

# POS Network Management R2

# Contents

<b>POS MANAGEMENT: INTRODUCTION</b>	<b>1</b>
<b>CHAPTER 1. POS CONTROLLER DICTIONARIES</b>	<b>2</b>
Custom Dictionaries	2
POS Types Dictionary	2
Fixed Dictionaries	9
POS Protocols Dictionary	9
POS Operations Dictionary	9
POS Hardware Types Dictionary	11
POS Message Types Dictionary	11
<b>CHAPTER 2. POS DESCRIPTION AND CONFIGURATION</b>	<b>13</b>
Configuring POS Terminal Contracts	13
Configuring Executable Operations for POS Terminals	13
Specifying Encryption Keys	15
Enabling MAC Mode	17
Mandatory PIN Mode	17
Downloading Software to POS Terminals	17
Configuring Software for Working with Encryption Keys	17
<b>CHAPTER 3. POS CONTROLLER CONFIGURATION AND OPERATION</b>	<b>19</b>
Request Processing Service	19
Request Types	19
Request Check	22
Configuring the Request Processing Service	23
Generating and Loading Stop Lists	23
Generating Stop Lists in WAY4	24
Generating Stop List Files and Loading them to POS Terminals	24
Loading and Applying Stop Lists in a POS Terminal	25
Compressed Stop List Format (Delta2)	27
Configuring the Service Generating Stop List Files	32
Configuring the Service for Loading Stop lists to Terminals	33
<b>CHAPTER 4. MONITORING THE POS NETWORK</b>	<b>34</b>
POS State	34
POS Status	35
Operations with POS Terminals	35
Working with POS Cycles	36
Current POS Cycle	37
POS Cycle History	38
Closing a Cycle	42
Generating Reimbursement	43
<b>CHAPTER 5. WORKING WITH ENCRYPTION KEYS IN OPENWAY SOFTWARE</b>	<b>45</b>
Generating Keys	45
Entering the Master Key in the PIN Pad	45
Entering TPK in the WAY4 Database	45
Entering TPK and Check Values in Terminals	45
Entering TAK in the Terminal Database	45
Entering TAK and Check Values into Terminals	46
<b>CHAPTER 6. REQUEST TRANSMISSION SCENARIOS</b>	<b>47</b>
Deferred Confirmation Authorisation	47
Retail/Cash	48
Balance Inquiry	49

## CHAPTER 7. TOTALS CALCULATION MODES

51

## POS Management: Introduction

A payment terminal (Point-of-Sale, POS) is a hardware-software device used for making transactions with bankcards or mobile devices supporting NFC (Near Field Communication) technology.

The POS controller is responsible for POS network interaction with the processing centre: receiving and processing messages from POS terminals, searching for and registering necessary information in the WAY4 database, sending POS terminals response messages for operation results, etc.



The WAY4 POS controller is a software component operating on the WAY4™ Transaction Switch platform.

This document is intended for WAY4 system administrators (bank and processing centre employees) responsible for configuring the POS network.

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

- "Acquiring Module. User Manual"
- "Terminal Key Management"
- "WAY4™ Transaction Switch. Platform Overview"
- "Acquiring Module. Terminal Device Attribute Setup"
- "Importing and Exporting Advanced Applications R2 (XML Format)"
- "Configuring Dynamic Key Change on POS Terminals in WAY4™" (provided according to an additional agreement with OpenWay)
- "Scheduler Manual"
- "Standing Payment Orders"

The following notation is used in the document:

- Field labels in screen forms are shown in *italics*.
- Screen form button labels are encased in square brackets, such as [Approve].
- Sequences for selecting user menu items are given with arrows, as in Issuing → Contracts Input & Update.
- Sequences for selecting system menu items, are given with a different type of arrow, for example Database => Change password.
- Key combinations used when working with DB Manager are shown in angular brackets as in <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.

## Chapter 1. POS Controller Dictionaries

Dictionaries are important sources of information used in WAY4 operation. Dictionaries are tables stored in the database (DB) that contain information of one type, for example, the POS types dictionary, POS messages dictionary, etc.

Two types of dictionary are used in WAY4:

- Custom – dictionaries whose content may be modified by the user.
- Fixed – dictionaries whose content can only be modified by the WAY4 vendor; in some cases, dictionary data can be modified by authorised specialists of the bank or processing centre, under the supervision of WAY4 vendor representatives.

### Custom Dictionaries

Custom WAY4 DB dictionaries used by the POS controller are described below.

#### POS Types Dictionary

All types of POS terminals interacting with WAY4 must be registered in a special POS Types dictionary.

A POS type is selected from a list during device configuration (see the section "Information about Devices" of the document "Acquiring Module User Manual").

The POS Types dictionary is accessed by selecting the user menu item "Full → Configuration Setup → Merchant Device Setup → POS Types".

Selecting this item opens the "POS Types" grid form (see Fig. 1).

Code	Name	Brand	Model	Protocol	Capture Period (days)	All Ops	Hotel Operation Mode	Incr Adj	Batch Up!	Batch Up! Max Days	Reconciliation	ot
NURIT2085	NURIT 2085	NURIT		ISO8583	30		Single Auth - Single Comp	No	No	0	Automatic	
BULL_ALTO_B	BULL Alto, MAC BIN	BULL		ISO8583 BIN MAC	30		Single Auth - Single Comp	No	No	0	Automatic	
BULL_ALTO_H	BULL Alto, MAC HEX	BULL		ISO8583 HEX MAC	30		Single Auth - Single Comp	No	No	0	Automatic	
BULL_QUESTAR_10	BULL Questar 10	BULL		ISO8583	30		Single Auth - Single Comp	No	No	0	Automatic	
DATACARD_J	DATACARD Jigsaw	DATACARD		ISO8583	30		Single Auth - Single Comp	No	No	0	Automatic	
PC_B	PC-POS, MAC BIN	INTEL		ISO8583 BIN MAC	30	Yes	Single Auth - Single Comp	No	No	0		
PC_H	PC-POS, MAC HEX	INTEL		ISO8583 HEX MAC	30		Single Auth - Single Comp	No	No	0		
PC	PC-POS	INTEL		Openway Native	30		Single Auth - Single Comp	No	Yes	0	Automatic	
PC_V	PC-POS, VISA-II	INTEL		VISA-II	30		Single Auth - Single Comp	No	No	0		
TRANZ330	Tranz 330, VISA-II	INTEL		VISA-II	30		Single Auth - Single Comp	No	No	0		
TRANZ340	Tranz 340, VISA-II	INTEL		VISA-II	30		Single Auth - Single Comp	No	No	0		
OMNI395	OMNI 395, VISA-II	VeriFone		VISA-II	30		Single Auth - Single Comp	No	No	0	Automatic	
OMNI420	OMNI 420, VISA-II	VeriFone		VISA-II	30		Single Auth - Single Comp	No	No	0		
SCS	SCS ATM	SCS		ISO8583 BIN MAC	0		Single Auth - Single Comp	No	No	0		
HYPERCOM_B	HYPERCOM, MAC BIN	HYPERCOM		ISO8583 BIN MAC	30		Single Auth - Single Comp	No	Yes	0	Automatic	

Fig. 1. Table of POS types registered in the system

This table contains the following fields:

- *Code* – terminal type code used when loading acquiring module applications (see the document "Importing and Exporting Advanced Applications R2 (XML Format)").
- *Name* – POS type name in WAY4.

- *Brand* – POS manufacturer brand name: Bull, Datacard, Hypercom, Intel, Nurit, Olivetti, SCS, VeriFone, etc.
- *Model* – POS model.
- *Protocol* – protocol name (see "POS Protocols").
- *Capture Period (days)* – period (in calendar days) following the date of a preauthorization ("Pre-Auth") during which its confirmation ("Authorization Confirmation") or reversal ("Pre-Auth Reversal") is expected. When this period expires, processing of operations related to "Pre-Auth" will be completed with the error "Capture period expired". The "0" value indicates that the period is not limited.
- *All Ops* – the "Yes" value in this field allows all operations compatible with this terminal type for be enabled for this POS type (according to the settings in the form "Operations for <POS terminal name>", see the section "Configuring Executable Operations"). It is not recommended to set the "No" value in this field.





When the "No" value is set in the *All Ops* field, a custom list of operations will be used for the terminal. This functionality is obsolete and remains for backward compatibility.




It is recommended to limit the list of allowed operations for a POS terminal on the device Service Package level (see the document "WAY4™ Service Packages").


- *Hotel Operation Mode* – hotel operation mode (class of operations related to deferred payment for services when the final amount is generated according to the results of using these services; for example: car rental, hotel room booking, etc., with the ability to prolong the term of using the service):
  - "Single Auth – Single Compl" – preauthorisation ("Pre-Auth") is made, after which the "Authorization Confirmation" operation is executed, corresponding to authorisation (the amount of the financial operation may differ from the amount of preauthorisation; either increased or decreased).
  - "Multiple Auth – Single Compl" – several preauthorisation operations are executed sequentially (for example, when a guest extends his or her hotel stay) after which the final operation "Authorization Confirmation" is executed, generating a financial document (the amount of the financial document may be smaller or larger than the amount of preauthorization documents created earlier).
  - "Multiple Auth – Multiple Compl" – mode in which several preauthorisation operations "Pre-Auth" and several "Authorization Confirmation" operations are executed sequentially. The procedure for processing operations is determined by the sequence of client and hotel personnel actions. For example, the hotel may make intermediate "Authorization Confirmation" operations, debiting funds from the client account for additional services after a certain number of days following the first or subsequent authorizations. The amount of generated financial documents may differ from the amount blocked on the card for authorizations belonging to this chain.

 Support of processing operations in "Multiple Auth – Multiple Compl" mode is optional functionality and is provided according to a separate agreement with the WAY4 vendor.

 WAY4 supports the capability to process several chains of hotel operations made with the same card if settlement operations ("Authorization Confirmation") were made in an order differing from that of preauthorisations. For example, a client, using the same card within a certain time interval reserves several hotel rooms, uses services related to them and pays for them at different points in time. In this case, authorization and settlement operations are linked by a booking number that must be transmitted by the hotel's POS terminal.

For the corresponding terminal type, limits can be set on the permissible difference between the amounts of preauthorization and the final financial operation. If the amount of the financial operation does not meet these conditions, this operation will be declined. Limits are set in the "Conditions for <POS terminal name>" form (opened by clicking the [Conditions] button).

 The absence of limits assumes that the amount of a financial operation must correspond exactly to the amount of the preauthorization operation(s). This condition is significant for ""Single Auth – Single Compl" or "Multiple Auth – Single Compl" scenarios. For "Multiple Auth – Multiple Compl" mode, it is mandatory to specify a limit for the permissible difference in operation amounts. Otherwise, it is not guaranteed this mode will operate correctly.

 "Multiple Auth – Multiple Compl" mode is not intended for processing e-commerce operations in which a client makes one payment (one preauthorization) for purchases through a merchant aggregator's interface but the goods are shipped separately (several settlement operations). Support of such operations ("Single Auth – Multiple Compl") is optional functionality and is provided according to an additional agreement with the WAY4 vendor. There is no guarantee WAY4 will operate correctly if "Multiple Auth – Multiple Compl" is used to support partial shipments.


- *Incr Adj* – the "Yes" value in this field allows an adjustment document increasing the transaction amount to be created (for the "Hypercom" protocol).
- *Batch Upd* – the "Yes" value in this field enables the mode to maintain this type of POS terminal's financial cycles in WAY4 (generation of operation counters, reconciliation and export of totals (Batch Upload)).
- *Reconciliation* – reconciliation mode (for more information, see the section Reconciliation"). This parameter regulates processing of possible discrepancies between data generated online in the DB and data received from a POS terminal when totals for a financial cycle are uploaded ("Batch Upload" operation):
  - "Automatic" – adjustment documents for automatic processing are generated (*Posting Status* = "Waiting"). Documents are generated on the condition that the transaction information received on upload is correct.

- "Manual All" (default) – adjustment documents are generated that must be processed manually (*Posting Status* = "Under Workflow");
- "Manual Reversal" – adjustment documents are generated; only reversal documents must be manually processed.

For more information on the principles of generating reconciliation documents, see the following table Table 1.

Table 1. Principles of generating reconciliation documents

Discrepancy	Operation Type	Reconciliation		
		Automatic	Manual Reversal	Manual All
The operation is present in the upload (according to Batch Upload data), but is missing according to online data	All	A document with the "Waiting" status is created	A document with the "Waiting" status is created	A document with the "Under Workflow" status is created
The operation is missing in the upload (according to Batch Upload data), but is present in online data	Direct Transaction	A reversal document with the "Waiting" status is created	A reversal document with the "Under Workflow" status is created	A reversal document with the "Under Workflow" status is created
	Reversal	The status of a reversal document is changed to "Rejected"	The status of a reversal document is changed to "Under Workflow"	The status of a reversal document is changed to "Under Workflow"

 If an online operation registered in the database is missing in upload and "Automatic" mode is set, a reversal document is only created for a document in the "Posting" status. If a document was in the "Waiting" status, a reversal document is not created and depending on the value of the global parameter `SOFT_BATCH_UPLOAD`:

- "N" (default) – the document goes to the "Rejected" status.
- "Y" – the document goes to the "Suspended" status.
- *Totals Calculation Scheme* – mode for calculating totals. Possible values are: "0" (default) or "1" (mode №1), "2" (mode №2) (see "Totals Calculation Modes"). The recommended value is "2".

 Note that POS software must support the selected scheme.

- *Batch Upd Max Days* – maximum number of days with respect to the date of opening a cycle during which batch upload must be executed for this cycle. If upload was not executed within the set period, the POS terminal will be prohibited from further making online operations (until Batch Upload is executed). The "0" value means the period is not limited.
- *Strong Counters* – mode for checking POS counters:



- "No" – amounts of internal POS counter values are compared with the amounts of counters in the database.
- "Yes" – total financial amounts of internal POS counters are compared with the amounts of the corresponding counters in the database; the number of operations recorded by the corresponding counters is also compared.
- *Mac Type* – MAC (Message Authentication Code) calculation mode:
  - "Binary"
  - "Hexadecimal"
- *Key Hierarchy* – key hierarchy, see the document "Configuring Dynamic Key Change on POS Terminals in WAY4™" (optional feature, provided according to an additional agreement with OpenWay).
- *Key Idt Scheme* – key identification scheme, see the document "Configuring Dynamic Key Change on POS Terminals in WAY4™" (optional feature, provided according to an additional agreement with OpenWay).
- *Transaction Attributes* – additional parameters of a transaction.
- *Special Configuration* – list of tags affecting the processing of data received from POS (the ";" character is used as a delimiter). A list of some tags is provided in the document "Acquiring Module. Terminal Device Attribute Setup".

