



Installation and Configuration Manual

Issuing Instant Cards

03.48.30

02.12.2019

Contents

1.	Overview	4
2.	Setup	5
2.1	Creating client technical records	5
2.2	Registering and configuring Products	6
2.2.1	Registering Product groups	6
2.2.2	Registering account and card contract Products	6
3.	Ordering a batch of cards	9
3.1	Generating and processing applications to order cards	9
3.1.1	An application to order a batch of cards	11
3.1.2	An application to order an additional batch of cards	14
3.2	Registering contracts	15
4.	Processing contracts	16
5.	Providing cards to cardholders	18
5.1	An application to provide a card	20
5.2	An application to provide a new client with a card	21
5.3	An application to provide a card for a new account contract	24

This document describes WAY4™ settings that are necessary to issue instant cards (for example, Visa Instant Issue or Mastercard Momentum).

The document is intended for WAY4 system administrators (bank or processing centre employees) who are responsible for Product registration and configuration.

The feature is supplied for the Issuing Module.

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

- "WAY4™ Global Parameters"
- "WAY4™ Accounting Schemes"
- "WAY4™ Service Packages"
- "Products and Contract Subtypes"
- "Issuing Module. Operation Manual"
- "Advanced Applications R2"
- "Daily Procedures"

The following notation is used in the document:

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

Warnings and information are marked as follows:



Warnings about potentially hazardous situations or actions.



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

1. Overview

An instant issue card is a payment card provided to a client directly when the client contacts a bank branch or representative office. These cards are usually issued as Visa Electron, Maestro, Visa Unembossed, Mastercard Unembossed and have the same functionality as embossed cards. This means that these cards can be replenished, used to withdraw cash and to make purchases. Instant Issue cards can be prepaid, debit or credit.

Instant issue cards are not personalised ("No Name"), meaning there is no cardholder name on the card face or magnetic stripe.

In WAY4, instant issue cards are no name cards issued in a predefined quantity in a technical account contract that is registered in a technical record about a client. When these cards are issued, each card is linked in WAY4 to a specific client account and cardholder. If necessary, when a card is provided to a cardholder, an account can be opened to record transactions made with the card.

2. Setup

To set up instant cards issuing, do as follows:

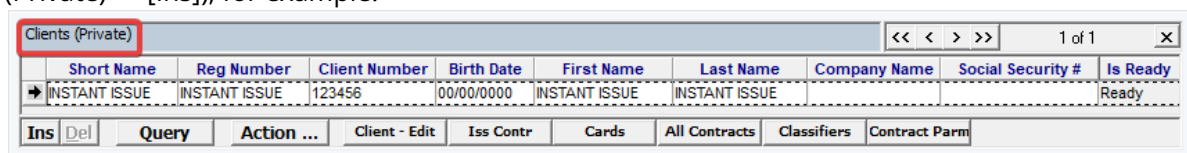
1. [Create a client technical record.](#)
2. [Register and configure a Product.](#)

2.1 Creating client technical records

In WAY4, before cardholders receive instant cards, these cards are issued and recorded in a client technical record.

To register a client record, in the "Clients (Private)" form:

1. Add a new row and fill in the following fields (Issuing → Contracts Input & Update → Clients (Private) → [Ins]), for example:



Short Name	Reg Number	Client Number	Birth Date	First Name	Last Name	Company Name	Social Security #	Is Ready
INSTANT ISSUE	INSTANT ISSUE	123456	00/00/0000	INSTANT ISSUE	INSTANT ISSUE			Ready

Buttons: Ins, Del, Query, Action ..., Client - Edit, Iss Contr, Cards, All Contracts, Classifiers, Contract Parm

The figure shows the minimum number of form fields that must be filled in for an application to [order a batch of cards](#) to be correctly imported to WAY4.

2. To emboss this data on cards that are being issued, enter it in the *Embossing* field group (Issuing → Contracts Input & Update → Clients (Private) → [Client - Edit]), for example:



Embossing

Title, First Name, Last Name, Company Name

3. Check that the form fields are filled in correctly using the [Check] button. If all necessary data was entered correctly, the "Check Client Completed" message will be displayed, and the record status will be "Ready". The status indicates that the record can be used in WAY4. If any data was specified incorrectly or mandatory fields were not filled in, the corresponding error message will be displayed.

For more information about registering client data, see the section "Client Information" of the document "Issuing Module. Operation Manual".

2.2 Registering and configuring Products

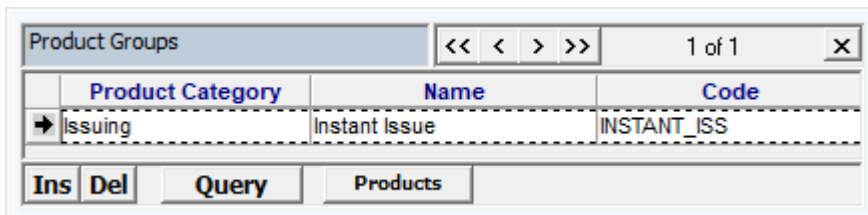
To enable issuing instant cards, register and configure a Product.

