

Operation Manual

Customer Service User Manual

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The Customer Support service helps cardholders and merchant organisations to resolve their issues through direct contact with their bank.

This document is intended for DB Manager users, banks or processing centre employees who provide customer support.

While working with this document, it is recommended that users refer to the following reference material from OpenWay's documentation series:

- Issuing Module User Manual
- Documents
- WAY4™ Consumer Collections Module: Collector's Manual
- WAY4™ Products. Accounting Schemes
- Advanced Applications Module
- WAY4™ Products: Service Packages
- Usage Limiters
- DB Manager
- WAY4™ Invoices
- Instalment Loans in WAY4™
- WAY4™ Advanced Tariff Management
- Balance Types
- WAY4™ Client and Contract Classifiers
- Reversal Management
- WAY4™ Global Parameters
- Contract Functional Dates
- Special Contract Utilities

The following notation is used in this document:

- Field labels in screen forms are typed in *italics*.
- Button labels used in screen forms are placed in square brackets, such as [Approve].
- Menu selection sequences are shown using arrows, as in Customer Service → Customer Service.



Warnings about potentially hazardous situations or actions.



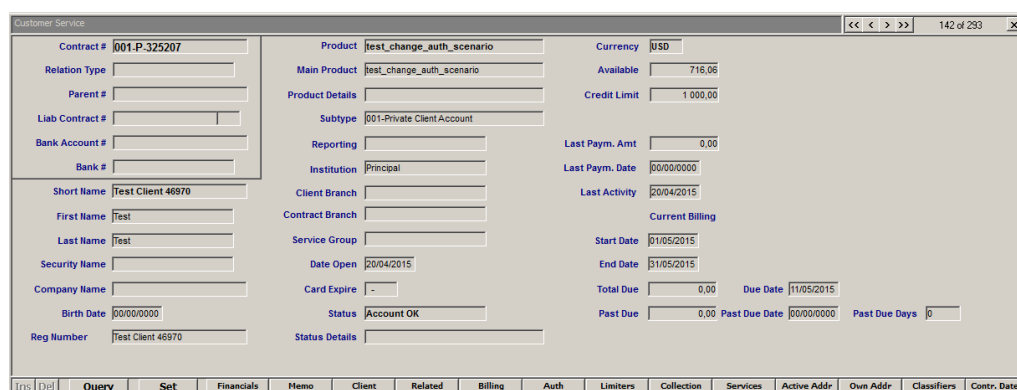
Information about important features, additional options or the best use of certain system functions.

1 Customer Service Form

Using the customer service form, customer service personnel may address the following customer questions:

- What is my available balance?
- What is my outstanding balance?
- What is the balance due on my account for this billing cycle?
- What is my payment due date for this billing cycle?
- Did my last payment enter my account? When?

The main customer service screen is accessed through the menu path "Customer Service → Customer Service". The "Customer Service" form will be displayed (see Fig. 1).



The screenshot shows the 'Customer Service' form with the following fields and values:

- Contract #**: 001-P-325207
- Product**: test_change_auth_scenario
- Currency**: USD
- Relation Type**: (empty)
- Main Product**: test_change_auth_scenario
- Available**: 716.06
- Parent #**: (empty)
- Product Details**: (empty)
- Credit Limit**: 1 000.00
- Liab Contract #**: (empty)
- Subtype**: 001-Private Client Account
- Bank Account #**: (empty)
- Reporting**: (empty)
- Last Paym. Amt**: 0.00
- Bank #**: (empty)
- Institution**: Principal
- Last Paym. Date**: 00/00/0000
- Short Name**: Test Client 46970
- Client Branch**: (empty)
- Last Activity**: 20/04/2015
- First Name**: Test
- Contract Branch**: (empty)
- Current Billing**: (empty)
- Last Name**: Test
- Service Group**: (empty)
- Start Date**: 01/05/2015
- Security Name**: (empty)
- Date Open**: 20/04/2015
- End Date**: 31/05/2015
- Company Name**: (empty)
- Card Expire**: -
- Total Due**: 0.00
- Due Date**: 11/05/2015
- Birth Date**: 00/00/0000
- Status**: Account OK
- Past Due**: 0.00
- Past Due Date**: 00/00/0000
- Past Due Days**: 0
- Reg Number**: Test Client 46970
- Status Details**: (empty)

The bottom of the form has a tabbed interface with the following tabs: Ins, Del, Query, Set, Financials, Memo, Client, Related, Billing, Auth, Limiters, Collection, Services, Active Addr, Own Addr, Classifiers, Contr. Dates.

Fig. 1. Main customer service form

The main customer service form contains the following fields:

- *Contract #* – contract number assigned in the database.
- *Relation Type* – the type of relation with the card contract (for related cards).
- *Parent* – the number of the parent contract in the hierarchy. If this contract has no parent contract the field will be left blank.
- *Bank Account #* – contract RBS number.
- *Short Name* – customer's short name.
- *First Name* – for private persons, the customer's first name, for legal persons, the first name of the contact person.
- *Last Name* – for private persons, the customer's last name, for legal persons, the last name of the contact person.

- *Security Name* – security word used for client identification over the telephone.
- *Company Name* – place of work (for private persons).
- *Birth Date* – customer's birth date; only relevant to private persons, otherwise receives value "00/00/0000".
- *Reg Number* – customer's registration number, this number may be the customer's passport number, merchant tax identification number, etc.
- *Product* – WAY4 Product selected during customer registration.
- *Main Product* – Product of the issuing/acquiring contract (for contract hierarchies).
- *Product Details* – the list of tariff domains set for the Product.



For more information, see the document "WAY4™ Advanced Tariff Management". The tariff management module is not included in the WAY4 base configuration and is supplied by separate agreement with the WAY4 system vendor.

- *Subtype* – contract subtype.
- *Reporting* – the type of report generated; possible report types are set in the "Client Report Types" grid form ("Full → Configuration Setup → Client Classifiers → Client Report Types").
- *Institution* – financial institution where contract is registered.
- *Branch* – the branch of the financial institution where this contract is registered. If no branch is specified for the contract, the field will show the branch at which the client is registered.
- *Service Group* – additional client and contract classification (service groups are registered in the form "Full → DB Administrator Utilities → Users & Grants → Service Groups").
- *Date Open* – contract open date.
- *Card Expire* – card expiry date.
- *Status* – contract status, statuses are defined in the "Contract Statuses" form (Full → Configuration Setup → Contract Types → Contract Statuses). For related cards, this field shows the status of the base contract. For inactive related cards or if the base contract is closed, the value in this field is "Deactivated".
- *Status Details* – comments and changes to contract status (see the section "Modifying Contract Status").

- *Currency* – three-symbol currency code in ISO-4217; list of codes is defined in the *Name* field in the "Currency Table" (Full → Configuration Setup → Main Tables → Currency Table).
- *Available* – amount available on the contract.
- *Credit Limit* – contract credit limit.
- *Last Paym. Amt* – amount of last payment.
- *Last Paym. Date* – date of last payment.

Information in the *Last Paym. Amount* and *Last Paym. Date* fields will be shown if the SAVE_LATEST tag is set in the corresponding balance type (in the *Posting Details*) field. For more information, see the section "Registering Balance Types" of the document "Balance Types".

- *Last Activity* – date of the last financial transaction on the contract. If no fund movement on contract accounts was registered, this field shows the date the contract was opened.

The *Current Billing* group of fields provides information on debt for the current billing cycle.

- *Start Date* – start date of the billing cycle.
- *End Date* – end date of the billing cycle.
- *Total Due* – total due amount.
- *Due Date* – the date by which (inclusively) the due amount must be paid.
- *Past Due* – total amount of delinquency.
- *Past Due Date* – date on which debt delinquency arose (funds moved to a loan delinquency account), for more information, see the section "Configuring Display of Past Due Date and Past Due Days in Customer Service Workbench" of the document "WAY4 Accounting Schemes".
- *Past Due Days* – total number of delinquent days.

The main client service form contains the following control buttons:

- [Set] – used to open a context menu:
 - "Status" – menu item used to open the "Modify Contract State" form, used to change contract status (see the section "Modifying Contract Status").
 - "Contract Classifier" – menu item used to open the "Set Contract Classifier" form in which /contract classifiers are configured (see the section "Manually Changing Classifier Values" of the document "WAY4™ Client and Contract Classifiers").

- "Client Classifier" – menu item used to open the "Set Client Classifier" form in which client classifiers are configured (see the section "Manually Changing Classifier Values" of the document "WAY4™ Client and Contract Classifiers").
- [Financials] – used to obtain balance information (see the section "Account Balance Information").
- [Memo] – used to create memos on customer/contract issues (see the section "Client Memos").
- [Client] – used to obtain client information (see the section "Customer Information").
- [Related] – used to obtain information about contract hierarchies (see the section "Contract Hierarchies").
- [Billing] – used to get financial information on billing cycles (see the section "Financial Information for Billing Cycles").
- [Auth] – used to get authorization information (see the section "Contract Fund Blocking History").
- [Limiters] – used to get usage limiter information (see the section "Usage Limiters").
- [Card & PIN] – used to get plastic card information (see the section "Card Information")



This form's [Card & PIN] button is available only for card contracts.

- [Collection] – used to get information on cardholder debt collection (see the section "Debt Collection Information").
- [Services] – used to get information about Services configured for the contract (see the section "Service Information").
- [Active Addr], [Own Addr] – used to get information about contract and client addresses (see the section "Addresses").
- [Classifiers] – used to get information about the current values of user classifiers assigned to a client and/or contract (see the section "Viewing Client and Contract Classifier Data" of the document "WAY4™ Client and Contract Classifiers").
- [Contr. Dates] – used to get information about contract functional dates (see the section "Changing Contract Functional Dates").

- [Contract Parm] – used to set and edit contract parameter values. For more information, see the section "Working with Contract and Client Parameters" of the document "Customer Support".

2 Modifying Contract Status

To modify a contract status, click on the [Set] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") and select the "Status" item in the context menu. This will open the form "Modify Contract State" (see Fig. 2).

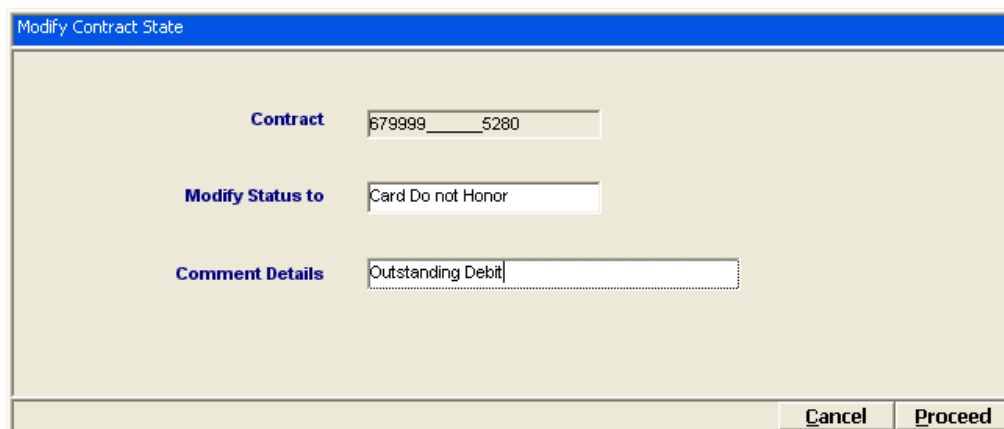


Fig. 2. Form for modifying contract status

This form contains the following fields:

- *Contract* – contract number.
- *Modify Status to* – field with a list of Events that assign new contract statuses.
- *Comment Details* – comments on status change.

After specifying an Event that changes the contract status and entering a comment, click on the [Proceed] button. To cancel the operation, click [Cancel].