The tag values specified in this field can be redefined depending on the transaction conditions in the "Overrides for <device type>" form that opens using the [Overrides] button (see the description for Fig. 5).

- *AutoRepeat/Reversal Time* – the period of time (in minutes) during which a request from a terminal to execute an operation is interpreted as an AutoRepeat, AutoReversal or AutoAdvice message, on the condition that:
  - An indicator of the corresponding automatic operation (AutoRepeat/AutoReversal/AutoAdvice) is set in the message.
  - The operation's STAN matches the corresponding number of the earlier operation.
  - The operation's amount matches the earlier operation..

If the parameter value is set to "0":

- For terminal types with Batch Upload capability (*Batch Upl* = "Yes"), the period is not limited.
- For terminal types with *Batch Upl* = "No" – 1440 minutes (24 hours).
- *Repeat Time (min)* – this field is not used. It is shown for backward compatibility.

In this form, click the [Ins] button to add a record to this table; click [Del] to delete a record.

If an attempt is made to delete a "POS Types" table record that corresponds to a POS type for which a device contract is registered in WAY4 (see the section

"Information about Device Contracts" of the document "Acquiring Module User Manual"), the following warning message may be displayed (see Fig. 2).

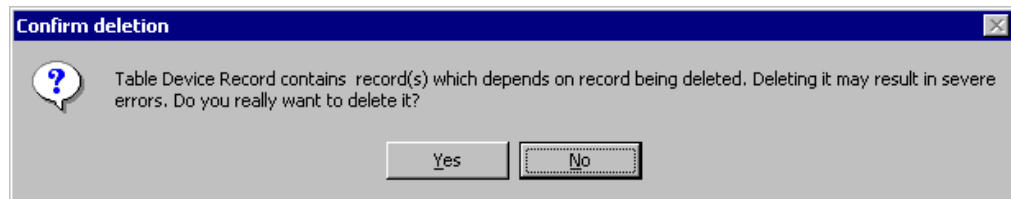


Fig. 2. Warning that an attempt has been made to delete a record to which device contracts refer  
To confirm deletion, click [Yes]; to cancel deletion, click [No].

The [Conditions] button opens the "Conditions for <POS terminal name>" form containing a list of conditions for setting the permissible difference between the amounts of "Authorization Confirmation" and "Pre-Auth" operations.

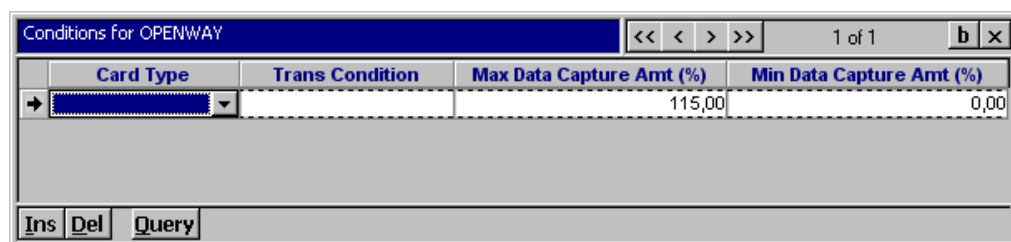



Fig. 3. List of conditions for executing operations

This table contains the following fields:

- *Card Type* – card contract type ("Full → Configuration Setup → Contract Types → Card Contract Types").
- *Trans Condition* – transaction condition; the "Transaction Conditions" dictionary contains a list of all conditions registered in WAY4.
- *Max Data Capture Amnt (%)* – maximum difference (as a percentage) in the value of an "Authorization Confirmation" operation from a "Pre-Auth" operation.
- *Min Data Capture Amnt (%)* – minimum difference (as a percentage) in the value of an "Authorization Confirmation" operation from a "Pre-Auth" operation.

In this form, click the [Ins] button to add a record to this table; click [Del] to delete a record.

The [Dflt Oper] button opens the "Dflt Oper for <POS terminal name>" form (see Fig. 4) containing a list of operations that will be applied by default to the terminal.

 This setting is relevant if the *All Ops* field of the "POS Types" form (see Fig. 1) contains a value other than "Yes" (see "Configuring Executable Operations for POS Terminals"). It is not recommended to set this value.

Operation Type	Default Status
Balance Inq Fallback PBT	Active

Ins Del Query

Fig. 4. List of default operations

This table contains the following fields:

- *Operation Type* – operation type. The "POS Operations" system dictionary contains a list of all POS operations.
- *Default Status* – operation status. The field may have the "Active", "Inactive" or "Closed" status.

In this form, click the [Ins] button to add a record to this table; click [Del] to delete a record.

The [Overrides] button opens the "Overrides for <device type>" form that is used to redefine the tag values set in the *Special Configuration* field for the corresponding terminal type depending on transaction conditions (see Fig. 5).

Parameter Type	Transaction Condition	Parameter Value	Description
OVER1	POS Card Read	DEV=1000120008H011324;	

Ins Del Query

Fig. 5. Redefining the parameters for a terminal type

The form contains the following fields:

- *Parameter Type* – drop-down list to select a parameter type registered in WAY4.

New parameter types can be registered in the "Device Configurator Item Type" form (the user menu item "Full → Configuration Setup → Merchant Device Setup → Device Configurator Item Type").

Item Type Code	Item Type Name	Item Type Category
DEV_TYPE_OVERRIDE	OVER1	Device Type Parameter

Ins Del Query

Fig. 6. Registering a configuration parameter type

Parameter types to redefine tags in the *Special Configuration* field must be registered with the DEV\_TYPE\_OVERRIDE code.

- *Transaction Condition* – drop-down list to select a transaction condition registered in the "Transaction Conditions" system dictionary.
- *Parameter Value* – parameter value of the specified type that will be used in the appropriate transaction conditions; the example in Fig. 5 shows that when a transaction is made with a card on the devices of the corresponding type, the DEV tag's value will be redefined.

- *Description* – arbitrary description.

The [Ins] and [Del] button in the "Overrides for <device type>" form are used to add and delete records.

## Fixed Dictionaries

Fixed WAY4 DB dictionaries used by the POS controller are described below.

### POS Protocols Dictionary

POS protocols regulate message formats and rules for information exchange between POS terminals and the processing centre.

Name	Code	Is Adjusting Totals
ISO8583 BIN MAC - Opt Batch	B>2:O	
ISO8583 HEX MAC - Opt	HEX:O	
ISO8583 BIN MAC - Opt	BIN:O	
Openway Native	openway	No
Openway-Hypercom	openway-hypercom	No

Fig. 7. Protocol types for information exchange between POS terminals and the processing centre

The protocol dictionary table (see Fig. 7) contains the following fields:

- *Name* – protocol name.
- *Code* – protocol code, unique within WAY4.
- *Is Adjusting Totals* – specifies the mode for recording reversals and adjustments in counters generated in a cycle. Possible values:
  - "Yes" – reversals and adjustments are recorded in the same counters as the original operations, decreasing the number of operations recorded by the counter and the total financial amount..
  - "No" – reversals (including adjustments) will be recorded in counters separate from those for the corresponding original operations.



Note that users are not permitted to change the values in this form's fields.



For terminals using an OpenWay protocol, the "Openway Native" protocol must be used. In other cases, it is recommended to contact OpenWay support for additional consultation.

### POS Operations Dictionary

Each POS terminal contract in WAY4 is assigned a set of operations and a set of hardware components (see "POS Hardware Types") required to execute these operations.


Protocol	Transaction Class	Code	Name	Trans Type	Request Cat	Automatic T
Openway Native	Cash	Copenway.0400.00.0220	OpenWay Cash Completion Reversal	Cash	Partial Reversal	
Openway-Hypercom	Cash	Copenway-hypercom.0100	OW-Hypercom Cash Authorization	Cash	Request	
Openway-Hypercom	Cash	Copenway-hypercom.0200	OW-Hypercom Cash	Cash	Advice	
Openway-Hypercom	Cash	Copenway-hypercom.0200	OW-Hypercom Cash Void Sale	Cash	Partial Reversal	AutoRepeatFor
Openway-Hypercom	Cash	Copenway-hypercom.0200	OW-Hypercom Cash Refund	Cash	Partial Reversal	
Openway-Hypercom	Cash	Copenway-hypercom.0220	OW-Hypercom Cash Sales Completio	Cash	Advice	AutoRepeatFor
Openway-Hypercom	Cash	Copenway-hypercom.0220	OW-Hypercom Cash Offl Void Sale	Cash	Partial Reversal	AutoRepeatFor
Openway-Hypercom	Cash	Copenway-hypercom.0400	OW-Hypercom Cash Reversal	Cash	Reversal	AutoReversal
Openway-Hypercom	Cash	Copenway-hypercom.0400	OW-Hypercom Cash Void Sale Rever	Cash	Adjustment	AutoReversal
Openway-Hypercom	Cash	Copenway-hypercom.0400	OW-Hypercom Cash Refund Reversal	Cash	Adjustment	AutoReversal
	Cash	CPC	Cash Pre-auth CardRead	Cash	Request	
	Cash	CPF	Cash Pre-auth Fallback SBT	Cash	Request	
	Cash	CPI	Cash Pre-auth ICC	Cash	Request	
	Cash	CPL	Cash Pre-auth Manual w CVV2	Cash	Request	
	Cash	CPM	Cash Pre-auth Manual	Cash	Request	
	Cash	CPP	Cash Pre-auth with PIN	Cash	Request	
	Cash	CPQ	Cash Pre-auth Fallback PBT	Cash	Request	
	Cash	CPS	Cash Pre-auth ICC SBT	Cash	Request	

Fig. 8. POS Operations Dictionary

The POS Operations Dictionary (see Fig. 8) contains the following fields:

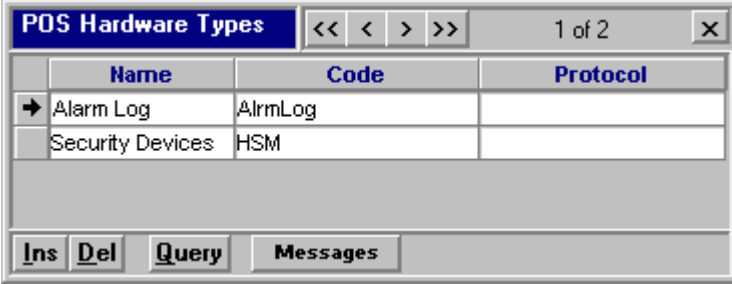
- *Protocol* – protocol name (see "POS Protocols").
- *Transaction Class* – financial transaction type:
  - "Cash" – cash disbursement.
  - "Retail" – retail operation.
  - "Unique" – transaction at a casino, etc.
- *Code* – operation code.
- *Name* – operation name.
- *Trans Type* – transaction type.
- *Request Cat* – request/advice category of the document generated according to the transaction message.
  - "Request" – request to make a transaction.
  - "Advice" – notification that a transaction has been made.
  - "Reversal" – notification that a transaction has been reversed.
  - "Part Reversal" – notification of a transaction's partial reversal.
  - "Adjustment" – notification that the transaction amount has been adjusted.
  - "Post Advice" – message that can be sent after the transaction is executed.
- *Automatic Tag* – this field is filled in for operations that are executed automatically.
- *Category* – financial/authorisation message category.
- *Service Class* – transaction classification; this parameter specifies the way the document will be processed in WAY4; an empty value in this field means the default value "Transaction" is used.
- *Is Online* – specifies whether a request to the issuer is made when a transaction is executed.

- *Date* – method for determining transaction date:
  - "From Terminal" – transaction date and time is determined according to data received from the POS terminal.
  - "From Host" – transaction date and time is determined according to the time of the server processing the request received from the terminal.
- *Is Checked* – drop-down list for specifying whether a service card check is required (the "Yes" value) when executing credit transactions; the "No" value or an empty value specifies that when executing this transaction, the cashier's service card does not need to be checked.
- *Trans Cond* – drop-down list for specifying transaction execution conditions (used for backward compatibility).
- *Special Parameters* – special parameters of the transaction.
- *Document Tag* – additional tags in a document generated as a result of executing the operation.

 Note that users are not permitted to change the values in the fields of the "POS Operations" form.

## POS Hardware Types Dictionary

Each POS terminal contract in WAY4 has hardware components required for executing operations on the POS Terminal (see "POS Operations"). The list of POS hardware components contains "virtual" components.




Name	Code	Protocol
Alarm Log	AlrmLog	
Security Devices	HSM	

Fig. 9. POS Hardware Types Dictionary

The POS hardware dictionary (see Fig. 9) contains the following fields:

- *Name* – component name.
- *Code* – code of the component in WAY4.
- *Protocol* – the type of protocol for the component (this field is not filled in for components that are compatible with all registered protocol types).

 Note that users are not permitted to change the values in this form's fields.

The [Messages] button opens the "Messages for <name of hardware component>" form, containing a list of messages generated in WAY4 when working with this component (see "POS Message Types").

## POS Message Types Dictionary

When a POS terminal is in operation, certain messages may be generated in WAY4 corresponding to specific POS terminal components.

