

# Customer Support Manual

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# Introduction

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



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


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

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

- "DB Manager Manual"
- "DB Manager User Management"
- "WAY4™ Data Model Overview"
- "WAY™ Client and Contract Classifiers"
- "Customer Service"
- "WAY4™ Advanced Tariff Management"

The following notation is used in this document:

- Field labels in screen forms are shown in *italics*.
- Button labels in screen forms are indicated in square brackets, as in [Approve].
- User menu item selection sequences are shown with arrows, such as Issuing → Contracts Input & Update.
- Another type of arrow shows system menu item selection sequences, as in Database => Change password.
- Key combinations used while working with WAY4 DB Manager are shown in angular brackets, such as <Ctrl>+<F3>.
- Warnings about potentially hazardous situations or actions are marked with the  sign.
- Messages marked with the  sign contain information about important features, additional options, or the best use of certain system functions.

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

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

## Chapter 1. Changing Card Status

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

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

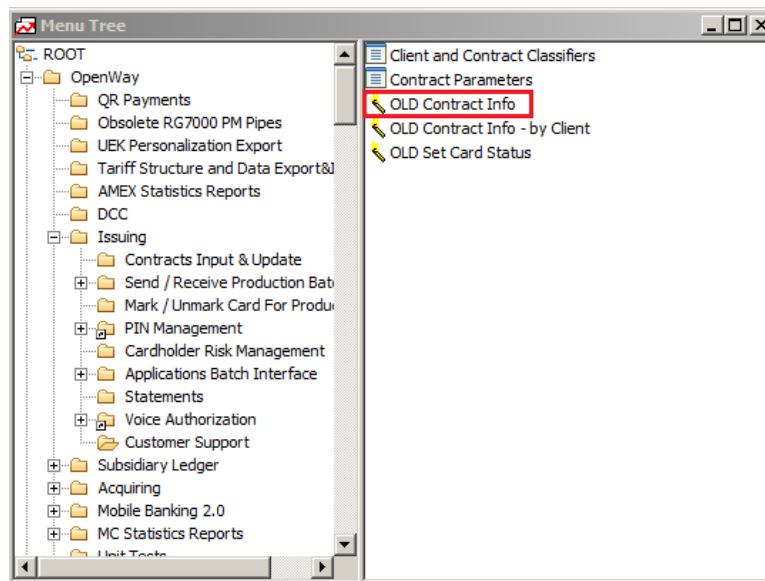


Fig. 1. User menu for customer support

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

A screenshot of the 'OLD Contract Info' form. The form is divided into three main sections: 'Identification', 'Product Settings', and 'Current State'. The 'Identification' section contains fields for Contract #, Contract, Ref Sch, Client, Main, Liability, RBS #, and Institution. The 'Product Settings' section contains fields for Product, Acc Scheme, Subtype, Service, Auth Scenario, Usage Scenario, Date Open, and Date Expire. The 'Current State' section contains fields for Available, Blocked, Balance, PIN Attempts, Card Expire, Status, and Approval. The form is displayed in a window titled 'OLD Contract Info' with a status bar at the bottom showing 'Query', 'Ch Status', 'Main', 'Subs', 'Auth', 'Docs', 'Balance', 'Cr Limit', 'Client', 'Card Info', 'Link Main', 'Link Sub', and 'Messages'.

Fig. 2. Form displaying card contract data

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

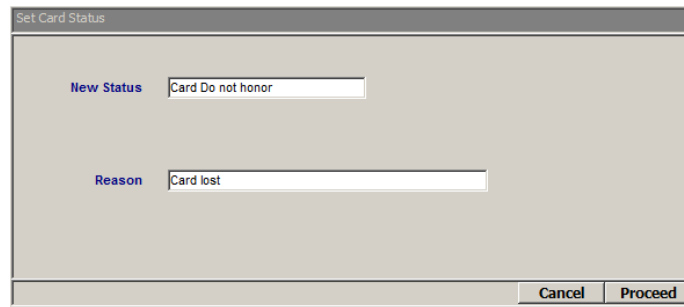
A screenshot of a software window titled "Set Card Status". Inside the window, there are two text input fields. The first field is labeled "New Status" and contains the text "Card Do not honor". The second field is labeled "Reason" and contains the text "Card lost". At the bottom right of the window, there are two buttons: "Cancel" and "Proceed".

