to open the "Attach Tariff Domain" form (see Fig. 26).

Fig. 26. Contract tariff domains

4. In the *Attach Tariff Sub-Domain by Default* field, specify the code of the appropriate tariff plan (subdomain) and click on the [Proceed] button to save changes to the DB.