



## Functional Specification

# "Instant Issue Card" Functional Specification

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This document is the functional description for the "Instant Issue Card" banking product (for example, Visa Instant Issue, Mastercard Momentum).

The document is intended for bank or processing center employees who are responsible for product development and/or Product registration and setup in Way4.

The feature is supplied in the Issuing Module.

For a description of Way4 settings that are necessary to issue instant cards, see the document "Issuing Instant Cards".

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 Card use

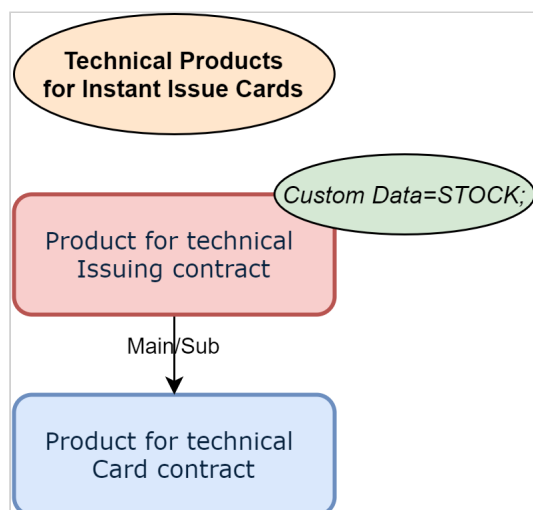
An instant issue card is a payment card provided to a client immediately when the client contacts a bank branch or representative office. These cards are usually produced as Visa Electron, Maestro, Visa Unembossed, Mastercard Unembossed and have the same functionality as embossed cards. This means that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

Instant issue cards make it possible to do the following:

- Quickly replace a lost card
- Attract clients by providing cards instantly when the client contacts the bank office (point of sale)
- Cross-selling – cards are provided when a client contacts the bank for a different service.

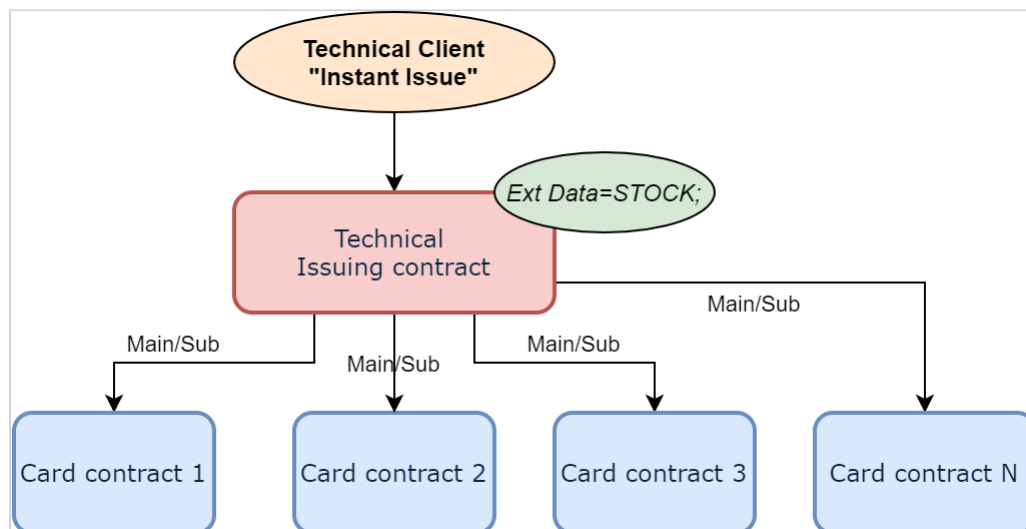
## 2 Solution architecture

In Way4, instant issue cards are unembossed cards that are produced in a predefined quantity in a technical account contract registered for a client technical record (see examples of Product and contract hierarchies below):



*Example of a Product hierarchy for technical account and card contracts*

According to this Product hierarchy, the following contract hierarchy is registered in Way4:



*Example of a contract hierarchy*

Before they are provided to cardholders, these cards are recorded in a client technical record in Way4. When these cards are issued, each card is linked in Way4 to a specific client account and cardholder. For more information, see the section "[Overview](#)".

## 3 Overview

The main business task that is resolved with instant issue cards is reduction of the time from a client's application for a card until the time the client receives the card.

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

Instant issue cards can be prepaid, debit or credit.

The standard solution makes it possible to do the following:

- Order a batch of cards (see the section "[Ordering a batch of cards](#)").
- Produce cards using the Way4 Electric Personalisation module (see the section "[Producing cards](#)").
- Provide cards to cardholders (see the section "[Providing cards](#)");
- Service cards (see the section "[Card servicing](#)").

### 3.1 Ordering a batch of cards

According to the Product hierarchy (see the section "[Solution architecture](#)"), a technical account contract for which separate card contracts are created is registered in Way4 and used to order and produce cards.