Fig. 3. Form for changing card status

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

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

- Card do not honor – cards with this status will not be authorized.
- Pick Up L 41 (the card was lost) – specifies that if someone tries to use the card, it will be seized (the issuing bank will pay the respective fee to the payment system).
- Pick Up S 43 (the card was stolen) – if someone tries to use the card, it will be seized (the issuing bank will pay the respective fee to the payment system).

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

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

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

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

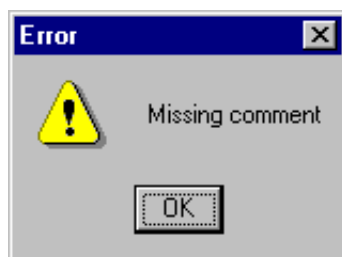


Fig. 4. Error message displayed if no comment is specified when a card status is changed

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

## Changing Account Contract Status

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

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


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

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

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

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

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

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

## Chapter 2. Unblocking Amounts

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

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

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

Fig. 5. Form with issuing contract information

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

To unblock the amount, proceed as follows:

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

| Auth for Test Client 4 |         |          |           |         |                   |                   |                        |              |        |        |     |            |      |               | 1 of 18 |              |     | b          | x |
|------------------------|---------|----------|-----------|---------|-------------------|-------------------|------------------------|--------------|--------|--------|-----|------------|------|---------------|---------|--------------|-----|------------|---|
| Available              | Blocked | BaseAmnt | Fee       | Curr    | Posting Date      | Trans Date        | Return Code            | Type         | Status | A Code | RRN | Country    | City | Trans Details | TrCurr  | Trans Amount | SEC | Closed     |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:23 | 09/11/11 03:24:46 | Successfully completed | In Pending   | Active | 500282 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:21 | 09/11/11 03:24:46 | Successfully completed | In Pending   | Active | 500281 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:19 | 09/11/11 03:24:45 | Successfully completed | In Pending   | Active | 500230 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:17 | 09/11/11 03:24:44 | Successfully completed | In Pending   | Active | 500212 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:15 | 09/11/11 03:24:44 | Successfully completed | In Pending   | Active | 500210 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:15 | 09/11/11 03:07:50 | Successfully completed | In Pending   | Active | 500179 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:14 | 09/11/11 03:07:50 | Successfully completed | In Pending   | Active | 500170 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:12 | 09/11/11 03:07:49 | Successfully completed | In Pending   | Active | 500141 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:26:11 | 09/11/11 03:07:49 | Successfully completed | In Pending   | Active | 500128 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:02:58 | 09/11/11 03:02:54 | Successfully completed | In Pending   | Active | 500106 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:02:56 | 09/11/11 03:02:54 | Successfully completed | In Pending   | Active | 500103 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:02:57 | 09/11/11 03:02:53 | Successfully completed | In Pending   | Active | 500081 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:02:57 | 09/11/11 03:02:53 | Successfully completed | In Pending   | Active | 500074 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:02:56 | 09/11/11 03:02:53 | Successfully completed | In Pending   | Active | 500070 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:02:56 | 09/11/11 03:02:53 | Successfully completed | In Pending   | Active | 500065 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 09/11/11 15:02:54 | 09/11/11 03:02:52 | Successfully completed | In Pending   | Active | 500022 |     | United Sta |      |               | USD     | 0.019999     |     | 09/12/2011 |   |
| 1.01                   | 1.01    | 0.00USD  |           |         | 08/11/11 18:51:20 | 08/11/11 06:05:21 | Successfully completed | In Pending   | Active | 500001 |     | United Sta |      |               | USD     | 0.019999     |     | 08/12/2011 |   |
| -1000                  |         | 0.00     |           |         | 03/02/11 00:00:00 | 03/02/11 00:00:00 | Successfully completed | Credit Limit | Active | 000122 |     |            |      | cr lim        | USD     | 1 000.00     |     | 00/00/0000 |   |
| Trans                  | Post    | Amount   | Auth Desc | Service | Messages          |                   |                        |              |        |        |     |            |      |               |         |              |     |            |   |

