



## Operation Manual

# Cardholder Statements

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# Contents

<b>1</b>	<b>Cardholder statement types</b>	<b>4</b>
<b>2</b>	<b>Contract statements</b>	<b>7</b>
2.1	Monthly contract statements	7
2.1.1	Description of transactions in a statement	12
2.1.2	Synchronizing report parameters after installing a new version	14
2.1.3	Generating report parameters using the user interface	14
2.2	Real time contract statement	16
2.3	User-defined contract statements	16
<b>3</b>	<b>Account statements</b>	<b>17</b>
3.1	Monthly account statements	17
3.2	Real time account statements	19
3.3	User-defined account statements	20
<b>4</b>	<b>Report on contract account projected balances and interest for a specified date (balances and interests)</b>	<b>21</b>
<b>5</b>	<b>Report on contract status change and plastic unblocking</b>	<b>24</b>
<b>6</b>	<b>Batch generation of statements</b>	<b>26</b>
6.1	Generating statements for a financial institution branch	26
6.2	Generating statements for all financial institutions	28
<b>7</b>	<b>Generating statements in Way4 Web</b>	<b>29</b>
<b>8</b>	<b>Statement generation parameters</b>	<b>30</b>
8.1	Contract statement parameters	30
8.2	Parameters of report on projected contract account balances and interest for a specified date	53
8.3	Parameters of report on contract status change	55

Working with cardholder statements is mandatory for the issuer to service bank cards.

Statements are reports on client account fund activity. Statements are regularly provided to cardholders in order to inform them about transactions made on their cards. Cardholder statements can also be used when resolving disputes between cardholders and issuers.

This document is intended for Way4 users (bank or processing center employees) responsible for working with cardholder statements.

While working with this document, it is recommended that users refer to the following resources from the Way4 documentation series:

- DB Manager Manual
- Customer Service Manual
- Issuing Module
- Products and Contract Subtypes
- Configuration of Client Messages
- Events
- Menu Editor
- Generating Reports in Way4

The following notation can be used in the document:

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

Warnings and information are marked as follows:



Warnings about potentially hazardous situations or actions.



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

# 1 Cardholder statement types

The Way4 issuing module makes it possible for users to work with the following cardholder statement types:

- Contract statements:
  - "Cardholder Contract Statement" – contract statement for a billing cycle (monthly statement); contains information about transactions for the billing period.
  - "Real Time Cardholder Contract Statement" – current contract statement; contains information about transactions on accounts for the period from the specified date, inclusively, to the current date, inclusively.
  - "Date Range Cardholder Contract Statement" – contract statement for a user-specified period of time.
- Cardholder account statements:
  - "Cardholder Account Statement" – account statement for a billing cycle.
  - "Real Time Cardholder Account Statement" – current account statement.
  - "Date Range Cardholder Account Statement" – account statement for a user-specified period of time.
  - "Balance and Interests" – report on projected balances and interest on contract accounts for a set date (Balance and Interests).
  - "Card Statuses" – report on changes in contract statuses and unblocking of plastics.

To work with cardholder statements, select the user menu item "Issuing → Statements → Cardholder Reports".

When this menu item is executed, the "Cardholder Reports" grid form (see [figure](#)) with a list of issuing module contracts will be displayed.

Cardholder Reports									<< < > >>		43 of 54		X
	Contract Number	Contract Name	Currency	Amount Available	Date Open	Status	Contract Type	Client	Main Contract				
	4015500139576569	TEST CARDHOLDER	USD	0,00	05/07/2012	Card OK	Our VISA Cards	TEST CARDHOL	001-P-728657				
	001-P-795581	WILLIAM SMITH	USD	7 389,87	05/07/2012	Account OK	Client Account	WILLIAM SMITH					
	4015500137473157	WILLIAM SMITH	USD	0,00	05/07/2012	Card OK	Our VISA Cards	WILLIAM SMITH	001-P-795581				
→	4015500186656827	TEST CARDHOLDER	USD	7 141,34	05/07/2012	Card OK	Our VISA Cards	TEST CARDHOL	001-P-795581				
	4015500183363492	TEST CARDHOLDER	USD	0,00	05/07/2012	Card OK	Our VISA Cards	TEST CARDHOL	001-P-706349				
Ins Del Query Report Billing Sub GL Acc													

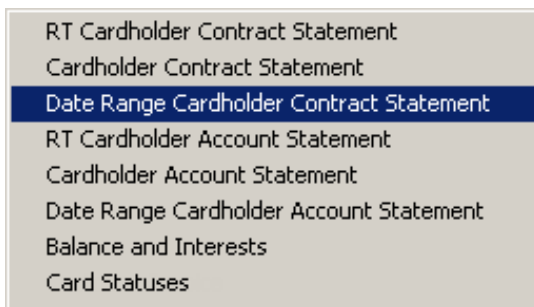
Grid form with a list of card contracts from creating cardholder statements

The "Cardholder Reports" form contains the following fields:

- *Contract Number* – contract number.
- *Contract Name* – this field is used to search for a contract in the list of registered contracts.
- *Currency* – contract currency.
- *Amount Available* – amount available in the currency specified in the *Currency* field.
- *Date Open* – contract opening date.
- *Status* – current contract status.

- *Contract Type* – contract subtype (for more information about contract subtypes, see the document "Products and Contract Subtypes").
- *Client* – client name.
- *Main Contract* – number of the higher-ranking contract (if any). For more information about issuing contract hierarchy, see the document "Issuing Module".

To generate a statement, select the required contract and click the [Report] button. A context menu with a list of report types available in Way4 will be displayed (see [figure](#)).



#### List of reports

By default, generated reports have the same header, which contains the following information:

- Client data:
  - last name and first name.
  - registration number.
  - address.
  - client's bank branch office.
- contract data:
  - contract number.
  - Account Scheme name.
  - Service Package name.
  - contract subtype name.
  - contract currency.
- period for which data is included in the statement.



Note that the data shown in a statement's header may be redefined with statement parameters (see the section "[Statement generation parameters](#)"). When necessary, the issuing module allows repeated generation of the same cardholder account statement, as well as batch generation of contract account statements. Cardholder Contract Statement report parameters are stored in the database's REP\_PARM table. A code (CH\_CNTR\_STATEMENT) identifying contract statement parameters can be passed in the parameter.

After installing a new version of the Cardholder Contract Statement report, it is recommended to use the user interface to synchronise the list of parameters and their default values (see the section "[Synchronizing report parameters after installing a new version](#)"). Parameter default values can be

changed using the user interface (see the section "[Generating report parameters using the user interface](#)").

## 2 Contract statements

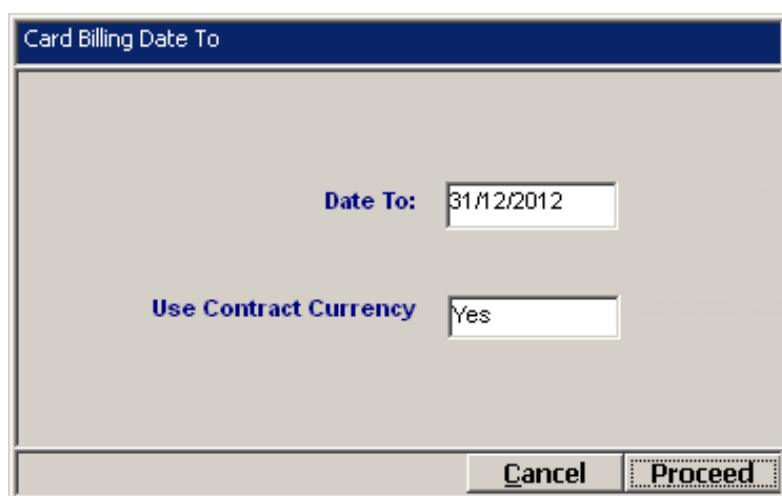
### 2.1 Monthly contract statements

Monthly contract statements contain information about transactions for a billing cycle for all accounts whose funds are considered when calculating the contract's amount available (see the section "Balance information" of the document "Customer Service Manual"). These statements are intended to be regularly provided to clients and are recommended as the main report for the majority of bank cardholders.

A monthly contract statement can be prepared for a current billing cycle or for any previous billing cycle.

To create a monthly contract statement, in the "Cardholder Reports" form (see the figure in the section "[Cardholder statement types](#)") select the required contract, click the [Report] button and in the context menu that opens, select the "Cardholder Contract Statement" item.

As a result, the "Card Billing Date To" form will be displayed (see [figure](#)).



#### *Specifying the billing cycle closing date for a contract statement*

In this form's *Date To* field, specify the closing date of the billing cycle for which the statement is being created. For monthly statements, this will be the last calendar day of the month for which the contract statement is required.

The *Use Contract Currency* field is used to set how contract debt will be shown in the statement. When "Yes" is selected in this field, debt due immediately and/or debt due by a date established in the contract will be shown in the contract currency. When "No" is selected, contract debt will be grouped by currency.

After filling in the fields of the "Card Billing Date To" form and clicking the [Proceed] button, Oracle Reports runtime will be started. Oracle Reports generates the required contract statement. For more

information about working with Oracle Reports, refer to documentation on the version for the Oracle Reports report generator being used.

A monthly contract statement contains information about transactions on the contract for a billing cycle (see [figure](#)). Data is grouped as follows:

- if the contract is multi-currency, i.e., the contract's Account Scheme includes accounts in different currencies, data is grouped by currency.
- if the statement is generated for a contract with subordinate contracts, data is grouped by contracts.



## Principal Cardholder Contract Statement

Contract # 001-C-954420  
 Reg # Test Client 149400  
 Office:  
 001-Instalment Testing Limits  
 001-Instalment Testing Limits  
 001-Corporate Client Account  
 Contract Currency: EUR

Test Test

Statement Period: 01/10/2009 - 31/10/2009

On Date 15/11/2016	Amount Available 8 640.23	Total Blocked 0.00	Credit Limit 10 000.00
-----------------------	------------------------------	-----------------------	---------------------------

Account Currency EUR	Begin Balance 0.00
-------------------------	-----------------------

### TRANSACTIONS for Account # 001-C-954420

Date	Details	Amount	Curr	Date	Fee	Amount
01/10/09	Instalment Retail	-700.00	EUR	01/10/09	0.00	-700.00
01/10/09	Debit Account	-450.00	EUR	01/10/09	0.00	-450.00
01/10/09	Inst Activation Standing payment order	-450.00	EUR	01/10/09	0.00	-450.00
01/10/09	Inst Activation Standing payment order	450.00	EUR	01/10/09	0.00	450.00

TOTAL this Account	Credits	#	Debits	#	Fee	Total
	450.00	1	1 600.00	3	0.00	-1 150.00

TOTAL this Currency (EUR)	Credits	#	Debits	#	Fee	End Balance
	450.00	1	1 600.00	3	0.00	-1 150.00

Your payment of -1 159.77 EUR has to be in our possession before

### Instalment Limits for Account # 001-C-954420

Limit Name	Limit Value	Used	Available	Overlimit
Furniture Purchase Limit	1 200.00	1 150.00	50.00	0.00
Instalment Portion Amount	200.00	0.00	200.00	0.00
Instalment Total Amount	5 000.00	1 183.57	3 816.43	0.00
Total Active Plans	3	2	1	0.00
Unpaid Principal Retail	3 000.00	0.00	3 000.00	0.00
Unpaid Total	3 200.00	0.00	3 200.00	0.00

Page 1 of 1

### Sample contract statement

The following information is shown in this report:

- *On Date* – calendar date on which the statement was created. Values of the credit limit and amount of blocked funds specified in the statement are effective on this date.
- *Amount Available* – amount available in contract currency.
- *Total Blocked* – amount of blocked funds in contract currency.
- *Credit Limit* – credit limit value in contract currency.