POS Message Types						1 of 597	
Protocol	Device Type	Hardware Type	Name	Code	Error Level		
ISO8583 BIN MAC - Batch		Security Devices	LRC does not match the value computed from input	SMRC:91	Warning		
ISO8583 BIN MAC - Batch		Security Devices	The Count value is not between limits	SMRC:92	Warning		
ISO8583 BIN MAC - Batch		Security Devices	TAK (MAC key) is missing	TAKERR	Warning		
ISO8583 BIN MAC - Batch		Security Devices	TPK (Terminal PIN key) not defined	TPKERR	Warning		
ISO8583 BIN MAC - Batch		POS Management	PMS Error	PMS_ERR	Error		
ISO8583 BIN MAC - Batch		POS Management	PMS Fatal Error	PMS_FATAL	Fatal Error		
ISO8583 BIN MAC - Batch		POS Management	PMS Information	PMS_LOG	Information		
ISO8583 BIN MAC - Batch		POS Management	PMS OK	PMS_OK	OK		
ISO8583 BIN MAC - Batch		POS Management	PMS Warning	PMS_WARN	Warning		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Start Transaction Process Error	BWXAUTH	Warning		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Bad status returned by Database	BWXERR	Information		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Change TPK with current Master key	C332	Warning		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Change TAK with current Master key	C335	Warning		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Change TPK and TAK with current Master key	C340	Warning		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Console OK	CONSOLEOK	OK		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Message Format Error	FORMERR	Warning		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Attempt to route message to source channel	ROUTEERR	Information		
ISO8583 HEX MAC - Opt Batch		Alarm Log	Terminal status is OK	TERMSO	Information		

Fig. 10. Table of messages generated during POS terminal operation

The POS Message Types dictionary (see Fig. 10) contains the following fields:

- *Protocol* – name of protocol (see "POS Protocols"), for which this type of message may be generated. If the field is empty, a message may be generated for any protocol.
- *Device Type* – type of POS terminal registered in the system; this field is used to differentiate messages by device type; for example, when executing the same operation (with the same value in the *Code* field) on different types of POS terminals, messages with different values in the *Error Level* field may be generated.
- *Hardware Type* – POS terminal hardware component (see "POS Hardware Types"), for which the message is generated.
- *Name* – message description.
- *Code* – message code.
- *Error Level* – error severity level specified in the message generated by the controller or WAY4 during the corresponding procedures.
- *Group Code* – service field.
- *Security* – access level (number). Users in the group for which an access level number is specified that is equal to or more than the number in this field will have access to the operation.



User group access levels are specified in the Security Level field of the "Constants for <group name>" form opened by clicking the [Constants] button in the "User Groups and Users - View" form (Full → DB Administrator Utilities → Users & Grants → User Groups and Users – View).

- *Usage Operation* – service field.



Note that it is not permitted to change the values in the fields of this form.

The [Description] button opens the "Description for <message description>" form, containing additional information for a message.

## Chapter 2. POS Description and Configuration

Description of a POS terminal and its configuration includes registration of specific information in the WAY4 DB about merchants and their terminals and about rules for processing transaction information by the WAY4 acquiring module.

### Configuring POS Terminal Contracts

POS terminal contract parameters are described in the section "Information about Device Contracts" of the document "Acquiring Module User Manual".

### Configuring Executable Operations for POS Terminals

Executable operations for POS terminals are configured using the "Operations for <POS terminal name>" form (see Fig. 11).



Functionality for configuring executable operations for POS terminals is obsolete and supported for backward compatibility.



It is recommended to limit the list of executable operations for a POS terminal on the device's Service Package level (see the document "WAY4™ Service Packages").

This form can be opened in two ways:

- After selecting the user menu item "Acquiring → POS/Imprinter Controller → POS Management", in the "POS Management" form that opens, select the required POS terminal and click the [Operations] button.
- After selecting the user menu item "Acquiring → Acquiring Contracts → Acquiring Contracts", select the required account contract, click the [Devices] button in the account contract form, select the POS terminal and click the [POS] button in the device contract form. The "POS for <POS terminal name>" form will open. Click the [Operations] button in this form.



The "POS Management" form is the same as the "POS for <POS terminal name>" form, a description of which is given in the section "POS Terminals" of the document "Acquiring Module User Manual".



Operations for TEST POS				
	Operation Type	Status	Hardware Problem	Last Changed
→	Retail Pre-auth CardRead	Active		00/00/00 00:00:00
	Retail Reversal CardRead	Active		00/00/00 00:00:00
	Retail Auth CardRead	Active		00/00/00 00:00:00
	Retail Data Capture CardRead	Active		00/00/00 00:00:00
	Balance Inquiry Retail	Active		00/00/00 00:00:00
	Retail Pre-auth Manual	Active		00/00/00 00:00:00
	Retail Reversal Manual	Active		00/00/00 00:00:00
	Retail Auth Manual	Active		00/00/00 00:00:00
	Retail Data Capture Manual	Active		00/00/00 00:00:00
	Retail Auth with PIN	Active		00/00/00 00:00:00
	Retail Pre-auth with PIN	Active		00/00/00 00:00:00
	Retail Refund Manual	Active		00/00/00 00:00:00
	Retail Refund CardRead	Active		00/00/00 00:00:00

Ins Del Query Ch Status History

Fig. 11. List of executable operations for the POS terminal

To fill in the list of executable operations for the first time, click the [Setup] button in the device configuration form ("POS Management" or "POS for <POS terminal name>") and choose the "Check and Fill" context menu. The list of operations is generated with consideration of the following:

- If the "POS Types" form's *All Ops* field value is "Yes" for the corresponding terminal type (see "POS Types Dictionary"), the list is not filled in (all operations compatible with the protocol for this terminal type will be available for the POS terminal).
- If the *All Ops* field value differs from "Yes", the list will contain operations from the "POS Operations" list (see "POS Types Dictionary") available for this terminal type; all operations (with the exception of the case described in the next item) will have the "Closed" status.
- If operations permitted by default are defined for the corresponding terminal type (in the "Dflt Oper for <POS terminal name>" form), after the list has been loaded, these operations will have the "Active" status.

To delete an operation from the list of executable operations, select the required row in the table and click [Del].

An operation can also be prohibited by changing its status. To do so, click the [Ch Status] button. Clicking this button changes the status of the executable operation from "Active" to "Closed".

The *Last Changed* field contains the date and time the operation's status was last changed.

The [History] button in the "Operations for <POS terminal name>" form (see Fig. 11) opens a form with the operation's status change history.


The list of executable operations can be restored after rows are deleted from the table in the device configuration form ("POS Management" or "POS for <POS terminal name>") by clicking the [Setup] button and selecting the context menu item "Check and Fill".

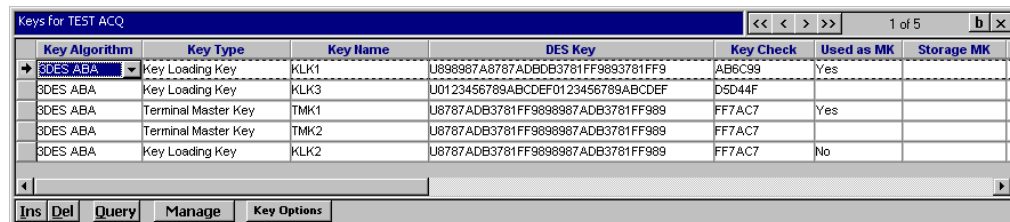
## Specifying Encryption Keys

Encryption keys are created by the security officer using encryption equipment and include a fixed number of digits.

Encryption keys are only stored in WAY4 and the PIN pad encrypted under another key. A check value is used to verify the encryption key. This value is only specified by the encryption key value and does not depend on how it was encrypted.

The "Keys for <POS terminal name>" form (see Fig. 12) is used to specify encryption keys. This form is opened by clicking the [Keys] button in the device configuration form ("POS Management" or "POS for <POS terminal name>").

 The "POS Management" form is the same as the "POS for <POS terminal name form>", described in the section "POS Terminals" of the document "Acquiring Module User Manual".



Key Algorithm	Key Type	Key Name	DES Key	Key Check	Used as MK	Storage MK
3DES ABA	Key Loading Key	KLK1	U898987A8787ADB0B3781FF9893781FF9	AB6C99	Yes	
3DES ABA	Key Loading Key	KLK3	U0123456789ABCDEF0123456789ABCDEF	D5D44F		
3DES ABA	Terminal Master Key	TMK1	U8787ADB3781FF9898987ADB3781FF989	FF7AC7	Yes	
3DES ABA	Terminal Master Key	TMK2	U8787ADB3781FF9898987ADB3781FF989	FF7AC7		
3DES ABA	Key Loading Key	KLK2	U8787ADB3781FF9898987ADB3781FF989	FF7AC7	No	

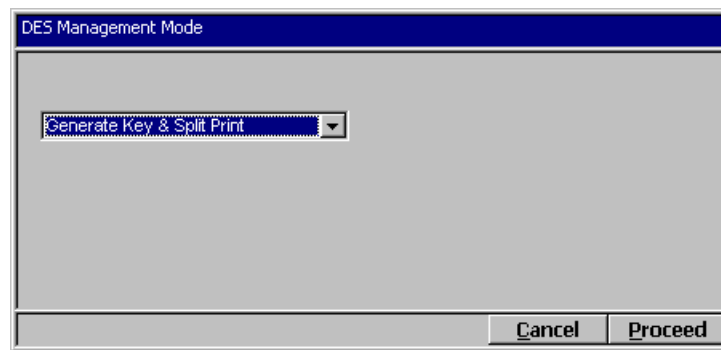
Fig. 12. Form for specifying POS terminal encryption keys

This form contains the following fields:

- *Key Algorithm* – encryption algorithm for which this key will be used.
- *Key Type* – encryption key type selected from a list generated from the "PM Key Types" system dictionary.
- *Key Name* – encryption key name.
- *DES Key* – encryption key value.
- *Key Check* – encryption key check value.
- *Used As MK* – specifies whether the key will be used as the master key.
- *Storage MK* – specifies the master key used to encrypt this key when sending it to the terminal.
- *Serial Number* – key identifier distinguishing it among keys of the same type.
- *Is Active* – specifies (when the "Yes" value is set) that the encryption key can be used; an empty value in this field corresponds to the "No" value.
- *Date From* – the start date of the interval during which this key can be used.
- *Date To* – the end date of the interval during which this key can be used.
- *Max Usage* – a number specifying how many times this encryption key can be used.
- *Max Wrong Attempts* – number of attempts to incorrectly use the key before it is blocked.

- *Wrong Attempts Threshold* – when this value is exceeded, a signal about incorrect attempts to use the key will be made.
- *Current Usage* – the current value of this encryption key's usage counter.
- *Wrong Attempts* – counter of attempts to use the key incorrectly.
- *Storage Form* – the form in which the key is stored in the database.
- *Key Code* – the *Key Type* value shown in the form specified in the *Storage Form* field.
- *Parent Key* – parent key.
- *Add Data.* – additional data.

The [Manage] button in the "Keys for <POS terminal name>" form (see Fig. 12) opens the "DES Management Mode" form used for manual generation of keys (see Fig. 13).

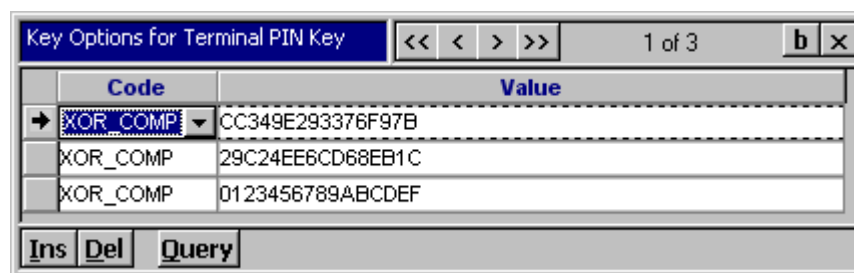


The image shows a window titled "DES Management Mode". Inside the window, there is a single button labeled "Generate Key & Split Print". At the bottom right of the window, there are two buttons: "Cancel" and "Proceed".

Fig. 13. Form for manual generation of keys

To confirm changes, click the [Proceed] button, to cancel, click [Cancel].

The [Key Options] button in the "Keys for <POS terminal name>" form (see Fig. 12) opens the "Key Options for Terminal PIN Key" form, used to store and enter key parameters (see Fig. 14).



The image shows a window titled "Key Options for Terminal PIN Key". At the top, there are navigation buttons: "<<", "<", ">", ">>". To the right of these is a page indicator "1 of 3" and a close button "x". Below the navigation bar is a table with two columns: "Code" and "Value". The table contains three rows, each starting with a right-pointing arrow in the first column. The first row has "XOR\_COMP" in the Code column and "CC349E293376F97B" in the Value column. The second row has "XOR\_COMP" in the Code column and "29C24EE6CD68EB1C" in the Value column. The third row has "XOR\_COMP" in the Code column and "0123456789ABCDEF" in the Value column. At the bottom of the window, there are three buttons: "Ins", "Del", and "Query".

Code	Value
→ XOR_COMP	CC349E293376F97B
XOR_COMP	29C24EE6CD68EB1C
XOR_COMP	0123456789ABCDEF

Fig. 14. Additional key parameters


This form contains the following fields:

- *Code* – key parameter code.
- *Value* – code value.

In this form, click the [Ins] button to add a record to this table; click [Del] to delete a record.


## Enabling MAC Mode


To enable MAC (Message Authentication Code) mode, set the "Mandatory" value in the *Mac Status* field of the device configuration form ("POS Management" or "POS for <POS terminal name>"). The mode is disabled if the "None" value is set in this field.

 The "POS Management" form is the same as the "POS for <POS terminal name form>", described in the section "POS Terminals" of the document "Acquiring Module User Manual".

## Mandatory PIN Mode

To enable to mode for mandatory PIN entry when executing any operation on a POS terminal, set the "Mandatory" value in the *PBT Status* field of the device configuration form ("POS Management" or "POS for <POS terminal name>"). If the "Optional" value is set in this field, a PIN is only required for operations for which PIN entry is mandatory. When the "None" value is set in this field, operations for which PIN entry is mandatory cannot be executed on this POS terminal.

 The "POS Management" form is the same as the "POS for <POS terminal name form>", described in the section "POS Terminals" of the document "Acquiring Module User Manual".

 A value in this field can be redefined depending on a *Transaction Condition* using the DEV tag (Subfield YYYY, see the document "Acquiring Module. Terminal Device Attribute Setup") specified as the value that redefines the parameter for the corresponding device type (see "POS Types Dictionary"). If at least one of the bits:

- 4th bit – "Online PIN (default for simple PIN)"
- 5th bit – "(reserved) OffLine PIN clear"
- 6th bit – "(reserved) Offline PIN encrypted (default for offline PIN)"

is specified in "Subfield YYYY", this is interpreted as *PBT Status*="Optional". If none of these bits are specified in the redefining parameter, the "None" value is used. DEV tag values have a higher priority than the value of the *PBT Status* fields.

## Downloading Software to POS Terminals

The procedure for downloading software depends on the POS type. More detailed information can be found in the administrator manual for the corresponding terminal type.