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

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



Auth Doc for Auth for Test Client 4 (3)

Transaction Request Retail 09/11/11 03:24:48 09/11/11 15:24:48 RRN

Device

Terminal ID 99999999 SIC 9999

Country United States City

Merchant Name Channel VISA

Card

Card Number 4015500106916442 Expiry Date 12-02

Auth Code 500282

Trans Amount 0.01 USD

Sett Amount 0.01 USD

Status Posted

Return Code Successfully completed

Messages Full Info -->Reverse Find Docs

Fig. 7. Form with details of the selected authorisation

- Click the [->Reverse] button in the "Auth Doc for Auth for <contract name>" form to create a "reversal" document that will unblock the amount on the account.
- As a result, the "->Reverse for Auth for Auth for <contract name>" form will be displayed containing data of the "reversal" document (see Fig. 8).

-->Reverse for Auth Doc for Auth for Test Client 4 (3) (1)

Auth Reversal Retail Status:

Posting Date: 00/00/0000

Trans: 09/11/11 03:24: USD 0.01

Sett: 03/02/2012 USD 0.01

Recon: USD 0.01

Reason Code

Reason Details: test reason

Ins Del Query Approve

Fig. 8. Form with "reversal" document data

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

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

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

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

The screenshot shows the 'OLD Contract Info' form with the following fields:

- Contract #**: 401550000000048
- Contract**: SMOKE\_SHORT
- Rel Sch**: [ ]
- Client**: SMOKE\_SHORT
- Main**: [ ]
- Liability**: [ ]
- RBS #**: [ ]
- Institution**: Principal
- Product**: Smoke-product
- Acc Scheme**: 001-Full Iss USD PrivNORM
- Subtype**: 001-VISA CLASS\*
- Service**: 001-Our Priv VISA7
- Auth Scenario**: Check
- Usage Scenario**: Main and Own
- Date Open**: 08/10/2014
- Date Expire**: 00/00/0000
- Available**: 5 000,00
- Blocked**: 0,00
- Balance**: 0,00
- PIN Attempts**: 0 of 3
- Card Expire**: 17-10
- Status**: Card OK
- Approval**: Ready

Fig. 9. Form with issuing contract information

To create an authorisation advice manually, do as follows:

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

The screenshot shows the 'Auth for SMOKE\_SHORT' grid form with the following data:

| Available | Blocked | BaseAmnt | Fee  | Curr | Posting Date      | Trans Date        | Return Code            | Type         | Status   | A Code | RRN          | Country   | City          | Trans Details            | TrCurr | Trans Amount | SIC                | Closed     |
|-----------|---------|----------|------|------|-------------------|-------------------|------------------------|--------------|----------|--------|--------------|-----------|---------------|--------------------------|--------|--------------|--------------------|------------|
| 0         | 10      | 10,00    | 0,00 | USD  | 08/10/14 05:07:45 | 08/10/14 05:04:46 | Refer to card issuer   | In Pending   | Declined |        | 428102208948 | Indonesia | ST PETERSBURG | AFNA                     | USD    | 7,00         | 5999 Miscellaneous | 00/00/0000 |
| 0         | 0       | 0,00     | 0,00 | USD  | 08/10/14 01:13:55 | 08/10/14 01:13:55 | Successfully completed | Credit Limit | Active   | 307530 |              |           |               | iss. appt. 000100A000USD | USD    | 0,00         |                    | 00/00/0000 |
| 0         | 6       | 6,00     | 0,00 | USD  | 14/10/14 09:28:46 | 08/10/14 01:13:55 | Successfully completed | When Availa  | Matched  |        |              |           |               | Card Production          |        | 0,00         |                    | 14/10/2014 |
| 0         | 0       | 0,00     | 0,00 | USD  | 08/10/14 01:13:55 | 08/10/14 01:13:54 | Successfully completed | Credit Limit | Active   | 307510 |              |           |               | iss. appt. 000100A000USD | USD    | 5 000,00     |                    | 00/00/0000 |

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

- In the "Auth for <contract name>" grid form, choose the record with the value *Return Code*="Refer to card issuer" for which an authorisation advice must be created (see Fig. 10).
- Click the [Auth Doc] button to show the "Auth Doc for Auth for <contract name>" form with information about the selected authorisation (see Fig. 11).