- *Account Currency* – contract currency.
- *Begin Balance* – contract opening balance in the contract currency.
- Information about transactions is shown in a table with the following columns:
  - *Date* – calendar date of the transaction.
  - *Details* – transaction description (see the section "[Description of transactions in a statement](#)").
  - *Amount* – transaction amount in transaction currency.
  - *Currency* – transaction currency.
  - *Account Date* – banking date on which the transaction was registered.
  - *Account Fee* – transaction fee in account currency.
  - *Account Amount* – amount posted to the account in the account currency.
- Totals:
  - *TOTAL this Account/Card* – totals for the account/card contract.
  - *TOTAL this Currency* – totals for currency.
- Information messages.

A standard contract statement contains the following information messages:

Amount due now <Amount of debt> <Currency>

This message shows the total balance on "Pay Immediate" accounts.

Your payment of <Due amount> <Currency> has to be in our possession before <Payment date>

This message shows the total balance on "Payment Due" accounts.

In Way4, it is possible to set up additional information messages containing contract data. For more information about setting up messages, see the section "Generating Event Messages" of the document "Events".

- Information about authorization requests that resulted in funds being blocked but not yet debited are shown in the following table:
  - *Post. Date* – banking date on which the transaction was registered.
  - *Trans. Date* – calendar date of the transaction.
  - *Transaction Details* – transaction description.
  - *Transaction Amount* – transaction amount in transaction currency.
  - *Curr* – transaction currency.
  - *Account Amount* – amount posted to the account in the account currency.
  - *Curr* – account currency.

The [P\\_HIDE\\_FEE\\_CONDITION](#) parameter is used to correctly show bonus points accrued in a billing cycle.

If bonus points were used to pay for purchases in a billing cycle, including to partially pay for a purchase, these transactions are shown in a separate section – "TRANSACTIONS for <...>" (see [figure](#)).

TRANSACTIONS for Card # 4025-****-****-9185					ACCOUNT	
Date	Details	Amount	Curr	Date	Fee	Amount
20/06/08	Retail SPB Merchant Name Line	-5	PNT	20/06/08	0	-5
22/06/08	Retail SPB Merchant Name Line	-1 302.00	EUR	22/06/08	0	-1 302

*Purchase for card 4025 \*\*\*\* \* 9185 was partially paid for with bonus points*

Information about instalment limits is included in a statement if the [P\\_SHOW\\_INSTALMENT\\_LIMITS](#) report parameter value is "Y" ("Instalment Limits for Account..." section, see [figure](#)). For more information about limit types, see the section "Configuring Instalment Limits" of the document "Instalment Loans in Way4".

If information about instalment plans was provided for the contract, this information is included in a statement on condition that the [P\\_SHOW\\_INSTALMENTS](#) parameter has the "Y" value. To include up-to-date instalment plans, use the [P\\_INST\\_TRANS\\_FILTER](#) and [P\\_INST\\_LIM\\_FILTER](#) parameters. To generate messages for instalment plans, the standard mechanism for message configuration is used, see the section "Generating Event Messages" of the document "Events". A message is generated by Event (event\_type) registered for the corresponding financial institution to which the contract belongs. The CUST\_GROUP\_MSG\_CODE custom function (db\scripts\oracle\install\owsowner\cust) returns the code of a template of a message that will be generated in the report. For more information about the section with instalment plan information, see the document "Instalment Loans in Way4".

If Reversal Management module tools were used to correct contract transactions for a billing cycle, these corrections may be shown in a statement in a separate section "Corrections for ....". This section is included in a statement if the [P\\_SHOW\\_CORRECTIONS](#) report parameter value is "Y" (see [figure](#)).

Corrections for 012-P-995154				
Original Date	Correction Date	Details	Correction Amount	Curr
30/04/17	11/05/17	Shadow Overdue 1-30 InterestsSTORNO_STEP=44110;STORNO_ACTION=C;	1.26	EUR
30/04/17	11/05/17	Shadow MTP InterestsSTORNO_STEP=44100;STORNO_ACTION=C;	1.65	EUR
10/03/17	11/05/17	PAYMENT OF CLIENTS	-2 136.50	EUR
31/03/17	11/05/17	DUNNING LETTER	-5.00	EUR
31/03/17	11/05/17	Prev Flat Fees Int Calc InterestsORIG_LCL_DATE=01042017;	-0.27	EUR
31/03/17	11/05/17	Prev Instalment Int Calc InterestsORIG_LCL_DATE=01042017;	-1.09	EUR
31/03/17	11/05/17	Prev Cash Loan Int Calc InterestsORIG_LCL_DATE=01042017;	-10.92	EUR
31/03/17	11/05/17	Prev Retail Loan Int Calc InterestsORIG_LCL_DATE=01042017;	-10.75	EUR
31/03/17	11/05/17	Shadow MTP InterestsORIG_LCL_DATE=01042017;	-2.98	EUR
31/03/17	11/05/17	Shadow Overdue 1-30 InterestsORIG_LCL_DATE=01042017;	-3.18	EUR
30/04/17	11/05/17	DUNNING LETTER	-5.00	EUR
30/04/17	11/05/17	Shadow MTP InterestsORIG_LCL_DATE=01052017;	-3.33	EUR
30/04/17	11/05/17	Shadow Overdue 1-30 InterestsORIG_LCL_DATE=01052017;	-5.33	EUR
30/04/17	11/05/17	Shadow Overdue 31-60 InterestsORIG_LCL_DATE=01052017;	-3.18	EUR

Sample "Corrections for..." section in a contract statement

Parameters described in the section "[Contract statement parameters](#)" are used to configure statements.

## 2.1.1 Description of transactions in a statement

A transaction's description is shown in the *Details* field.

Information about transaction requests (*Request Category* = "Request") and notifications that a transaction has been made (*Request Category* = "Advice") is not shown in the *Details* field. If a transaction does not belong to these categories, the *Details* field contains the request category value (*Request Category*).

For transactions which correspond to "Message Dictionary" records with *Object Type* = "Transaction" and *Object Name* = "GL Transaction", the message text from the *Message Name* field of the specified record is shown. For more information about working with the dictionary, see the section "Message Dictionary" of the document "Way4 Dictionaries".

Depending on the *Service Class* value, information in the *Details* field is generated as follows:

- For card transactions (*Service Class* = "Transaction") the transaction type, country and city in which the transaction was made are shown, as well as additional information about the transaction (*Trans Details* field of the DOC table).

- For transactions to charge miscellaneous fees (*Service Class* = "Misc") the transaction type, country and city in which the transaction was made are shown. If this fee is charged once (*Charge Event* = "Single"), additional information about the transaction is shown (Trans Details field of the DOC table).
- For accounting adjustment entries (*Service Class*= "Account Transfer"), additional information about the transaction is shown (Trans Details field of the DOC table).
- For transactions to accrue interest on accounts (*Service Class*= Interests), a message from the "Message Dictionary" is shown, menu item "Full → Configuration Setup → Main Tables → Message Dictionary".
- For limit normalization transactions, the number of the account from which funds are transferred is shown and the number of the account to which the funds are transferred.
- For due normalization transactions, a description of the entry is shown.

If a custom fee must be shown in a separate row in report parameters (*P\_SHOW\_CUSTOM\_FEE*=Y), for transaction Services (Target Services and Source Services) the transaction type and name of the custom fee are shown. For miscellaneous Services, the name of the custom fee is shown. By default, the format for showing fees in the report is "<Description of base service>:<FeeCode>:<FeeType>". For a fee to be shown in more detail in a report, fill in the *Fee Type* field in the corresponding "Custom Fee for..." forms:

- menu item "Full → Configuration Setup → Products → Service Packs → Source/ Target → [Custom Fee]"
- menu item "Full → Configuration Setup → Products → Service Packs → [Misc] → [Custom Fee]"

The *P\_TRANS\_CONTRACT\_ORDER*, *P\_EXT\_TRANS\_DETAILS*, and *P\_EXT\_STORNO\_TRANS\_DETAILS* parameters affect how information is shown in the *Details* field.

The *P\_TRANS\_CONTRACT\_ORDER* parameter is used to show transactions for an account contract's subordinate card contracts. If the parameter is not set, transactions are grouped within each card contract. By default, this parameter is set and transactions are shown within the accounting contract without grouping by card contracts. In this case, for each transaction, the contract category (%CON\_CAT%), contract number (%CONTRACT\_NUMBER%), and masked card number are shown.

*P\_EXT\_TRANS\_DETAILS* and *P\_EXT\_STORNO\_TRANS\_DETAILS* parameter values are variables whose list is shown in the section "Use of Variables" of the document "Transaction Notifications". The format for setting variables is described in detail in the section "List of Variables" of the document "Configuration of Client Messages".

To expand the description of transactions, regardless of their type (*Service Class*), the *Details* field will display data defined in each variable set in *P\_EXT\_TRANS\_DETAILS*.

To itemize the results of correcting transactions using Reversal Management module tools, the *Details* field will display data defined in each variable set in *P\_EXT\_STORNO\_TRANS\_DETAILS*.



The "Transaction Notifications" module is not included in the basic configuration of Way4 and is supplied according to an additional agreement with OpenWay.

## 2.1.2 Synchronizing report parameters after installing a new version

After a new template for the Cardholder\_Contract\_Statement.rdf report has been put into the <OW\_HOME>\client\shared\reports\ directory, synchronise the list of parameters and their default values with data in the database's REP\_PARM table.

To do so, run the menu item "Full → Configuration Setup → Reporting → Sync Report Parameters".



Performing this activity does not change values in the REP\_PARM table for parameters preconfigured with the user interface.

## 2.1.3 Generating report parameters using the user interface

The user interface can be used to redefine report parameters.

To do so, open the "Report Parameters" form, menu item "Full → Configuration Setup → Products → Reporting → Report Parameters". Select the "Cardholder Contract Statement" record in the "Report Parameters" form. Click the [Params] button to open the "Parms for Cardholder Contract Statement" form. Specify the required value in the *Parameter value* column (see [figure](#)).

If a default parameter has a non-null value and it needs to be assigned a null value, specify NULL in the *Parameter value* column.