## Configuring Software for Working with Encryption Keys

For PIN-based transactions (PBT), master keys and PIN block (a PIN block is a part of a message containing PIN data) encryption keys must be generated. These keys must be entered in the PIN pad, POS terminal and WAY4 database. Zone

PIN block encryption keys must be generated and placed in the POS controller's configuration file (the `zpk` parameter of the `pin_options` section in the Transaction Switch service configuration).

PIN block encryption keys (TPK – Terminal Pin Key) must be contained in POS terminals and the corresponding records in the WAY4 database. TPK keys may be stored in the POS terminal's RAM only when encrypted under the master key contained in the PIN pad. Each POS terminal must have its own PIN block encryption key. All PIN pads must have different master keys. TPK keys in POS terminals must correspond to the keys in the database.

For more information about working with encryption keys, see "Working with Encryption Keys in OpenWay".

## Chapter 3. POS Controller Configuration and Operation

The POS controller is a software complex operating on the WAY4 Transaction Switch platform and is responsible for interaction between a POS network and the processing centre. The POS controller works through the following WAY4 Transaction Switch services (see Fig. 15):

- POSController – service responsible for processing requests from POS terminals (see "Request Types") using various protocols for communication with the processing centre.
- POSStopListService/POSStopListAdapter – services responsible for generating and loading files to POS terminals (for example, card number stop lists, see "Generating and Loading Stop Lists").

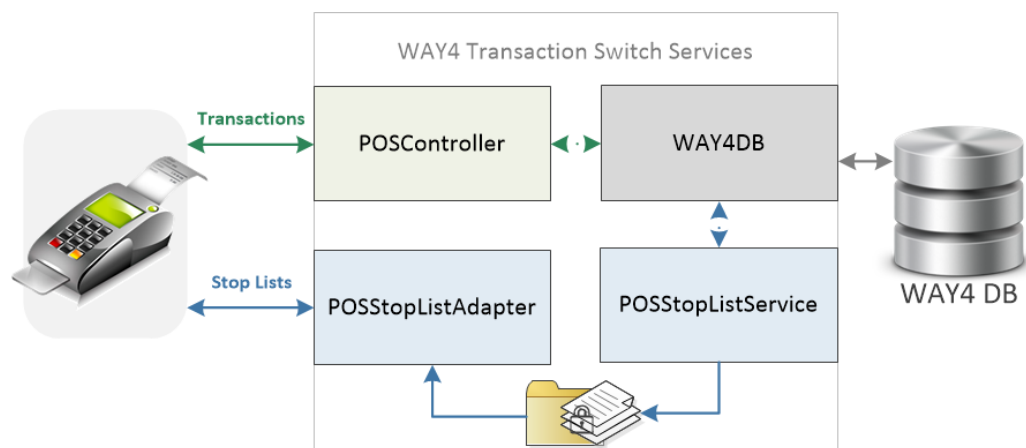


Fig. 15. Services responsible for operation of the POS controller

### Request Processing Service

The POSController service is responsible for interaction with POS terminals and for processing transaction requests from them.

#### Request Types

The POSController service makes it possible to process the following requests from POS terminals:

##### **Authorisation**

When this request is executed, an authorisation code and response code are received from the card's issuing bank and the specified amount is blocked in the cardholder's account. A receipt with the transaction results and corresponding amounts must be printed on the terminal. The cardholder does not have to sign the receipt, since this is not a financial transaction.

##### **Retail/Cash**

This is the basic POS terminal operation. When this request is executed, an authorisation code and response code are received from the issuing bank and the corresponding amount is blocked in the cardholder's account. A receipt with the transaction results and corresponding amounts must be printed on the terminal. If the operation is signature-based (SBT), the receipt must be signed by the

cardholder. The receipt is the main document if results are disputed. After this operation, the corresponding Transaction Switch service automatically generates a repayment request to the issuing bank.

### **Authorisation Confirmation**

This request confirms that an authorisation was made earlier. The corresponding Transaction Switch service generates a repayment request to the issuing bank. A receipt with the results and amounts of the transaction must be printed on the terminal. If the operation is signature-based (SBT), the receipt must be signed by the cardholder; moreover, the receipt is the main document if results are disputed.

### **Balance Inquiry**

This operation allows information about a cardholder's account balance to be received without generation of financial messages. For purposes of confidentiality, the results may only be displayed on the PIN pad screen, and the cardholder must be able to delete the information from the screen after viewing.

### **Ministatement**

This operation allows information about a cardholder's most recent transactions to be received. This operation is always PIN based. The cardholder can select the account type for which the most recent transactions will be checked.

### **Credit**


This operation allows a cardholder to credit his/her account. This operation always requires the cashier's service card and entry of the cashier card's PIN (PIN-Based), and the message must contain the authentication code (MAC).


The message for this operation must contain data from the magnetic stripe of the cashier's service card in the fields of the second (or first) track of the magnetic stripe, and the cashier's PIN in the PIN block. The number of the bankcard or data from the second track of the card's magnetic stripe of the credit operation target is sent to the acquirer as additional information about the operation.

The bankcard is not authenticated when executing this operation.

### **Reconciliation**

Reconciliation takes place on a POS terminal when closing a billing cycle at a merchant or cash dispensing point (for more information about support of terminal financial cycles in WAY4, see the section "Working with POS Cycles").

 For correct reconciliation, the terminal must be assigned the correct reconciliation type in device configuration forms ("POS Management" or "POS for <POS terminal name>"). For the specified terminal types, the value of the *Batch Upl* field in the POS Types dictionary must be "Yes" (see figure Fig. 1 in the section "POS Types").

 The "POS Management" form is the same as the "POS for <POS terminal name form>", described in the section "POS Terminals" of the document "Acquiring Module User Manual".

For the Openway Native protocol, reconciliation is executed as described below.

All online and offline operations executed since the last reconciliation was completed are stored in the POS terminal memory. In this case, offline operations are understood to be operations executed on the POS terminal autonomously without a connection to the POS controller. In addition, operations executed on POS terminals operating on earlier versions of the protocol are also considered offline (in this case, when executing operations, online authorisation was made, but financial operation data was not transmitted online).

These offline operations can also be sent to the POS controller during a financial cycle in an automatic mode determined by the terminal's software.

Reconciliation for online and offline operations is executed separately as follows.

When closing a cycle, the POS terminal sends the POS controller a message with the totals for financial operations (message type "0500"). A message contains online and offline counter data (number of and total financial amounts). If the totals sent by the terminal and those in the WAY4 database correspond, a message is sent to the terminal with the response code "00" (reconciled). Otherwise, the response code "95" is sent to the terminal (not reconciled).

If the totals were reconciled, reconciliation is finished.

If the totals were not reconciled, the POS terminal executes the Batch Upload operation (upload data for all transactions, message type "0320"). Based on data from the terminal, the values of counters for the current financial cycle are corrected in the WAY4 DB.

After executing Batch Upload, the terminal sends the POS controller a message with the totals of all operations (message type "0520") for final reconciliation of POS terminal operation counter values and WAY4 DB counters. In this case, a response message about reconciliation results is not sent to the POS terminal.

### **Refund**

This operation is used to credit a cardholder account. It is executed if the original transaction cannot be cancelled, for example, because of a negative response to a cancellation request. The message for this operation must contain a reference to the original transaction (retail transaction, cash disbursement or authorisation) in field 37. The refund amount can differ from the original transaction amount. This operation cannot be cancelled.

### **Utility Payment**

This operation is used to pay for services (for example, utilities) from a cardholder's account using a standing payment order created for the card contract. The payment recipient account is specified in the standing payment order.

### **Credit Voucher**

This operation is used to credit a cardholder account that was debited as a result of a retail transaction executed earlier. This operation is used when information about the original transaction (RRN) is not available to execute a cancellation. This operation can be cancelled.



### **Universal Reversal**

A message for this operation is sent when an operation that has already been executed must be reversed. The operation can be reversed manually by the cashier or automatically by the POS terminal to cancel the last operation executed, for example, in time-out cases when the POS terminal did not receive a response from the POS controller within a specified time period.

### **Universal Bill Payment**

A message for this operation is sent if a payment has been made to a billing system such as a mobile operator. Payments can be made by card or cash.

### **Keys Change**

A message for this operation is sent if terminal encryption keys must be changed.

This feature is optional and is provided according to a separate agreement with OpenWay.

## **Request Check**

Every request received from a POS terminal is checked for whether it can be executed.

Parameters of the POS terminal registration records in the database and device Service Package parameters are used for checking.

Checking by POS terminal registration record parameters:

- Permission to execute this operation on this POS terminal is checked in the list of permissible operations (see "Configuring Executable Operations").
- Permission to execute this operation at this time is checked according to the values of the *Business Hours from, to* fields of the registration record form; if these fields are not filled in, operations on the POS terminal can be executed at any time.
- Protection of the request by a digital signature is checked if the "Mandatory" or "Optional" value is specified in the *MAC Status* field of the device configuration form ("POS Management" or "POS for <POS terminal name>") (see the section "Enabling MAC Mode").




If the "None" value is specified in the *MAC Status* field of the device configuration form for the POS ("POS Management" or "POS for <POS terminal name>") (see the section "Enabling MAC Mode") a request containing a digital signature will be rejected.

- The presence of PIN data in the request is checked if the "Mandatory" or "Optional" value is specified in the *PBT Status* field of the device configuration form for the POS ("POS Management" or "POS for <POS terminal name>") (see the section "Mandatory PIN Mode").



If the *PBT Status* field of the device configuration form ("POS Management" or "POS for <POS terminal name>") (see the section "Mandatory PIN Mode") for the POS terminal contains the "None" value, a request containing PIN data will be rejected.

 The "POS Management" form is the same as the "POS for <POS terminal name form>", described in the section "POS Terminals" of the document "Acquiring Module User Manual".

The POS terminal's Service Package parameters are used to check whether the transaction currency is allowed.

If any of these checks are failed, the transaction will be declined with the corresponding response code.

Cancellation, authorisation confirmation and refund operations require checks concerning operation history (presence of an original transaction, correspondence of amounts, etc.). If these checks are failed, a negative response will be sent for the transaction.

If all checks are passed, necessary POS terminal and merchant data are added to the request after which it is sent to the corresponding Transaction Switch service for processing, for example to the ON-US service channel or payment system channel (VISA, MasterCard, and others).

## Configuring the Request Processing Service

The POSController serves online requests received from POS terminals and is also responsible for loading transaction data when closing POS terminal financial cycles and in reconciliation.

This service is set up in WAY4 Transaction Switch configuration files with a name like POS[protocol\_name].s.xml (where protocol\_name is the name of the protocol for communication between the POS terminal and WAY4). In particular to set up the connection between POS terminals and the POS controller, a free port for listening must be specified as the value of the transport/@port attribute>. The corresponding port number must be specified in POS terminal settings as a socket attribute for the POS controller to which transaction messages will be sent.

## Generating and Loading Stop Lists

A stop list is a list of the numbers and ranges of numbers for cards that cannot be used for offline transactions. If a card number is in a stop list, the transaction must be made online. If this is not possible, the transaction must be declined. All valid cards are checked by POS terminals against the current stop list. To do so, the numbers of all valid card contracts entered into a WAY4 stop list are sent to the stop list stored in terminals.

Card numbers are added to and deleted from the stop list stored in terminals in accordance with commands contained in stop list files received from the WAY4 system. This means that card numbers are added to and deleted from stop list in the WAY4 system and then corresponding changes are replicated in the stop list stored in POS terminals

A stop list is shared by all terminals. The method used for storing stop lists and log file messages as to the loading of stop lists excludes the possibility of changing them, without authorization, at any time. The algorithm for registering changes in POS stop lists is the same as the one used in WAY4, assuring that records are not actually deleted from databases but, instead, their attributes are

changed, while registering the dates and time of any changes and the names of those effecting them.

Stop lists are transmitted by WAY4 Transaction Switch services: POSStopListService and POSStopListAdapter. The POSStopListService service is solely responsible for generating stop list files and POSStopListAdapter for transmitting them to terminals. These services are set up in the PosStopListService.s.xml and PosStopListAdapter.s.xml configuration files, respectively.

## Generating Stop Lists in WAY4

WAY4 periodically generates two types of stop list: cumulative and differentiated. Both lists are generated at the same time. A differentiated stop list contains changes that have occurred since the previous cumulative stop list was loaded. A cumulative stop list contains numbers for valid cards found in the WAY4 stop list. After a card expires, it is removed from the stop list.

Both stop lists, cumulative and differentiated, are saved by the POSStopListService service to files located on the WAY4 Transaction Switch server disk system. The files are placed in a common directory and are shared by all POS terminals.

The name structure of a stop list file is as follows: SL1F\_YYYYMMDDNN.PSL where 1 is the version of the file, F is the type of the stop list (F stands for "full", that is, cumulative and U is for "update, that is, differentiated), YYYY, MM and DD are the year, month and day when the file is generated and NN is the sequential number of the loaded stop list for the particular calendar day.

Stop list files are generated and transmitted to terminals in a special compressed format described further in the section "Compressed Stop List Format (Delta2)".

## Generating Stop List Files and Loading them to POS Terminals

The POS controller POSStopListService service generates stop list files and an index file at least once daily. The frequency of this regular loading is determined the scheduledTime parameter of the PosStopListService.s.xml configuration file (see "Configuring the Service Generating Stop List"). If no changes were made to the stop list, new files are generated once daily, the differentiated file consisting of its header only.

While being generated, stop list and index files are given temporary names and are renamed by POSStopListService after generation. This is done in order to avoid possible conflicts between the processes of unloading by POSStopListService and simultaneous loading of the same file to a POS terminal.

After stop list and index files have been loaded, POSStopListService automatically deletes obsolete files with cumulative and differentiated stop lists and obsolete index files. These old files are deleted only after they have been loaded into the last terminal to which loading was started before the last exported pair of stop list files was renamed. A file is considered obsolete if its date of creation precedes the current system date by a certain number of days. This number of days is determined by the keepFiles parameter of the

PosStopListService.s.xml configuration file (see "Configuring the Service Generating Stop List").

## Loading and Applying Stop Lists in a POS Terminal

After the loading of transactions, at the end of a communication session, each terminal updates stop list information. If no stop list has been previously loaded into a terminal, it must receive a cumulative stop list from the POS controller.

The procedure for loading and applying stop lists in POS terminals is described below. The following conventions are used in the text:

- keepFiles – number of days during which the last stop list that was loaded is considered effective.
- currDate – current date, date of current transaction.
- loadDate – date the stop list was loaded to the terminal.