To do so:

- [Register a Product group \(if necessary\).](#)
- [Register Products for the technical account and card contracts.](#)

2.2.1 Registering Product groups

To create a Product group, select the user menu item "Full → Configuration Setup → Products → Product Definition → Product Groups" and add a new row to the table using the [Ins] button, for example:



Product Category	Name	Code
Issuing	Instant Issue	INSTANT_ISS

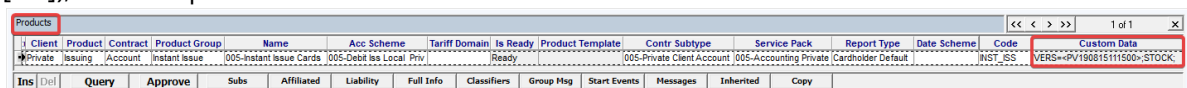
Buttons: Ins, Del, Query, Products

For more information, see the section "Creating Product Groups" of the document "Products and Contract Subtypes".

2.2.2 Registering account and card contract Products

To register a Product, do the following:

1. In the "Products" form, add a row to the table and configure Product parameters for a technical account contract (Full → Configuration Setup → Products → Product Definition → Products → [Ins]), for example:



Client	Product	Contract	Product Group	Name	Acc Scheme	Tariff Domain	Is Ready	Product Template	Contr Subtype	Service Pack	Report Type	Date Scheme	Code	Custom Data
Private	Issuing	Account	Instant Issue	005-Instant Issue Cards	005-Instant Issue Local Priv		Ready	005-Private Client Account	005-Accounting Private	Cardholder Default	INST_ISS	INST_ISS	VERS=09/190815111500	STOCK

Buttons: Ins, Del, Query, Approve, Subs, Affiliated, Liability, Full Info, Classifiers, Group Msg, Start Events, Messages, Inherited, Copy

- Client=Private
- Product=Issuing
- Contract=Account
- Product Group=Instant Issue
- Name=005-Instant Issue Cards
- Acc Scheme=<any Account Scheme at the financial institution's discretion>
- Contr Subtype=005-Private Client Account
- Service Pack=005-Accounting Private
- Report Type=Cardholder Default

- Code=INST_ISS
- In the *Custom Data* field, register the STOCK; tag. When approving an account contract whose Product has the STOCK; tag, this tag is automatically inherited to the contract's *Ext Data* field (see the example in the section "[Issuing cards](#)"). The tag is also inherited when the "Apply Products Changes" procedure is performed during daily procedures. Card contracts registered in an account contract with the STOCK; tag are excluded from the "Contracts Daily Update" procedure; for more information, see the section "[Processing contracts](#)". Note that if the STOCK; tag is specified in a top-level contract, data is not updated (secondary/normalisation processes are not performed) when approving subcontracts. This makes it possible to avoid performance issues when providing cards to cardholders (since the contract approval procedure is always called when processing applications). Secondary/normalisation processes include the following:
 - Inheritance of preferred counterparties down the contract hierarchy (for more information, see the document "Preferred Counterparties").
 - Determination of relations between contracts in the hierarchy to run the "Extra Limit Normalization" procedure.
 - Filling in the CONTRACT_LEVEL field in the ACNT_CONTRACT table to show contracts (of the same level) in a specific order in the client application interface.
 - Recalculation of balances (for more information, see the document "Balance Types").

Note that contracts with the STOCK; tag can be approved with an empty *RBS #* field in the "Iss Contr for <client name>" form, even if the UNIQUENESS_RBS_NUMBER=Y global parameter is registered (for more information, see the document "Global Parameters"), since this field must be filled in when a card is provided to a cardholder and must contain a real value of a specific bank account number. For more information, see the section "[Generating and processing applications to order cards](#)".



The STOCK; tag is only supported for Main/Sub hierarchies in which an account contract is the main contract, and a card contract is a subcontract. For more information, see the document "Issuing Module. Operation Manual".

If the STOCK; tag is specified in the *Ext Data* field of an account contract, the *Routing IDT* field used by the "WAY4 Distributed Processing" module (provided according to a separate license) is not filled in regardless of the SKIP_ROUTING global parameter's value. For more information, see the document "Global Parameters".

The *Ext Data* and *Routing IDT* are technical fields that are not shown in the standard "Iss Contr for <client name>" form.



The STOCK; tag must not be used for regular issuing/acquiring contracts.