Report Parameters				<< < > >>		1 of 1		x		
Report Code	Report Name	Additional Information	Group Code							
CH_CNTR_STATEMENT	Cardholder Contract Statement		ST							
Ins	Del	Query	Make Copy	Sub Types						Parms

Parms for Cardholder Contract Statement				<< < > >>		18 of 113		b x	
Parm	Type	Default value	Parameter value						
P_ACC_FILTER	String	account.is_am_available = "Y"							
P_ADD_INFO	String								
P_ADDRTYPE	String	STMT							
P_AMOUNTS_SIGN	String								
P_AUTH_ORDER	String	order by 10							
P_AUTH_TRANS_DETAILS	String	%TRANS_TYPE% %TRANS_COUNT							
P_BALINQ_TRANS_DETAILS	String	%CURRENT_CONDITIONS:TR_COUN							
P_BALINQ_TYPE	String	B							
P_CLIENT_LNG	Number								
P_CONNID	Number								
P_CONTRACT_LIST	String								
P_CONTRACT_NUMBER	String								
P_CONTRACT_SPC	String								
P_CONTRACT_SPC_LIST	String								
P_CONTRACTS_ORDER	String								
P_DATE_FROM	Date		01/04/2016						
P_DATE_TO	Date		30/06/2016						
P_DOC_FILTER	String	1=1							
P_EMAIL_BODY_MSG_CODE	String	~							
P_EMAIL_TO_FMT	String								
P_ENTRY_FILTER	String	(CASE WHEN entry.service_class IN							
P_EVEN_PAGES	String	N							
P_EXT_TRANS_DETAILS	String								
P_F_I	Number								
P_FILTER	String	1=1							
P_FINMESSAGECODE	String	~							
P_FORALLCURR	String								
P_FP_FINMESSAGECODE	String	~							
P_GROUPBYDOC	String	N							
P_HIDE_TRANS_DATE	String	parent_service<>0							
P_ID	Number								
P_INST_AMOUNT	String	T							
P_INST_GROUP_MESS_CODE	String								
P_INST_GROUPBYCARD	String	N							
P_INST_MESS_CODE	String								

Ins	Del	Query
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Cardholder Contract Statement report parameters



## 2.2 Real time contract statement

A real time contract statement contains account information for a period from a specified date, inclusively, to the current date, inclusively. Information will be provided for all accounts whose funds are considered when calculating a card contract's amount available (see the section "Balance information" of the document "Customer Service Manual"). This statement is intended to be provided to the client one time if the client requires a contract statement before the billing period ends.

To create a real time contract statement, in the "Cardholder Reports" form (see [figure](#) in the section "[Cardholder statement types](#)") select the required contract, click the [Report] button and from the context menu that opens, select the "RT Cardholder Contract Statement" item.

As a result, the "Date From" form will be displayed; in the *Date From* field of this form, specify the banking date of the start of the period for which the report is being created.

After clicking the [Proceed] button, Oracle Reports runtime will be started. Oracle Reports generates the required contract statement. For more information about working with Oracle Reports, refer to documentation on the version for the Oracle Reports report generator being used.

A real time contract statement contains information about cardholder transactions for the period from the specified banking date, inclusively, to the current date, inclusively. Data is grouped by contract account currency. The contents of this statement are similar to the contents of monthly contract statements (see the section "[Monthly contract statements](#)").

Parameters described in the section "[Contract statement parameters](#)" are used to configure statements.

## 2.3 User-defined contract statements

To create a contract statement for a user-defined period, in the "Cardholder Reports" form (see [figure](#) in the section "[Cardholder statement types](#)") select the required contract, click the [Report] button and select the item "Date Range Cardholder Contract Statement" from the context menu that opens.

As a result, the "Date From – To" form will be displayed. In the *Date From* and *Date To* fields of this form, specify the start and end banking dates of the period for which the statement is being created.

After filling in the fields of the "Date From – To" form and clicking the [Proceed] button, Oracle Reports runtime will be started. Oracle Reports generates the required contract statement. For more information about working with Oracle Reports, refer to documentation for the version of the Oracle Reports report generator being used.

A contract statement contains information about cardholder transactions for the selected period, grouped by contract account currency. The contents of this statement are similar to the contents of monthly contract statements (see "[Monthly contract statements](#)").

Parameters described in the section "[Contract statement parameters](#)" are used to configure statements.



## 3 Account statements

### 3.1 Monthly account statements

A monthly account statement contains transaction information for a billing cycle for all issuing contract accounts. This statement is intended to be regularly provided to clients and may be recommended to provide it to clients, for example, when issuing corporate bankcards.

A monthly account statement can be prepared for a current billing cycle or for any previous billing cycle.

To create a monthly statement for the accounts of one card contract, in the "Cardholder Reports" form (see [figure](#) in the section "[Cardholder statement types](#)") select the required contract, click the [Report] button and in the context menu that opens, select the "Cardholder Account Statement" item.

As a result, the "Billing Date To" form will be displayed. This form is identical to the "Card Billing Date To" form (see [figure](#) in the section "[Monthly contract statements](#)").

After filling in the fields of the "Billing Date To" form and clicking the [Proceed] button, Oracle Reports runtime will be started. Oracle Reports generates the required account statement. For more information about working with Oracle Reports, refer to documentation on the version for the Oracle Reports report generator being used.

A monthly account statement contains information about cardholder transactions for a billing period, grouped by contract accounts (see [figure](#)).

## Principal Cardholder Account Statement

Contract # **4015-\*\*\*\*-\*\*\*\*-4028**  
Reg # **Test Client 226**

**Test**

Office:

**001-Full Iss USD Priv**

**001-Our Priv VISA**

**001-VISA CLASS**

Contract Currency: **USD**

Statement Period: **01/04/2012 - 01/11/2012**

On Date	Amount Available	Total Blocked	Credit Limit
<b>26/12/2012</b>	<b>-1 963.90</b>	<b>323.20</b>	<b>750.00</b>

Account Currency	Account	Begin Balance
<b>USD</b>	<b>001C-CR-USD-P-DUE-840</b>	<b>0.00</b>

### TRANSACTIONS for Card # **4015-\*\*\*\*-\*\*\*\*-4028**

Date	Details	Amount	Curr	Date	Fee	Amount
31/08/12	C1 Loan Due Norm.	-375.00	USD	31/08/12	0.00	-375.00
09/09/12	C1 Paym Due Due Norm.	-375.00	USD	09/09/12	0.00	375.00

TOTAL this Card	Credits	#	Debits	#	Fee	Total
	<b>375.00</b>	<b>1</b>	<b>375.00</b>	<b>1</b>	<b>0.00</b>	<b>0.00</b>
TOTAL this Currency (USD)	Credits	#	Debits	#	Fee	End Balance
	<b>375.00</b>	<b>1</b>	<b>375.00</b>	<b>1</b>	<b>0.00</b>	<b>0.00</b>

Account Currency	Account	Begin Balance
<b>USD</b>	<b>001C-CR-USD-OVL-840</b>	<b>0.00</b>

### TRANSACTIONS for Card # **4015-\*\*\*\*-\*\*\*\*-4028**

Date	Details	Amount	Curr	Date	Fee	Amount
05/05/12	C1 OVL Lower Norm.	10.00	USD	05/05/12	0.00	-10.00
05/05/12	C1 OVL Lower Norm.	10.00	USD	05/05/12	0.00	-10.00
05/05/12	C1 Deposit Upper Norm.	20.00	USD	05/05/12	0.00	20.00
01/08/12	C1 OVL Lower Norm.	1 607.70	USD	01/08/12	0.00	-1 607.70
01/08/12	C1 OVL Lower Norm.	10.00	USD	01/08/12	0.00	-10.00

### Sample account statement

The following information is shown in this report:

- *On Date* – calendar date on which the statement was created. Values of the credit limit and amount of blocked funds specified in the statement are effective on this date.
- *Amount Available* – amount available in contract currency.

- *Total Blocked* – amount of blocked funds in contract currency.
- *Credit Limit* – credit limit value in contract currency.
- *Account Currency* – card account currency.
- *Account* – account number.
- *Begin Balance* – account opening balance.
- Information about transactions is shown in a table with the following columns:
  - *Date* – calendar date of the transaction.
  - *Details* – transaction description.
  - *Amount* – transaction amount in transaction currency.
  - *Curr* – transaction currency.
  - *Date* – banking date on which the transaction was registered.
  - *Account Fee* – transaction fee in account currency.
  - *Account Amount* – amount posted to the account in the account currency.
  - *TOTAL this Account/Card* – totals for the account/card contract.
  - *TOTAL this Currency* – totals for currency.

## 3.2 Real time account statements

A real time account statement contains information about transactions for the period from the specified banking date, inclusively, to the current date, inclusively, for all issuing contract accounts. It also contains a full list of all unconfirmed authorizations for the contract. This statement is used for detailed analysis of disputes that have arisen between the issuer and bank cardholder.

To create a real time account statement for the accounts of one contract, in the "Cardholder Reports" form (see [figure](#) in the section "[Cardholder statement types](#)") select the required contract, click the [Report] button and in the context menu that opens, select the item "RT Cardholder Account Statement".

As a result, the "Date From" form will be displayed; in the *Date From* field of this form, specify the banking date of the start of the period for which the report is being created.

After clicking the [Proceed] button of the "Date From" form, Oracle Reports runtime will be started. Oracle Reports generates the required statement. For more information about working with Oracle Reports, refer to documentation on the version for the Oracle Reports report generator being used.

A real time account statement contains the most complete information about cardholder transactions for the period from the specified banking date, inclusively, to the current date, inclusively, grouped by contract accounts. It also contains a full list of unconfirmed authorizations for a card. Data is grouped by contract account currency. The contents of this statement are similar to the contents of monthly contract statements (see "[Monthly account statements](#)").

Parameters described in the section "[Contract statement parameters](#)" are used to configure statements.

## 3.3 User-defined account statements

To create a contract account statement for a user-defined period, in the "Cardholder Reports" form (see [figure](#) in the section "[Cardholder statement types](#)"), select the required contract, click the [Report] button and in the context menu that opens, select the item "Date Range Cardholder Account Statement".

As a result, the "Date From – To" form will be displayed. In the *Date From* and *Date To* fields of this form, specify the start and end banking dates of the period for which the statement is being created.

After filling in the fields of the "Date From – To" form and clicking the [Proceed] button, Oracle Reports runtime will be started. Oracle Reports generates the required statement. For more information about working with Oracle Reports, refer to documentation for the version of the Oracle Reports report generator being used.

An account statement contains information about cardholder transactions for the selected period, grouped by contract accounts. The contents of this statement are similar to the contents of monthly contract statements (see "[Monthly contract statements](#)").

Parameters described in the section "[Contract statement parameters](#)" are used to configure statements.

## 4 Report on contract account projected balances and interest for a specified date (balances and interests)

This report contains information about contract account projected balances and interest for a specified date (see [figure](#)). The report is used to inform clients who are going to close their contract what amount is necessary to make all outstanding payments at the time the contract is closed. To obtain this information, the report makes it possible to calculate all debt for a future date.

To create the report, in the "Cardholder Reports" form (see [figure](#) in the section "[Cardholder statement types](#)"), select the required contract, click the [Report] button and in the context menu that opens, select the "Balances and Interests" item.

As a result, the "Date To" form will be displayed. This form is identical to the "Card Billing Date To" form (see [figure](#) in the section "[Monthly contract statements](#)").

In the *Date To* field of this form, specify the date for which the contract account balance amount must be determined.



Note that when generating a report, it is assumed that account balances will remain unchanged from the current point in time until the specified date. If the balance changes on any account on whose basis the report is generated, the actual amount of debt will differ from the amount calculated in the report. Therefore, it is recommended to specify a date within the current billing cycle.

After filling in the fields of the "Date To" form and clicking the [Proceed] button, Oracle Reports runtime will be started. Oracle Reports generates the required report. For more information about working with Oracle Reports, refer to documentation for the version of the Oracle Reports report generator being used.

The list of accounts whose balances should be included in this report is configured using special parameters that are described in the section "[Parameters of report on projected contract account balances and interest for a specified date](#)".