Note that the *Comment Details* field in the "Modify Contract State" form is mandatory. If the field is empty when the user clicks the [Proceed] button, an error message will appear (see Fig. 3).

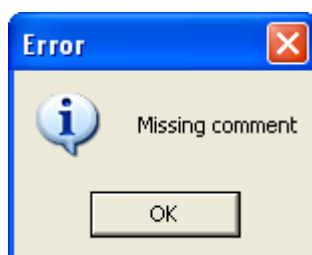
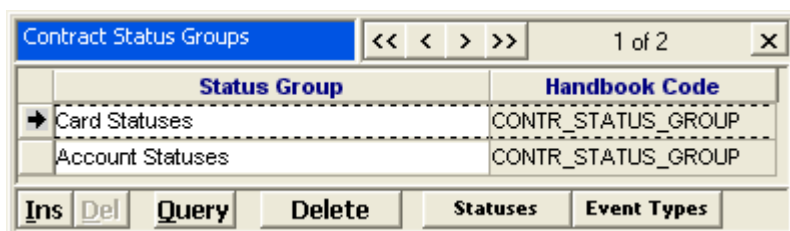


Fig. 3. Error message in the modify contract status procedure

Possible contract status values may be configured by the administrator by using the menu path "Customer Service → Customer Service Configuration → Contract Status Groups".

After the menu item is selected, the screen will show the "Contract Status Groups" form (see Fig. 4), where contract status groups may be defined.



Status Group	Handbook Code
Card Statuses	CONTR_STATUS_GROUP
Account Statuses	CONTR_STATUS_GROUP

Fig. 4. Form for entering contract status groups

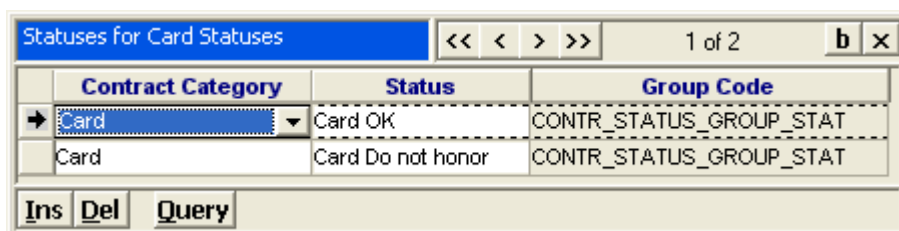
This form contains these fields:

- *Status Group* – status group name
- *Handbook Code* – status group code as listed in the custom handbook; this field is filled in automatically and cannot be edited

Each created group has a set of statuses that belong to it and a set of Events that will change the contract status when activated. Events configured for a specific group (the [Event Types] button) are only available for contracts whose current status coincides with a status found in that group (the [Statuses] button). Therefore, the Event modifying the status is selected in the *Modify Status to* field (see Fig. 2).

The [Delete] button is used to delete records from the form.

To configure contract statuses in a status group, use the form "Statuses for <name of status group>" (see Fig. 5), invoked by clicking on the [Statuses] button in the "Contract Status Groups" form (see Fig. 4).



Contract Category	Status	Group Code
Card	Card OK	CONTR_STATUS_GROUP_STAT
Card	Card Do not honor	CONTR_STATUS_GROUP_STAT

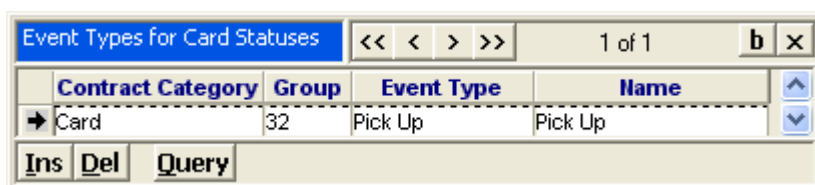
Fig. 5 Form for entering contract statuses

This form contains the following fields:

- *Contract Category* – contract category; the field can take on one of the following values:
 - *Card* – card contracts.

- *Account* – account contracts.
- *Device* – device contracts.
- *Status* – contract status; possible statuses are defined in the "Contract Statuses" grid form (Full → Configuration Setup → Contract Types → Contract Statuses).
- *Group Code* – status code in the custom handbook, this field is filled in automatically and cannot be edited

To configure Events to change statuses in a status group, use the form "Event Types for <name of status group>" (see Fig. 6), invoked by clicking on the [Event Types] button in the "Contract Status Groups" form (see Fig. 4).



Contract Category	Group	Event Type	Name
Card	32	Pick Up	Pick Up

Fig. 6 Form for entering Events that change contract statuses

This form contains the following fields:

- *Contract Category* – category of contracts that the status-changing Event will affect.
- *Group* – the code of the Event type group to which this Event type belongs.
- *Event Type* – Event type, on configuring Event types, see section "Event Types" in the "Events" User Manual.



The new status the contract will be given after the Event is opened is indicated in the *New Status* field when configuring the Event type.

- *Name* – name of status-changing Event

3 Account Balance Information

Customers may receive information on their account balance through customer support. This service is only available if allowed by the bank or processor.

Using customer account balances, users may answer the following customer questions:

- What is my credit limit?
- What is the due balance for this billing cycle?
- What outstanding amounts make up the total repayment amount?
- What is my payment due date for this billing cycle?
- Why is my amount available not what I expected?
- What is my past due amount?
- What is the total disputed amount on my account?

To receive detailed balance information, click the [Financials] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). As a result, the screen will display the "Financials for <contract name>" form (see Fig. 7).

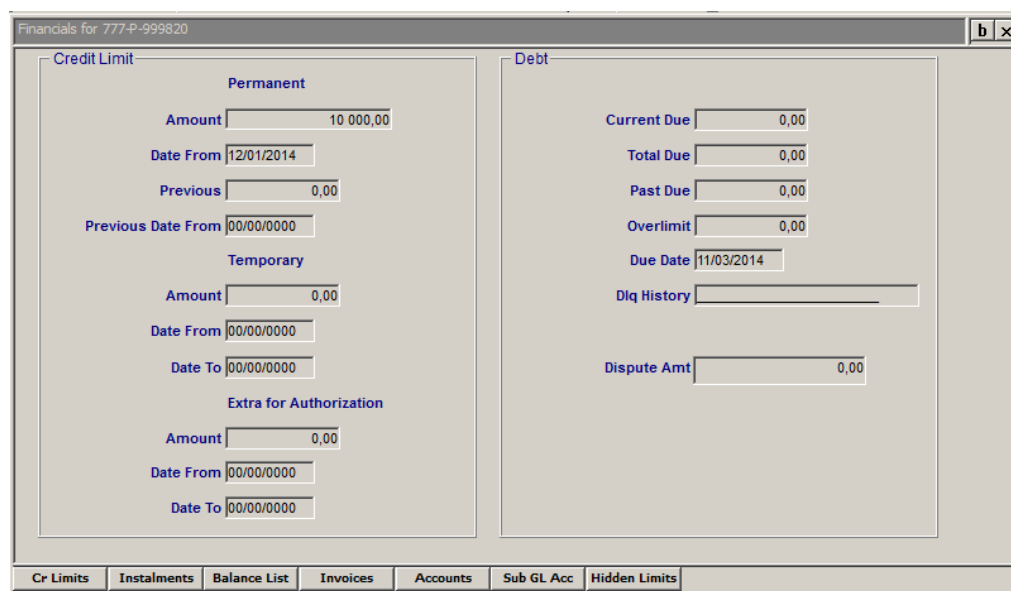


Fig. 7 Contract balance information form

The form contains the following fields displaying information about the contract credit limit (the *Credit Limit* group of fields):

- *Permanent* – this group contains information about the permanent credit limit and includes the following fields:

- *Amount* – credit limit amount.
- *Date From* – scheduled banking date for granting the credit limit.
- *Previous* – previous credit limit amount.
- *Previous Date From* – date the previous credit limit was granted.
- *Temporary* – this group contains information about the temporary credit limit and includes the following fields:
 - *Amount* – credit limit amount.
 - *Date From* – scheduled banking date for granting the credit limit. If the scheduled banking date for granting the credit limit/authorisation limit falls on a non-working day, the value of the scheduled banking date may differ from the actual banking date. Actual banking dates for granting permanent or temporary credit limits and authorisation limits are specified in the "Credit Limit History" form.
 - *Date To* – the scheduled banking date (inclusive) until which the credit is granted.
- *Extra for authorization* – this group contains information about an additional authorisation limit; the field values of this group are the same as those of the *Temporary* group.

This form (see. Fig. 7) contains the following fields that provide information about contract debt (the "Debt" group):

- *Current Due* – the amount due for the current billing cycle.
- *Past Due* – the total amount of delinquent debt.
- *Total Due* – the total amount due (Current Due + Past Due).
- *Overlimit* – the amount exceeding the credit limit.
- *Due Date* – due date (inclusive) of the payment amount.
- *Dlq History* – 24-character field showing the cardholder's brief credit history for last two years (24 months). Each character in this field corresponds to one billing cycle and may have one of the values listed below. These values are determined by *Dlq Code* field settings in the "Balance Types" form. For new system installations, the global parameter NO_DUE_DLQ_CODE field is also considered. For old configurations (initial installation of the system earlier than version 03.48.30):
 - 0 – monthly payment was made on time.
 - 1 – monthly payment was overdue one month.
 - 2 – monthly payment was overdue two months, etc.

- "_" – the billing cycle hasn't begun yet.
- "E" – the cardholder has no debt in the current billing cycle, or debt was paid before it became due.

For example, if the *DLq* history field contains "0120E E_____", this means that the first month's payment was made on time, the next month, payment was late one month, the following month, payment was overdue two months, after which it was fully repaid, and there was no debt in the fifth month, or it was paid before it became due.

For new configurations (initial installations of the system starting from version 03.48.30):

- ◆ "1" – monthly payment was made on time.
- ◆ "2" – monthly payment was overdue by one month.
- ◆ "3" – monthly payment was overdue by two months, etc.
- ◆ "_" – the billing cycle hasn't begun yet.
- ◆ "O" – the cardholder has no debt in the current billing cycle, or debt was paid before it became due.

For example, if the *DLq History* field value is "1231", this means that the first month's payment was made on time, the next month, payment was overdue by one month, the following month, payment was overdue by two months, after which the amount of debt was repaid.

For information about filling in a balance type's *DLq Code* field, see the section "Registering Balance Types" of the document "Balance Types" (the field is filled in for balance types that correspond to values of the "DLQ_LEVEL" system classifier).

For information about DLQ_LEVEL classifier setup, see the section "Configuring the "DLQ_LEVEL" System Classifier" of the document "WAY4 Client and Contract Classifiers".

- *Dispute Amt* – the amount of disputed funds.



Permanent credit limits are set using the [Credit Limit] button in the contract form. By default, date fields are not shown in the form for setting the credit limit (by default, a permanent credit limit is set). Assignment of and changes to a temporary credit limit and additional authorisation limit are made by entering an application to change the credit limit (see the section "Credit Limit" of the document "Advanced Applications R2") For more information about limit types and methods for assigning and changing them, see the section "Changing the Credit Limit" of the document "Issuing Module".



A temporary credit limit redefines a contract's permanent limit for the time during which the temporary limit is effective (see Fig. 8, Fig. 9).