### **Loading Stop Lists**

1. The terminal checks if a stop list was loaded to it. If no such stop list exists, the terminal must get a request a cumulative stop list from the POS controller. The procedure for getting a cumulative stop list is described in the section "Receiving and Processing a Cumulative Stop List File" .
2. The terminal sends the POS controller (POSStopListAdapter service) a request for a listing of differentiated stop lists. To do so, a terminal uses the "DL" command with selection parameters. For instance, "DL:SL1U\_\*.PSL;".

After this, a terminal sorts the received listing of stop lists by the creation dates and sequence numbers contained in the filenames. Then the terminal begins receiving the latest stop lists according to the sort order starting from the first missing file.

3. Terminals use the "RF" command which includes the filename to request and receive the differentiated stop list. For instance, "RF:SL1U\_2004113000.PSL;"

Having received the next stop list, a terminal extracts from its header, the date and sequence number of the previous differentiated stop list and an analysis is made:

- If this stop list was previously loaded into the terminal, it is updated according to the newly received differentiated stop list. Then the terminal begins receiving the next differentiated stop list and the procedure of analysing the date and sequence number of the previous stop list is repeated.
- If the stop list in question has never been loaded into the terminal, it begins loading the cumulative stop list as described in the section "Receiving and Processing a Cumulative Stop List File".

This done, the procedure of loading stop lists is completed.

If the connection is broken while a differentiated stop list is being received, , the terminal must connect to the POSStopListAdapter service and receive the remaining portion of the list. To do so, the terminal specifies the command

for reading the file that includes the offset, in bytes, so that the file is read exactly from the point where the connection broke. For instance, "RF:SL1U\_2004113000.PSL:1560;"

If all the differentiated stop lists have been received, the terminal closes the procedure.

### ***Receiving and Processing a Cumulative Stop List File***

When receiving a file with a cumulative stop list, a POS terminal performs the following actions:

1. A terminal receives the name of the cumulative stop list from the POS controller (POSSStopListAdapter service). To do so, the terminal uses the "DL" command including selection parameters. For instance, "DL:SL1F\_\*.PSL;"
2. After that, it checks the available memory space, taking into account that the previously loaded stop list is about to be deleted. If the available space is sufficient, the terminal deletes the previous stop list and begins receiving the new one.
3. The terminal resets the date and time of the last received differentiated stop list in its memory (TEF1).
4. The terminal sends the "RF" command including the appropriate filename, like "RF:SL1F\_2004113002.PSL;" and begins receiving and processing the stop list file. Having received the header of the cumulative stop list, the terminal extracts the date and time of the current stop list from it.
5. Having processed each next record of the cumulative stop list, the terminal adds it to its own internal stop list.
6. Having successfully received the file for a cumulative stop list, the terminal saves (loadDate) the date and time of the current stop list and closes the connection with POSSStopListAdapter. If, while a cumulative stop list is being received, the connection is broken, the terminal must reconnect to POSSStopListAdapter and receive the remaining portion of the list. For that purpose, the terminal specifies the command for reading the file that includes the offset, in bytes, so that the file is read exactly from the point where the connection broke. For instance, "RF:SL1F\_2004113002.PSL:3800;"
7. If necessary, the terminal may initiate the procedure for receiving the index file. If the connection is broken while the index file is being received, the terminal must reconnect to POSSStopListAdapter and receive the remaining portion of the file. For that purpose, the terminal specifies the command for reading the file that includes the offset, in bytes, so that the file is read exactly from the point where the connection broke.

### ***Using Stop Lists in Transactions***

During a transaction, the terminal checks if the card number is in a stop list. If the card is in a stop list or no stop list was loaded into the terminal, the transaction must be processed online. If there is no way to process the transaction on line, it must be declined.

If the card is not in a stop list, but the stop list has expired (more than keepFiles days:  $-1 \leq \text{currDate} - \text{loadDate} \leq \text{keepFiles}$  has passed since the stop list was updated), the transaction must be processed online. If there is no way to process the transaction on line, it must be declined.

If all checks are successful, the terminal completes the transaction offline.

When printing a receipt, a terminal must include in it the date and number of the stop list relevant to the just completed offline transaction.

## Compressed Stop List Format (Delta2)

Stop lists intended for transmission to terminals are compressed so that a list contains only valid card numbers. As a rule, this them to be grouped according to bank IDs (BIN) so that, within a group, card numbers are only different in their endings. Also, with most cards, there is also a check digit at the end of a card number, which, when necessary, may be recomputed. All this allows the effective compressing of card lists by preserving the mathematical difference between any two adjacent numbers (the delta code), disregarding the check digit. On the average, when the number of cards is large, only 3 bytes are needed to code each one.

Also, when designing this format of data compression, the modest amounts of memory in many POS terminal models were taken into consideration. So the decoding was made as simple as possible, while being efficient enough. The decoding algorithm requires that POS terminals support operating with 32-bit long integers. This is the condition met by the majority of terminals currently in use. When encoding, the possibility of restoring the check digit of a card number is verified. If the digit may be restored, it is removed. Then, the length of the resulting number is compared with that of the one that precedes it on the list. If they cannot be matched, a new block of card numbers is formed, the current number being its base one. If the lengths of the numbers are equal, the last 9 digits, that may be represented as a long integer, are taken from both and the difference between them is computed. That difference is stored as the delta code in the current block of card numbers. The card numbers are sorted in ascending order, depending on the type of the block.

A compressed stop list is a binary sequence that contains a header and a sequence of card blocks. Each card block contains information about the adjacent card numbers within a group. There are various types of card blocks. Cumulative stop list files may contain two kinds of card blocks: blocks of cards with removed check digits and those without check digits.

Besides separate cards, the WAY4 system has a way of blocking card ranges. They are delimited by a pair of card numbers, the first and the last in the range. Information about ranges of cards is stored in special type blocks.

When looking for a card, a terminal's software must first look for it in a card range block. If the card is not found in any range, the terminal software must check the type of the card – with or without the check digit. This is done by a check-digit verification. After that, the card is searched for in blocks of the needed type.

In the block type, there is a flag signaling the removal of a card or a range of cards from a list. In files, blocks for removal precede blocks intended for adding

cards and ranges so that space may be saved in the local database. Normally, blocks come in the following order:

1. A block of ranges of cards intended for removal from the list.
2. Blocks of cards with a check digit intended for removal from the list.
3. Blocks of cards without a check digit intended for removal from the list.
4. A block of ranges of cards intended for being added to the list.
5. Blocks of cards with a check digit intended for being added to the list.
6. Blocks of cards without a check digit intended for being added to the list.

In the case of a complete (cumulative) list, there is no list of blocks of the types 1 through 3.

As a rule, a compressed file is ill suited to direct card number search. This is why there are several possible methods of finding a card number in a stop list. Which method is actually used is up to the developer of terminal software, depending on the computing and communications capabilities of a particular terminal.

1. Its resources allowing, a terminal must first load a compressed stop list and then uncompress it and transform to the internal format suitable for efficient card number search.
2. When there is no way for a compressed file to be transformed into a search-efficient format, while the particular terminal has sufficient computing capabilities, it may look through a compressed file and create an index for fast search in it.
3. When there are no technical capabilities to either convert a compressed file or create an index table on a terminal, an appropriate index table may be loaded from the server. When this is done, the capability of processing differentiated files is lost because such index tables are available for cumulative stop lists only. Besides, communication costs increase. The format of an index file is shown in Table 2.

Table 2. Index File Format

No.	Name	Size	Comment
1	Signature	8 chars	STOPLIST string
2	Version	1 byte	01 value
3	List Type	1 char	'F' is for a complete sop-list and 'U' is for a differentiated one.
4	File Date	4 bytes	The calendar date of creation of a file: YYYYMMDD in BCD representation.
5	File Number	1 byte	The sequential number of a file in a day in BCD representation: 00-99
6	Previous Update Date	4 bytes	The calendar date of creation of the previous file: YYYYMMDD in BCD representation.
7	Previous Update Number	1 byte	The sequential number of a file in the day in BCD representation: 00-99
8	Number of blocks	4 bytes	The number of blocks in a file in MSB representation: (unsigned long integer).

9	Number of cards	4 bytes MSB ULONG	The number of cards in a complete list. For differentiated files, it is the number that results from the processing of changes.
10	Number of ranges	4 bytes MSB ULONG	The number of card ranges in a complete list. For differentiated files, it is the number that results from the processing of changes.

A block of ranges includes a header and an array of card number pairs. In differentiated files, there are several types of blocks of ranges.

Table 3. Format of blocks for card ranges in differentiated files

No.	Name	Size	Comment
1	Block type	1 byte	Range block types (hex): 10 – add a range of card numbers 11 – remove a range of card numbers
2	Min card	N bytes	The relative number of the first card in a range. The special BCD representation.
3	Max card	M bytes	The relative number of the last card in a range. The special BCD representation.

Elements 2 and 3 are repeated the necessary number of times, depending on the number of ranges. The end of a block is indicated by the "Min Card" number equaling "FF", for which element 3 is missing.

A block of card numbers includes a header and an array of delta codes, which ends when a code with a zero value is reached. There are several types of blocks of card numbers.

Table 4. Card block format

No.	Name	Size	Comment
1	Block type	1 byte	The type of card block (Hex): 00 – add (the check digit has been removed) 80 – add (there is no check digit) 01 – remove (the check digit has been removed) 81 – remove (there is no check digit).
2	Base card	N bytes	The relative base card number. The special BCD representation.
3	Delta codes	M bytes	An array of delta codes ending in an element with zero code value.

The base card number and the card numbers within a range are somewhat compressed (the special BCD representation), that is, it is possible to inherit a string prefix from the preceding card number. The structure of BCD order:

S[N..N]F

Where

- S – the size of the inherited card number prefix (hex digit: '0'-'F'). "0" means nothing is inherited. "F" means the first 15 digits are inherited.
- N - 0...Len is the BCD representation of the remainder of a card number.



- F – indicates the end of a card number. Its length may be half a byte ("F") or a whole byte ("FF"), depending on the length of a card number. For instance,

The current card number is 5111101234567890

The next card number is: 5111109999999999

In this case, an encoded card number will have the following order:  
69'99'99'99'99'9F

Table 5. Delta code structure

No.	Name	Size	Comment
1	Main code	1 byte	Delta code (8 bits): LLDDDDDD LL – the number of additional bytes in the code: 00 – the code has no additional bytes. The difference is 6 bits. 01 – 1 additional byte. The difference is 14 bits. 10 – 2 additional byte. The difference is 22 bits. 11 – 3 additional byte. The difference is 30 bits.  D – difference bytes.
2	Tail codes	0-3 byte	Contain difference bytes.

The coding algorithm of the delta code is as follows:

4. Read one byte in from a stream.
5. Mark out two higher order bits. These indicate the number of additional bytes in the code: 0 to 3 (code length being 1 to 4 bytes).
6. Read the indicated number of additional bytes.
7. Get the difference as related to the previous card number, extracting bits from the code bytes. The first byte contains the first 6 bits. The rest contain 8 bits each, in the MSB order. The following are examples of delta codes:

20 – the difference is 32

41 F4 – the difference is 500

81 D4 C0 – the difference is 120 000

FB 9A C9 FF – the difference is 999 999 999

The reading of delta codes continues until a zero delta code, indicating the end of block, is encountered.

### Example

The following is an example of a simple differentiated stop list.

The following card numbers are added to the list:

4405010056780127

4405010058743289

6766990532480432453

The following card numbers are removed from the list:

4405010158539249

4405010159533241

6766990228439024893

6766990338439024894

The date of creation of the list is September 30, 2004. Its sequence number is 0. The previous list was created on September 29, 2004. Its sequence number is 2.

When the stop list is dumped, we get the following:

0000	53 54 4F 50 4C 49 53 54 01 55 20 04 09 30 00 20
0010	04 09 29 02 00 00 00 05 00 00 00 0E 00 00 00 00
0020	01 04 40 50 10 15 85 39 24 FF 81 84 48 00 01 06
0030	76 69 90 22 84 39 02 48 9F 00 81 06 76 69 90 33
0040	84 39 02 48 94 FF 00 00 04 40 50 10 05 67 80 12
0050	FF 82 FE DC 00 00 06 76 69 90 53 24 80 43 24 5F
0060	00

The file header is shown in green, blue indicates the header of the block of card numbers and black is for the delta code of the block of card numbers.

### Index File

Index files are created in order to speed up the search in a compressed stop list loaded into terminals whose computing capabilities are limited.

The filename and header format are the same as those in stop lists but the file type index is "I" (for instance, SL1I\_2004120101.PSL).

The file includes blocks that are arranged as follows:

Table 6. Index file format

No.	Name	Size	Comment
1	Block type	1 byte	The type of the indexed block of card numbers (Hex): 10 – Card number ranges 00 – Card numbers where the check digit has been removed 80 – Card numbers with no check digit
2	Next block offset	4 bytes	The offset in the current file pointing to the next block of card numbers. For the last block, the offset is 0.
3	Index card	N bytes	The relative number of an indexed card (special BCD representation). This is analogical to the format of the base card in a stop list.

4	Offset	1-4 bytes	The delta code of the offset (relative to the start of the file) in the corresponding cumulative stop list file, pointing to the delta code of the card immediately following the current number. There is no such field where Index Card = FF,
---	--------	-----------	---

Elements 3 and four are repeated the necessary number of times, depending on the indexing range determined in the PosStopListService.s.xml configuration file as the maximum number of card numbers between the adjacent index cards, (see "Configuring the Service Generating Stop List Files"). The end of the block is indicated by a card number equaling "FF", for which there is no element 4. The last card number before the end-of-block card number is the highest-order number in a stop list of this type, that is, there are no cards with numbers exceeding this one and element 4 refers to the zero delta code at the end of the block of card numbers.

Because there is no need to create more than one block of a certain type in an index file, the file will contain one, two or three blocks of card numbers.

When this file type is used, the card search algorithm may be described in the following way:

1. Verify the check digit of the card that is being searched for and, depending on that, find the appropriate block of index cards.
2. Go sequentially through the card numbers of the index file until the card range where the card that is being searched for belongs is found. If the card number being searched for is that of an index card, the search is complete, because the card is definitely on the list.
3. If not, follow the offset in the stop list file from the index card with the smallest number.
4. Transform the last 9 digits of the searched for card number into an unsigned long integer, the remaining digits being the card number prefix that is being searched for.
5. Do the same with the number of the lowest-order index card and go through the array of delta codes and through the same type blocks that follow until the current prefix becomes equal to the prefix that is searched for. After that, compare the postfixes: if the current one is less than the one that is searched for, the search must be continued. Otherwise, it is complete. If the current postfix is equal to the one that is searched for, the card is on the list. Otherwise, it is not there.