## Principal Loan and Interests

Contract # **4015-\*\*\*\*-\*\*\*\*-4028**  
Reg # **Test Client 226**

**Test**

Office:

**001-Full Iss USD Priv**

**001-Our Priv VISA**

**001-VISA CLASS**

Contract Currency: **USD**

On Date: 01/01/2013

Currency: **USD**

### Main Accounts

Account	Balance	Rate Interest	Amount Interest	Fee
Dispute	0.00	0.000	0.00	0.00
001C-CR-USD-L-840 C1 Loan	-375.00	20.000	-25.27	0.00
TOTAL for Main Accounts	Balance		<b>-375.00</b>	
	Interest Amount		<b>-25.27</b>	
	Interest Fee		<b>0.00</b>	

### Associated Accounts

Account Name	Balance	Rate Interest	Amount Interest	Fee
001C-CR-USD-L-INT-840 C1 Loan Int	-23.00	0.000	0.00	0.00
TOTAL for Associated Accounts	Balance		<b>-23.00</b>	
	Interest Amount		<b>0.00</b>	
	Interest Fee		<b>0.00</b>	

GRAND TOTAL for this Currency **-423.27**

### Sample report on projected contract account balances and interest

The following information is shown in this report:

- *On Date* – calendar date on which the statement was created.
- *Currency* – account currency.
- Accounts whose data is shown in the report can be divided into two groups: "Main Accounts" and "Associated Accounts". For each separate account, the report contains the following information:
- *Account* – account number.
- *Balance* – account balance in account currency for a specified date.
- *Rate* – interest rate.

- *Interest Amount* – amount of accrued interest.
- *Interest Fee* – custom fee amount.
- Totals:
- *TOTAL for Main/Associated Accounts* – balance amount for each group's accounts (*Balance*) and accrued interest for these accounts (*Interest Amount*).
- *GRAND TOTAL for this Currency* – total balance amount for contract accounts in the specified currency.

## 5 Report on contract status change and plastic unblocking

This report contains information about changes in card contract statuses and plastic unblocking for a user-defined period (see [figure](#)).

To create a report, do one of the following:

- In the "Cardholder Reports" form (see the figure in the section "[Cardholder statement types](#)"), select the required contract, click the [Report] button and in the context menu that opens, select the "Card Statuses" item. In this case, a report will be created about changes in the status of the selected contract.
- In the user menu, select the item "Issuing → Statements → Card Statuses Report". In this case, a report will be created for all card contracts.

As a result, the "Date From – To" form will be displayed. In the *Date From* and *Date To* fields of this form, specify the banking dates of the start and end of the period for which the report is being created.

After filling in the fields of the "Date To" form and clicking the [Proceed] button, Oracle Reports runtime will be started. Oracle Reports generates the required report. For more information about working with Oracle Reports, refer to documentation for the version of the Oracle Reports report generator being used.



Card Statuses			
Financial Institution:		Principal	From: 01/01/2012 To: 31/12/2012
Date	Contract	Message	
10/01/12 13:00	5413*****5678	00 (Card OK) --> 04 (PickUp 04) : PickUP card contract has been activated	
10/01/12 15:56	5413*****6023	00 (Card OK) --> 04 (PickUp 04) : PickUP card contract has been activated	
02/02/12 00:23	5413*****5678	04 (PickUp 04) --> 00 (Card OK) : Open card contract has been activated	
15/03/12 11:47	5413*****6023	04 (PickUp 04) --> 00 (Card OK) : Open card contract has been activated	
31/05/12 12:02	5413*****6023	00 (Card OK) --> 14 (Card Closed) : Close card contract has been activated	
31/05/12 13:00	5413*****5678	00 (Card OK) --> 14 (Card Closed) : Close card contract has been activated	
05/07/12 12:41	5413*****5678	14 (Card Closed) --> 41 (PickUp L 41) : LOST card has been activated	
05/07/12 13:26	5413*****2631	00 (Card OK) --> 41 (PickUp L 41) : LOST card has been activated	
02/08/12 11:11	5413*****7911	00 (Card OK) --> 43 (PickUp S 43) : STOLEN card has been activated	
02/08/12 08:12	5413*****5678	41 (PickUp L 41) --> 43 (PickUp S 43) : STOLEN card has been activated	
20/08/12 08:00	5413*****8474	00 (Card OK) --> 05 (Card Do not honor) : Do not honor card has been activated	
10/09/12 12:13	5413*****5678	43 (PickUp S 43) --> 05 (Card Do not honor) : Do not honor card has been activated	
15/11/12 11:51	5413*****5678	05 (Card Do not honor) --> 50 (Card No Renewal) : No Renewal card has been activated	
24/12/12 17:19	5413*****5109	00 (Card OK) --> 04 (PickUp 04) : PickUP card contract has been activated	
24/12/12 17:19	5413*****5109	04 (PickUp 04) --> 00 (Card OK) : Open card contract has been activated	
24/12/12 18:45	5413*****2918	00 (Card OK) --> 04 (PickUp 04) : PickUP card contract has been activated	
24/12/12 18:45	5413*****2918	00 (Card OK) --> 14 (Card Closed) : Close card contract has been activated	
Report created on: 11/01/2013 13:45:51 by: DEMIGOD			
Page 1 of 1			

### Sample report on contract status change and plastic unblocking

The following information is shown in this report:

- *Date* – banking date of card contract status change.
- *Contract* – contract number.
- *Message* – text of message about contract status change.

Contract status changes report parameters are described in the section "[Parameters of report on contract status change](#)".

## 6 Batch generation of statements

The Way4 issuing module supports batch generation of cardholder statements. This mode must be used if a large number of statements need to be prepared for a billing cycle.

There are two possible procedures for generating statements:

- Generation of only a certain type of statement for the clients of one selected branch of a financial institution.
- Generation of all statements for clients of all financial institutions registered in the database.

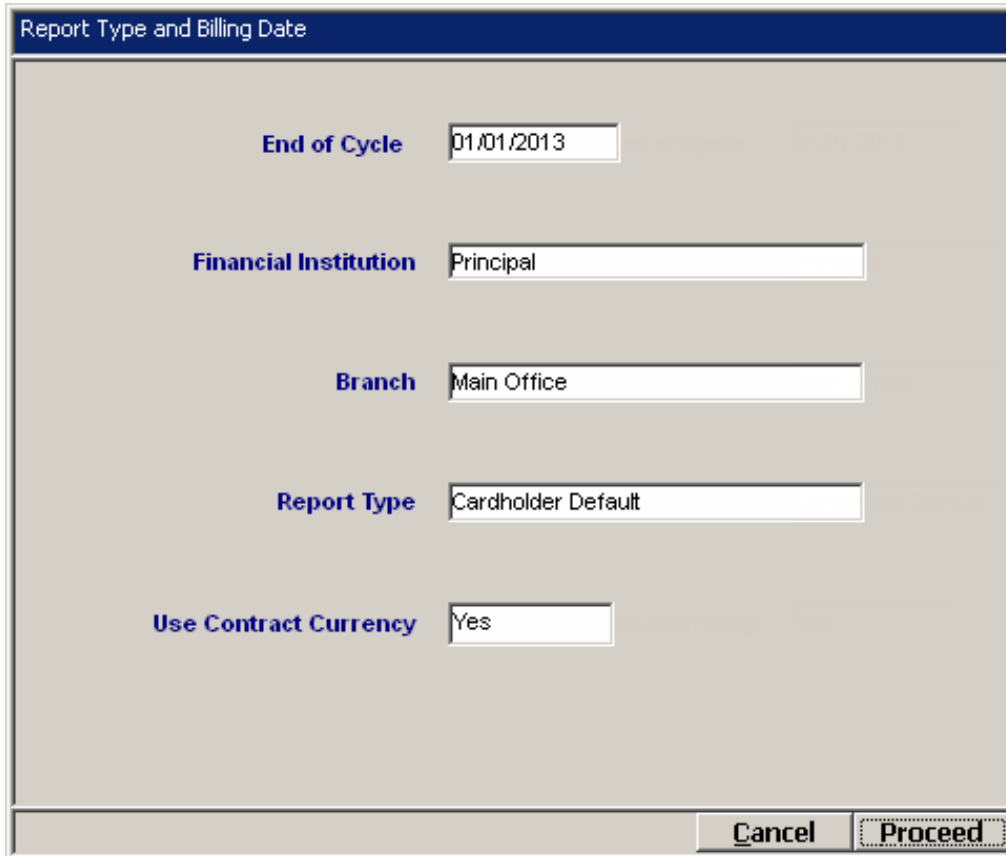
### 6.1 Generating statements for a financial institution branch

To start batch generation of cardholder statements for all clients of a selected financial institution branch, select the user menu group "Issuing → Statements".

Batch generation of card statements is started by selecting "Issuing → Statements → Cardholder Contract Statements – All" from the user menu.

Batch generation of cardholder account statements is started by selecting the user menu item "Issuing → Statements → Cardholder Account Statements – All".

When these menu items are executed, the "Report Type And Billing Date" form will be displayed (see [figure](#)). This form is used to set batch statement generation parameters.



#### *Setting parameters for batch statement generation*

This form contains the following fields:

- *End of Cycle* – end date of the billing cycle for which the statement is being created; for monthly statements this is the last calendar day of the month for which a card account statement must be received.
- *Financial Institution* – drop-down list of financial institutions.
- *Branch* – drop-down list to specify the bank branch in which the client receives statements.
- *Report Type* – drop-down list to select a report type registered in the database.
- *Use Contract Currency* – field for setting the way contract debt will be shown in the statement. When "Yes" is selected, the amount immediately due and/or due by a date specified in the contract will be shown in the contract currency; when "No" is selected, contract debt will be grouped by currency.

After clicking the [Proceed] button in the "Report Type And Billing Date" form, Oracle Reports runtime will be started. Oracle Reports generates the required batch of statements. For more information about working with Oracle Reports, refer to documentation on the version for the Oracle Reports report generator being used.

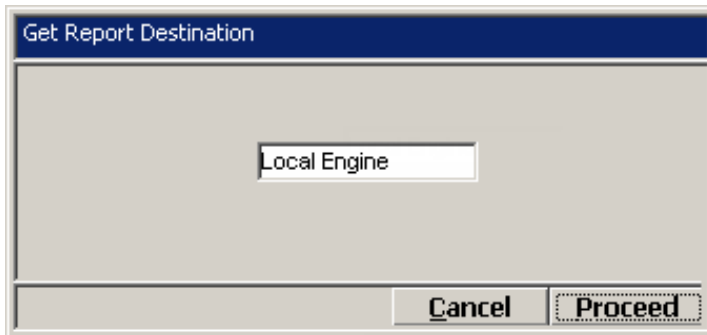
Prepared statements are saved as one file in the directory specified by the administrator when configuring Way4.

Parameters described in the section "[Contract statement parameters](#)" are used to configure statements.

## 6.2 Generating statements for all financial institutions

To start batch generation of statements for accounts of all financial institutions' clients, select the user menu item "Issuing → Statements → Batch Cardholder Statements".

When this menu item is executed, the "Get Report Destination" form will be displayed (see [figure](#)).



*Form for specifying where a report will be generated*

In the drop-down list, specify:

- "Local Engine" – to generate a report on a workstation.
- "Report Server" – to generate a report on a report server.