Customer Service

Contract # 100-C-533380

Product 001-Fleet Commercial Product

Currency USD

Available 1 000 000,00

Credit Limit 1 000 000,00

Main Product 001-Fleet Commercial Product

Product Details

Subtype 001-Corporate Client Account

Reporting

Institution Principal

Client Branch

Contract Branch

Service Group

Date Open 18/01/2018

Card Expire

Status Account OK

Status Details

Last Paym. Amt 0,00

Last Paym. Date 00/00/0000

Last Activity 18/01/2018

Current Billing

Start Date 01/01/2018

End Date 31/01/2018

Total Due 0,00

Past Due

Reg Number ParkTaxi1

Short Name ParkTaxi1

First Name

Last Name

Security Name Spring

Company Name ParkTaxi1

Birth Date 00/00/0000

Reg Number ParkTaxi1

Financials for 100-C-533380

Credit Limit

Permanent

Amount 1 000 000,00

Date From 01/01/2016

Previous 0,00

Previous Date From 00/00/0000

Temporary

Amount 0,00

Date From 00/00/0000

Date To 00/00/0000

Extra for Authorization

Amount 80 000,00

Date From 01/01/2016

Date To 30/06/2019

Debit

Current Due 0,00

Total Due 0,00

Past Due 0,00

Overlimit 0,00

Due Date 00/00/0000

Dispute Amt 0,00

Cr Limits Installments Balance List Invoices Accounts Sub GL Acc Hidden Limits

Fig. 8. Amount available on the contract without Temporary Credit Limit

Customer Service

Contract # 100-C-533380

Product 001-Fleet Commercial Product

Currency USD

Available 580 000,00

Credit Limit 500 000,00

Main Product 001-Fleet Commercial Product

Product Details

Subtype 001-Corporate Client Account

Reporting

Institution Principal

Client Branch

Contract Branch

Service Group

Date Open 18/01/2018

Card Expire

Status Account OK

Status Details

Last Paym. Amt 0,00

Last Paym. Date 00/00/0000

Last Activity 18/01/2018

Current Billing

Start Date 01/01/2018

End Date 31/01/2018

Total Due 0 Due Date 00/00/0000

Past Due Past Due Date 00/00/0000

Reg Number ParkTaxi1

Short Name ParkTaxi1

First Name

Last Name

Security Name Spring

Company Name ParkTaxi1

Birth Date 00/00/0000

Reg Number ParkTaxi1

Financials for 100-C-533380

Credit Limit

Permanent

Amount 1 000 000,00

Date From 01/01/2016

Previous 0,00

Previous Date From 00/00/0000

Temporary

Amount 500 000,00

Date From 01/03/2012

Date To 31/07/2019

Extra for Authorization

Amount 80 000,00

Date From 01/01/2016

Date To 30/06/2019

Debit

Current Due 0,00

Total Due 0,00

Past Due 0,00

Overlimit 0,00

Due Date 00/00/0000

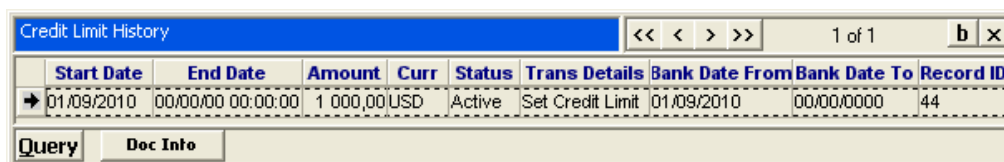
Dispute Amt

Cr Limits Installments Balance List Invoices Accounts Sub GL Acc Hidden Limits

Fig. 9 Amount available on the contract with Temporary Credit Limit

3.1 Credit Limit History

Clicking the [Cr Limits] button in the form "Financials for <contract number> (see Fig. 7 in the section "Account Balance Information") will open the "Credit Limit History" form containing information about changes to the credit limit (see Fig. 10).



Start Date	End Date	Amount	Curr	Status	Trans Details	Bank Date From	Bank Date To	Record ID
01/09/2010	00/00/00 00:00:00	1 000,00 USD		Active	Set Credit Limit	01/09/2010	00/00/0000	44

Fig. 10. Form with information about changes to the contract's credit limit.

This form contains the following fields:

- *Start Date* – system date and time the credit limit was granted.
- *End Date* – system date (inclusive) until which the credit is granted.
- *Amount* – credit limit amount.
- *Curr* – credit limit currency.
- *Status* – credit limit status.
- *Trans Details* – the value of the *Reason* field of the "Credit Limit for <client name>" form, filled in when setting a credit limit.
- *Bank Date From* – the banking date on which the credit was granted.
- *Bank Date To* – the banking date (inclusive) until which the credit limit is granted.
- *Record ID* – the identifier of the record on granting a credit limit.

The [Doc Info] button of the "Credit Limit History" form (see Fig. 10) opens the "Doc Info for Credit Limit History" form containing full information on the document generated as a result of setting a credit limit. This form is described in the section "Document Parameters" of the "Documents" document.

3.2 Instalment Loans

The [Instalments] button in the form "Financials for <contract number>" (see Fig. 7 in the section "Account Balance Information") is used to open the "Instalment for <client name>, <contract number>" form (see Fig. 11) containing information on instalment loans.



The WAY4 Instalments module (module for managing instalment loans) is not included in the WAY4 base configuration and is supplied by a separate agreement with the WAY4™ system vendor.

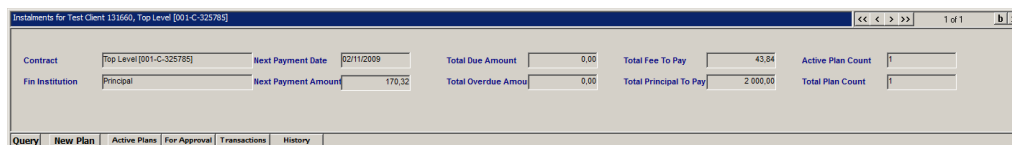


Fig. 11. Form containing information about instalment loans for a contract

This form contains the following fields:

- *Contract* – contract number.
- *Fin Institution* – financial institution.
- *Next Payment Date* – date on which the next instalment is due.
- *Next Payment Amount* – amount of the next payment.
- *Total Due Amount* – the total amount of the loan that is due.
- *Total Overdue Amount* – the total amount of delinquent payment.
- *Total Fee To Pay* – the total amount of the fee that is due.
- *Total Principal to Pay* – the total amount of the principal that is due.
- *Active Plan Count* – number of active plans for the contract (in the status "Waiting", "Open", or "Partially Paid").
- *Total Plan Count* – total number of instalment plans for the contract.

The "Instalment for <client name>, <contract number>" form contains the following control buttons:

- [New Plan] – manually create an instalment plan based on a specific contract balance.
- [Active Plans] – open a form with information about active instalment plans.
- [For Approval] – open a form with information about inactive instalment plans.
- [Transactions] – open a form with information about transactions for which instalment plans were created.
- [History] – information about fully paid loans and closed instalment plans.



Working with instalment plans is described in detail in the chapter "Working with Instalment Plans" of the document "Instalment Loans in WAY4™".

Work with an instalment plan includes the following operations:

- Creating an instalment plan for a balance (see the section "Creating an Instalment Plan for a Balance" of the document "Instalment Loans in WAY4™").
- Creating an instalment plan for a transaction (see the section "Creating an Instalment Plan for a Transaction" of the document "Instalment Loans in WAY4™").
- Viewing an instalment plan (see the section "Viewing an Instalment Plan" of the document "Instalment Loans in WAY4™").
- Manual early repayment of a loan (see the section "Manual Early Loan Repayment (Scheduled Early Repayment)" of the document "Instalment Loans in WAY4™").
- Automatic early repayment with recalculation of the plan (see the section "Automatic Early Repayment with Recalculation of a Plan" of the document "Instalment Loans in WAY4™").
- Closing an instalment plan (see the section "Closing an Instalment Plan" of the document "Instalment Loans in WAY4™").
- Activating an instalment plan (see the section "Activating an Instalment Plan" of the document "Instalment Loans in WAY4™").
- Viewing the instalment plan history for a contract (see the section "Viewing the Instalment Plan History for a Contract" of the document "Instalment Loans in WAY4™").

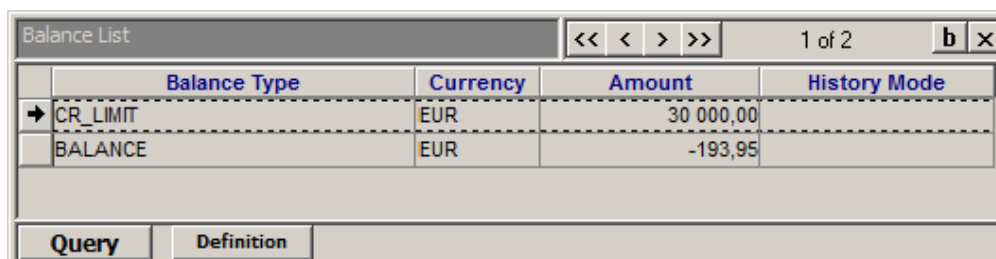
3.3 Balance Information

The [Balance List] button of the "Financials for <contract number> form (see Fig. 7 in the section "Account Balance Information") opens the "Balance List" form (see Fig. 12) which contains information on contract balance types.

For more information about balance types, see the " of the document "Balance Types".

WAY4 also supports a mechanism for using calculated parameters to configure balance types. For more information about configuring calculated parameters, see the section "Configuring rules for calculating parameters" of the document "Calculated Contract Parameters". The history of the movement of funds for

accounts marked by calculated parameters is displayed in the "History" form (see the section "Information about the movements of funds for accounts linked to a balance type").



Balance Type	Currency	Amount	History Mode
→ CR_LIMIT	EUR	30 000,00	
BALANCE	EUR	-193,95	

Query Definition

Fig. 12. Form with information on contract balance types

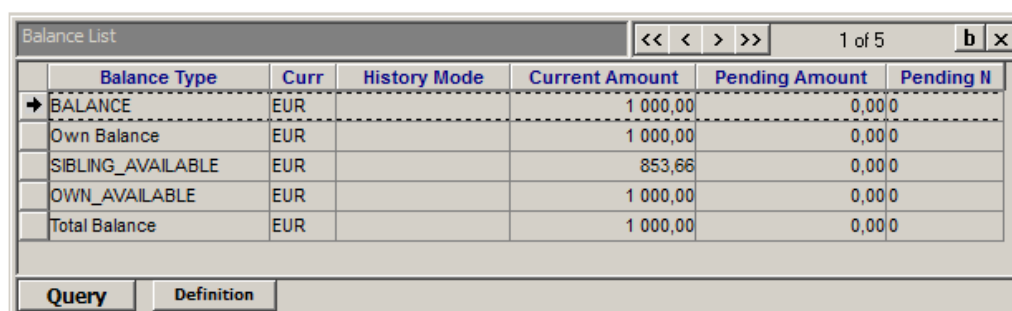
This form contains the following fields:

- *Balance Type* – balance type code.
- *Currency* – currency of this balance type.
- *Amount* – amount available of this balance type.
- *History Mode* – mode for saving balance type history.

The "Balance List" form contains the [Definition] control button used to open the "Definition for <balance type>" form with information about changes in a balance this type.

For more information about the form's fields, see the document "Balance Types".

An example of showing a balance for multi-currency cards is given below (see Fig. 13).