- In the "Appl.Product Sub" form, add a row to the table and register technical card contract subproduct parameters (Full → Configuration Setup → Products → Product Definition → Products → [Subs] → [Ins]), for example:

Subs for 005-Instant Issue Cards							<< < > >>		2 of 2		b x	
	Name	Contract	Contr Subtype	Service Pack	Auth Sc	Code	Report Type	Product Group	Is Ready			
	005-Instant Issue MC Cards	Card	005-EC/MC GOLD	005-Our Priv EC/MC	See main	INST_ISS_MC	Cardholder Default	Instant Issue	Ready			
➔	005-Instant Issue Visa Cards	Card	005-VISA Classic 401651	005-Our Priv VISA	See main	INST_ISS_VISA	Cardholder Default	Instant Issue	Ready			
Ins	Del	Query	Approve	Subs	Affiliated	Liability	Full Info	Classifiers	Group Msg	Start Events		

- For each account contract Product for which instant cards will be provided, register the corresponding subproduct for the card contract (if not registered earlier). The parameters of a card contract's technical and assigned Products must match, including Product codes (the *Code* field); see the example below:

Products																<< < > >>		1 of 1	x
Institution	Client	Product	Contract	Product Group	Name	Acc Scheme	Tariff Domain	Is Ready	Product Template	Contr Subtype	Service Pack	Report Type	Date Scheme	Code	Custom Data				
Principal MC	Private	Issuing	Account	Issuing Debit	005-Visa Debit Cards	005-Debit Iss Local Priv		Ready		005-Private Client Account	005-Accounting Private	Cardholder Default		DEBIT_V	VERS=PRV190819154168>				
Ins	Del	Query	Approve	Subs	Affiliated	Liability	Full Info	Classifiers	Group Msg	Start Events	Messages	Inherited	Copy						
Subs for 005-Visa Debit Cards																<< < > >>		1 of 1	b x
Name	Contract	Contr Subtype	Service Pack	Auth Sc	Code	Report Type	Product Group	Is Ready											
005-Instant Issue_Visa	Card	005-VISA Classic 401651	005-Our Priv VISA	See main	INST_ISS_VISA	Cardholder Default	Issuing Debit	Ready											
Ins	Del	Query	Approve	Subs	Affiliated	Liability	Full Info	Classifiers	Group Msg	Start Events									

- In the "Products" form, approve all registered Products by clicking the [Approve] button and selecting the "Approve" context menu item. In the "Product Renew Mode" form that opens, select the "Minimal" mode and click the [Proceed] button. After the Product has been successfully approved, a message about registration of changes in WAY4 will be displayed, and in the "Products" form, the *Is Ready* field will be assigned the "Ready" value. If errors are found during checks, the appropriate message will be displayed.

3. Ordering a batch of cards

Instant card batches are ordered via the following interfaces:

- Batch load interface based on the Advanced Applications R2 module; for more information, see the document "Importing and Exporting Advanced Application R2 (XML Format)".
- SOA Interface (TS UFX Adapter) that is supplied according to a separate agreement with OpenWay. For more information, see the document "SOA UFX Protocol Specification".

This document describes examples of ordering cards using the batch load interface based on the Advanced Applications R2 module; see the section ["Generating and processing applications to order cards"](#).

3.1 Generating and processing applications to order cards

A batch of instant cards can be ordered:

- When a new technical account contract is opened; see the example in the section ["An application to order a batch of cards"](#).
- In a technical account contract that was opened earlier when an additional batch of cards is issued; see the example in the section ["An application to order an additional batch of cards"](#).



The number of cards to be issued is specified in the application in the UFX-tag "DuplicateCount=<number of duplicates/cards>".

The value of the DuplicateCount tag must not exceed "1000", since this increases the duration of the contract approval procedure that is called when instant cards are issued for a technical account contract or when a card is moved to a client account contract. That is, no more than 1000 cards can be issued for one technical account contract. To issue an additional batch of cards (more than "1000"), register a new account contract for a client technical record. It is not necessary to create a new technical record for the client.



When creating an application to open a technical account contract, the UNIQUENESS_RBS_NUMBER global parameter's value and data specified in the application's section `<RBSNumber>...</RBSNumber>` (in WAY4, this is the *RBS #* field in the "Iss Contr for <client name>" form) should be considered. If UNIQUENESS_RBS_NUMBER=Y, and the application's section `<RBSNumber>...</RBSNumber>` specifies a bank account number for the technical account contract, when a subordinate application to order a batch of cards is processed, card contracts that are being registered inherit this number from the account contract. According to rules for application processing, when a subcontract (in this case, these are card contracts for not issued cards) has a bank account number (*RBS #* field in the "Iss Contr for <client name>" form), it will be saved even if the parent contract is changed (a card is issued for a specific account contract). Therefore, it is not recommended to specify a bank account number (to fill in the application's section `<RBSNumber>...</RBSNumber>`) for a technical account contract; see the section ["Registering account and card contract Products"](#).