After selecting a value in the "Get Report Destination" form, click the [Proceed] button.

As a result, the "Billing Date To" form will be displayed. In the *Date To* field of this form, specify the closing date of the billing cycle for which the statement batch is being created. For monthly statements, this will be the last calendar day of the month for which a cardholder statement is required.

Execution of these menu items results in the generation of files containing statements. A separate file is created for each financial institution, branch and report type. Files are located in directories specified by the administrator when configuring Way4.



Note that the financial institution branch must be set for the client (*Branch* field), and in the client's account contract, the report type (*Report Type* field) must have the value "Cardholder Default".

Parameters described in the section "[Contract statement parameters](#)" are used to configure statements.

## 7 Generating statements in Way4 Web

When generating the "Cardholder Contract Statement" and "Cardholder Account Statement" reports in Way4 Web [P\\_DATE\\_FROM](#), [P\\_DATE\\_TO](#), [P\\_ZIP\\_CODE](#), [P\\_REPTYPE](#), [P\\_SQL\\_TRACE](#), [P\\_F\\_I](#) parameter values set through the user interface are transmitted to a report server connection string (the `REPORTS_ENGINE_URL` parameter, for more information, see the section "Parameters Affecting Report Generation" of the document "Generating Reports in Way4". For example, `REPORTS_ENGINE_URL=http://ias6.spb.openwaygroup.com/reports/rwservlet?run&authid=rep_admin/rep_admin1&`

The value of the [P\\_USE\\_LOCAL\\_CONSTANTS](#) parameter is automatically set to "N".

For more information about statement generation in Way4 Web, see the section "Statements" Tab" of the document "Customer Service Manual".

## 8 Statement generation parameters

A number of parameters affecting statement generation exist in Way4. The technology of configuring these parameters is described in the section "Oracle Report" type" of the document "Menu Editor".



Data entered in modal dialog boxes when generating reports (for example, see [figure](#) in the section "[Monthly contract statements](#)") is put in the LOCAL\_CONSTANTS table of the Way4 database. Some parameters shown in this appendix are used in the same way as data entered in modal dialog boxes. Values specified explicitly when configuring the "Oracle Report" type menu item have higher priority.

For example, if the statement parameter P\_DATE\_TO is assigned the "2012-12-31" value, Way4 ignores the date set in any of the following boxes: "Card Billing Date To", "Date From – To", or "Billing Date to" (for example, see [figure](#) in the section "[Monthly contract statements](#)"). If the P\_DATE\_TO parameter is not explicitly specified for the statement, when generating a statement, the value specified in the *Date To* field of the dialog window will be assigned to the P\_DATE\_TO parameter by Way4.

Contract and account statement parameters are shown in the section "[Contract statement parameters](#)"; parameters of reports on projected contract account balances and interest, in the section "[Parameters of report on projected contract account balances and interest for a specified date](#)".

Priority of using parameters for a contract monthly statement (Cardholder Contract Statement) is as follows:

1. Parameters set in the menu item have the highest priority.
2. If the parameter P\_REP\_TYPE\_CODE=CH\_CNTR\_STATEMENT is specified in the menu item, values of parameters from the REP\_PARM table are used. First a search is made for values set in the *Parameter value* column of the user interface (see [figure](#) in the section "[Monthly contract statements](#)"). If no values are set in the *Parameter value* column, default values are used (*Default value* column).
3. If the menu item does not contain the P\_REP\_TYPE\_CODE parameter, parameters from the report template are used.

### 8.1 Contract statement parameters

Contract and account statement parameters are shown in the [table](#).

*Contract and account statement parameters*

Parameter name	Type (Oracle)	Default value	Description
P_ABS_AMOUNTS	Varchar(1)	N	When the parameter value is set to "Y", the "abs" value will be set for the "P_AMOUNTS_SIGN" parameter.
P_ACC_FILTER	Varchar(2048)	account.is_am_available = 'Y'	WHERE condition fragment added to the SELECT operator for filtering accounts whose data will be included in the statement.
P_ADD_INFO	Varchar(2048)		Additional information to be placed in the header of a statement. Variables listed in the section "List of Variables" of the document "Configuration of Client Messages" can be used as the parameter value.
P_ADDRTYPE	Varchar(256)	STMT	Address type code of the address that will be used to fill in the address fields of the report header. Address support is described in the section "Client and contract address support" of the document "Issuing Module".
P_AMOUNTS_SIGN	Varchar(2048)		The parameter may have the following values: "abs" – all amounts in the statement will be positive. "–" – the signs of amounts shown in the statement will be changed to the opposite.
P_AUTH_ORDER	Varchar(2048)	order by 10 (for contracts) order by 8 (for accounts)	Additional condition for sorting authorization requests by the calendar date on which they were made (trans_date), added to the SELECT operator when filtering contracts/accounts. The <a href="#">P_SHOW_AUTH</a> parameter regulates showing authorization requests in a statement.
P_AUTH_TRANS_DETAILS	Varchar(2048)	%TRANS_TYPE% %TRANS_COUNTRY% %TRANS_CITY% %TRANS_DETAILS%	Additional information about authorizations. The parameter may contain variables whose list is provided in the section "List of Variables" of the document "Configuration of Client Messages".

Parameter name	Type (Oracle)	Default value	Description
P_BALINQ_TRANS_DETAILS	Varchar(4000)	%CURRENT_CONDITIONS:TR_COUNTRY%; %CURRENT_CONDITIONS:TR_CITY%; %CURRENT_CONDITIONS:TR_DETAILS%	Additional information about transactions in the "Balance Inquires" section of a report. Variables listed in the section "List of Variables" of the document "Configuration of Client Messages" can be used as the parameter value.
P_BALINQ_TYPE	Varchar(20)	B	Type of transactions included in the "Balance Inquires" section of a report.
P_CLIENT_LNG	Number(9)		The language in which the statement will be generated for the client (the ID field of the LANG table). In batch generation, statements will be generated for those clients for whom the value of the ACNT_CONTRACT table LANGUAGE field corresponds with the value specified by this parameter.
P_CONNID	Number(9)		Identifier of LOCAL_CONSTANTS table record that must be used to send parameters not explicitly specified when generating a statement.
P_CONTRACT_LIST	Varchar(2048)		If DB Manager is used for report generation, this parameter does not have to be configured.  If the report generation procedure is called by an external process, the list of contract identifiers for contracts whose data will be included in the statement must be specified as the parameter value.
P_CONTRACT_NUMBER	Varchar(256)		If DB Manager is used to generate the report, this parameter does not have to be configured.  If an external process calls the report generation procedure, the contract number can be specified as the parameter value to identify the contract.



Parameter name	Type (Oracle)	Default value	Description
P_CONTRACT_SP C	Varchar(256)		<p>If DB Manager is used for report generation, this parameter does not have to be configured.</p> <p>If the report generation procedure is called by an external process, this parameter value may be the code of a same-tier relation type with another contract (Related Cards). The values of codes registered in Way4 are contained in the Code field of the form "Full → Configuration Setup → Accounting Setup → Contract Relations".</p>
P_CONTRACT_SP C_LIST	Varchar(2048 )		<p>If DB Manager is used for report generation, this parameter does not have to be configured.</p> <p>If the report generation procedure is called by an external process, this parameter value may be the code of a same-tier relation type. Codes must be delimited by semicolons (";"). When the "ALL" value is entered, the statement will contain information about all contract related by any type of same-tier relation with the selected contract.</p> <p>Values of relation type codes registered in Way4 are contained in the Code field of the form "Full → Configuration Setup → Accounting Setup → Contract Relations".</p>
P_CONTRACTS_O RDER	Varchar(256)		This parameter is used in batch generation of statements and contains conditions for sorting clients for which statements will be generated. The parameter value must be specified in the format of the SQL operator "SELECT <...> ORDER BY <...>".
P_DATE_FROM	Date		Start date of the period for which the statement is being generated. Must be set in "YYYY-MM-DD" format.
P_DATE_TO	Date		End date of the period or the date up to which the report is being generated. Must be set in "YYYY-MM-DD" format.
P_DOC_FILTER	Varchar(2048 )	1=1	WHERE condition fragment added to the SELECT operator for filtering transactions that will be shown in the statement. The parameter is used in batch statement generation.

Parameter name	Type (Oracle)	Default value	Description
P_EMAIL_BODY_MSG_CODE	Varchar(256)	~	Code of the message template registered in the Account Scheme for a message that can be sent to the client by e-mail along with a report if external tools are used for mailing and Oracle Report is not used. For more information about setting up messages, see the section "Configuring Message Templates" of the document "Configuration of Client Messages".
P_EMAIL_TO_FMT	Varchar(2048)	%E-MAIL%	E-mail address used for the contract.
P_ENTRY_FILTER	Varchar(2048)	(CASE WHEN entry.service_class IN ('D', 'L', 'U') or entry.acnt_contract_id is null THEN 'Y' WHEN entry.service_class IN ('T', 'M') or entry.fee_amount != 0 THEN 'N' ELSE cards_reports.is_normalization(entry.m_transaction_id) END) = 'N'	WHERE condition fragment added to the SELECT operator for filtering entries (the ENTRY table) that will be shown in the statement. By default, the following will be shown in the statement: transaction entries fee entries interest accrual entries (service class in ('I', 'i')) debt repayment entries (service_class in ('u', 'l', 'd')) money transfer technical entries (service_class in ('A'))
P_HIDE_FEE_CONDITION	4000	1=2	The parameter sets the condition for showing bonus points accumulated in a billing cycle in a statement.  The number of accumulated bonus points (for example "thanks" from Sberbank or the number of liters of petrol accumulated in a loyalty program) is shown in the <i>Account Amount</i> field. The number of accumulated bonus points is not shown in total information (in the <i>Total this Card/Fee</i> and <i>TOTAL this Currency (...)/Fee</i> fields). Sample condition: P_HIDE_FEE_CONDITION="m.fee_code like '%BONUS%' or m.fee_code like '%CASHBACK%'".  By default, the parameter is not set.