Balance Type	Curr	History Mode	Current Amount	Pending Amount	Pending N
→ BALANCE	EUR		1 000,00	0,00 0	
Own Balance	EUR		1 000,00	0,00 0	
SIBLING_AVAILABLE	EUR		853,66	0,00 0	
OWN_AVAILABLE	EUR		1 000,00	0,00 0	
Total Balance	EUR		1 000,00	0,00 0	

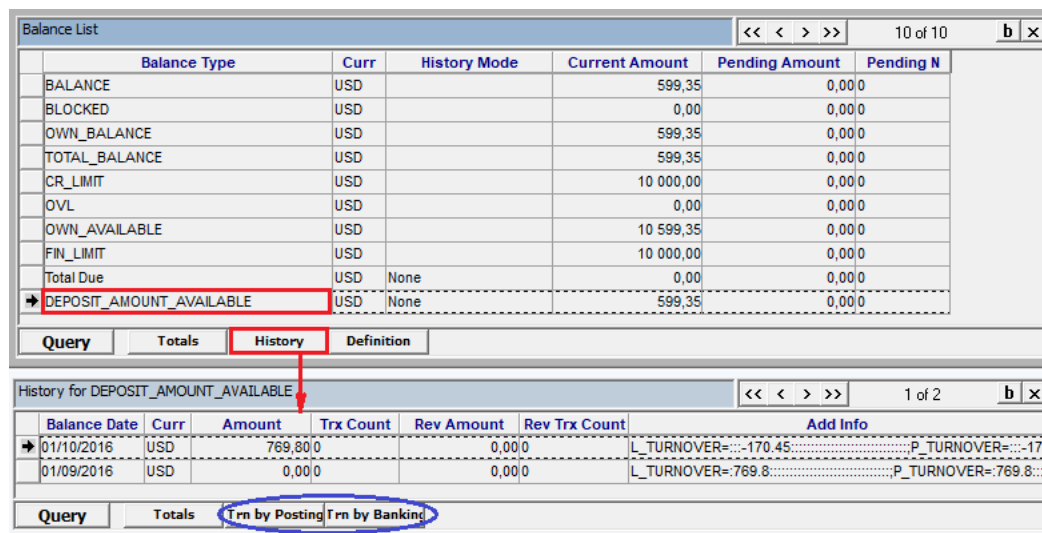
Query Definition

Fig. 13. Balance types for a multi-currency contract

3.4 Information about the movements of funds for accounts linked to a balance type

The balance history form displays information about the movement of funds for accounts linked to a balance type that is a calculated parameter. For these balance types, the [History] button is available in the "Balance List" form (Customer

Service → [Financials] → [Balance List] → [History] → [Trn by Posting]/[Trn by Banking]), see Fig. 14.



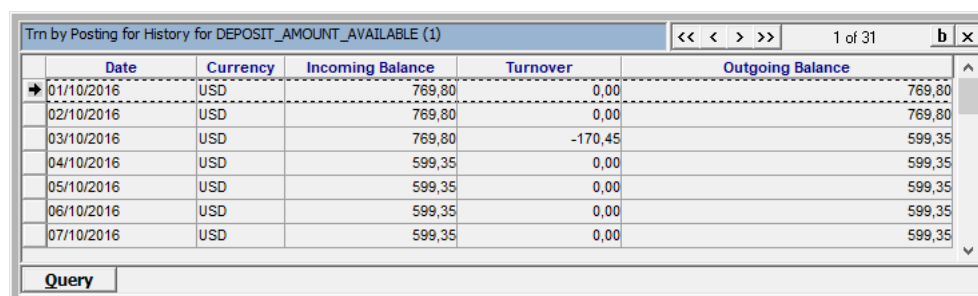
Balance Type	Curr	History Mode	Current Amount	Pending Amount	Pending N
BALANCE	USD		599,35	0,00	0
BLOCKED	USD		0,00	0,00	0
OWN_BALANCE	USD		599,35	0,00	0
TOTAL_BALANCE	USD		599,35	0,00	0
CR_LIMIT	USD		10 000,00	0,00	0
OVL	USD		0,00	0,00	0
OWN_AVAILABLE	USD		10 599,35	0,00	0
FIN_LIMIT	USD		10 000,00	0,00	0
Total Due	USD	None	0,00	0,00	0
DEPOSIT_AMOUNT_AVAILABLE	USD	None	599,35	0,00	0

Balance Date	Curr	Amount	Trx Count	Rev Amount	Rev Trx Count	Add Info
01/10/2016	USD	769,80	0	0,00	0	L_TURNOVER=-170.45; P_TURNOVER=-170.45
01/09/2016	USD	0,00	0	0,00	0	L_TURNOVER=-769.8; P_TURNOVER=-769.8

Fig. 14. Balance history

The history of the movement of funds for the selected balance type per day in a billing cycle can be displayed by using [Trn by Posting] or [Trn by Banking] button.

- [Trn by Posting] – record of the movement of funds on the Posting Date of a document/transaction (see Fig. 15).
- [Trn by Banking] – record of the movement of funds on the Local Date of a document/transaction.



Date	Currency	Incoming Balance	Turnover	Outgoing Balance
01/10/2016	USD	769,80	0,00	769,80
02/10/2016	USD	769,80	0,00	769,80
03/10/2016	USD	769,80	-170,45	599,35
04/10/2016	USD	599,35	0,00	599,35
05/10/2016	USD	599,35	0,00	599,35
06/10/2016	USD	599,35	0,00	599,35
07/10/2016	USD	599,35	0,00	599,35

Fig. 15. "Trn by Posting"

3.5 Contract Invoices

The [Invoices] button in the "Financials for <contract number> (see Fig. 7 in the section "Account Balance Information") opens the "Invoices" (see Fig. 16) form which contains invoices generated for the contract.

Invoices for Test Client 42, Top Level [001-C-001162]							<< < > >>		3 of 3		b	x
Invoice Code		Action Code	Invoice Amount		Curr	Paid Amount	Invoice Status	Eff Date	Due Date	Ref #		
INVOICE		ADVICE	520,00		USD	520,00	Paid	22/10/2009	25/10/2009	2009102520091022000000		
INVOICE		ADVICE	220,00		USD	150,00	Written Off	15/10/2009	18/10/2009	2009101820091015000000		
→ INVOICE		ADVICE	100,00		USD	100,00	Paid	08/10/2009	11/10/2009	2009101120091008000000		
<div><div></div></div>												
Query		Payments		Doc		History						

Fig. 16. Form with information on contract invoices

Each record of the "Invoices for <...>" form contains the following information about an invoice:

- Invoice Code
- *Action Code* – invoice type.
- *Curr* – invoice currency.
- Invoice Amount
- Paid Amount
- Invoice Status
- *Written Off Amount* – written off debts.
- *Eff Date* – date invoice becomes effective.
- *Due Date* – scheduled due date of invoice.
- *Ref #* – invoice ID.
- *Invoice Details* – field for additional information about invoice.
- *Contract For* – number of the contract for which the invoice was generated.
- *Record ID* – record ID.
- *Last Updated* – date of the last change to the record.
- *Amount Type* – invoice amount type ("Invoice" – for issuing module contracts, "Batch" – for acquiring module contracts).

For more information about these fields, see the section "Invoice Parameters" of the "WAY4™ Invoices" document.

The [Payments] button is used to obtain information about invoice payments. Clicking this button will open the "Payments for <...>" form (for more information, see the section "Invoice Payments" of the "WAY4™ Invoices" document).

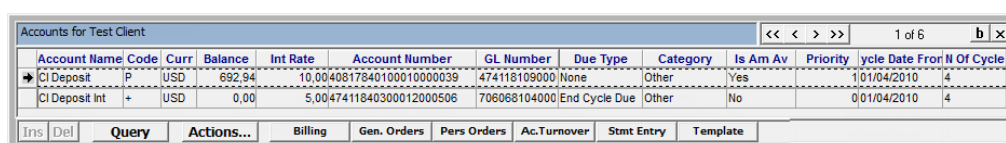
Clicking the [Doc] button will provide information on parameters of a document whose processing resulted in the generation of an invoice.

The [History] button is used to view Events causing invoice status changes, including the log of changes in the sub-statuses of delinquent invoices (with the "OVD" status). Depending on the term of delinquency, "OVD" invoices are assigned

a sub-status (for example "Overdue 1-3 months", "Overdue 4-6 months", depending on system configurations).The "History for <...>" form opened by clicking the [History] button shows the list of Events that changed invoice statuses, with the Event date and Event status specified.

3.6 Contract Accounts

The [Accounts] button of the "Financials for <contract number>" form (see Fig. 7 in the section "Account Balance Information") opens the "Accounts" form (see Fig. 17), containing information on the contract's accounts.



Account Name	Code	Curr	Balance	Int Rate	Account Number	GL Number	Due Type	Category	Is Am Av	Priority	ycle Date	Fr	Of Cycle
CI Deposit	P	USD	692.94	10.00	40817840100010000039	474118109000	None	Other	Yes		1/01/04/2010		4
CI Deposit Int	+	USD	0.00	5.00	47411840300012000506	706068104000	End Cycle Due	Other	No		0/01/04/2010		4

Fig. 17. Form with information on contract accounts

This form contains the following fields:

- *Account Name* – name of account type.
- *Code* – account type code.
- *Curr* – account currency.
- *Balance* – account balance.
- *Int Rate* – interest rate.
- *Account Number*
- *Due Type* – due normalization type.
- *Category* – account type category.
- *Is Am Av* – determines whether the account balance is counted in the contract balance.
- *Priority* – account priority, affecting the order of interest accrual in accounts and repayment of loan account balances.

The "Accounts" form contains the following control buttons:

- [Action] → "Calc Int" – used to view current interest on the account (see the section "Account Current Interest").
- [Action] → "Account Statement" – used to generate an account statement (see the section "Account Statements").
- [Billing] – used to obtain information on billing cycles for the selected account (see the section "Billing Cycle Information").

- [Gen. Orders] – used to obtain information about general and template standing payment orders for an account (see the section "General and Template Standing Payment Orders").
- [Pers Order] – used to obtain information on inherited standing payment orders on the account (see the section "Inherited Payment Orders").
- [Stmt Entry]– used to access the form containing records on fund activity in this contract account (see the section "Account Fund Activity and Documents").
- [Template] – used to access the template of the selected account (see the section "Account Template").
- Clicking the [Ac.Turnover] button will open the "Contract Account Turnover for <account name>" form, which contains technical information used for interest calculation and generation of account statements.

3.6.1 Account Current Interest

Clicking the [Actions] button in the "Accounts" form (see Fig. 17 in the section "Contract Accounts") and then selecting the context menu item "Calc Interest" opens a window containing the amount of current interest on the account and the custom fee amount for the account (see Fig. 18).

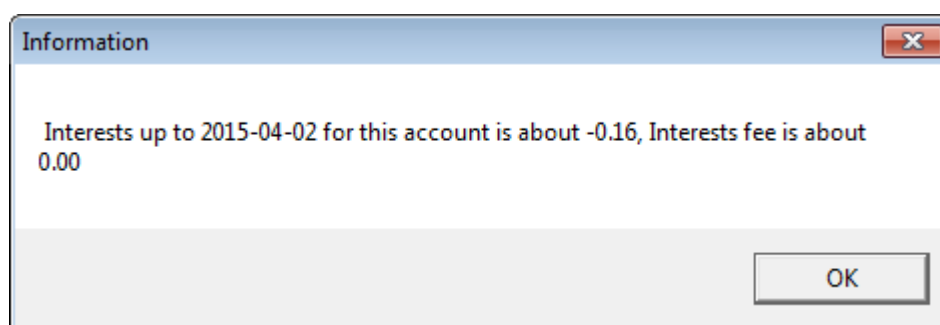



Fig. 18. Form with approximate information about accrued interest and amount of custom fee

3.6.2 Account Statements

Clicking the [Actions] button in the "Accounts" form (see Fig. 17 in the section "Contract Accounts") and then selecting the "Account Statement" local menu item will open the "Date From – To" form (see Fig. 19), used to specify the period of time for which the account statement will be generated.



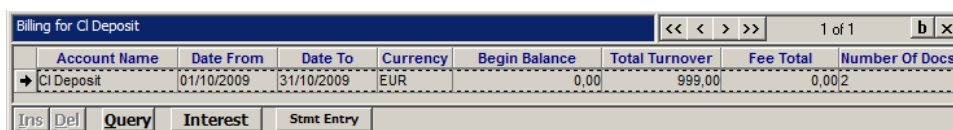
The form has a title bar "Date From - To". It contains two date input fields: "Date From:" with the value "01/10/2010" and "Date To:" with the value "01/11/2010". At the bottom are "Cancel" and "Proceed" buttons.

Fig. 19. Form for specifying time period of statement

A statement will be generated after clicking the [Proceed] button in the "Date From – To" form.