Alternative index files, that is, ones with differently structured indices, like those optimized for binary search, can also be used simultaneously.

## Configuring the Service Generating Stop List Files

PosStopListService.s.xml configuration file's main parameters:

- binRangeIndex – maximum number of indexed BINs in one data block.
- cardsIndex – maximum number of indexed card numbers in one data block.

- keepFiles – number of days since a stop list was loaded, during which this stop list is considered valid.
- scheduledTime – time of day (in HH:MM format) for exporting stop list data from the WAY4 database. For repeated export during a day, the parameter value must be set as a list, for example:  
`<scheduledTime>10:00;15:00;20:00</scheduledTime>`
- workDir – path to the directory relative to the WAY4 Transaction Switch root directory to which stop list files will be saved.
- workKey – value of the TAK key for protected saving of stop list files.

## Configuring the Service for Loading Stop lists to Terminals

PosStopListAdapter.s.xml configuration file main parameters:

- transport/@port - number of the port listened on to which POS terminal requests for loading stop lists will arrive.
- transport/filter – name and parameters of the protocol used for data exchange with a POS terminal.
- workDir – path to the directory relative to the WAY4 Transaction Switch root directory in which stop list files are saved.
- workKey – value of the TAK key for decrypting saved stop list files.

## Chapter 4. Monitoring the POS Network

The acquirer monitors the POS network in order to prevent malfunctions.

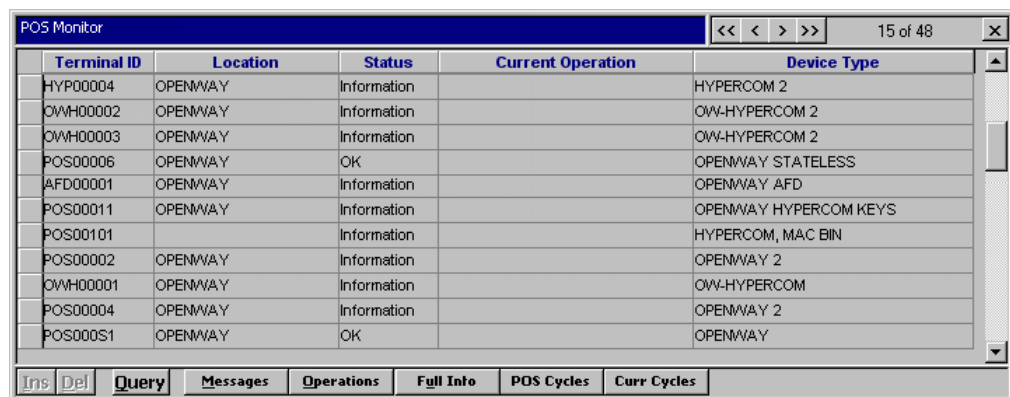
The monitoring procedure is executed using the user menu item "Acquiring → POS/Imprinter Controller → POS Monitor".

Before starting to monitor the POS network, ensure that the required financial institution is set in the status bar. If the user is granted privileges to work with several financial institutions, select "Acquiring → POS/Imprinter Controller → Set Financial Institution" from the user menu to select the required values.

### POS State

To analyze the state of POS terminals, select the user menu item "Acquiring → POS/Imprinter Controller → POS Monitor".

The "POS Monitor" form will be displayed (see Fig. 16).



The screenshot shows a window titled "POS Monitor" with a table of terminal data. The table has five columns: Terminal ID, Location, Status, Current Operation, and Device Type. Below the table are several control buttons: Ins, Del, Query, Messages, Operations, Full Info, POS Cycles, and Curr Cycles. The table contains 12 rows of data.

Terminal ID	Location	Status	Current Operation	Device Type
HYP00004	OPENWAY	Information		HYPERCOM 2
QWH00002	OPENWAY	Information		QW-HYPERCOM 2
QWH00003	OPENWAY	Information		QW-HYPERCOM 2
POS00006	OPENWAY	OK		OPENWAY STATELESS
AFD00001	OPENWAY	Information		OPENWAY AFD
POS00011	OPENWAY	Information		OPENWAY HYPERCOM KEYS
POS00101		Information		HYPERCOM, MAC BIN
POS00002	OPENWAY	Information		OPENWAY 2
QWH00001	OPENWAY	Information		QW-HYPERCOM
POS00004	OPENWAY	Information		OPENWAY 2
POS000S1	OPENWAY	OK		OPENWAY

Fig. 16. Information about the state of POS terminals

This form contains the following columns:

- *Terminal ID* – unique identifier of the POS terminal in WAY4.
- *Location* – POS terminal location
- *Status* – POS terminal status (see "POS Status").
- *Current Operation* – current operation being executed by the POS terminal.
- *Device Type* – POS terminal type registered in WAY4 and described in the "POS Types" dictionary ("Configuration Setup → Merchant Device Setup → POS Types").

For additional information about the state of POS terminals, and to change the status of a POS terminal, use the following control buttons:

- [Messages] – opens a form containing a list of messages from the time the POS terminal was registered in WAY4.
- [POS Cycles] – opens a form with information on the history of POS terminal cycles (see "POS Cycle History").

- [Curr Cycles] – opens a form with information on the POS terminal current cycle (see "Current POS Cycle").
- [Operations] – opens the "Operations for <POS terminal name>" form, containing a list of operations available at the present time for this device, specifying the status of each operation (see "Operations with POS Terminals").
- [Full Info] – opens the "Full Info for <POS terminal name>" form, containing information about device parameters (see the section "POS Terminals" of the document "Acquiring Module User Manual").

## POS Status

In the *Status* column of the "POS Monitor" form (see Fig. 16 in the section "POS State") the following POS terminal statuses are possible:


- OK – the POS terminal is functioning correctly.
- Information – the POS terminal is functioning correctly, however the status of one or several operations changed.
- Not configured – the POS terminal is not configured, operations cannot be executed.
- Warning – errors occurred during POS terminal operation. Click the [Messages] button to view messages on malfunctions.
- Closed – the corresponding device's contract is closed (see the section "Closing Contracts" of the document "Acquiring Module. User Manual").

To determine the reason for a change in POS status, see the message form or list of operations.

## Operations with POS Terminals

The list of operations with a POS terminal is available after selecting the required POS from the list in the "POS Monitor" form (see Fig. 16 in the section "POS State") and clicking the [Operations] button.

The "Operations for <POS terminal name>" form will be displayed (see Fig. 17).

 Changing the status of a POS terminal is obsolete functionality supported for backward compatibility.

Use this form as described in the section "Configuring Executable Operations".

Operations for TEST POS				<< < > >>	1 of 163	b x
Operation Type	Status	Hardware Problem	Last Changed			
Unique Data Capture CardRead	Active		00/00/00 00:00:00			
Unique Data Capture ICC	Active		00/00/00 00:00:00			
Unique Data Capture Manual	Active		00/00/00 00:00:00			
Info Advice ICC SBT	Active		00/00/00 00:00:00			
Unique Reversal ICC SBT	Active		00/00/00 00:00:00			
Credit Reversal ICC SBT	Active		00/00/00 00:00:00			
Unique Refund ICC SBT	Active		00/00/00 00:00:00			
Unique Pre-auth ICC SBT	Active		00/00/00 00:00:00			
Unique Data Capture ICC SBT	Active		00/00/00 00:00:00			
Util Payment Reversal CardRead	Active		00/00/00 00:00:00			
Utility Payment PBT	Active		00/00/00 00:00:00			
Util Payment Reversal Manual	Active		00/00/00 00:00:00			
Ins	Del	Query	Ch Status	History		

Fig. 17. List of operations with a POS terminal

## Working with POS Cycles

Information about operations made at a POS terminal is recorded in the WAY4 database by special counters used during specific time intervals (cycles). WAY4 supports management of two cycle types:

- "Batch Upload" – counters accumulate in a POS terminal's financial cycles in order to record online and offline operations for subsequent reconciliation with terminal data.

Only financial transactions ("Advice", "Reversal" or "Adjustment" category) are recorded in a cycle.

Management of this type of cycle includes setting *Batch Upd* = "Yes" for the terminal type (see "POS Types Dictionary").

- "All Documents" – information is recorded for all operations made at the POS terminal during a calendar day (regardless of transaction category and the status of documents generated in WAY4).

Management of this type of cycle includes:

- For all terminal types – the value of the global parameter ALLD\_CYCLE\_ON is set to "Y".
- For a specific terminal type – the tag ALLD\_CYCLE\_ON=Y is set in the *Special Conditions* field of the corresponding POS type dictionary record (see "POS Types Dictionary").

A "Batch Upload" cycle is defined by the interval between two reconciliation operations (see "Reconciliation"). A new cycle is created when the first operation is executed following the reconciliation operation, regardless of its result.

"All Documents" cycles are limited by a calendar day. A new cycle is created when the first operation is made each new calendar day.

Usually, a "Batch Upload" cycle is organized according to the following scheme:

- When it is opened, a cycle has the "Active" status (i.e. in the "POS Cycles for <POS terminal name>" form, see Fig. 19, the value of the *Cycle Event* field is "Active"). This status remains until reconciliation is executed.

- The cycle is closed and reconciliation for operations is executed on the POS terminal (see "Reconciliation").
- If reconciliation was successful (i.e. counter values stored in the database correspond to counter values received from the POS terminal) the cycle gets the "Closed" status.
- If reconciliation was not successful:
  - The cycle gets the "In Doubt" status.
  - The POS terminal initiates the Batch Upload procedure (the POS terminal uploads data for online and offline operations) and the current cycle gets the "Uploading" status. During upload of POS terminal data to the DB, cycle counter values are corrected.
  - After executing the Batch Upload procedure, the final reconciliation procedure is executed.
  - If the totals received from the Batch Upload procedure were reconciled, the cycle gets the "Closed" status; otherwise, it gets the "In Doubt" status.
- If reconciliation is still not successful after the aforementioned operations are executed, it is possible to close the cycle on the host's side by clicking the [Actions] button in the "POS Cycles for <POS terminal name>" form (see Fig. 18).

## Current POS Cycle

A POS terminal's current cycle:

- Has the "Active" status (*Cycle Event* = "Active", see Fig. 19 in the section "POS Cycle History"), i.e., an active cycle.
- Is the "All Documents" type and has the "Closed" status as a result of manually closing the cycle before the next operation made on the POS terminal is processed.
- Is the "Batch Upload" type and has the "Closed" or "In Doubt" status as a result of closing the cycle and reconciliation up to the time the next transaction is processed for an operation executed on the POS terminal. This cycle is current in the interval between closing the cycle and executing the first operation causing a new cycle to be opened.

To access information about a POS terminal's current cycles, use the "Curr Cycles for <POS terminal name>" form (see Fig. 18), opened from the parent form "POS Monitor" (see Fig. 16 in the section "POS State") by selecting the row corresponding to the required terminal and clicking the [Curr Cycles] button.

Device	Cycle Type	Device Cycle	Replenishment Cycle	Last Cycle Number	Prev Cycle Code	Prev Device Cycle	Prev Replenishment Cycle
POS00123	All Documents			2		2	2
POS00123	Batch Upload	100		100/100		99	99


Fig. 18. Current cycle for a POS terminal

This form contains the following fields:



- *Device* – POS terminal identifier.
- *Cycle Type* – cycle type ("Batch Upload" or "All Documents").
- *Device Cycle* – current cycle number (if the cycle is closed, this field will be empty).
- *Replenishment Cycle* – same value as in the *Device Cycle* field.
- *Last Cycle Number* – last number assigned to the cycle; the number of an active cycle will be used, if there is such a cycle.
- *Prev Cycle Code* – number assigned to the cycle as a result of reconciliation; usually the value in this field increases with each cycle closed. The value is filled in according to the cycle code received from the POS terminal.
- *Prev Device Cycle* – if this is an active cycle ("Active"), this field contains the number of the previous cycle; after reconciliation (in the "Closed" or "In Doubt" status) – the number of the current cycle.
- *Prev Replenishment Cycle* – corresponds with the value in the *Prev Device Cycle* field.

This form contains the following control buttons:

- The [Actions] button opens a context menu containing the following items:
  - "Replenishment" – close a cycle in the "Active" status.
  -  It is not recommended to use this button to close cycles in statuses other than "Active".
  - "Reset Code" – reset the value of the cycle code (*Prev Cycle Code*).
- [POS Cycles] – button for access to information on the POS cycle history (see "POS Cycle History").

## POS Cycle History

The "POS Cycles for <POS terminal name>" form (see Fig. 19) contains information about the POS terminal cycle history. This form is opened from the "POS Monitor" form (see figure Fig. 16 in the section "POS State") or from the "Curr Cycles for <POS terminal name>" form (see Fig. 18 in the section "Current POS Cycle") by clicking the [POS Cycles] button.

POS Cycles for OPENWAY						<< < > >>		1 of 7		b x	
	Cycle Number	Cycle Code	Cycle Event	Date From	Date To	Merchant Card Contract	Cycle Type				
→	7		Active	27/04/12 13:55:01	00/00/00 00:00:00		Batch Upload				
	6	000006	Closed	27/04/12 13:39:34	27/04/12 13:40:13		Batch Upload				
	5	000005	Closed	27/04/12 13:30:32	27/04/12 13:33:04		Batch Upload				
	4	000004	Closed	27/04/12 11:50:21	27/04/12 12:01:11		Batch Upload				
	3	000003	In Doubt	19/04/12 16:57:59	19/04/12 18:03:31		Batch Upload				
	2	000002	Closed	19/04/12 16:40:35	19/04/12 16:40:56		Batch Upload				
	1	000001	Closed	30/12/05 18:29:02	19/04/12 16:31:17		Batch Upload				
Ins Del Query Actions Counters Messages											

Fig. 19. POS cycle history

The rows of this table correspond to POS cycles, and the columns contain the following information:

- *Cycle Number* –POS cycle serial number assigned by WAY4.
- *Cycle Code*:
  - For a "Batch Upload" cycle, this is the number assigned to the cycle as a result of reconciliation based on data from the POS terminal; usually, the value in this field increases with each closing of a cycle.
  - For an "All Documents" cycle, this is the date (in YYYYMMDD format) operations recorded in the cycle were made.
- *Cycle Event* – POS cycle status. This field may have the following values:
  - "Active" – the cycle is active.
  - "In Doubt" – discrepancies were found during reconciliation.
  - "Uploading" – uploading in process (Batch Upload procedure is being executed).
  - "Replenishment" – the cycle was closed in the "Active" status (see "Closing a Cycle").
  - "Closed" – the cycle is closed ("Closing a Cycle").
- *Date From* – start date and time of cycle.
- *Date To* – for "Batch Upload" cycles, the date and time of reconciliation (with subsequent transfer of the cycle to the corresponding status); for "All Documents" cycles, the cycle closing date and time; for a current cycle, this field contains null values.
- *Merchant Card Contract* – cashier service card number.
- *Cycle Type* – cycle type.