The Issuing Module's standard functionality allows import and processing of applications from XML files in "no workflow" mode using the menu group "OpenWay → Issuing → Applications Batch Interface" (for more information, see the document "Importing and Exporting Advanced Applications R2 (XML Format)"):

1. To import issuing module applications, run the user menu item: "OpenWay → Issuing → Applications Batch Interface → Issuing Application Import (No WF)".
2. To access forms for working with imported applications, run the menu item: "OpenWay → Issuing → Applications Batch Interface → Applications Monitoring (No WF)".
3. To accept applications, run the user menu item: "OpenWay → Issuing → Applications Batch Interface → Issuing Applications - Accept (No WF)".

3.1.1 An application to order a batch of cards

A sample application to order a batch of cards (issue of "900" cards – <DuplicateCount>900</DuplicateCount>) with a new account contract opened for the "INSTANT ISSUE" technical client:

```
<?xml version="1.0" encoding="windows-1251"?>
<ApplicationFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="file:///Q:/OW_HOMES/Cards/03_49_99_27/client/shared/
pipes/xsd/OffLine/WAY4ApplFile.xsd">
  <FileHeader>
    <FormatVersion>2.0</FormatVersion>
    <Sender>000100</Sender>
    <CreationDate>2019-08-19</CreationDate>
    <CreationTime>01:02:30</CreationTime>
    <Number>01</Number>
    <Institution>0005</Institution>
  </FileHeader>
  <ApplicationsList>
    <Application>
      <RegNumber>AA_XML_01_001</RegNumber>
      <OrderDprt>0505</OrderDprt>
      <ObjectType>Contract</ObjectType>
      <ActionType>Add</ActionType>
      <ObjectFor>
        <ClientIDT>
          <ClientInfo>
            <ClientNumber>123456</ClientNumber>
            <ShortName>INSTANT ISSUE</ShortName>
          </ClientInfo>
        </ClientIDT>
      </ObjectFor>
      <Data>
        <Contract>
          <ContractIDT>
            <ContractNumber>005-INST_ISS-MAIN</ContractNumber>
          </ContractIDT>
          <CommentText>INST_ISS Acc contract</CommentText>
          <Product>
            <ProductCode1>INST_ISS</ProductCode1>
          </Product>
          <DateOpen>2019-08-19</DateOpen>
        </Contract>
      </Data>
      <SubApplList>
        <Application>
          <RegNumber>AA_XML_01_001_01</RegNumber>
          <OrderDprt>0505</OrderDprt>
          <ObjectType>Contract</ObjectType>
          <ActionType>Add</ActionType>
          <Data>
            <Contract>
              <CommentText>INSTANT ISSUE VISA CARDS</CommentText>
              <Product>
                <ProductCode1>INST_ISS_VISA</ProductCode1>
              </Product>
              <DateOpen>2019-08-19</DateOpen>
            </Contract>
          </Data>
          <AddData>
            <DuplicateCount>900</DuplicateCount>
          </AddData>
        </Application>
      </SubApplList>
    </Application>
  </ApplicationsList>
</ApplicationFile>
```

```
</AddData>  
</Application>  
</SubApplList>  
</Application>  
</ApplicationsList>  
</ApplicationFile>
```

3.1.2 An application to order an additional batch of cards

A sample application to order an additional batch of cards (<DuplicateCount>100</DuplicateCount>) for the "INSTANT ISSUE" technical client in the account contract that was opened earlier (the account contract number should be known – <ContractNumber>005-INST_ISS-MAIN</ContractNumber>):

```
<?xml version="1.0" encoding="windows-1251"?>
<ApplicationFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="file:///Q:/OW_HOMES/Cards/03_50_29_11/client/shared/
pipes/xsd/OffLine/WAY4ApplFile.xsd">
  <FileHeader>
    <FormatVersion>2.0</FormatVersion>
    <Sender>000100</Sender>
    <CreationDate>2019-10-30</CreationDate>
    <CreationTime>01:02:30</CreationTime>
    <Number>02</Number>
    <Institution>0005</Institution>
  </FileHeader>
  <ApplicationsList>
    <Application>
      <RegNumber>AA_XML_02_001</RegNumber>
      <OrderDprt>0505</OrderDprt>
      <ObjectType>Contract</ObjectType>
      <ActionType>Add</ActionType>
      <ObjectFor>
        <ContractIDT>
          <ContractNumber>005-INST_ISS-MAIN</ContractNumber>
          <Client>
            <ClientInfo>
              <ShortName>INSTANT ISSUE</ShortName>
            </ClientInfo>
          </Client>
        </ContractIDT>
      </ObjectFor>
      <Data>
        <Contract>
          <CommentText>INSTANT ISSUE VISA CARDS_EXTRA</CommentText>
          <Product>
            <ProductCode1>INST_ISS_VISA</ProductCode1>
          </Product>
          <DateOpen>2019-10-30</DateOpen>
        </Contract>
      </Data>
      <AddData>
        <DuplicateCount>100</DuplicateCount>
      </AddData>
    </Application>
  </ApplicationsList>
</ApplicationFile>
```