3.6.3 Billing Cycle Information

The [Billing] button in the "Accounts" form (see Fig. 17 in the section "Contract Accounts") is used to display the grid form "Billing for <account name>" (see Fig. 20), which contains information on billing cycles for the selected account.



Account Name	Date From	Date To	Currency	Begin Balance	Total Turnover	Fee Total	Number Of Docs
CI Deposit	01/10/2009	31/10/2009	EUR	0,00	999,00	0,00	2

Buttons: Ins, Del, Query, Interest, Stmt Entry

Fig. 20. Form with information on billing cycles

For each billing cycle in this form, the following fields are used:

- Account Name
- *Date From* – date starting the billing cycle.
- *Date To* – date ending the billing cycle.
- *Currency* – account currency.
- *Begin Balance* – account balance at the beginning of the billing cycle.
- *Total Turnover* – total amount of fund activity during the billing cycle.
- *Fee Total* – total fee amount charged during the billing cycle
- *Number Of Docs* – number of documents created during the billing cycle

The [Stmt Entry] button in the "Billing for <account name>" form (see Fig. 20) opens the form, containing records on fund activity in this contract account for the given

billing cycle. Each record corresponds to a particular statement entry and additionally contains data from the corresponding document (if the posting entry was generated as a result of document processing).

The [Interest] button is used to create a report on interest accrued on the account for the billing cycle.

3.6.4 General and Template Standing Payment Orders

The [Gen. Orders] button (see Fig. 17 in the section "Contract Accounts") is used to show the "Gen. Orders for <account name>" form containing information about general and template standing payment orders set on a contract's Accounting Scheme level (for more information, see the section "Parameters of General/Template Standing Payment Orders" of the document "Standing Payment Orders").

3.6.5 Inherited Payment Orders

The [Pers Order] button in the "Accounts" form (see Fig. 17 in the section "Contract Accounts") is used to open the "Pers Orders for <account name>" form containing information about inherited standing payment orders for the account. For more information, see the section "Parameters of Inherited Standing Payment Orders Created on the Basis of a Template" of the document "Standing Payment Orders").



The "Pers Orders for <account name>" form shows existing individual payment orders (created before version 03.41.30). Starting from version 03.41.30, individual payment orders can only be created for bank contracts.

3.6.6 Account Fund Activity and Documents

The [Stmnt Entry] button in the "Accounts" form (see Fig. 17 in the section "Contract Accounts") is used to open a form containing all records on fund activity in this contract account. Each record corresponds to one statement entry and additionally contains data from the respective document (if the entry was generated as the result of posing a document).

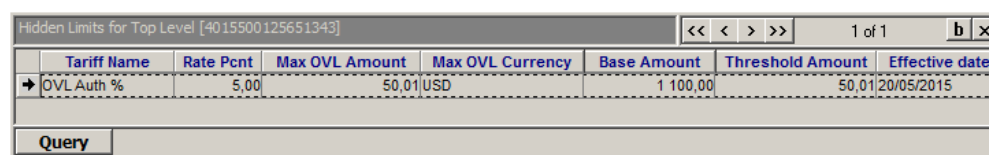
3.6.7 Account Template

The [Template] button in the "Accounts" form (see Fig. 1 in the section "Customer Service Form") opens the "Template for <account name>" form, containing complete information on the template of the selected account. This form is described in the section "Full Information about Accounting Scheme Templates" of the WAY4™ Accounting Schemes Administrator Manual.

3.7 Viewing Information About Shadow Credit Limits

An authorisation shadow credit limit is used to increase a contract's amount available during authorisation. A shadow credit limit is set using a special tariff (*Tariff Role* = "Threshold", *Tariff Type* = "OVL_THRESHOLD"). For more information about credit limit types, see the section "Changing the Credit Limit" of the document "Issuing Module".

The [Hidden Limits] button of the "Financials for <contract number>" form (see Fig. 7 in the section "Account Balance Information") is used to open the "Hidden Limits for <contract number>" form (see Fig. 21) that contains information about a contract's shadow credit limit.



Tariff Name	Rate Pcnt	Max OVL Amount	Max OVL Currency	Base Amount	Threshold Amount	Effective date
→ OVL Auth %	5,00	50,01	USD	1 100,00	50,01	20/05/2015

Query

Fig. 21 Viewing a shadow credit limit

This form contains the following fields:

- *Tariff Name* – name of the tariff that is used to set a shadow credit limit.
- *Rate Pcnt* – size of the shadow credit limit, set as a percentage (tariff_data.rate_pcmt) of the amount in the *Base Amount* field.
- *Max OVL Amount* – maximum amount of the shadow credit limit (the MAX_AMOUNT field in the TARIFF_DATA table).
- *Max OVL Currency* – currency of the shadow credit limit (the CURR field in the TARIFF_DATA table).
- *Base Amount* – base amount used to calculate the shadow credit limit. By default, the base amount (credit limit) is determined by a hardcoded FIN_LIMIT balance type (the AUTH_LIMIT_AMOUNT field in the ACNT_CONTRACT table). The LIMIT_BAL_TYPE tag can be used to set the code of another balance type whose amount will be used to calculate a shadow credit limit.
- *Threshold Amount* – size of the shadow credit limit. Calculated as a percentage of the base amount but no more than the maximum amount of the shadow credit limit.
- *Effective date* – date when the shadow credit limit becomes effective (the date_from field in the TARIFF_DATA table).



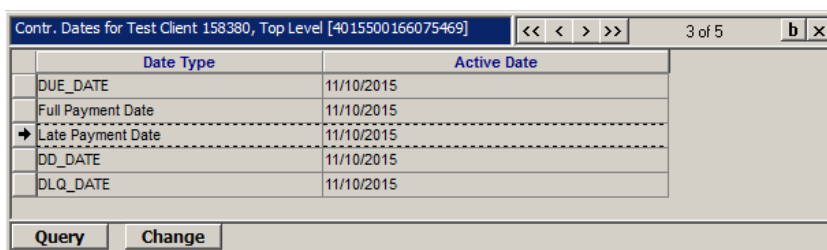
For more information about how to configure a shadow credit limit, see the document "Tariff Management". The tariff management module is not included in

the WAY4 basic configuration and requires a separate license from the WAY4™ vendor.

3.8 Changing Contract Functional Dates

It is possible to change contract functional dates in WAY4, for example, if a client promises to pay debt before the end of a billing cycle. Setup of functional dates is covered in detail in the document "Contract Functional Dates".

To view and edit functional dates, click the [Contr. Dates] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). The "Contr. Dates for <client short name, contract number>" form will be displayed on the screen (see Fig. 22).



Date Type	Active Date
DUE_DATE	11/10/2015
Full Payment Date	11/10/2015
Late Payment Date	11/10/2015
DD_DATE	11/10/2015
DLQ_DATE	11/10/2015

Fig. 22. Changing the date a fee for an overdue minimum payment is charged

Contract functional dates, with the exception of scheduled dates for loan payment (DUE_DATE) can be increased within a billing cycle.

To perform the activity, select the required record and click the [Change] button to open the "Date From" form. Set a new date in the *Date From* field. Click the [Proceed] button to save the record.



DUE_DATE cannot be changed (the [Change] button is not available for this record).

3.9 Additional Functions for Working with Contracts

WAY4 supports the following additional functions for working with contracts:

- Balance prediction
- Backdating interest recalculation

For more information about these activities, see the document "Special Contract Utilities".

4 Customer Information

To view detailed customer information, click the [Client] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Client for <contract number>" form (see Fig. 23).

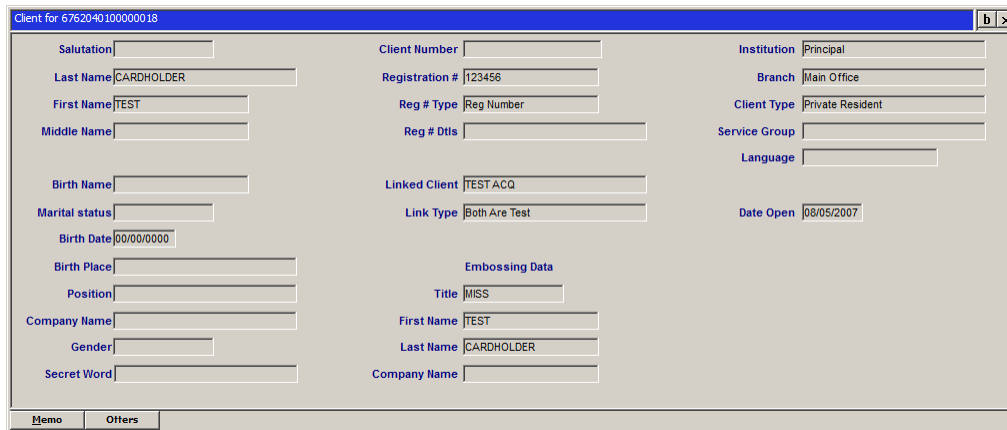


Fig. 23. Customer information form

This form contains these fields:

- *Salutation* – salutation, client salutations are set in the "Client Salutations" form (Full → Configuration Setup → Client Classifiers → Client Salutations).
- Last Name
- First Name.
- *Middle Name* – middle name or patronymic.
- Birth Name
- *Marital status* – marital status, possible values are set in the "Marital statuses" form (Full → Configuration Setup → Client Classifiers → Marital statuses).
- Birth date
- Birth place
- Position
- Company name
- *Gender* – gender, may have one of these values:
 - "Male"
 - "Female"
 - "Not specified"

- **Client Number**
- *Registration Number* – client registration number; this number may be the cardholder's passport number, merchant tax identification number, etc..
- *Reg # Type* – source of client number (passport, tax identification, etc.).
- *Registration Dtls* – additional registration details.
- *Linked Client* – client with whom this client is linked.
- *Link Type* – text information about type of relation between clients; for example, to specify family relationship.
- *Institution* – financial institution where contract is registered.
- *Client Type* – client type, possible types are given in the "Client Types" table (Full → Configuration Setup → Client Classifiers → Client Types).
- *Branch* – branch of financial institution where this client was registered.
- *Service Group* – client service group code.
- *Language* – three-symbol client language code in ISO-639; possible codes are listed in the *Code* field of the "Languages" table (Full → Configuration Setup → Client Classifiers → Languages).
- *Date Open* – contract open date.

The *Embossing Data* group of fields contains client information for embossing on a plastic card and consists of four fields:

- *Title* – client title for embossing on the card, titles are defined in the "Client Titles" table (Full → Configuration Setup → Card Production Setup → Client Titles).
- *First Name* – first name for embossing.
- *Last Name* – last name for embossing.
- *Company Name* – company name for embossing.

The [Offers] button is used to view the list of Products available for the client.



Product availability is determined by client properties. Rules for selecting Products for clients are set in a Product's properties ([Full Info] → [Choice Rules]) using client classifiers (Full → Configuration Setup → Common Handbooks → → User Classifiers).

5 Contract Fund Blocking History

Information about authorisation documents can be used to answer the following types of client questions:

- Why was this authorisation declined?
- What are the transaction details (date, time, amount)?

To receive details on authorisations, balance inquiries, mini-statement requests, fees for which contract funds were insufficient (Type= "When Available", "When Credit"), etc., click on the [Auth] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Authorizations and Pending Fees" grid form (see Fig. 24).