To use the functionality, register the STOCK tag in the *Custom Data* field of the technical account contract's Product. When approving an account contract whose Product has the STOCK tag, this tag is automatically inherited to the *Ext Data* field of the contract being approved. The tag is also inherited when changes in Products for all contracts are applied (Apply Products Changes) during daily procedures.

Card contracts registered in an account contract with the STOCK tag are excluded from the "Contracts Daily Update" procedure, since transactions with these contracts are not made before cardholders receive cards.

The number of cards that must be produced is specified in the XML tag "DuplicateCount=<number of duplicates/cards>" in an application – the schema of an incoming file is provided in the xml\_appl\_schema.html file (Application\_management\Batch\_interface\xml\_appl\_schema.html).

A batch of cards can be ordered:

- When a new technical account contract is opened.
- In a technical account contract that was opened earlier when an additional batch of cards is produced.

## 3.2 Producing cards

Cards are produced after the corresponding card contracts have been registered in Way4 using the PIN Management issuing module subsystem and Way4 Electric Personalisation module.



Cards are not personalized (No Name), meaning there is no cardholder name on the card face or magnetic stripe.

Data required for card production (card marking) is generated and exported for processing by the PIN Management module according to standard mechanisms that are supplied in the Issuing Module.

## 3.3 Providing cards

Way4 supports the following options for providing instant cards to cardholders:

1. A client is provided with a card linked to an account opened earlier at the bank (for example, when a card was lost and it must be replaced immediately).
2. A card is provided to a bank client, but for a newly registered account (for example, the client has a credit card, but needs a debit one). In this case, it is necessary to create an application to open an account contract and move the card from the technical contract to the new account contract.
3. A card is provided to a new client who does not have accounts at the bank. In this case, it is necessary to create an application to register a new client, open an account contract and move the card from the technical contract to the new account contract.



The card can be provided for the client's several accounts opened in different currencies (multi-currency instant issue card). The card is linked to a client's account contracts according to the Product hierarchy of a multi-currency card (the functionality is provided according to a separate agreement with OpenWay; for more information, see the document "Multi-currency debit card with shared balance").

## 3.4 Card servicing

Additional services or options for instant issue cards (for example, SMS notification service, crediting bonus points, etc.) are configured and enabled according to existing agreements with OpenWay for standard personalized cards.

Cards are blocked or unblocked according to standard mechanisms that are supplied in the Issuing Module.

Instant issue cards are not reissued. To replace a lost card, a cardholder can be provided with a new instant issue card (with a new number) that is linked to an existing account (see the section "[Providing cards](#)").

Statements are generated according to standard mechanisms that are supplied in the Issuing Module.



## 4 Way4 modules and interfaces

As part of the standard functionality, cards are produced/provided using the Issuing Module, PIN Management and Way4 Electric Personalisation subsystems.

In particular, card batches are ordered and separate cards are provided (linked to a client's account contract) using the batch load offline interface based on the Advanced Applications R2 module that is supplied in the Issuing Module.

To use a special SOA Product online interface (TS UFX Adapter), a separate agreement with OpenWay is required.

To use an external personalization module, a separate agreement with OpenWay is also required.

## 5 Limitations

### Solution limitations:

1. Cards are produced using the standard functionality of the PIN Management issuing module subsystem and Way4 Electric Personalisation. When an external personalization module is used, a separate agreement with OpenWay is required.
2. Product setup for issuing instant cards is not part of the implementation of instant issue cards.
3. Products for a multi-currency debit card with shared balance to provide instant issue cards are set up according to a separate agreement with OpenWay.
4. Configuration of card production (personalization) parameters is not part of the implementation of instant issue cards.
5. Smart card issuing is configured according to a separate agreement with OpenWay.
6. The solution does not include recording of blank cards.
7. A batch of cards is ordered or separate cards are provided to clients using a special SOA Product (TS UFX Adapter) online interface according to a separate agreement with OpenWay.
8. It is recommended to issue no more than 1000 cards for one technical account contract. Limitation in the XML tag "DuplicateCount=<number of duplicates/cards>" – schema of an incoming file is provided in the xml\_appl\_schema.html file (Application\_management\Batch\_interface\xml\_appl\_schema.html). Issuing more cards increases the duration of the contract approval procedure that is called when instant cards are issued for a technical account contract or when a card is moved to a client account contract. To issue an additional batch of cards (more than 1000), register a new account contract for a client technical record. It is not necessary to create a new technical record for the client.
9. The current version of Way4 does not support the following functionality:
  - Ordering card batches using screens for entering applications based on the Advanced Applications R2 module. The module is supplied according to a separate agreement with OpenWay.
  - Ordering a batch of cards or providing separate cards to clients using Web Services. The module is supplied according to a separate agreement with OpenWay.
  - Generating reports: the number of cards to be provided to a client, broken down by expiration date, or the number of cards provided, broken down by months.