Fig. 11. Form with information about an authorisation

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

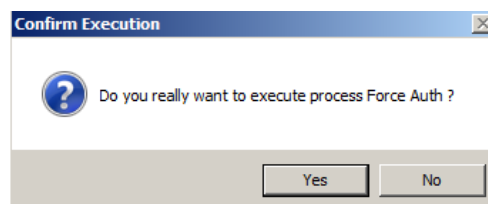


Fig. 12. Confirming Force Auth

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

| Auth for SMOKE_SHORT |         |          |         |      |                   |                   |                        |              |          |        |              |           |               | << >>                    |        | 1 of 5       | b x                |            |
|----------------------|---------|----------|---------|------|-------------------|-------------------|------------------------|--------------|----------|--------|--------------|-----------|---------------|--------------------------|--------|--------------|--------------------|------------|
| Available            | Blocked | BaseAmnt | Fee     | Curr | Posting Date      | Trans Date        | Return Code            | Type         | Status   | A Code | RRN          | Country   | City          | Trans Details            | TrCurr | Trans Amount | SIC                | Closed     |
| 5000                 | 10      | 7.00     | 3.00USD |      | 16/02/16 18:56:26 | 08/10/14 05:04:46 | Successfully completed | In Pending   | Active   |        | 428102208948 | Indonesia | ST.PETERSBURG | AFINA                    | USD    | 7.00         | 5999 Miscellaneous | 17/03/2016 |
| 0                    | 10      | 10.00    | 0.00USD |      | 08/10/14 05:07:45 | 08/10/14 05:04:46 | Refer to card issuer   | In Pending   | Declined |        | 428102208948 | Indonesia | ST.PETERSBURG | AFINA                    | USD    | 7.00         | 5999 Miscellaneous | 00/00/0000 |
| 0                    |         | 0.00     | 0.00USD |      | 08/10/14 01:13:55 | 08/10/14 01:13:55 | Successfully completed | Credit Limit | Active   | 307530 |              |           |               | Iss. appl: 000100A000USD |        | 0.00         |                    | 00/00/0000 |
| 0                    | 6       | 6.00     | 0.00USD |      | 14/10/14 09:28:46 | 08/10/14 01:13:55 | Successfully completed | When Availa  | Matched  |        |              |           |               | Card Production          |        | 0.00         |                    | 14/10/2014 |
| 0                    | 0       | 0.00     | 0.00USD |      | 08/10/14 01:13:55 | 08/10/14 01:13:54 | Successfully completed | Credit Limit | Active   | 307510 |              |           |               | Iss. appl: 000100A000USD |        | 5 000.00     |                    | 00/00/0000 |

Fig. 13. Blocking contract funds

**i** If the contract balance is not kept in WAY4™, the appropriate information must be sent to the external bank system (CBS). To do so, the following global parameters are used: INTRANET\_SERVER – INTRANET SERVER channel code, NETSERVER\_CHANNEL\_<Message Channel Code> - code of the channel for communicating with the CBS, NETSERVER\_TIMEOUT\_<Message Channel Code> - time to wait for a response by the NETSERVER channel (the parameters are described in the document "WAY4 Global Parameters").