3.2 Registering contracts

When applications are accepted (see the section ["Generating and processing applications to order cards"](#)), the following is registered in a client record (OpenWay → Issuing → Contracts Input & Update → Clients (Private)):

- a technical account contract whose *Ext Data* field (the field is not shown in the "Iss Contr for <client name>" form) contains the STOCK; tag; see settings in the section ["Registering account and card contract Products"](#):

- card subcontracts in the quantity specified in the application using the DuplicateCount tag (10 in this example):

- a record about the "plastic" for each card contract:

Plastics for INSTANT ISSUE																			
#	Expire	Status	Prod Type	Prod Event	Name	Track 1	Order N	Order From	Order To	Comment Text	Date From	Prod Date	Prod Code	PVV	Offset Data	CVC	CVC2	PIN Block	Company Name
1	20-04	Inactive	Replace All	New Card	INSTANT ISSUE	ISSUE/INSTANT					04/04/2019	00/00/0000	0						

4. Processing contracts

If the STOCK; tag is registered in an account contract's Product, it is automatically inherited by the account contract. For more information, see the section "[Registering account and card contract Products](#)". Card contracts registered in an account contract with the STOCK; tag in the *Ext Data* field are excluded from the "Contracts Daily Update" procedure (for more information, see the section "Contracts Daily Update Procedure" of the document "Daily Procedures"), since transactions with these contracts are not made before cardholders receive cards.

Examples:

- technical account contract whose *Last Scan* field was updated after the "Contracts Daily Update" procedure:

The image shows two screenshots of a software interface for managing contracts.

Top Screenshot: 'Iss Contr for INSTANT ISSUE'

- Title Bar:** Iss Contr for INSTANT ISSUE
- Contract #:** 005-INST_ISS-MAIN
- Client:** INSTANT ISSUE
- Contract Name:** INSTANT ISSUE
- Product:** 005-Instant Issue Cards
- Acnt Scheme:** 005-Debit Iss Local Priv
- Type:** 005-Private Client Account
- Service:** 005-Accounting Private
- Report Type:** Cardholder Default
- Behavior Type:** (empty)
- Auth Scenario:** Check
- Usage Scenario:** Main and Ov
- Liab Contract:** (empty)
- Liab Category:** (empty)
- Comment:** INST_ISS Acc contract
- Open/Close:** 19/08/2019
- Status:** Account OK
- Approval:** Ready
- Bottom Bar:** Ins Del Query Action ... Client Accounts Pers. Orders Subs **Balance** Cards Credit Limit Pers.Usage Swch Usage On/Off Usage Related Cards

Bottom Screenshot: 'Balance for INSTANT ISSUE'

- Title Bar:** Balance for INSTANT ISSUE
- Contract State:** Is MultyCurrency No
- Scenario:** Check
- Usage:** Main and Ov
- Credit Limit:**
 - Current Value: 0,00
 - New Value: 0,00
 - Additional: 0,00
- Contract Currency:** EUR
- Contract Balance / Blocked Amount:**

Own	0,00	0,00
Sub	0,00	0,00
Liab	0,00	0,00
Total	0,00	0,00
- Available:** 0,00
- Last Scan:** 20/08/2019
- Last Billing:** 01/08/2019
- Next Billing:** 31/08/2019
- Keep Entries:** (empty)
- Report Type:** Cardholder Def
- Bottom Bar:** Query Billing Accounts Usage View History St. Orders Add Packs Services Additional Crt Limit Events Sub GL Acc

- card subcontract whose *Last Scan* field was not updated after the "Contracts Daily Update" procedure:

Cards for INSTANT ISSUE 1 of 9

Contract # 4016510102661248

Client INSTANT ISSUE

Contract Name INSTANT ISSUE

Product 005-Instant Issue Visa Cards

Acnt Scheme 005-Debit Iss Local Priv

Type 005-VISA Classic 401651

Service 005-Our Priv VISA

Report Type Cardholder Default

Open/Close/Exp 19/08/2019 00/00/0000 20-04

Principal MC Private Resident

RBS #, Member ID

Behavior Type Available EUR 0,00

Auth Scenario See main Embossing: Title, First Name, Last Name, Company

Usage Scenario Main and Ov INSTANT ISSUE

Max PIN Tries 3

Comment INST_ISS VISA card issue

Card Status Card OK Plastic Marked Approval Ready

Ins Del Query New Client Client Accounts Plastics **Balance** Cards Credit Limit Pers.Usage Swch Usage On/Off Usage Preferred Addresses