Parameter name	Type (Oracle)	Default value	Description
P_HINT_Q2	Varchar(255)	/*+ ordered*/	<p>The parameter makes it possible to change the query plan Q_2 depending on the set of client data.</p> <p>The parameter sets the table reading rules to select contracts for which Event Messages are configured.</p>
P_HINT_Q5	Varchar(255)	/*+rule*/	<p>The parameter makes it possible to change the query plan Q_5 depending on the set of client data.</p> <p>The parameter can specify conditions for contract selection.</p>
P_HINT_Q7	Varchar(255)	/*+ rule*/	<p>The parameter makes it possible to change the query plan Q_7 depending on the set of client data.</p> <p>The parameter sets the conditions for selecting the contracts for which authorizations were made.</p>
P_SRV_FILTER	Varchar(2048) )	1=1	<p>WHERE clause added to the SELECT operator to filter transactions for which bonus points were credited or debited (ENTRY, SERVICE_APPROVED) tables. By default, the parameter is not set.</p>
P_EVEN_PAGES	Varchar(1)	N	<p>This parameter affects the number of pages in a statement and may have the following values:</p> <p>"Y" – the number of pages in the statement will be even due to the addition (if required) of an empty page.</p> <p>"N" – an empty page will not be added.</p>
P_EXT_STORNO_TRANS_DETAILS	Varchar(2048) )		<p>Set of additional parameters for displaying the results of correcting transactions with Reversal Management tools in the statement.</p> <p>Variables are specified in the parameter, for example, %TRANS_NAME%, %ENTRY_AMOUNT%. The list of variables that this parameter may contain is provided in the section "List of Variables" of the document "Configuration of Client Messages".</p> <p>When setting a variable, note that if values must be obtained from contract data, the prefix %CONTRACT_FOR\$variable% should be used.</p> <p>If values from a document are required, use the prefix %DOC\$variable%.</p>

Parameter name	Type (Oracle)	Default value	Description
P_EXT_TRANS_DE TAILS	Varchar(2048 )		<p>Set of additional transaction parameters that will be shown in the statement.</p> <p>The parameter may contain variables whose list is provided in the section "List of Variables" of the document "Configuration of Client Messages".</p>
P_F_I	Number(9)		Identifier of the financial institution (ID field value in the F_I table). The parameter is used in batch statement generation.
P_FILTER	Varchar(2048 )	1=1	WHERE condition fragment added to the SELECT operator for filtering contracts for which statements will be generated. The parameter is used in batch statement generation.
P_FINMESSAGECO DE	Varchar(2000 )		<p>Informational message template code of the message registered in the Account Scheme. This message will be generated in the statement after the section "TRANSACTIONS for &lt;...&gt;".</p> <p>If several messages must be shown in a statement: ACCST01, ACCST02, etc., the "ACCST" template code mask must be specified in this parameter. The value of the <a href="#">P_MESSAGE_PRODUCT_LINE</a> parameter should be set to "Y".</p> <p>For more information about setting up messages, see the section "Configuring Message Templates" of the document "Configuration of Client Messages".</p>
P_FORALLCURRE	Varchar(1)	N	<p>Conversion flag for the due amount, in the contract currency. Can have the following values:</p> <p>"Y" – the due amount will be converted into the contract currency.</p> <p>"N" – the amount will be shown in the account currency.</p>

Parameter name	Type (Oracle)	Default value	Description
P_FP_FINMESSAG ECODE	Varchar(2000 )	~	<p>Informational message template code of the message registered in the Account Scheme. This message will be generated in the statement before the section "TRANSACTIONS for &lt;...&gt;".</p> <p>If several messages must be shown in a statement: HDST01, HDST02, etc., the "HDST" template code mask must be specified in this parameter. The value of the <a href="#">P_MESSAGE_PRODUCT_LINE</a> parameter should be set to "Y".</p> <p>For more information about setting up messages, see the section "Configuring Message Templates" of the document "Configuration of Client Messages".</p>
P_GROUPBYDOC	Varchar(1)	N	<p>When the value of this parameter is "Y", data will be grouped in the statement according to documents (the ID field of the DOC table). When the "N" value is set (default), data is grouped by macrotransactions (the ID field of the M_TRANSACTION table).</p>
P_HIDE_TRANS_D ATE	Varchar(4000 )	parent_service< >0	<p>This parameter specifies conditions when the transaction date, amount and currency will be missing from the statement, but contract account turnover will be present. The parameter can be used, for example, if a custom fee is used.</p>
P_ID	Number(9)		<p>Internal contract identifier (the value of the ID field of the ACNT_CONTRACT table).</p> <p>This parameter is used for individual generation of statements.</p>
P_INST_AMOUNT	Varchar(2)	T	<p>This parameter affects how information about the total amount of a loan (Deal Amount) is displayed:</p> <p>"T" – only the Deal Amount is shown (with the fee).</p> <p>"TC" – the Deal Amount is shown, as well as loan components (the loan size without the fee and the fee).</p>
P_INST_GROUP_ MESS_CODE	Varchar(40)		<p>Informational message template code of the message that will be put in the section with information about the instalment schedule (Instalment Transactions). For more information about setting up messages, see the section "Configuring Message Templates" of the document "Configuration of Client Messages".</p>

Parameter name	Type (Oracle)	Default value	Description
P_INST_GROUPBY CARD	Varchar(1)	N	When the value of this parameter is "Y", information about instalment plans generated when a transaction was made will be grouped by the numbers of the cards used for these transactions.
P_INST_MESS_CODE	Varchar(40)		Informational message template code of the message for each transaction made when repaying a loan. For more information about setting up messages, see the section "Configuring Message Templates" of the document "Configuration of Client Messages".
P_INST_OPEN	Varchar(2)	T	<p>This parameter affects itemization of the lines "MTP amount", "Overdue amount", "Open amount" in the section with information about instalment plans ("Instalment Transactions for &lt;contract&gt;"). The following values can be specified in the parameter:</p> <p>"DC". "TC" – principal amount, fee, etc. are shown separately in the aforementioned line.</p> <p>"D" – no itemization.</p> <p>"DS" and "TS" – the same as "DC" and "TC", only information about the fee will be shown according to registered fee types.</p>
P_INST_ORDER	Varchar(4000 )	"d.inst_curr, d.inst_card_contract, d.inst_card_id, d.inst_doc_id, d.inst_createddate, d.inst_name, d.inst_id"	Conditions for sorting instalment plans in the "Instalment Transactions for <contract>" block are set in this parameter.

Parameter name	Type (Oracle)	Default value	Description
P_INST_PAID	Varchar(2)	T	<p>This parameter affects itemization of the "Total paid" line in the section with information about instalment plans. The following values can be specified in the parameter:</p> <p>"DC". "TC" – principal amount, fee, etc. are shown separately in the aforementioned line.</p> <p>In addition, this parameter affects how information about instalment plan payments is shown. Information is shown with consideration of the <a href="#">P_INST_PAID_FULL</a> parameter (Y – all payments are shown, N – only the last payment). Payments are shown:</p> <p>"D" – no itemization</p> <p>"DC" – by component</p>
P_INST_PAID_FULL	Varchar(1)	N	<p>When the value of this parameter is "Y", the history of fully paid instalment plan portions is shown in a statement; when the value is "N", information about the last payment is shown.</p>
P_INST_SHOW_NUMBER_OFPORTIONS	Varchar(1)	N	<p>When the value of this parameter is "Y", a statement will contain information about the number of instalments in the instalment plan.</p>
P_INST_SIZE_OFPORTION	Varchar(1)	N	<p>When the value of this parameter is "Y", a statement will contain information about the size of instalments (portions).</p>
P_INST_WAITING	Varchar(2)	T	<p>This parameter affects itemization of the "Waiting amount" line in the section with information about an instalment plan. The following values can be specified in the parameter:</p> <p>"DC", "TC" – principal amount, fee, etc. are shown separately in the aforementioned line.</p> <p>"D" – no itemization.</p> <p>If the "DC" (or "D") value is not set in the <a href="#">P_INST_OPEN</a> parameter, when this parameter's values are "DC", "TC", itemization of portions in the "Waiting" status is not supported.</p>

Parameter name	Type (Oracle)	Default value	Description
P_INVOICE_FILTER	Character(2048)	1=1	Additional filter for the block with information about invoices. Used together with the P_SHOW_INVOICE parameter to filter records from the INVOICE_DOC table.
P_LANG_CODE	Character(3)		Used to configure the language for generating messages in a statement. A language code must be specified as the parameter value (value of the Code field in the form "Full → Configuration Setup → Client Classifiers → Languages").
P_LANGUAGE	Number(9)		This parameter is used to configure the language in which statements will be generated. A language record ID (ID field of the LANG table) must be specified as the parameter value.
P_LAYOUT	Varchar(256)	Standard	<p>This parameter affects how additional data (Addendum) are shown in a statement and can have the following values:</p> <p>"Standard" – information about accounts (Invoice details) will be shown in short form.</p> <p>"Memo" – the statement will contain detailed information about accounts (Invoice details).</p>
P_LIAB_CAT_LIST	Varchar(2048)		<p>List of "Liability" relation type codes. Semicolons (";") must be used as delimiters in this list. Contracts related to the selected contract by the specified relationship types will be present in the statement.</p> <div>  <p>The parameter is used when generating single reports and is not used in batch generation of statements.</p> </div>



Parameter name	Type (Oracle)	Default value	Description
P_LIAB_TOP_SQL	Varchar(4096)	select a.id from client c, acct_contract a where c.amnd_state = 'A' and a.client__id = c.id and a.amnd_state = 'A' and a.liab_contract is null and a.acnt_contract __oid is null	<p>The request returns top-level contracts for the financial institution specified in the <a href="#">P_F_I</a> parameter.</p> <p>Data for clients and contracts are filtered downward in the contract tree with consideration of the <a href="#">P_LIAB_CAT_LIST</a> parameter, and then a contract statement is generated.</p> <p>When a batch report is run, the parameter allows data to be generated for multicurrency contracts.</p>
P_LINE_A	Varchar(256)	%SALUTATION% %CLIENT_FIRST_NAME% %CLIENT_LAST_NAME%	Set of strings used to create addresses. Variables whose list is provided in the "List of Variables" section of the document "Configuration of Client Messages" may be used as the values of these parameters.
P_LINE_B	Varchar(256)	%COMPANY%	
P_LINE_C	Varchar(256)	%ADDR_LINE_1%	
P_LINE_D	Varchar(256)	%ADDR_LINE_2%	
P_LINE_E	Varchar(256)	%ADDR_LINE_3%	
P_LINE_F	Varchar(256)	%ADDR_LINE_4%	
P_MAINONLY	Varchar(1)	Y	<p>This parameter specifies the list of contracts for which statements will be generated:</p> <p>"Y" – statements will only be generated for contracts that do not have higher-ranking contracts.</p> <p>"C" – statements will be generated only for contracts with the "Check" value in the Auth Scenario field.</p> <p>"N" – statements will be generated for all contracts.</p> <p>The parameter is used in batch statement generation.</p>

Parameter name	Type (Oracle)	Default value	Description
P_MESSAGE_PRO DUCT_LINE	Varchar(1)	N	When the value of this parameter is "Y", horizontal lines separating messages will be shown in the statement.
P_MESSAGECODE _P	Varchar(2000 )	~	<p>Message template code mask of messages registered for a Product.</p> <p>For example, if several messages must be shown in a statement: STMT01, STMT02, etc., the "STMT" template code mask must be specified in this parameter.</p> <p>For more information about setting up messages, see the section "Configuring Message Templates" of the document "Configuration of Client Messages".</p>
P_MESSAGETYPE	Varchar(256)		A message with the code specified in the message template will be included in the statement. For more information about setting up messages, see the section "Generating Event Messages" of the document "Events".
P_NOF_BILLING_ CYCLES	Number(5)	1	If the value of the P_DATE_TO parameter is specified, but the value of P_DATE_FROM is not, a statement will contain information for the number of billing cycles specified with this parameter.
P_OWNER	Varchar(256)		<p>If DB Manager is used to generate statements, this parameter does not have to be configured.</p> <p>If an external process calls the procedure for generating statements, the data owner (OWNER) must be specified as the value of this parameter.</p>
P_PAN_MASK	Varchar(256)		<p>This parameter is used to mask the card number. The parameter value is specified in the following format: &lt;N&gt;&lt;X&gt;&lt;M&gt;, where:</p> <p>&lt;N&gt; – number of visible digits at the beginning of the number.</p> <p>&lt;X&gt; – filler symbol for the hidden part of the number.</p> <p>&lt;M&gt; – number of visible digits at the end of the number.</p>
P_PARAMETER_A	Varchar(2048 )	'%CONTRACT_N UMBER:'    nvl(:P_PAN_MA SK, :P_PRINT_M ASK)    '%'	Additional information to be placed in the header of a statement. This parameter may contain variables whose list is provided in the section "List of Variables" of the document "Configuration of Client Messages".