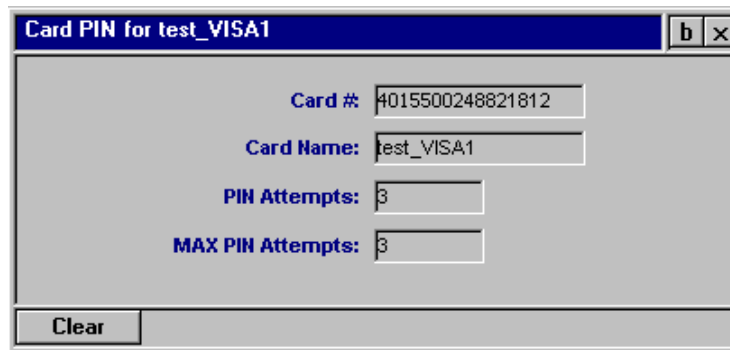
## Chapter 4. Resetting the PIN Counter

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

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

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

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



| Card PIN for test_VISA1              |                  |
|--------------------------------------|------------------|
| Card #:                              | 4015500248821812 |
| Card Name:                           | test_VISA1       |
| PIN Attempts:                        | 3                |
| MAX PIN Attempts:                    | 3                |
| <input type="button" value="Clear"/> |                  |

Fig. 14. Form for resetting the PIN counter

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

## Chapter 5. Getting Information about a Card Balance

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Calculating Amount Available Under a Contract

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

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

where:

- *Current\_Balance<sub>Total</sub>* is the contract balance (with subcontracts).
- *Credit\_Limit* is the credit limit for the selected contract; this parameter is considered in the formula with a negative value in accordance with the way the credit limit amount is stored in the database (see above).
- *Blocked\_Amount<sub>Total</sub>* is the amount blocked for the contract (and its subcontracts).

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

- Check.

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

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

where:

- *Amount\_Available<sub>Own</sub>* is the subcontract amount available calculated according to the general formula.
- *Amount\_Available<sub>Main</sub>* is the main contract amount available calculated according to the general formula.

- See Main.

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

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

- Billing Limit.

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

## Information about Fees for Additional Transportation Services

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

| Account Name | Date From  | Date To    | Currency | Begin Balance | Total Turnover | Fee Total | Number Of Docs |
|--------------|------------|------------|----------|---------------|----------------|-----------|----------------|
| CI Deposit   | 01/10/2016 | 31/10/2016 | EUR      | 0.00          | -130.00        | 0.00      | 1              |

| Posted     | Amount  | Fee  | Service Class | Category | Trans Details | Trans Type | Settl Curr | Settl Amount | Auth Code | Trans C  |
|------------|---------|------|---------------|----------|---------------|------------|------------|--------------|-----------|----------|
| 30/10/2016 | -130.00 | 0.00 | Transaction   | Advice   | ewrew         | Retail     | EUR        | 130.00       | 515162    | 30/10/16 |

| Service Type Code | Service Type Name | Service Currency | Service Amount |
|-------------------|-------------------|------------------|----------------|
| BF                | Bundled Service   | USD              | 10.00          |
| BG                | Baggage Fee       | USD              | 4.21           |

Fig. 16. Fees for additional transportation services

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

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

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

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

## Viewing and canceling limits that have a future date

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

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

The screenshot shows the 'OLD Contract Info' window with three main sections: Identification, Product Settings, and Current State. Below these is a tabbed interface with 'Cr Limit' selected. The 'Cr Limit' tab displays a table of credit limit changes.

| Effective Date    | Adjust Amount | Result Amount | Limit Type    | Type         | Status  | Reason                      | Officer | Expire Date       | Date From  | Date To    | Orig. Doc Id |
|-------------------|---------------|---------------|---------------|--------------|---------|-----------------------------|---------|-------------------|------------|------------|--------------|
| 01/06/15 00:00:00 | 1 900,00      | 2 000,00      | Set Temporary | Credit Limit | Waiting | >>temp credit limit DEMIGOD |         | 00/00/00 00:00:00 | 01/06/2015 | 15/06/2015 | 29025470     |
| 27/05/15 00:00:00 | 4 900,00      | 5 000,00      | Set Temporary | Credit Limit | Waiting | <<temp credit limit DEMIGOD |         | 00/00/00 00:00:00 | 27/05/2015 | 30/05/2015 | 29025460     |
| 22/05/15 00:00:00 | 100,00        | 100,00        | Set Permanent | Credit Limit | Active  | >>credit limit = 200DEMIGOD |         | 00/00/00 00:00:00 | 22/05/2015 | 00/00/0000 | 29025450     |
| 01/07/15 00:00:00 | 3 900,00      | 4 000,00      | Set Temporary | Credit Limit | Waiting | >>temp credit limit DEMIGOD |         | 00/00/00 00:00:00 | 01/07/2015 | 31/12/2015 | 29025480     |

The 'Cancel' button in the bottom left of the 'Cr Limit' tab is highlighted with a red box.