Balance for INSTANT ISSUE 1 of 1

Contract State

Is MultyCurrency No

Scenario See main

Usage Main and Ov

Contract Currency EUR

Contract Balance / Blocked Amount

Own 0,00 0,00

Sub 0,00 0,00

Liab 0,00 0,00

Total 0,00 0,00

Available 0,00

Credit Limit

Current Value 0,00

New Value 0,00

Additional 0,00

Last Scan 00/00/0000

Last Billing 01/08/2019

Next Billing 31/08/2019

Keep Entries

Report Type Cardholder Def

Query Billing Accounts Usage View History St. Orders Add Packs Services Additional Crt Limit Events Sub GL Acc

i Supported for Main/Sub hierarchies when an account contract is the main contract, and a card contract is a subcontract. For more information, see the document "Issuing Module. Operation Manual".

5. Providing cards to cardholders

WAY4 supports the following options for issuing instant cards to cardholders:

1. A client is provided with a card linked to an account opened earlier at the bank (for example, when a card was lost and it must be reissued immediately). In this case, when an instant card is provided, it is linked to an active account contract for the client in one of the following ways:
 - Using the menu item "OpenWay → Issuing → Contracts Input & Update → Move Iss Contract Tree" (for detailed information about the sequence of actions, see the section "Restructuring the Contract Hierarchy" of the document "Issuing Module. Operation Manual").
 - Using an application to move a card to a client's specific account contract; see the example in the section ["An application to provide a card"](#).
2. A card is provided to a new client who does not have accounts at the bank. In this case, it is necessary to create an application to register a new client, open an account contract and move an instant card from the technical contract to the new account contract; see the example in the section ["An application to provide a new client with a card"](#).
3. A card is provided to a bank client, but for a new account (for example, the client has a credit card, but needs a debit one). In this case, it is necessary to create an application to open an account contract for the client and move the instant card from the technical contract to the new account contract; see the example in the section ["An application to provide a card for a new account contract"](#).

The procedure for creating and processing applications is described in detail in the document "Importing and Exporting Advanced Applications R2 (XML Format)".

In WAY4, when a card is provided, the card contract is moved to a client's selected account contract (see [the example below](#)), and the following occurs:

- The *Open Date* field is updated in the client's card contract (the date equal to the current banking date is registered).
- The original date on which the card contract was opened in the technical account contract is automatically saved in the STOCK_OPEN; tag in the *Ext Data;* field.
- The date in the card contract's *Last Scan* parameter is set equal to the date specified in the account contract's *Last Scan* parameter.



Supported for Main/Sub hierarchies when an account contract is the main contract, and a card contract is a subcontract. For more information, see the document "Issuing Module. Operation Manual".

Example of the client account contract "TEST_1" for which an instant card was issued:

- Account contract:

Iss Contr for TEST_1

Contract # 005-INSTANT_ISS_VISA_1

Client TEST_1

Contract Name TEST_1

Product 005-Visa Debit Cards

Acnt Scheme 005-Debit Iss Local Priv

Type 005-Private Client Account

Service 005-Accounting Private

Report Type Cardholder Default

Principal MC Private Resident

RBS #, Member ID

Behavior Type

Auth Scenario Check

Usage Scenario Main and Ov

Liab Contract

Liab Category

Comment

Open/Close 23/08/2019

00/00/0000

Status Account OK

Approval Ready

Available EUR 0,00

Credit Limit 0,00

Ins Del Query Action ... Client Accounts Pers. Orders Subs Balance Cards Credit Limit Pers.Usage Swch Usage On/Off Usage Related Cards

- Card subcontract whose *Ext Data* field contains the STOCK_OPEN=20190819; tag:

Cards for TEST_1

Contract # 4016510102661248

Client INSTANT ISSUE

Contract Name INSTANT ISSUE

Product 005-Instant Issue_Visa

Acnt Scheme 005-Debit Iss Local Priv

Type 005-VISA Classic 401651

Service 005-Our Priv VISA

Report Type Cardholder Default

Principal MC Private Resident

RBS #, Member ID

Behavior Type

Auth Scenario See main

Usage Scenario Main and Ov

Max PIN Tries 3

Comment INST_ISS VISA card issue

Open/Close/Exp 23/08/2019

00/00/0000

20-04

Card Status Card OK

Plastic Marked

Approval Ready

Available EUR 0,00

Embossing: Title, First Name, Last Name, Company

INSTANT ISSUE

Ins Del Query New Client Client Accounts Plastics Balance Cards Credit Limit Pers.Usage Swch Usage On/Off Usage Preferred Addresses