The [Counters] button opens the "Counters for <POS terminal name>" form (see Fig. 20) with information on the state of cycle counters.

### **"Batch Upload" Cycle Counters**

"Batch Upload" cycle counter values are used during reconciliation (see the section "Reconciliation").

For the OpenWay Native protocol, each counter accumulates information about the number and total financial amount of operations grouped by three attributes:

- "Direction" – direction of funds activity (Debit/Credit).
- "Request Category" – (Advice/Reversal).
- "Currency" – operation currency.

Rules for recording different operation types in counters are specified by the mode for calculating totals (see "Totals Calculation Modes").

For reconciliation to be successful, counter values stored in the database must correspond to those received from the POS terminal.

Counters for POS00002-OPENWAY							<< < > >>		1 of 2	b x
	Key Value	Direction	Request Category	Currency	Cycle N Docs	Cycle Balance	Device N Docs	Device Balance	Device Cycle	
→	DANR810	Debit	Reversal	RUR	6	-466,66		-466,66	114	
	DANP810	Debit	Advice	RUR	13	1 150,00	13	1 150,00	114	
Ins		Del		Query		Dispense				


Fig. 20. State of "Batch Upload" cycle counters

For "Batch Upload" cycles, the "Counters for <POS terminal name>" form (see Fig. 20) contains the following information:

- **Key Value** – this value is generated automatically based on the values of other fields.
- **Direction** – transaction direction:
  - "Credit" – cardholder account is credited.
  - "Debit" – cardholder account is debited.
- **Request Category** – request category:
  - "Advice" – execute an operation.
  - "Reversal" – reversal (adjustment) of an operation.

For protocols with *Is Adjusting Totals* = "Yes", reversals are recorded in the same counters as original operations.

- **Currency** – operation currency.
- **Cycle N Docs** – number of operations recorded by the corresponding WAY4 counter (both in the process of registering operations in a financial cycle and in the Batch Upload process when closing a cycle).
- **Cycle Balance** – total financial amount of operations recorded by the corresponding WAY4 counter.
- **Device N Docs** – number of operations recorded by the corresponding POS terminal counter (obtained during reconciliation).
- **Device Balance** – total financial amount of operations recorded by the corresponding POS terminal counter (obtained during reconciliation).

 If for this terminal type (see Fig. 1 in the section "POS Types") "standard" mode for checking counters is set (*Strong Counters* = "No"), during checking, the values of the *Cycle Balance* and *Device Balance* fields are compared. If for this terminal type, "strong" mode for checking counters is set (*Strong Counters* = "Yes"), the values of the *Cycle N Docs* and *Device N Docs* fields will also be compared during the check.

- **Device Cycle** – current cycle number.

The [Dispense] button in the "Counters for <POS terminal name>" form (see Fig. 20) opens the "Dispense for ..." form (see Fig. 21), containing detailed information about operations.

This form is used to obtain information about the operations from which the *Cycle N Docs* and *Cycle N Balance* counter values were taken, for example, in analyzing a situation when counter values did not correspond in reconciliation.

Dispense for [Empty], [Empty]		<< < > >>		1 of 5	b x
	Trans Date	Amount	Is Reversed	State	
→	23/01/12 19:28:11	1,50		Dispensed	
	23/01/12 19:28:12	1,92		Dispensed	
	23/01/12 19:28:12	3,33		Dispensed	
	23/01/12 19:28:12	5,00		Dispensed	
	23/01/12 19:28:11	11,50		Dispensed	
Ins Del Query Doc					

Fig. 21. Detailed information about operations

The "Dispense for..." form (see Fig. 21) contains the following fields:

- *Trans Date* – transaction date and time.
- *Amount* – transaction amount.
- *Is Reversed* – indicates a reversal (adjustment) operation. Possible values:
  - "Reversing" – the operation reverses an operation that has not been confirmed by the Batch Upload procedure. The "Reversed" value is specified for the unconfirmed operation in the State field.

A similar value is set for an adjustment operation if the protocol with Is Adjusting Totals = "Yes" is used (in this case, adjustments are recorded in the same counter as original operations).

- "Adjusting" – the operation adjusts an earlier operation. The value is set if the adjustment is recorded in the same counter as the original operation (the protocol with Is Adjusting Totals = "Yes" is used).
- *State* – operation state. This field can have the following values:
  - "Dispensed" – the operation was executed during a financial cycle.
  - "Marked" – an operation that was not configured during initial reconciliation is awaiting confirmation during Batch Upload (the operation remained in the "Dispensed" state until upload was started). If the POS terminal confirms execution of this operation by uploading the corresponding data, the state will change to "Matched".
  - "Reversed" – the operation was reversed, as final reconciliation (after Batch Upload) did not confirm its execution.
  - "Closed" – the operation was confirmed as the result of initial reconciliation of operations or reconciliation after execution of the "Batch Upload" procedure.

The [Doc] button makes it possible to get information about a document created in WAY4 for an operation selected from the list (opens the "Doc for Dispense for..." form).

### "All Documents" Cycle Counters

Unlike "Batch Upload" cycles, in an "All Documents" cycle, one counter is used that accumulates information for all operations made at the POS terminal during a calendar day (see Fig. 22).

The screenshot shows two forms. The top form, titled 'Counters for POS00123-SPB', contains a table with the following data:

Key Value	Direction	Request Category	Currency	Cycle N Docs	Cycle Balance	Device N Docs	Device Balance	Device Cycle
AllDocs				0	0,00,0		0,00	1

Below the table are buttons: 'Ins', 'Del', 'Query', and 'Dispense'. The bottom form, titled 'Dispense for [Empty], [Empty]', contains a table with the following data:

Trans Date	Amount	Is Reversed	State
03/02/15 17:52:26	50,00		
03/02/15 17:47:37	150,00		
03/02/15 17:51:32	350,00		

Below this table are buttons: 'Ins', 'Del', 'Query', and 'Doc'.

Fig. 22. Counter and list of corresponding "All Documents" cycle operations

For "All Documents" cycles, the "Counters for <POS terminal name>" form contains the following information:

- *Key Value* – the "AllDocs" value.
- *Device Cycle* – number of the current cycle.

The remaining fields in an "All Documents" cycle are not filled in.

- The [Dispense] button in the "Counters for <POS terminal name>" form opens the "Dispense for ..." form containing detailed information about operations: *Trans Date* – operation date and time.

- *Amount* – operation amount.

The remaining fields are not filled in for the "AllDocs" counter.

The [Doc] button makes it possible to get information about a document created in WAY4 for an operation selected from the list (opens the "Doc for Dispense for..." form).

## Closing a Cycle

A POS terminal cycle is closed in WAY4 as follows:

- Automatically:
  - for "Batch Upload" cycles – if reconciliation is successful (initial reconciliation of operations or final reconciliation when the Batch Upload procedure is completed), the cycle will transfer to the "Closed" status.
  - For "All Documents" cycles – when the first operation is made in a new calendar day a new cycle opens and the current one will be transferred to the "Closed" status.
- Manually:
  - If an active cycle (*Cycle Event* = "Active") must be closed, the cycle must first be transferred to the "Replenishment" status. To do so, in the "Curr Cycles for <POS terminal name>" form, click the [Actions] button and select the "Replenishment" item from the context menu. A cycle is transferred from *Cycle Event* = "Replenishment" to "Closed" status using the [Actions] button in the "POS Cycles for <POS terminal name>" form.
  - If a cycle in the "In Doubt" status must be closed (discrepancies in counter values as the result of initial reconciliation of operations or Batch Upload),

use the [Actions] button in the "POS Cycles for <POS terminal name>" form.

## Generating Reimbursement

In general, merchants are reimbursed as follows. When processing contracts (for example, when closing the banking day), documents for POS operations are processed that have been confirmed by reconciliation when closing a billing cycle, and if processing is successful, their status becomes "Posted". According to due normalisation settings, an entry is made for funds between "Merchant Receivable" and "Merchant Current" accounts. Funds are transferred to merchant accounts when standing payment orders set up in WAY4 for "Merchant Current" accounts are processed.


If the global parameter WAIT\_BATCH\_UPLOAD is set (see the document "WAY4™ Global Parameters"), documents for operations waiting for confirmation by the "Batch Upload" procedure are not included in processing; therefore, it is possible that the corresponding amounts will not be included in the current normalisation. If documents are confirmed by the "Batch Upload" procedure and the value of the global parameter USE\_CUT\_OFF\_TIME is "B", the value of the *Cut-Off Time* parameter will be considered when processing documents (see the section "POS Terminals" of the document "Acquiring Module. User Manual").

If turnover must be reflected in a "Merchant Receivable" account within a billing cycle, the "ENTRY\_GROUPING" tag is used. To do so, in the appropriate Account Scheme (menu item "Full → Configuration Setup → Products → Acquiring Products → Acquiring Account Schemes") specify the value "ENTRY\_GROUPING=BY\_BATCH;" in the *Template Details* field for the "Merchant Receivable" account.

Reimbursement of a merchant can also be initiated when a final message is received with data about online operations (message type "0500") that were made in the billing cycle.

If the value of the global parameter SETTLE\_MERCHANT\_BY\_POS\_CYCLES is "Y", regardless of a cycle's reconciliation results, a job will be generated to reimburse the merchant and the job will be processed according to its place in the existing queue. The parameter SETTLE\_MERCHANT\_BY\_POS\_CYCLES can also be defined (in ascending order of priority) by a tag with the same name for a specific financial institution (the *Special Parm*s field of a financial institution's form) or contract (the *Add Info* field of a contract's form) (see the document "WAY4™ Global Parameters").

To run the reimbursement procedure, use the menu item "Acquiring → POS / Imprinter POS\_CYCLEController → Acq Cycle Settlement". The procedure to process the queue of reimbursement jobs can be scheduled (see the document "Scheduler Manual").

 The procedure for processing the job queue must not overlap with the standard procedure for processing documents.

The merchant reimbursement procedure includes the following:

- Processing documents that were generated in billing cycles (according to the number of the cycle and contract specified in the job).



Cycle numbers in documents may not be registered in ways that differ from standard mechanisms for numbering cycles.

If for some reason a cycle document was not processed (it got the "Decline" status), it is assumed that after errors have been fixed, the document will be processed by the standard procedure; for example, closing the banking day, and that reimbursements for the document will be generated according to normalisation settings in the "Merchant Receivable" account type.

Similarly, documents for operations waiting for "Batch Upload" to be performed will be processed by the next standard procedure only after the cycle has been closed, and reimbursements will be generated according to "Merchant Receivable" normalisation settings.

- Entry between "Merchant Receivable" and "Merchant Current" accounts.
- Processing standing payment orders with the "BY\_BATCH;" tag (in the *Posting Details* field, see the document "Standing Payment Orders") that are configured for "Merchant Current" accounts.

To support functionality for unscheduled reimbursement, set the tag "ENTRY\_GROUPING=BY\_BATCH;" for the "Merchant Receivable" account type (as described earlier) and configure the corresponding payment orders with the "BY\_BATCH;" tag for "Merchant Current" accounts.




## Chapter 5. Working with Encryption Keys in OpenWay Software

Encryption keys are generated using HSM hardware (see the document "Host Security Module RG7000 Operation and Installation Manual").

### Generating Keys

The key generation procedure is described in the document "Terminal Key Management".

 WAY4 supports the automatic key change procedure. This functionality is provided according to a separate agreement with the WAY4™ vendor.

### Entering the Master Key in the PIN Pad

For information on entering the master key in the PIN pad, see the administrator manual for the appropriate terminal type.

### Entering TPK in the WAY4 Database

To process PIN-based transactions (PBT), the terminal's encrypted TPK key and its check value must be entered in the corresponding WAY4 database record (see "Specifying Encryption Keys"). To do so, the encrypted TPK value received by the HSM and recorded in the log must be entered in the *Des Key* field of the terminal command record. The *Check Value* field is filled in with the corresponding TPK check value. Ensure that the key values in the database and the terminal PIN pad correspond. For information about the *PBT Status* parameter, see "Mandatory PIN Mode".

### Entering TPK and Check Values in Terminals

For information about entering TPK and check values in terminals, see the administrator manual for the appropriate terminal type.

### Entering TAK in the Terminal Database

To process transactions requiring MAC signatures, the terminal's encrypted TAK key and its check value must be entered in the corresponding WAY4 database record (see "Specifying Encryption Keys"). The *Check Value* field of the TAK is filled in with the corresponding TAK check value. Ensure the key values in the database and the terminal PIN pad correspond. For information about the *MAC Status* parameter, see "Enabling MAC Mode".



## Entering TAK and Check Values into Terminals

For information about entering TAK and check values in terminals, see the administrator manual for the appropriate terminal type.

## Chapter 6. Request Transmission Scenarios

An online request from a POS network is received for processing by the POS controller (WAY4™ Host).

In most cases, the request is sent to a payment system network (NET) or Host-to-Host channel. On-us transactions are processed in WAY4.

Typical request transmission scenarios can be grouped as follows:

- Deferred confirmation authorisation.
- Retail/cash.
- Information request

### Deferred Confirmation Authorisation

Request transmission scenarios for deferred confirmation authorisation are shown in following Fig. 23 – Fig. 26.