Fig. 17. Credit limits for a contract

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

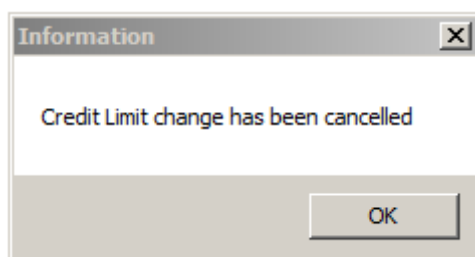



Fig. 18. Information message that a temporary credit limit has been cancelled

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


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



## Chapter 6. Working with Contract and Client Custom Parameters

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

Contract parameter values are defined and edited in the "Contract Parameters" form; menu item "Issuing → Customer Support → Contract Parameters".

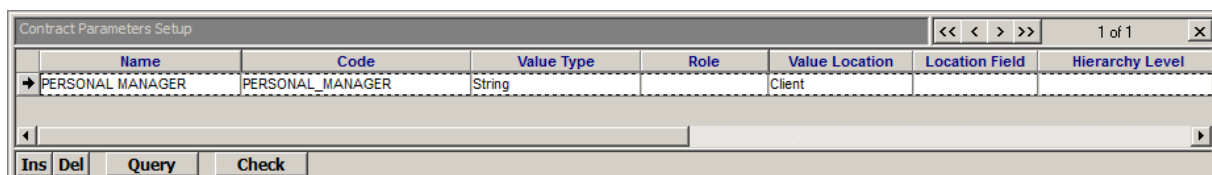
 Calculated parameters, and parameters for tariffs cannot be edited in this form.

### Assigning a Personal Manager

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

Do the following:

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

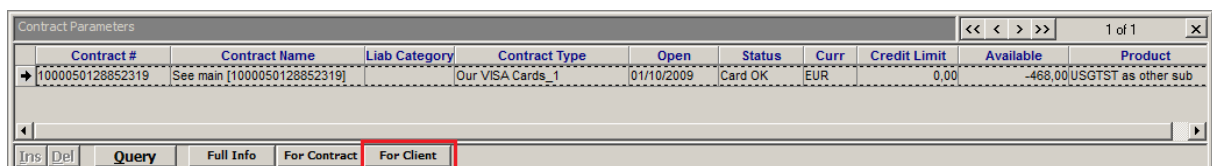


| Name             | Code             | Value Type | Role | Value Location | Location Field | Hierarchy Level |
|------------------|------------------|------------|------|----------------|----------------|-----------------|
| PERSONAL MANAGER | PERSONAL_MANAGER | String     |      | Client         |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

Ins Del Query Check

Fig. 19. Registering the PERSONAL MANAGER contract parameter

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



| Contract #       | Contract Name               | Liab Category | Contract Type    | Open       | Status  | Curr | Credit Limit | Available | Product            |
|------------------|-----------------------------|---------------|------------------|------------|---------|------|--------------|-----------|--------------------|
| 1000050128852319 | See main [1000050128852319] |               | Our VISA Cards_1 | 01/10/2009 | Card OK | EUR  | 0.00         | -468.00   | USGST as other sub |

Ins Del Query Full Info For Contract For Client

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

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

| Code             | Name             | Value |
|------------------|------------------|-------|
| PERSONAL_MANAGER | PERSONAL MANAGER |       |
| CLIENT_CONTR_PAR | CLIENT_CONTR_PAR |       |

Query Edit

Fig. 21. List of client contract parameters

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

Contract Parameter - Set String

Edit value for client "Test Client 146880"

Contract Parameter Code : PERSONAL\_MANAGER

Current Value :