Parameter name	Type (Oracle)	Default value	Description
P_PARAMETER_B	Varchar(2048)	'%CLIENT_REG_NUMBER%'	
P_PARAMETER_C	Varchar(2048)	'%CLIENT_REG_DETAILS%'	
P_PARAMETER_D	Varchar(2048)	'%CLIENT_ZIP%'	
P_PARAMETER_E	Varchar(2048)	'%ACCOUNT_SCHEME%'	
P_PARAMETER_F	Varchar(2048)	'%SERV_PACK%'	
P_PARAMETER_G	Varchar(2048)	'%CONTRACT_SUBTYPE%'	
P_PARAMETER_H	Varchar(2048)	'%CONTRACT_CURRENCY%'	
P_PRINT_MASK	Varchar(256)	####-****-****-#####*:#: C	<p>Format for showing a contract number. The parameter is set in the following format: [&lt;MaskString&gt;:&lt;X&gt;:&lt;N&gt;:&lt;M&gt;]], where:</p> <p>&lt;MaskString&gt; is the template for a contract number. This is a string which may contain the &lt;X&gt; and &lt;N&gt; symbols, as well as symbols that divide the number into sections (any symbol can be used as a divider, except those indicated as &lt;X&gt; and &lt;N&gt;); the string may not contain a colon ":".</p> <p>&lt;X&gt; is a filler symbol for the hidden part of the number; the symbols of the contract number that fall on positions marked with &lt;X&gt; will be substituted with the symbol &lt;X&gt;; this parameter is not mandatory and "*" is used as the default symbol.</p> <p>&lt;N&gt; – open positions in the number.</p> <p>&lt;M&gt; is a contract category code; only contract numbers belonging to this category will be masked. Possible values: "C" – card contracts; "B" – bank contracts; "A" – account contracts, and "M" – device contracts. Several categories may be specified.</p>

Parameter name	Type (Oracle)	Default value	Description
P_PROVIDER	Varchar(256)	Name of financial institution	Text in the report's upper header.
P_READONLY	Varchar(1)	N	<p>This parameter affects registration of statement generation procedures in the process log. The parameter may have the following values:</p> <p>"Y" – records of statement generation will not be put in the process log.</p> <p>"N" – records of statement generation will be put in the process log.</p>
P_REPTYPE	Varchar(256)		Report type code (the Code field of the form "Full → Configuration Setup → Client Classifiers → Client Report Types"). This parameter is used, for example, to select contracts with a specific report type code in batch generation of statements.
P_REP_TYPE_CODE	Varchar(256)	CH_CNTR_STATEMENT	<p>Code identifying parameters for the "Cardholder Contract Statement" report in the table of report parameters (REP_PARM).</p> <p>The parameter is set in the menu item (OWS.STMT.Cardholder Single Contract Billing Statement) that calls report generation.</p>
P_SHOW_ADDR_MARKER	Varchar(1)	N	<p>The parameter may have the following values:</p> <p>"Y" – "corners" will be shown on the border of the client information block.</p> <p>"N" – "corners" are not shown.</p>
P_SHOW_ALWAYS_BEG_BAL	Varchar(1)	N	When the value of this parameter is "Y", the contract's current balance at the start of the reporting period will be shown in the statement.
P_SHOW_ANC_SERVICES	Varchar(1)	Y	When the parameter is set to "Y", the statement shows information about additional fees that are included in the base transaction amount.

Parameter name	Type (Oracle)	Default value	Description
P_SHOW_AUTH	Varchar(1)	N	<p>This parameter affects how authorization requests are shown in a statement and may have the following values:</p> <p>"Y" – information about authorization requests resulting in funds being blocked, but debit not yet posted will be shown in the statement.</p> <p>"N" – the statement will not contain information about authorization requests.</p>
P_SHOW_AVAILABLE	Varchar(1)	N	<p>The parameter may have the following values:</p> <p>"Y" – the Amount Available for each contract in the contract tree will be shown in the statement.</p> <p>"N" – the statement will not contain information about the Amount Available.</p>
P_SHOW_BALINQ	Varchar(1)	N	<p>When the value of this parameter is "Y", the statement will contain a "Balance Inquiry" block (information about transactions).</p>
P_SHOW_CONTRACT_PARAMETERS	Varchar(1)	Y	<p>This parameter affects the contents of the statement header and may have the following values:</p> <p>"Y" – the header will show detailed information about the contract (contract number, contract currency, client data, Account Scheme, Service Package, contract subtype).</p> <p>"N" – only the contract number and currency will be shown in the statement header.</p>
P_SHOW_CORRECTIONS	Varchar(1)	N	<p>When the parameter value is "Y", a "Corrections for..." section will be generated in a statement. This section shows a billing cycle's transactions corrected with Reversal Management tools.</p> <p>If the parameter is not set, or its value is "N", the "Corrections for ..." section is not generated.</p>
P_SHOW_CREDIT_BALANCE	Varchar(1)	N	<p>The parameter may have the following values:</p> <p>"Y" – a string with the text "Your credit balance: &lt;contract balance&gt;" will be shown in the statement.</p> <p>"N" – a string with balance data will not be shown in the statement.</p>

Parameter name	Type (Oracle)	Default value	Description
P_SHOW_CURREN T_STATE	Varchar(1)	Y	<p>This parameter affects how information about the contract balance is shown in a statement and may have the following values:</p> <p>"Y" – information about the Amount Available and blocked funds (Total Blocked) will be shown in the statement.</p> <p>"N" – the statement will not contain information about the Amount Available and Total Blocked.</p>
P_SHOW_CUSTOM _FEE	Varchar(1)	Y	<p>The parameter may have the following values:</p> <p>"Y" – a custom fee will be shown in a separate line in the statement if values in the <i>Fee Type</i> and <i>Fee Code</i> fields are set for the corresponding Service.</p> <p>"N" – the custom fee amount will be included in the total fee amount of a transaction.</p>
P_SHOW_DUE_AM OUNT	Varchar(1)	The value of the parameter P_SHOW_TOTAL S	When the value of the parameter is "Y" ("N") a block of information about payments pending will be shown (not shown) in the statement.
P_SHOW_EFFECTI VE_RATE	Varchar(1)	N	<p>When the value of the parameter is "Y", the statement will contain information about the effective instalment loans interest rate.</p> <p>If information about instalments was provided for the contract, this information is included in a statement on condition that the <a href="#">P_SHOW_INSTALLMENTS</a> report parameter has the "Y" value.</p>

Parameter name	Type (Oracle)	Default value	Description
P_SHOW_EMPTY	Varchar(1)	N	<p>This parameter is only used in batch generation of statements, for example, if statements are generated for all the contracts of a certain financial institution.</p> <p>The parameter may have the following values:</p> <p>"N" – a statement will only be generated for contracts with transactions for the specified period.</p> <p>"E" – a statement will be generated for contracts that either has transactions for the specified period or the contract balance at the start of the billing cycle is not equal to zero.</p> <p>"Y" – a statement will be generated for all client contracts.</p> <p>The parameter is only effective if a <a href="#">P_DATE_TO</a> parameter value is specified, but no <a href="#">P_DATE_FROM</a> value is specified (generation of a statement for a billing cycle, see the section "<a href="#">Generating statements for a financial institution branch</a>").</p> <p>The parameter is not used if the statement is being generated for a specific contract or list of contracts.</p>
P_SHOW_INSTALLMENT_LIMITS	Varchar(1)	N	<p>When the value of the parameter is "Y", the statement will contain information about Instalment Limits for the contract.</p>
P_SHOW_INSTALLMENTS	Varchar(1)	N	<p>When the value of the parameter is "Y", the statement will contain information about instalment plans (the "Instalment Transactions for &lt;contract&gt;" block).</p>

Parameter name	Type (Oracle)	Default value	Description
P_INST_TRANS_FILTER	Varchar2(4000)	1=1	<p>The parameter sets an additional condition for filtering data from the INVOICE_LOG_HISTORY table for "Instalment Transactions for &lt;contract&gt;".</p> <p>For example, to exclude revised plans, plans for failed authorizations and paid plans from a report for the last reporting period only, the following value is recommended:</p> <p>(a1.doc_id is not null and exists (select 1 from doc d where id=a1.doc_id and d.posting_status!='J')) or (a1.doc_id is null) and (a1.invoice_status != 'REVISED') and ((a1.invoice_status != 'PAID') or (a1.last_updated between :P_DATE_FROM and :P_DATE_TO)).</p> <p>Otherwise, paid plans will be shown for 90 days after they have been paid.</p>
P_INST_LIM_FILTER	Varchar2(4000)	1=1	<p>The parameter sets an additional condition for filtering data from the INVOICE_LOG_HISTORY table and INST_LIMIT_TYPE view for "Instalment Limits for &lt;contract&gt;" block.</p>
P_SHOW_INVOICE	Varchar(1)	Y	<p>When the value of the parameter is "Y", the statement will contain information about invoices for the contract (INVOICE_DOC).</p>
P_SHOW_LID	Varchar(1)	Y	<p>When the value of the parameter is "Y", the statement is generated using information from the LINE_ITEM_DOC table.</p>
P_SHOW_ON_DATE_INFO	Varchar(1)	Y	<p>This parameter affects how information about a subordinate contract's Amount Available is shown and may have the following values:</p> <p>"Y" – if the subordinate contract is related to a higher-ranking contract according to the "See Main" authorization scenario, when showing the subordinate contract's balance information, the higher-ranking contract's data is used.</p> <p>"A" – the statement shows actual information about the subordinate contract's balance, regardless of the authorization scenario.</p>



Parameter name	Type (Oracle)	Default value	Description
P_SHOW_REPOSTED	Varchar(1)	N	<p>The parameter affects how information about the original transaction is shown in a statement if a repost or reversal took place. The parameter may have the following values:</p> <p>"Y" – the original transaction and the reversal are shown in the statement.</p> <p>"N" – the original transaction and the reversal are not shown in the statement.</p>
P_SHOW_SHEET_MARKS	Varchar(1)	Y	This parameter is used to enable printing marks for the machine packaging statements into envelopes.
P_SHOW_TOTALS	Varchar(1)	Y	When the value of the parameter is "Y", totals for the account/card contract (TOTAL this Account/Card) will be shown in the statement, as well as currency totals (TOTAL this Currency).
P_SHOW_TRANSACTIONS	Varchar(1)	Y	<p>This parameter affects how the list of transactions will be shown in a statement and may have the following values:</p> <p>"Y" – transactions are shown in the statement.</p> <p>"N" – only consolidated data is shown in the statement, separate transactions are not shown.</p>
P_SHOW_TRANS_TIME	Varchar(1)	N	<p>The parameter influences how the time authorization requests were made is shown in a statement, and may have the following values:</p> <p>"Y" – the date and time an authorization request was made are shown.</p> <p>"N" – only the date the authorization request was made is shown in the statement.</p> <p>The <a href="#">P_SHOW_AUTH</a> parameter regulates showing authorization requests in a statement.</p>
P_SQL_TRACE	Varchar(1)	N	<p>The parameter affects how SQL Trace will be set up on the database server and can have the following values:</p> <p>"Y" – SQL Traces are generated.</p> <p>"N" – SQL Traces are not generated.</p>
P_START_SQL_BLOCK	Varchar(2048)		SQL-code (PL/SQL block) that must be filled in before generating a report.