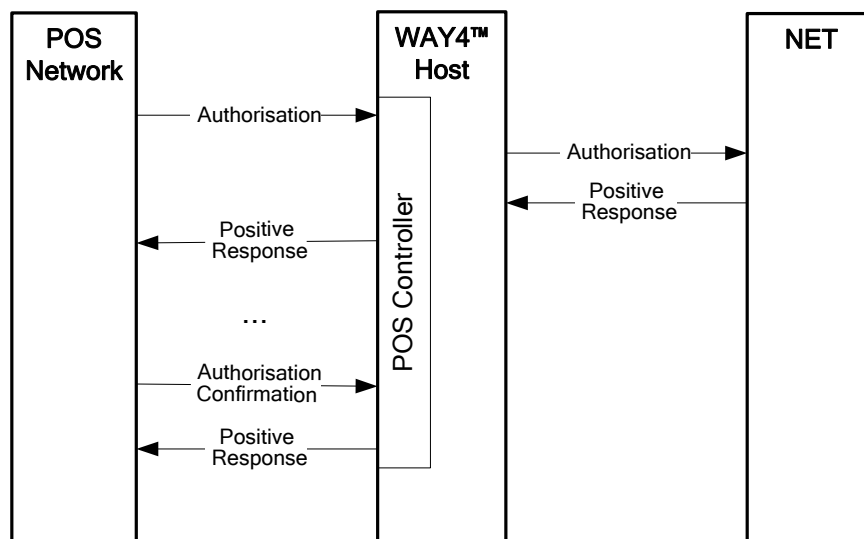


Fig. 23. Successful authorisation in the external network with deferred financial advice

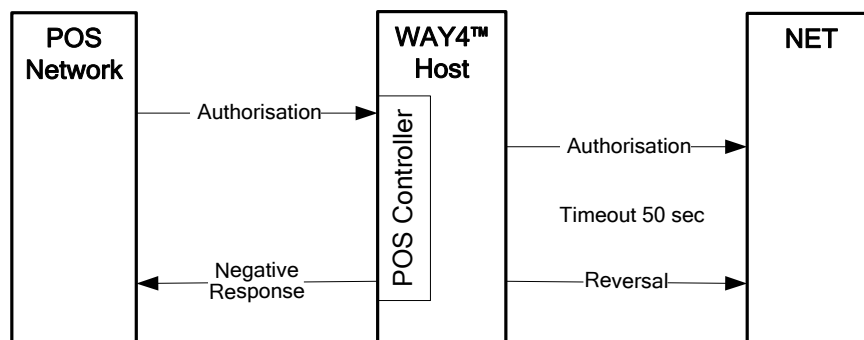


Fig. 24. Timeout

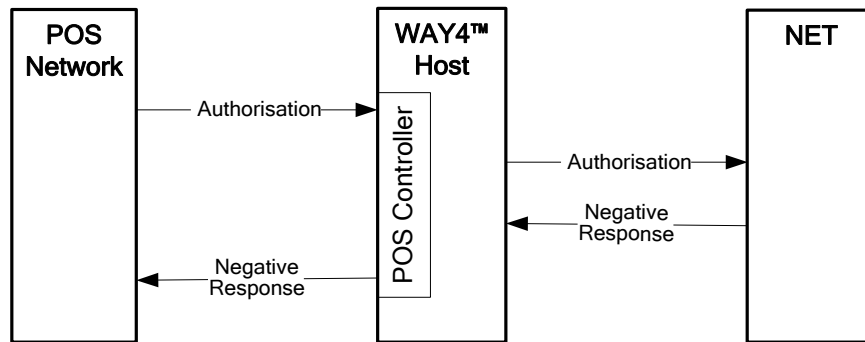


Fig. 25. Negative authorisation response from the external network

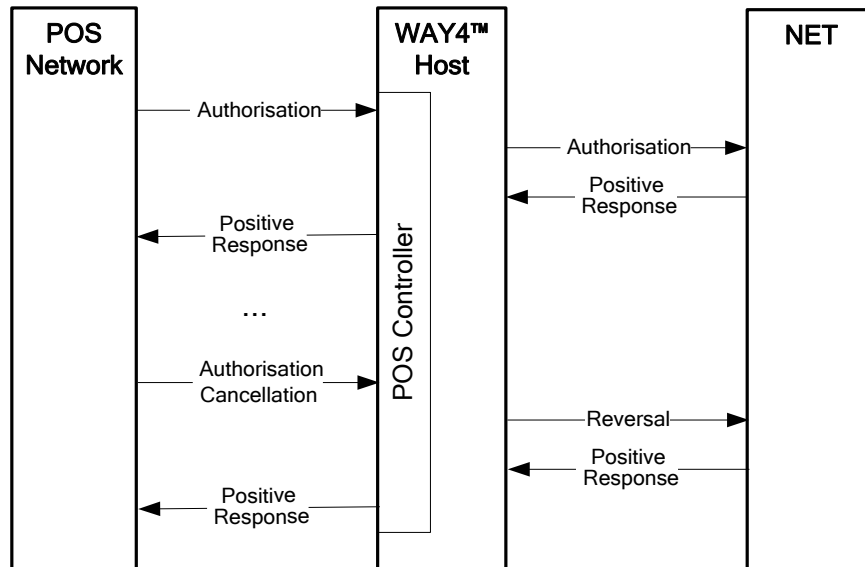


Fig. 26. Cancellation of previous authorisation in the external network

## Retail/Cash

Request transmission scenarios for retail/cash operations are shown in following Fig. 27 – Fig. 30.

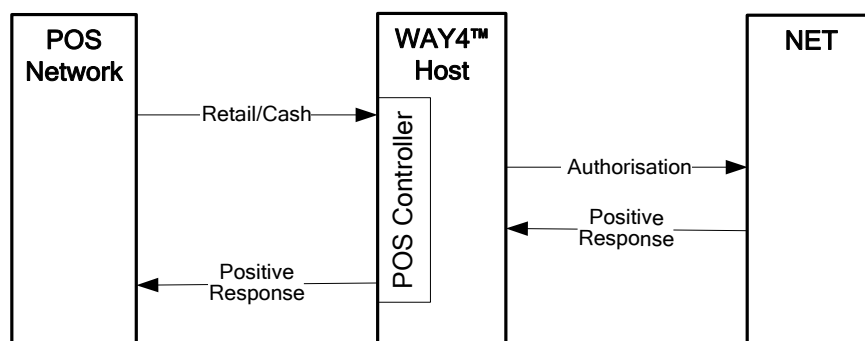


Fig. 27. Successful retail operation (no additional financial requests from the POS network are required)

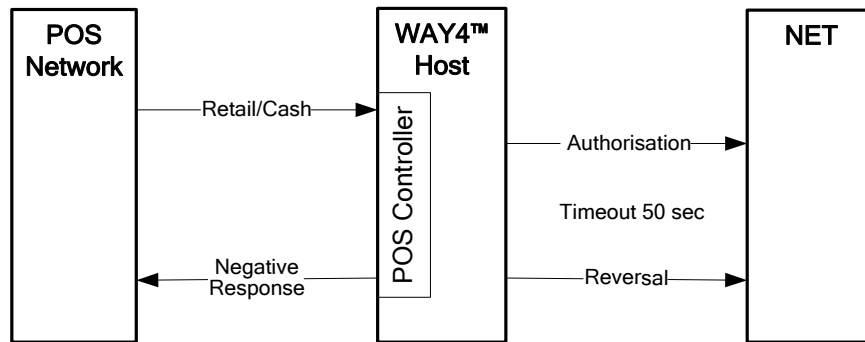


Fig. 28. Timeout

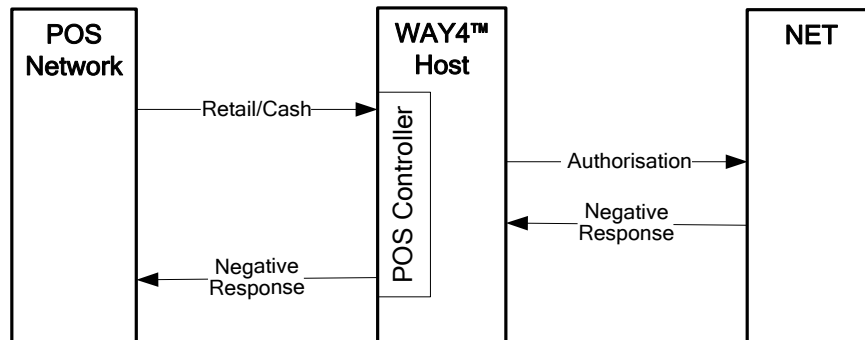


Fig. 29. Negative authorisation response from the external network; the retail/cash operation is prohibited

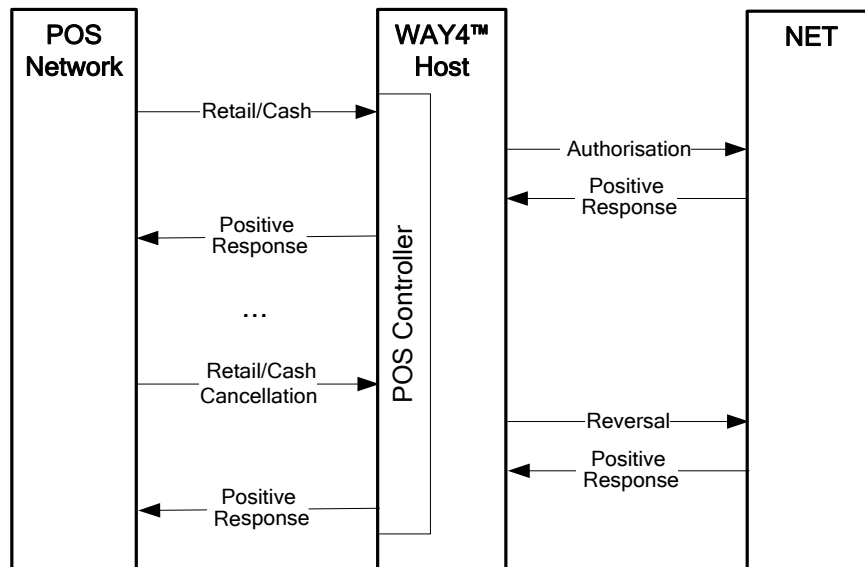
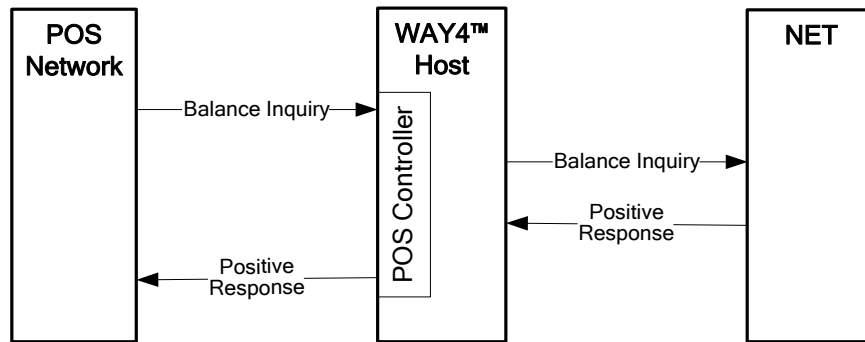


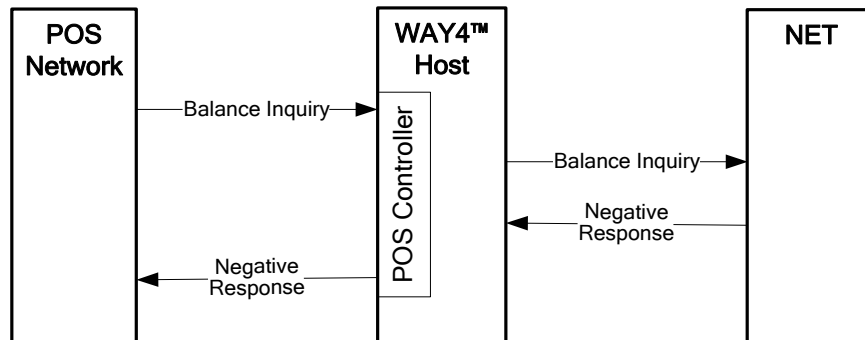
Fig. 30. Successful cancellation of the previous successful retail/cash operation

## Balance Inquiry

Request transmission scenarios for balance inquiries are shown in following Fig. 31 and Fig. 32.



*Fig. 31. Successful balance inquiry in the external network*



*Fig. 32. Negative balance inquiry response from the external network*

## Chapter 7. Totals Calculation Modes

For each available currency type in a POS terminal in WAY4, the following operation counter types are maintained: Advice Debit, Reversal Debit, Advice Credit, Reversal Credit. Information about counter values is provided in the "Counters for..." form (see Fig. 20 in the section "POS Cycle History"). Totals calculation modes determine the correspondence between operation types and the types of counters in which they are recorded.

There are two totals calculation modes; each of which has its own table for comparing the operation type and the name of the counter used to record this operation.

*Table 7. Correspondence between operation type and counter name for calculation mode "№1"*

Counter Type	Authorisation Type
Advice Debit	Purchase/Cash Authorisation Confirmation Purchase with Cash Back Universal Bill Payment Advice (cash and cash)
Reversal Debit	Universal Reversal on Purchase/Cash Universal Reversal Advice on Purchase/Cash Universal Reversal on Authorisation Refund
Advice Credit	Credit Credit Voucher
Reversal Credit	Universal Reversal on Credit

Pre-Authorization and Utility Payment operations are non-financial operations and are not considered during comparison. Original operations that were automatically reversed by the terminal and their reversals (Automatic Reversal) are considered in counters.

*Table 8. Correspondence between operation type and counter name for calculation mode "№2"*

Counter Type	Authorisation Type
Advice Debit	Purchase/Cash Authorisation Confirmation Purchase with Cash Back Universal Bill Payment Advice (card and cash) Pre-paid purchase AFD Completion
Reversal Debit	Universal Reversal on Purchase/Cash Universal Reversal on Authorisation Confirmation Universal Reversal on Purchase with Cash Back Universal Reversal on Universal Bill Payment Advice (card and cash) Universal Reversal on Pre-paid purchase Universal Reversal on AFD Completion Refund

Counter Type	Authorisation Type
Advice Credit	Credit Credit Voucher
Reversal Credit	Universal Reversal on Credit Universal Reversal on Credit Voucher

Pre-Authorization and Utility Payment operations are non-financial operations and are not considered during comparison. Neither original operations that were automatically reversed by the terminal nor their reversals (Automatic Reversal) are considered in counters.