Authorizations and Pending Fees												<< < > >>			1 of 22		b x	
	Blocked	BaseAmnt	Fee	Curr	Contract		Posting Date	Status	Type	TrCurr	Amount	RRN	SIC	Closed				
→	340,00	340,00	0,00	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	340,00		5661 Shoe stores	01/04/2008				
	50,00	0,00	50,00	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	240,00		5661 Shoe stores	01/04/2008				
	4,15	0,00	4,15	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	240,00		5661 Shoe stores	01/04/2008				
	42,07	0,00	42,07	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	601,00		5661 Shoe stores	01/04/2008				
	19,04	0,00	19,04	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	340,00		5661 Shoe stores	01/04/2008				
	2,00	2,00	0,00	USD	401550	7415	01/04/08 00:00:00	Matched	When Availal		0,00			01/04/2008				
	113,17	108,90	4,27	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	99,00		5661 Shoe stores	01/04/2008				
	150,29	155,25	-4,96	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	135,00	446001592095	5661 Shoe stores	01/04/2008				
	47,60	0,00	47,60	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	680,00		5661 Shoe stores	01/04/2008				
	0,10	0,00	0,10	USD	401550	7415	01/04/08 00:00:00	Matched	In Pending	USD	240,00		5661 Shoe stores	01/04/2008				
◀ ▶																		
Query		Cancel		Service		Messages		Doc - Full										

Fig. 24. Form with information about authorizations and fees

For contracts with card subcontracts, this form will show information on authorisations for all card subcontracts.

Rules for filling in the *Blocked*, *BaseAmnt*, *Fee*, and *Amount* fields:

- For merchants and cash withdrawal transactions (see Fig. 24):
 - *BaseAmnt* – transaction amount.
 - *Amount* – transaction amount in contract currency.
 - *Fee* – transaction fee.
 - *Blocked* – amount of blocked funds (*BaseAmnt* + *Fee*).

If a custom fee is charged for a transaction, an additional record is generated: the custom fee for the transaction is shown in the *Fee* field, the *Blocked* field shows the amount of blocked funds equal to the custom fee (*BaseAmnt* field has a null value), and the *Amount* field shows the amount of the transaction for which the custom fee is being charged.

- For a balance inquiry or mini-statement request for an account, the *Blocked*, *BaseAmnt*, *Fee*, and *Amount* fields have null values (see Fig. 25).

Authorizations and Pending Fees											<< < > >>		1 of 22		b	x
	Blocked	BaseAmnt	Fee	Curr	Contract	Posting Date	Status	Type	A Code	TrCurr	Amount	Trans Date				
	0,00	0,00	0,00	USD	401503_____6101	01/01/09 00:00:00	Inactive	Balance Inquiry	421331	USD	0,00	01/01/09 00:00:00				
→	2,00	0,00	2,00	USD	401503_____6101	01/01/09 00:00:00	Matched	In Pending		USD	0,00	01/01/09 00:00:00				
Query Cancel Service Messages Doc - Full																

Fig. 25. Balance inquiry

If a fee is charged for a transaction, an additional record is created: the fee for the transaction is shown in the *Fee* field, the *Blocked* field shows the amount of blocked funds equal to the fee, and the *BaseAmnt* and *Amount* fields have null values.

In addition, the "Pending and Declined Authorisations" form contains the following fields:

- *Contract* – contract number. If there is a contract hierarchy, the number of the contract used for the transaction is specified in this field.
- *Posting Date* – authorisation document generation date.
- *Status* – authorisation status, the field may have one of these values:
 - Active – authorisation for which there is no financial document, or the financial document has not been posted.
 - Declined – authorisation was declined.
 - Reversed – authorisation was reversed.
 - Matched – authorisation with which a financial document has been matched and posted.
 - Closed – closed authorisation, for example, if the blocking period has expired.
 - Processed – chip card authorisation created after an offline transaction was made; an authorisation gets this status after the corresponding financial document has been posted.
 - "Inactive" – the result of authorization doesn't affect a contract's amount available. For example, authorizations for online replenishment transactions may have this status when there are settings in which a card contract's amount available only increases after a financial document to credit the funds to the account has been processed (see the description of the global parameter ONLINE_CREDIT_PENDING in the document "WAY4™ Global Parameters").
 - "Waiting" – status for a non-financial operation waiting to be processed.
 - "History" – reserved value, not used in the current version.

- "Erased" – value used in testing when forcing changes in a contract balance.
- *Type* – record type.
 - "In Pending" – processing this record results in blocking contract funds available at the time the transaction was made.
 - "By Usage" – when processing this record, an "Overdraft" limiter is used for a set amount (Max Amnt) and/or the record is processed in "Stand-In Processing" ("STIP") mode. Part of the amount is blocked with available funds and the remaining part is blocked with the limiter.
 - "Credit Limit" – allocate/change a credit limit.
 - "Additional Cr Limit" – allocate/change an additional credit limit.
 - "Offline Blocked" – funds blocked for offline transactions.
 - "Offline Used" – funds spent offline; a record has this type before a financial document is posted.
 - "Offline Presentment" – funds spent offline; a record has this type after a financial document is posted.
 - "Offline Increment" – how much the amount of funds available for use offline for this card changed if an online transaction for the card is processed.
 - "Offline Total Used" – technical record used when processing transactions in the WAY4™ Pre-Authorized Debit solution.
 - "Balance Inquiry" – contract balance inquiry.
 - "Statement" – mini-statement request.
 - "Additional Online Service" – additional online operation (PIN change, unblock card).
 - "Accounting" – accounting operation between accounts (contracts).
 - "Ineffective" – a transaction that does not change a contract's available funds.
 - "Verification" – bankcard verification.
 - "When Available" – charge a fee; performed when there are available funds in the account, including the credit limit.
 - "When Credit" – charge a fee; performed when there are additional funds in the account without the credit limit.
- *A Code* – authorisation code.

- *Country* – country where authorisation was requested.
- *City* – city where authorisation was requested.
- *Trans Details* – additional transaction details.
- *Curr* – contract currency.
- *TrCurr* – transaction currency.
- *Trans Date* – transaction date.
- *Return Code* – return code, may be the following:
 - Successfully completed – authorisation was successful.
 - Transaction not permitted to cardholder – authorisation was declined as the transaction is not permitted to the cardholder.
 - Do not honour – authorisation was declined as the card is not acquired.
- *RRN* (Retrieval Reference Number) – unique original transaction number.
- *SIC* – type of merchant requesting the authorisation.
- *Closed* – date when funds are unblocked in the account.
- Balance Type

The [Service] button of the "Pending and Declined Authorisations" form (see Fig. 24) is clicked to display the "Service for Pending and Declined Authorisations" form containing complete information on the Service for which the transaction was initiated. A description of this form may be found in the "Full Information about a Service" section of the WAY4™ Service Packages Administrator Manual.

The [Messages] button of the "Pending and Declined Authorisations" form (see Fig. 24) displays the "Messages for Pending and Declined Authorisations" form. It contains information on messages generated during transaction processing and an authorisation plan (a log of actions executed by the system to decide whether an authorisation must be allowed or forbidden). A description of this form is given in the section ""Messages" Menu Item" of the DB Manager Administrator Manual.

The [Doc - Full] button of the "Pending and Declined Authorisations" form (see Fig. 24) displays the "Doc - Full for Pending and Declined Authorisations" form containing full information on the transaction document. A description of this form is given in the "Document Parameters" section of the "Documents" document.

The [Cancel] button of the "Pending and Declined Authorisations" form (see Fig. 24) is used to cancel authorisation.

6 Contract Hierarchies

To receive information on contract hierarchies, click the [Related] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This displays the "Related Contracts" grid form (see Fig. 26), containing information on all higher-level parent contracts as well as first-level subcontracts.

Related Contracts							<< < > >>		1 of 6		b >	
Contract Number	Client Short Name	Product	Status	Level Type	Currency	Available	Blocked	Credit Limit				
→ 016-P-180520	Multi-client	016-Debit Multi-currency Card KZT	Account OK	Affiliated	KZT	687 497,60	0,00	0,00				
4045050197802600	Multi-client	Multi-currency Main Debit Card_KZT	Card OK	Main Card	KZT	687 497,60	0,00	0,00				
016-P-389220	Multi-client	016-Debit Multi-currency Card USD	Account OK	Affiliated	USD	0,00	0,00	0,00				
4045050197802600	Multi-client	Multi-currency Main Debit Card_USD	Card OK	Main Card	USD	0,00	0,00	0,00				
016-P-518480	Multi-client	016-Debit Multi-currency Card EUR	Account OK	Affiliated	EUR	0,01	0,00	0,00				
4045050197802600	Multi-client	Multi-currency Main Debit Card_EUR	Card OK	Main Card	EUR	0,01	0,00	0,00				
Query		Details										

Fig. 26. Contract hierarchy form

The form contains the following fields:

- Contract Number
- Client Short Name
- *Product* – product name.
- *Status* – contract status. For related cards, this field shows the status of the base contract. For inactive related cards or if the base contract is closed, the value in this field is "Deactivated".
- *Level Type* – hierarchy type, this field can take on one of the following values:
 - Check
 - See main
 - Full Liability
 - Affiliated
 - Only Check Balance
 - Reporting
 - Top Level



The "Top Level" value indicates that this contract has no parent contract. More information on other values may be found in the section "Contract Hierarchy" of the document "Issuing Module User Manual".

- *Currency* – contract currency.

- *Available* – contract amount available.
- *Blocked* – amount of blocked funds.
- *Credit limit* – credit limit for this contract.

The [Details] button of the "Related Contracts" form opens the "Contract Details" form that contains the same fields as the "Customer Service" form (see Fig. 1 in the section "Customer Service Form").

7 Financial Information for Billing Cycles

Clicking the [Billing] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") will display the "Billing History" form, containing contract financial information for each billing cycle (see Fig. 27).

Billing History							<< < > >>		3 of 4		b x
#	Start Date	End Date	Due Date	Stmt Balance	Total	Due	Corrected Stmt Balance	Corrected Total	Corrected Due		
4	01/12/2017	31/12/2017	00/00/0000	0,00	0,00	0,00	0,00	0,00	0,00		
3	01/11/2017	30/11/2017	26/12/2017	0,00	31,38	0,00	0,00	31,38	0,00		
→ 2	01/10/2017	31/10/2017	25/11/2017	0,00	278,46	0,00	0,00	31,38	0,00		
1	01/09/2017	30/09/2017	26/10/2017	0,00	33,23	0,00	0,00	33,23	0,00		

Fig. 27. Form with summary financial information by billing cycle

This form contains the following fields:

- # – billing cycle number.
- *Start Date* – start date of the billing cycle.
- *End Date* – end date of the billing cycle.
- *Due Date* – date until which (inclusively) the due amount must be paid.
- *Stmt Balance* – total contract balance at the end of the billing cycle.
- *Total* – resulting amount of funds posted to this account during the billing cycle.
- *Due* – amount due at the end of the billing cycle.

The [Corr Cases] button of the "Billing History" form (see Fig. 27) is used to open the "Correction Cases for Billing Period" form, containing information about adjustments for a contract (for more information about adjustments, see the section "Viewing Correction Information" of the document "Reversal Management").

The [Transactions] button of the "Billing History" form (see Fig. 27) will display the "Transactions" form (see Fig. 28). The "Transactions" form shows information included in the customer statement on transactions made during the selected billing cycle.

Transactions for the Billing Period													<< < > >>		1 of 6	b
Amount	Currency	Fee	Transaction Date	Transaction Details	Posted	Trans Amount	Trans Curr	City	Country	AccCard	Account	Auth Code	Source Reg Num			
1,000.00	EUR		0.00/27/10/09 00:00:00	TEST W/A Fee Standing payment order	27/10/2009	1,000.00	EUR			001-C-325785	001-C-325785 CL loan		SO-0001000000072			
-1,000.00	EUR		0.00/27/10/09 00:00:00	Retail RUS ST PETERSBURG TEST OWS	27/10/2009	1,000.00	EUR	ST PETERSBURG	Russia	4015500517912741	001-C-325785 CI Deposit	431015	196320000001			
Overview	Doc	Mtr	Doc Msg													

Fig. 28. Transaction information form

This form contains the following fields:

- *Amount* – total transaction amount.
- *Currency* – transaction (including adjustments) currency.
- *Fee* – fee charged according to transaction processing rules.
- *Transaction Date* – transaction date.
- *Transaction Details* – transaction description as will be sent to customer in statement.
- *Posted* – date transaction was posted.
- *Trans Amount* – transaction amount.
- *City* – city where transaction was made.
- *Country* – country where transaction was made.
- *Acc/Card* – name of account/card contract.
- *Account* – name of account type.
- *Auth Code* – authorisation code.
- *Source Reg Num* – registration number of the document generated on the basis of the authorisation request.