Parameter name	Type (Oracle)	Default value	Description
P_TITLE	Varchar(256)	Cardholder Contract Statement	A string with the report title.
P_TOTALS_WITH_FEE	Varchar(1)	N	When the value of the parameter is "Y", totals for credit and debit will be shown with fees.
P_TRANS_CARD_CLIENT_ADD_INFO	Varchar(2048)		This parameter is used to add additional information about a client to a statement. Variables listed in the section "List of Variables" of the document "Configuration of Client Messages" can be specified as the parameter value.
P_TRANS_CARD_CLIENT_FORMAT	Varchar(2048)		Format for entering the client name in a statement's header. This parameter may contain variables whose list is provided in the section "List of Variables" of the document "Configuration of Client Messages".
P_TRANS_CARD_PAGE_BREAK	Varchar(1)	N	The parameter may have the following values:  "Y" – a new page is gone to after showing information about transactions with the same card.  "N" – a statement is generated as usual: transactions with different cards may be printed on the same page.
P_TRANS_CONTRACT_ORDER	Varchar(2048)	%CON_CAT% %CONTRACT_NUMBER:####-####-####_ #####*:#: C%	Parameters that will be shown in the block with detailed transaction information. Moreover, data will be sorted accounting to parameter values.

Parameter name	Type (Oracle)	Default value	Description
P_TRANS_ORDER	Varchar(2048)	order by 1 asc, 2 asc, 3 asc, 4 asc, 5 asc, 6 asc, 7 asc (for contracts) order by 2,9,7,19 (for accounts)	<p>Additional condition for sorting, added to the SELECT operator to filter contracts/clients.</p> <p>Contracts are sorted according to the following parameters:</p> <ul style="list-style-type: none"> <li>1 – currency name (acc_curr_name)</li> <li>2 – currency code (acc_curr)</li> <li>3 – number of digits after the comma (acc_curr_exp)</li> <li>4 – additional condition for sorting transactions (p_trans_contract_order)</li> <li>5 – banking date of transaction (local_date else posting_date)</li> <li>6 – macrotransaction identifier (m_transaction_id)</li> <li>7 – identifier of additional service (parent_serv)</li> </ul> <p>Accounts are sorted according to the following parameters:</p> <ul style="list-style-type: none"> <li>2 – banking date of transaction (posting_date)</li> <li>9 – calendar date of transaction (trans_date)</li> <li>7 – macrotransaction identifier (m_transaction_id)</li> <li>19 – identifier of additional service (parent_serv)</li> </ul> <p>Sorting by a macrotransaction and additional service is used, for example, if it is necessary to show a main and custom fee for a transaction.</p>
P_TRANSACTION_ADD_INFO	Varchar(2048)		This parameter is used to add additional transaction information to a statement. Variables listed in the section "List of Variables" of the document "Configuration of Client Messages" can be specified as the parameter value.
P_TRN_DTL_FILTER	Varchar(2048)	1=1	Additional filter for the transaction information block.
P_USE_LOCALDATE_FOR	Varchar(2000)		If the first two characters of the transaction code (the value of the TRANS_CODE field of the ENTRY table) are among the values of this parameter, the Local Date will be shown in the <i>Date</i> field of the transaction information block; otherwise, the Posting Date will be shown.

Parameter name	Type (Oracle)	Default value	Description
P_USE_LOCAL_CONSTANTS	Character (255)	Y	<p>The parameter value is generated automatically when a report is run.</p> <p>If a report is generated with W4W, the parameter value will be "N" – do not use the values of parameters from the LOCAL_CONSTANT table.</p> <p>If a report is generated using DB Manager/W4Manager, the parameter value will be "Y" – use values from the LOCAL_CONSTANT table. Established rules should be considered – parameter values set through the user interface (LOCAL_CONSTANT table) have the lowest priority. If parameter values are set in the menu item, values from the LOCAL_CONSTANT table will be ignored.</p>
P_USER	Varchar(256)		<p>If DB Manager is used to generate reports, this parameter does not have to be configured.</p> <p>If an external process is used to call the report generation procedure, the name of the user who started the report generation procedure may be specified as the parameter value.</p>
P_XML_CONTRACT_DATA	Varchar(4000)		Additional information about a contract. The parameter is only used when running a report in XML format.
P_XML_ENCODING	Varchar(256)		Encoding to which the report contents should be transformed if the report is generated in XML.
P_XML_PROLOG	Varchar(2048)		The first string of the XML file prelude (contains the XML declaration, version number, etc.). This parameter is used if the report is generated in XML.
P_XML_TRANSACTION_DATA	Varchar(2048)		Additional information about a transaction. The parameter is only used when running a report in XML format.

Parameter name	Type (Oracle)	Default value	Description
P_XML_ADD_TRANS_DATA	Varchar(2048)		<p>Parameter used to call custom procedures. For example,</p> <pre>"P_XML_ADD_TRANS_DATA="cards_msg.mess_convert_doc('&lt;RRN&gt;%TRANS_RET_REF_NUMBER%&lt;/RRN&gt;&lt;SRN&gt;%TRANS_SOURCE_REG_NUM%&lt;/SRN&gt;&lt;DOC_ID&gt;%TRANS_DOC_ID%&lt;/DOC_ID&gt;', doc_id)""</pre> <p>The parameter is only used when running a report in XML format.</p>
P_ZIP_CODE	Varchar2(32)		<p>Branch code (Code field of the form "Full → Configuration Setup → Client Classifiers → Branches").</p> <p>The parameter is used in batch statement generation.</p>

## 8.2 Parameters of report on projected contract account balances and interest for a specified date

Parameters of the report on projected contract account balances and interest for a specific date are shown in the [table](#). For parameters corresponding to contract statement parameters of the same name, links are provided to the parameter description in the [table](#) of the section "[Contract statement parameters](#)".

### *Contract and account statement parameters*

Parameter name	Type (Oracle)	Default value	Description
P_ACCOUNT_FMT	Varchar(2048)	%ACCOUNT_NUMBER% %ACCOUNT_TYPE%	Format for showing account numbers in a report.
P_ADD_INFO	Varchar(2048)		See <a href="#">P_ADD_INFO</a> .
P_ADDRTYPE	Varchar(256)	STMT	See <a href="#">P_ADDRTYPE</a> .
P_ASS_ACCOUNTS	Varchar(2000)	'+'	Account type codes of the accounts whose balances will be shown in the "Associated Accounts" group.
P_CONNID	Number(9)		See <a href="#">P_CONNID</a> .
P_CONTRACT_NUMBER	Varchar(256)		See <a href="#">P_CONTRACT_NUMBER</a> .

Parameter name	Type (Oracle)	Default value	Description
P_CONTRACT_SPC	Varchar(256)		See <a href="#">P_CONTRACT_SPC</a> .
P_DATE_TO	Date		See <a href="#">P_DATE_TO</a> .
P_ID	Number(9)		See <a href="#">P_ID</a> .
P_LANGUAGE	Number(9)		See <a href="#">P_LANGUAGE</a> .
P_LINE_A	Varchar(256)	%SALUTATION% %CLIENT_FIRST_NAME % %CLIENT_LAST_NAME %	See <a href="#">P_LINE_A</a> .
P_LINE_B	Varchar(256)	%COMPANY%	
P_LINE_C	Varchar(256)	%ADDR_LINE_1%	
P_LINE_D	Varchar(256)	%ADDR_LINE_2%	
P_LINE_E	Varchar(256)	%ADDR_LINE_3%	
P_LINE_F	Varchar(256)	%ADDR_LINE_4%	
P_MAIN_ACCOUNTS	Varchar(2000)	'P'	Account type codes of the accounts whose balances will be shown in the "Main Accounts" group.
P_OWNER	Varchar(256)		See <a href="#">P_OWNER</a> .
P_PARAMETER_A	Varchar(2048)	%CONTRACT_NUMBER: ####-****-****- #####*:#:C%	See <a href="#">P_PARAMETER_A</a> .
P_PARAMETER_B	Varchar(2048)	'%CLIENT_REG_NUMBE R%'	
P_PARAMETER_C	Varchar(2048)	'%CLIENT_REG_DETAIL S%'	
P_PARAMETER_D	Varchar(2048)	'%CLIENT_ZIP%'	
P_PARAMETER_E	Varchar(2048)	'%ACCOUNT_SCHEME% ,	

Parameter name	Type (Oracle)	Default value	Description
P_PARAMETER_F	Varchar(2048)	'%SERV_PACK%'	
P_PARAMETER_G	Varchar(2048)	'%CONTRACT_SUBTYPE%'	
P_PARAMETER_H	Varchar(2048)	'%CONTRACT_CURR%'	
P_PROVIDER	Varchar(256)	Name of financial institution	See <a href="#">P_PROVIDER</a> .
P_READONLY	Varchar(1)	N	See <a href="#">P_READONLY</a> .
P_SQL_TRACE	Varchar(1)	N	See <a href="#">P_SQL_TRACE</a> .
P_TITLE	Varchar(256)	Contract Balances and Interests	See <a href="#">P_TITLE</a> .
P_USER	Varchar(256)		See <a href="#">P_USER</a> .

## 8.3 Parameters of report on contract status change

Parameters of the report on contract status change are shown in the [table](#). For parameters corresponding to contract statement parameters of the same name, links are provided to the parameter description in the [table](#) of the section "[Contract statement parameters](#)".

*Parameters of report on contract status change*

Parameter name	Type (Oracle)	Default value	Description
P_CONNID	Number(9)		See <a href="#">P_CONNID</a> .
P_CONTRACT	Varchar(40)		<p>If DB Manager is used to generate the report, this parameter does not have to be configured.</p> <p>If an external process calls the report generation procedure, the contract number can be specified as the parameter value to identify the contract.</p>

Parameter name	Type (Oracle)	Default value	Description
P_CONTRACT_FMT	Varchar(256)	%CONTRACT_NUMBER: ##### ##:*.#:C%	Format for showing contract number.
P_DATE_FROM	Date		See <a href="#">P_DATE_FROM</a> .
P_DATE_TO	Date		See <a href="#">P_DATE_TO</a> .
P_F_I	Number(9)		See <a href="#">P_F_I</a> .
P_FILTER	Varchar(2048)	1=1	See <a href="#">P_FILTER</a> .
P_ID	Number(9)		See <a href="#">P_ID</a> .
P_LANGUAGE	Number(9)		See <a href="#">P_LANGUAGE</a> .
P_ORDER	Varchar(2000)	1	Conditions for sorting data in the report. The default value is "1" (data is sorted according to the value of the Date field).
P_OWNER	Varchar(256)		See <a href="#">P_OWNER</a> .
P_PROVIDER	Varchar(256)	Name of financial institution	See <a href="#">P_PROVIDER</a> .
P_READONLY	Varchar(1)	N	See <a href="#">P_READONLY</a> .
P_SQL_TRACE	Varchar(1)	N	See <a href="#">P_SQL_TRACE</a> .
P_TITLE	Varchar(256)	Contract Balances and Interests	See <a href="#">P_TITLE</a> .
P_USER	Varchar(256)		See <a href="#">P_USER</a> .