- The card contract's *Last Scan* parameter is equal to the date specified in the main account contract's Last Scan parameter:

Balance for INSTANT ISSUE

Contract State

Is MultiCurrency No

Scenario See main

Usage Main and Ov

Credit Limit

Current Value 0,00

New Value 0,00

Additional 0,00

Contract Currency EUR

Contract Balance / Blocked Amount

Own 0,00 0,00

Sub 0,00 0,00

Liab 0,00 0,00

Total 0,00 0,00

Available 0,00

Last Scan 23/08/2019

Last Billing 23/08/2019

Next Billing 23/08/2019

Keep Entries

Report Type Cardholder Def

Query Billing Accounts Usage View History St. Orders Add Packs Services Additional Crt Limit Events Sub GL Acc

5.1 An application to provide a card

An example of an application for linking card 4016510102661248 to an account contract that was opened earlier (<ContractNumber>005-INstant_ISS-VISA_1</ContractNumber>):

```
<?xml version="1.0" encoding="windows-1251"?>
<ApplicationFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="file:///Q:/OW_HOMES/Cards/03_48_99_23/client/shared/
pipes/xsd/OffLine/WAY4ApplFile.xsd">
  <FileHeader>
    <FormatVersion>2.0</FormatVersion>
    <Sender>000100</Sender>
    <CreationDate>2019-08-22</CreationDate>
    <CreationTime>01:02:30</CreationTime>
    <Number>03</Number>
    <Institution>0005</Institution>
  </FileHeader>
  <ApplicationsList>
    <Application>
      <RegNumber>AA_XML_03_001</RegNumber>
      <OrderDprt>0505</OrderDprt>
      <ObjectType>Contract</ObjectType>
      <ActionType>Update</ActionType>
      <ObjectFor>
        <ContractIDT>
          <ContractNumber>4016510102661248</ContractNumber>
          <Client>
            <ClientInfo>
              <ShortName>&lt;&lt;&lt;NONE&gt;&gt;&gt;</ShortName>
            </ClientInfo>
          </Client>
        </ContractIDT>
      </ObjectFor>
      <Data>
        <Contract>
          <MainContract>
            <ContractIDT>
              <ContractNumber>005-INstant_ISS-VISA_1</ContractNumber>
              <Client>
                <ClientInfo>
                  <ShortName>&lt;&lt;&lt;NONE&gt;&gt;&gt;</ShortName>
                </ClientInfo>
              </Client>
            </ContractIDT>
          </MainContract>
        </Contract>
      </Data>
    </Application>
  </ApplicationsList>
</ApplicationFile>
```

5.2 An application to provide a new client with a card

A sample application to register a new client, open an account contract and link card
4016510138948114:

```
<?xml version="1.0" encoding="windows-1251"?>
<ApplicationFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="file:///Q:/OW_HOMES/Cards/03_50_29_12/client/shared/
pipes/xsd/OffLine/WAY4ApplFile.xsd">
  <FileHeader>
    <FormatVersion>2.0</FormatVersion>
    <Sender>000100</Sender>
    <CreationDate>2019-11-12</CreationDate>
    <CreationTime>01:02:30</CreationTime>
    <Number>04</Number>
    <Institution>0005</Institution>
  </FileHeader>
  <ApplicationsList>
    <Application>
      <RegNumber>AA_XML_04_001</RegNumber>
      <OrderDprt>0505</OrderDprt>
      <ObjectType>Client</ObjectType>
      <ActionType>Add</ActionType>
      <Data>
        <Client>
          <ClientType>PR</ClientType>
          <ClientInfo>
            <ClientNumber>789654</ClientNumber>
            <RegNumber>789654_reg</RegNumber>
            <ShortName>789654_short</ShortName>
            <Title>MR</Title>
            <FirstName>George</FirstName>
            <LastName>Davis</LastName>
            <MiddleName>aFathersName</MiddleName>
            <SecurityName>aSecurityName</SecurityName>
            <Country>DNK</Country>
            <Language>RUS</Language>
            <MaritalStatus>M</MaritalStatus>
            <Position>aProfession</Position>
            <CompanyName>aCompanyName</CompanyName>
            <CompanyTradeName>aCompanyTradeName</CompanyTradeName>
            <BirthDate>1983-10-05</BirthDate>
            <BirthPlace>aBirthPlace</BirthPlace>
            <BirthName>aBirthName</BirthName>
          </ClientInfo>
          <PlasticInfo>
            <FirstName>GEORGE</FirstName>
            <LastName>DAVIS</LastName>
          </PlasticInfo>
          <DateOpen>2019-11-12</DateOpen>
          <DateExpiry>2021-11-30</DateExpiry>
          <BaseAddress>
            <City>Copenhagen</City>
            <PostalCode>00334</PostalCode>
            <AddressLine1>AA_XML_04_001_address_line_1</AddressLine1>
            <AddressLine2>AA_XML_04_001_address_line_2</AddressLine2>
            <AddressLine3>AA_XML_04_001_address_line_3</AddressLine3>
            <AddressLine4>AA_XML_04_001_address_line_4</AddressLine4>
          </BaseAddress>
          <ActivityPeriod>
            <DateFrom>2019-11-12</DateFrom>