The [Doc] button in the "Transactions" form (see Fig. 28) is used to display the "Doc for Transactions" form containing full information on the document created for the selected transaction. This form is described in the section "Document Parameters" in the "Documents" document.

The [Mtr] button of the "Transactions" form (see Fig. 28) is used to show the "Mtr for Transactions for the Billing Period" form which contains full information about macrotransaction parameters (for more information about macrotransaction parameters, see the section "Macrotransaction Properties" of the document "Documents").

The [Doc Msg] button of the "Transactions" form (see Fig. 28) is used to show the "Doc Msg for Transactions for the Billing Period" form which shows detailed descriptions of messages generated by WAY4 when creating a document for this transaction (for more information about messages, see the section ""Messages" Menu Item" of the document "DB Manager Manual").

7.1 Information about Adjustments

If original transactions were adjusted using the Reversal Management module, the history of the original, adjustment, and resulting transactions is also shown in the "Transactions" form and is then shown in the client statement (see Fig. 29).

Transactions for the Billing Period								
Amount	Currency	Fee	Transaction Date	Trans Details	Posted	GL Date	Corr Status	Trans Amount
-1,38	EUR	0,00	31/10/15 00:00:00	CI Loan Interests	31/10/2015	31/10/2015		-1,38
-2,24	EUR	0,00	31/10/15 00:00:00	CI Paym Due Interests	31/10/2015	31/10/2015		-2,24
1,38	EUR	0,00	31/10/15 00:00:00	CI Loan Interests	31/10/2015	04/11/2015	Reversal	-1,38
-7,55	EUR	0,00	31/10/15 00:00:00	CI OVD Interests	31/10/2015	31/10/2015		-7,55
-1,38	EUR	0,00	31/10/15 00:00:00	CI Loan Interests	31/10/2015	04/11/2015	New	-1,38
0,00	EUR	-280,00	13/10/15 00:00:00	OVD	13/10/2015	04/11/2015	New	0,00
0,00	EUR	280,00	13/10/15 00:00:00	OVD	13/10/2015	04/11/2015	Reversal	0,00
0,00	EUR	-280,00	13/10/15 00:00:00	OVD	13/10/2015	13/10/2015		0,00
-500,00	EUR	0,00	04/11/15 00:00:00	Reversal. Payment To Client Contract	05/10/2015	04/11/2015	Correction	500,00
500,00	EUR	0,00	05/10/15 00:00:00	Payment To Client Contract	05/10/2015	04/11/2015	Reversed	500,00

Fig. 29. History of transactions and their adjustments

This form contains the following additional fields:

- **GL Date** – date on which reversal and correction entries were posted to GL accounts.
- **Corr Status** – the field makes it possible to determine which transactions were affected by adjustments using the Reversal Management module. Possible values:
 - "Reversed" – original transaction that was reversed when an adjustment or reversal was processed.
 - "Correction" – transaction (reversal or adjustment transaction/document) according to which the original transaction (transaction with the "Reversed" status, see above) was reversed.
 - Empty – the field is not filled in for primary transactions that were made with a contract in the period between the date of the original (being corrected) transaction until corrections were made. In particular, the field is not filled in for transactions charging interest, normalisation, etc. This means that the field remains empty if such a transaction was reversed in the Reversal Management module.
 - "Reversal" – transaction that reverses a primary transaction (reverses transactions charging interest, normalisation, etc., see above).
 - "New" – new transaction that was created during operation of the Reversal Management module when reviewing a contract's lifecycle. This status is set, for example, for new transactions charging interest, normalisation, misc fees.

The [Corr Case] button in the "Transactions" form (see Fig. 29) opens the "Corr Case for Transactions for the Billing Period" form that shows the schedule of corrections for a selected billing cycle.

7.2 Information about Fees for Additional Transportation Services

If transactions were made in a billing cycle that were related to passenger transportation and fees were charged for these transactions ("Ancillary Service Charges"), the "Transactions" form will contain the [AncCharges] button for these transactions (see Fig. 30).

Transactions for the Billing Period										
	Amount	Currency	Fee	Transaction Date	Trans Details	Posted	GL Date	Corr Status	Trans Amount	Trans Curr
+	-130,00	EUR	0,00	30/10/16 00:00:00	Retail DEU spb ewrew	30/10/2016	30/10/2016		130,00	EUR
<div> Query Doc MTR Doc Msg AncCharges </div>										

Fig. 30. Transactions related to passenger transportation

The [AncCharges] button in the "Transactions" form opens the "Ancillary Service Charges" form that shows information about fees that the client was charged for transactions related to passenger transportation (see Fig. 31). Information about fees is received together with transaction information from Mastercard.

Ancillary Service Charges				<< < > >>		1 of 2	b x
	Service Type Code	Service Type Name	Service Currency	Service Amount			
→	BF	Bundled Service	USD	10,00			
	BG	Baggage Fee	USD	4,21			
Query							

Fig. 31. Ancillary service charges

This 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.
- *Service Amount* – fee amount.

8 Usage Limiters

To receive detailed information on usage limiters set for the contract, click the [Limiters] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Limiters" grid form (see Fig. 32).

Usage Limiters for Test Client 200330																			« < > »			3 of 3	b
Service Pack	Usage Code	Usage Type	Renew Type	Period	Currency	Max Number	Max Amount	Single Amount	Max Percent	Current Number	Current Amount	Start Date	End Date	Current Status	Last Record Date	Switch Status	Switch Date From	Switch Date To	From Pack				
001-Our Priv Consul/A_Pk	Transactions	Day		1/050	10	10,000.00	0.00	0.000				0.0017652020	17/03/2020	Active	00/00/00 00:00:00		00/00/00 00:00:00	00/00/00 00:00:00	001-Our Priv Consul/Maestro				
001-Our Priv Consul/BAL	Balance	Month		1/050	10	0.00	0.00	0.000				0.0001632020	31/03/2020	Active	00/00/00 00:00:00		00/00/00 00:00:00	00/00/00 00:00:00	001-Our Priv Consul/Maestro				
001-Our Priv Consul/STMT	Statement	Month		1/050	10	0.00	0.00	0.000				0.0001632020	31/03/2020	Active	00/00/00 00:00:00		00/00/00 00:00:00	00/00/00 00:00:00	001-Our Priv Consul/Maestro				
« < > »																							
Row Detail	Overview	Formulas	Test Data	Use History	Book History	Redistributions																	

Fig. 32. Limiter information form

This form contains the following fields:

- *Service Pack* – name of the Service Package in which the limiter template is configured.
- *Usage Code* – limiter code.
- *Curr* – limiter currency.
- *Max Amount* – maximum total amount of transactions for the given period.
- *Current Amount* – total amount of transactions already executed in the given period.
- *Open Amount* – amount of transactions that can be executed until the end of the given period ($Max\ Amount - Current\ Amount$).
- *Max Number* – maximum number of transactions allowed for the given period.
- *Current Number* – number of transactions already executed in the given period.
- *Open #* – number of transactions that can be executed until the end of the given period ($Max\ # - Current\ \#$).
- *Single Amount* – maximum permissible amount of one transaction.
- *Max Percent* – maximum amount of a transaction calculated as a percentage of the amount available of the corresponding balance type specified for the limiter.
- *Start Date* – start date of the period to which the current values of the *Current #* and *Current Amount* fields belong.
- *End Date* – end date of the period to which the current values of the *Current #* and *Current Amount* fields belong.

- *Current Status* – current limiter status; the field can have one of the following values:
 - "Active" – limiter is active.
 - "Closed" – limiter is deactivated in the template.
 - "Temporary Active" – limiter is temporarily activated.
 - "Temporary Closed" – limiter is temporarily deactivated.
 - "Expired" – status of a limiter with the parameter *Renew Type* = "Single".
 - "Service Deactivated" – status of a limiter whose template is set up in an additional Service Package that is currently deactivated for the main Service Package.
- *Usage Type* – usage limiter type; the field can have one of the following values:
 - "Transactions" – usage limiter limits the number and amount of transactions.
 - "Overdraft" – shows that the amount specified in the *Max Amount* field may be used if the amount available is not sufficient.
 - "Credit" – usage limiter limits the number and amount of transactions whose transaction type has the parameter *DR\CR* = "Credit".
 - "Balance" – usage limiter limits the number of free online balance inquiries.
 - "Statement" – usage limiter limits the number of free online statement requests.
 - "Device" – usage limiter limits device operations; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.
 - "Add Service" – usage limiter limits the use of additional online Services in WAY4; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.
 - "Alert" – usage limiter is used in the Notification Messaging module; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.
 - "Payment" – usage limiter limits the use of online requests to activate payment orders.
 - "Negative RC" – usage limiter limits the number of negative authorisation responses; in this case, the *Operation* field contains the name of the corresponding instruction from the "Usage Operation" table.

- "Risk Rule" – usage limiter is used for risk monitoring.
- *Renew Type* – time unit for measuring the limiter period, may have one of the following values:
 - "Day" – limiter period is given in days.
 - "Month" – limiter period is given in months.
 - "Billing" – limiter period is given in billing cycles.
 - "Single" – limiter is only effective once.
 - "Sliding Days" – limiter is active for the number of days indicated in the limiter form's *Period* field preceding the current transaction.
 - "Sliding Hours" – limiter is active for the number of hours indicated in the limiter form's *Period* field preceding the current transaction
 - "Sliding Minutes" – limiter is active for the number of minutes indicated in the limiter form's *Period* field preceding the current transaction
 - "Single Sliding" – limiter is active for the interval set on the contract level.
 - "Forever" – no frequency is set for the limiter since the counter contents constantly accumulate and counter values are not reset to zero.
- *Period* – period of time the limiter is active in units specified in the *Renew Type* field.
- *Last record date* – date of the last change in this limiter's counter(s).
- *Switch Date From* – date from which changes to limiter parameters become effective.
- *Switch Date To* – end date of the period during which changed limiter parameters are effective.
- *Switch Status* – limiter status during the period of operation with changed parameters.
 - Activated – the limiter is activated.
 - Deactivated – the limiter is deactivated.
 - Redefined – the limiter's *Currency*, *Max Number*, *Max Amount*, *Single Amount*, and *Max Percent* parameters change.
 - Group Tariff – limiter threshold values set using a global tariff.
 - Personal Tariff – limiter threshold values set using an individual tariff.
- *From Pack* – reference to the "parent" Service Package if the Package specified in the *Service Pack* field is a child Package.
- *Tariff Name* – name of the tariff used to set limiter threshold values.

- *Area* – transaction counterparty's area: merchant's area for a limiter configured for an issuing contract, issuer area for a limiter configured for an acquiring contract (see the section "Configuring Country Areas" of the document "WAY4™ Dictionaries")
- *Channel* – counterparty contract's channel (the channel for servicing the other party to the transaction); the list of authorization channels is provided in the "Message Channels" grid form (Full → Configuration Setup → Main Tables → Message Channels).
- *Trans Type* – transaction type.
- *Min Trn Amnt* – minimum transaction amount selected to control the limit.
- *Max Trn Amnt* – maximum transaction amount selected to control the limit.
- *SIC Group* – parameter used to additionally determine a limiter depending on the merchant's SIC group (MCC) (see the section "SIC Group" Dictionary" of the document "WAY4™ Dictionaries").
- *Pref Type* – category of preferred counterparties for operations with which the restriction should be imposed. For more information, see the document "Preferred Counterparties".
- *Max Amt Bal Type* – balance type whose value will be used as the maximum allowed value for the total transaction amount (XMax AmntX), and to define the amount available when checking the limit set in the XMax PcntX field of the limiter's template.
- *Used Amt Bal Type* – balance type whose value will be used instead of the current value of the total transaction amount counter. This value will be added to the amount of the current transaction when checking a limit for the total amount of transactions for a period. For more information, see the section "Balance Type".
- *Doc Ret Code* – authorization request response code. Response codes are found in the "Response Codes" system dictionary

The [Template] button in the "Limiters" form (see Fig. 32) opens the "Template for [...]" form that contains the main information about the selected usage limiter. This form is described in the section "Main Parameters of Limiters" of the "Usage Limiters" document.