New Value : Maria Ivanova

Cancel Proceed

Fig. 22. Generating a value for the PERSONAL\_MANAGER parameter

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

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

## Changing a Contract's Tariff Plan

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

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

| Institution | Product | Contract | Product Group | Name  | cc Scheme | Tariff Domain           | Is Ready       | Contr Subtype | Service Pack | Date Scheme | Custom Data  |
|-------------|---------|----------|---------------|---|-----------|-------------------------|----------------|---------------|--------------|-------------|--|
| Principal   | Issuing | Account  | Issuing Debt  | Tariffs Plan acc SSRF 2 (01-Full Issuing Tariff Domain) | Ready     | (01-Private Client Acc) | 001-Accounting |               |              |             | VERB+PV17022190129 ATTACH_BY_CODE_LIST=INT_T02 TARIFF_PLAN BILLING TO=TD1 INT TO |

Ins Del Query Approve Subs Affiliated Liability Full Info Classifiers Group Msg Start Events Messages Inherited Copy Tariff Books

| Tariff Book Code   | Tariff Book Name                                    | Tariff Plan Code | Tariff Plan Name                | Inherit from Sub-Contract |
|--------------------|---|------------------|---------------------------------|---------------------------|
| INT_T02            | Tariff Subdomain with Interest Rates IT02           |                  | Pack of interest rates          | No                        |
| TARIFF_PLAN        | Tariff Subdomain with Billing and Dates CLASSIC2017 |                  | Billing Tariff CLASSIC17 Action | Yes                       |
| TARIFF_PLAN_CR_LIM | Tariff Subdomain with Cr Limits                     |                  |                                 | No                        |

Query Change

Fig. 23. Default tariff domains in a Product

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

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

The screenshot shows the 'Contract Parameters' form. At the top, there is a table with columns: Contract #, Contract Name, Liab Category, Contract Type, Open, Status, Curr, Credit Limit, Available, and Product. The first row is selected, showing Contract # 001-P-009720, Contract Name Top Level [001-P-009720], Liab Category Client Account, Contract Type 01/01/2015, Status Account OK, Curr USD, Credit Limit 0.00, Available 18 888.53, and Product Tariffs Plan acc SBRF 2. Below the table, there are buttons: Ins, Del, Query, Full Info (highlighted with a red box), For Contract, and For Client.

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

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

The screenshot shows the 'Full Info for Top Level [001-P-009720]' form. It contains various fields for contract details: Contract # (001-P-009720), Institution (Principal), Currency (USD), RBS #, Product (Tariffs Plan acc SBRF 2), Available (18 888.53), Client (Test Client 196040), Type (Client Account), Main, Subtype (001-Private Client Account), Name (Top Level [001-P-009720]), Scheme (001-Full Iss Tariff Plan Test), Last Amendment Officer (SUPERUSER), Comment, Service (001-Accounting Private), Last Amendment Date (17/12/16 00:14:05), Open/Expire (01/01/2015, 00/00/0000), Status (Account OK), and Ready (Ready). At the bottom, there are buttons: Client, Subs, Main, and Tariff Books (highlighted with a red box).

Fig. 25. Detailed information about a contract

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

The screenshot shows the 'Tariff Books for Top Level [001-P-009720]' form. It contains a table with columns: Tariff Book Code, Tariff Book Name, Tariff Plan Code, Tariff Plan Name, and Inherit from Sub-Contract. The first row is selected, showing Tariff Book Code INT\_TD2, Tariff Book Name Tariff Subdomain with Interest Rates, Tariff Plan Code ITD2, Tariff Plan Name Pack of interest rates2, and Inherit from Sub-Contract No. Below the table, there are buttons: Query, Change (highlighted with a red box), and Attach Tariff Domain. The 'Attach Tariff Domain' form is also visible, showing fields for Parent Tariff Domain (Tariff Subdomain with Interest Rates), Attach Tariff Sub-Domain by Default (ITD2 (Pack of interest rates2)), and Inherit from Sub-Contract (No). At the bottom, there are buttons: Cancel and Proceed.

Fig. 26. Contract tariff domains

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