```

```

        <DateTo>2029-11-30</DateTo>
    </ActivityPeriod>
</BaseAddress>
</Client>
</Data>
<SubApplList>
    <Application>
        <RegNumber>AA_XML_04_001_01</RegNumber>
        <OrderDprt>0505</OrderDprt>
        <ObjectType>Contract</ObjectType>
        <ActionType>Add</ActionType>
        <Data>
            <Contract>
                <ContractIDT>
                    <ContractNumber>005-INST_ISS-MAIN_11</ContractNumber>
                </ContractIDT>
                <CommentText>Iss contract</CommentText>
                <Product>
                    <ProductCode1>DEBIT_V</ProductCode1>
                </Product>
                <DateOpen>2019-11-12</DateOpen>
            </Contract>
        </Data>
    </SubApplList>
    <Application>
        <RegNumber>AA_XML_04_001_01_01</RegNumber>
        <OrderDprt>0505</OrderDprt>
        <ObjectType>Contract</ObjectType>
        <ActionType>Update</ActionType>
        <ObjectFor>
            <ContractIDT>
                <ContractNumber>4016510138948114</ContractNumber>
            </ContractIDT>
            <Client>
                <ClientInfo>
                    <ShortName>&lt;&lt;&lt;NONE&gt;&gt;&gt;</ShortName>
                </ClientInfo>
            </Client>
        </ObjectFor>
        <Data>
            <Contract>
                <AddContractInfo>
                    <ChangeMain>Yes</ChangeMain>
                </AddContractInfo>
            </Contract>
        </Data>
    </Application>
</SubApplList>
</Application>
</SubApplList>
</ApplicationsList>
</ApplicationFile>

```

5.3 An application to provide a card for a new account contract

A sample application to open an account contract for a client registered earlier (<ClientNumber>789321</ClientNumber>) and link card 4016510151725712:


```
<?xml version="1.0" encoding="windows-1251"?>
<ApplicationFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="file:///Q:/OW_HOMES/Cards/03_50_29_12/client/shared/
pipes/xsd/OffLine/WAY4ApplFile.xsd">
  <FileHeader>
    <FormatVersion>2.0</FormatVersion>
    <Sender>000100</Sender>
    <CreationDate>2019-11-12</CreationDate>
    <CreationTime>01:02:30</CreationTime>
    <Number>05</Number>
    <Institution>0005</Institution>
  </FileHeader>
  <ApplicationsList>
    <Application>
      <RegNumber>AA_XML_05_001</RegNumber>
      <OrderDprt>0505</OrderDprt>
      <ObjectType>Contract</ObjectType>
      <ActionType>Add</ActionType>
      <ObjectFor>
        <ClientIDT>
          <ClientInfo>
            <ClientNumber>789321</ClientNumber>
            <ShortName>MARCUS</ShortName>
          </ClientInfo>
        </ClientIDT>
      </ObjectFor>
      <Data>
        <Contract>
          <ContractIDT>
            <ContractNumber>005-INST_ISS-MAIN_22</ContractNumber>
          </ContractIDT>
          <CommentText>Iss contract</CommentText>
          <Product>
            <ProductCode1>DEBIT_V</ProductCode1>
          </Product>
          <DateOpen>2019-11-12</DateOpen>
        </Contract>
      </Data>
      <SubApplList>
        <Application>
          <RegNumber>AA_XML_05_001_01</RegNumber>
          <OrderDprt>0505</OrderDprt>
          <ObjectType>Contract</ObjectType>
          <ActionType>Update</ActionType>
          <ObjectFor>
            <ContractIDT>
              <ContractNumber>4016510151725712</ContractNumber>
            </ContractIDT>
            <Client>
              <ClientInfo>
                <ShortName>&lt;&lt;&lt;NONE&gt;&gt;&gt;</ShortName>
              </ClientInfo>
            </Client>
          </ObjectFor>
        </Application>
      </SubApplList>
    </Application>
  </ApplicationsList>
</ApplicationFile>
```

```
<Contract>  
  <AddContractInfo>  
    <ChangeMain>Yes</ChangeMain>  
  </AddContractInfo>  
</Contract>  
</Data>  
</Application>  
</SubApplList>  
</Application>  
</ApplicationsList>  
</ApplicationFile>
```