The [Tpl Dtls] button in the "Limiters" form (see Fig. 32) is used to open the "Tpl Dtls for [...]" form containing additional information about the template for the selected usage limiter. This form is described in the section "Additional Parameters of Limiters (Details)" of the "Usage Limiters" document.

The [Usg Hist] button in the "Limiters" form (see Fig. 32) is used to view information about documents whose posting changed the value of the limiter's counters for the current period (see Fig. 33). Each record in this form corresponds to a posted document that caused a change in counter values.

Usg History for [Empty]					
			<< < > >>		1 of 2
Record	Date	Expire Date	Status	Amount	Currency
→	01/10/09 00:00:00	31/10/09 00:00:00	Active	4 500,00	USD
	01/10/09 00:00:00	01/10/09 00:00:00	Declined	5 501,00	USD
< >					
Query Auth Doc Jsg Templ App					

Fig. 33. Information about documents

The [Redefinitions] button of the "Limiters" form (see Fig. 32) opens the "Redefinitions for ..." form that displays the history of changes to limiter parameters (see Fig. 34).

Redefinitions for Test Client 76620						
				<< < > >>		1 of 1
Usage Template	Contract	Service Pack	From Pack	Limit Usage Type	Curr	Usage Code
→ code2	401550	3031	001-USages Testing Hierarchy	001-USages Testing Hierarchy	USD	code2
< >						
Query Terminate						

Fig. 34. History of changes to limiters

The "Redefinitions for ..." form displays records corresponding to changes in limiter parameters and specifies the term for which the changed parameters are active. The form contains the [Terminate] button which is used to cancel the activity of changed parameters.

The [Swch Hist] button in the "Limiters" form (see Fig. 32) is used to view additional information related to changes in limiter parameters: information about the author and date of the change and reason the change was made (see Fig. 35).

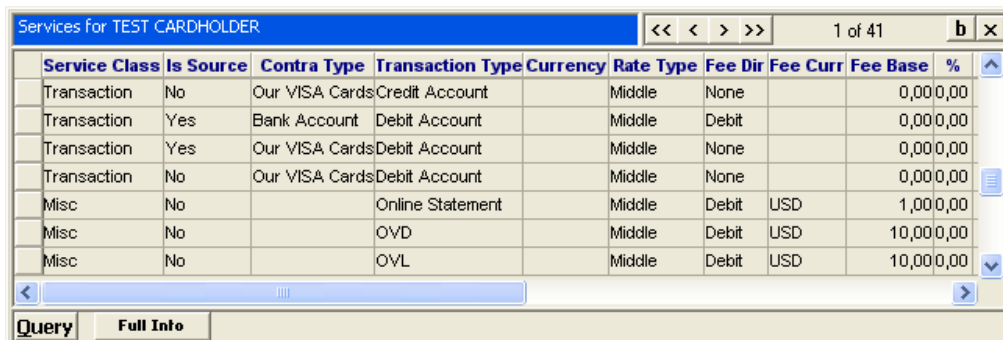
Swch Hist for Usage Limiters for TEST CARDHOLDER				
				1 of 3
ID	Date	Process	Type	Message Text
→ 4927	13/12/10 20:51:25	Swich Usage LiInformation	MaxNumber = 100; MaxAmount = 1 000.00; MaxSingleAmount = 0.00	
4926	13/12/10 20:51:25	Swich Usage LiInformation	Date from = 2011-01-05; Date to = 2011-12-01; Currency = USD	
4925	13/12/10 20:51:25	Swich Usage LiInformation	SUPERUSER Switch Usage Limiter. Status = Override; Reason: Client Request	
Query Mess Desc Process				

Fig. 35. History of changes to a limiter; additional information.

For more information, see the section "History of Changes to Limiter Parameters" in the "Usage Limiters" document.

9 Service Information

To obtain information on the current parameters of Services registered for a contract, click the [Services] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). The "Services for ..." form will be displayed on the screen (see Fig. 36).



Service Class	Is Source	Contra Type	Transaction Type	Currency	Rate Type	Fee Dir	Fee Curr	Fee Base	%
Transaction	No	Our VISA Cards	Credit Account		Middle	None		0,00	0,00
Transaction	Yes	Bank Account	Debit Account		Middle	Debit		0,00	0,00
Transaction	Yes	Our VISA Cards	Debit Account		Middle	None		0,00	0,00
Transaction	No	Our VISA Cards	Debit Account		Middle	None		0,00	0,00
Misc	No		Online Statement		Middle	Debit	USD	1,00	0,00
Misc	No		OVD		Middle	Debit	USD	10,00	0,00
Misc	No		OVL		Middle	Debit	USD	10,00	0,00

Fig. 36. Information on current parameters of Services

This form contains the following fields:

- *Service Class* – the group to which the transaction belongs according to the bank classification, for example:
 - "Transaction" – the Service is a card transaction.
 - "Misc" – the Service describes charging/payment of a fee.
- *Is Source* – this field can have the following values:
 - "Yes" – this value is assigned to source Services, since this Service is used for transactions in which the contract is the source of transaction information.
 - "No" – this value is assigned to target Services, since this Service is used for transactions in which the contract is the target of transaction information.
- *Contra Type* – this field shows the counterparty contract type.
- *Transaction Type* – the type of transaction.
- *Currency* – payment currency.
- *Rate Type* – FX rate.
- *Fee Dir* – fee direction, where the "Debit" value specifies that the client will be charged a fee for the transaction, "Credit", where the client is paid for the transaction and "None" where no fee is charged.

- *Fee Curr* – currency in which the fee is calculated.
- *Fee Base* – an additional mandatory fee that does not depend on the interest rate.
- % – fee percentage.
- *Min* – minimum size of the fee that will be charged regardless of the transaction amount.
- *Full Name* – Service name.
- *Tariffication* – tariffs used by the Service:
 - "No Tariff" – no tariff is configured for the Service (not a single tariff type is set).
 - "Multiply Tariffed" – this value is displayed if the Service has two or three tariff types set, or one tariff type is set, but the tariff is not specified unambiguously and its selection depends on certain conditions (for example, on the value of the fields *If Limit Tariff*, *If Preference Type* in the form Tariffs → Tariff Types & Tariff Domains → Tariff Domains → [Tariff]).
 - "No Up To Date Tariff" – an active tariff was not found for the Service.
 - If one tariff is specified for this Service, in this field the tariff parameters are specified in the following format "<Name of tariff>:<List of tariff parameters in the format <parameter name>=<parameter value> (when tariff selection conditions exist)>:<Name of domain>".

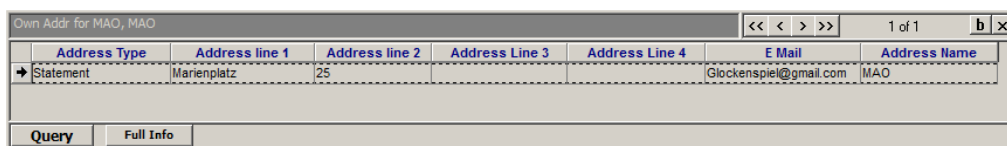
The [Full Info] button of the "Services for ..." (see Fig. 36) is used to open the form with full information about the Service. This form is described in the section "Full Information about a Service" in the "WAY4™ Service Packages" document.

10 Address Information

The [Own Addr] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") is used to obtain information about addresses registered in the WAY4 for a given client and contract (see Fig. 37).



Addresses are registered in the CLIENT_ADDRESS table using the form opened with the [Addresses] button from the client and contract form.



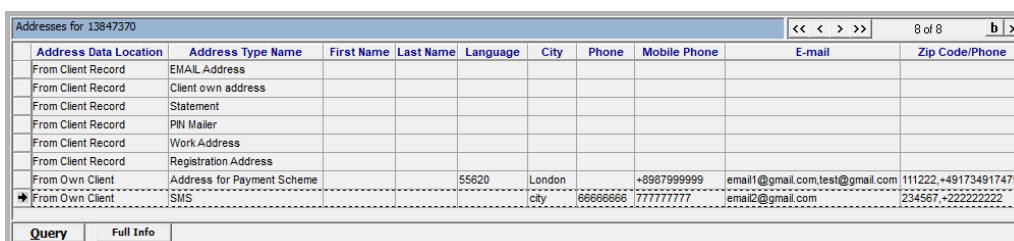
Address Type	Address line 1	Address line 2	Address Line 3	Address Line 4	E Mail	Address Name
Statement	Marienplatz	25			Glockenspiel@gmail.com	MAO

Fig. 37. Information about registered addresses for a contract and client

This form contains the following fields:

- *Address Type* – type of address.
- Address lines from the *Mailing Address* field group in the customer form:
 - *Address Line 1* – first line of the address.
 - *Address Line 2* – second line of the address.
 - *Address Line 3* – third line of the address.
 - *Address Line 4* – fourth line of the address.
- *E-mail* – e-mail address.

The [Active Addr] button of the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") is used to obtain information about addresses that are actually used for a given contract (see Fig. 38). These addresses are automatically specified by WAY4 taking into account system configurations, the existence of registered addresses for clients and contracts, registered addresses for parent contracts and clients, etc.



Address Data Location	Address Type Name	First Name	Last Name	Language	City	Phone	Mobile Phone	E-mail	Zip Code/Phone
From Client Record	EMAIL Address								
From Client Record	Client own address								
From Client Record	Statement								
From Client Record	PIN Mailer								
From Client Record	Work Address								
From Client Record	Registration Address								
From Own Client	Address for Payment Scheme			55620	London	+8987999999		email1@gmail.com;test@gmail.com	111222 +491734917475
From Own Client	SMS				city	16666666	777777777	email2@gmail.com	234567 +222222222

Fig. 38. Information on addresses actually used for a contract

This form contains the following fields:

- *Address Data Location* - this field specifies the source of the address:
 - "From client record" – the address is taken from the client record (Base Address).
 - "From Own Contract" – additional address registered for this contract.
 - "From Own Client" – additional address registered for this client.
 - "From Parent Client" – additional address registered for client of parent contract.
 - "From Parent Contract" – additional address registered for parent contract related to this contract in the "Main/Sub" or "Affiliated" hierarchy.
- Address Type Name – address type If the global parameter USE_CL_BASE_ADDR = "Y" is set in WAY4, the form will show an address with the "Client own address" type – the address that is specified in the "Base Address" field group of the client record (see the document "WAY4™ Global Parameters").
- *First name, Last name* fields – client first name, last name.
- *Language* – address language.



If the language of the WAY4 user (the language set in the *Language* field of the "Constants for <name of group>" opened by clicking the [Constants] button in the grid form "User Groups and Users - View" (Full → DB Administrator Utilities → Users & Grants → User Groups and Users – View)) does not correspond to the address language (the language specified when registering addresses) the *Language* field will display the language of the WAY4 user.

- City
- *Phone* – telephone number.
- *Mobile Phone* – mobile phone number.
- *E-mail* – e-mail address.
- *Zip Code/Phone* – Supplementary phone numbers. Values are displayed in the field if supplementary addresses are used for clients: phone numbers, email addresses. Supplementary addresses are registered using a service for enabling SMS notifications. This service is provided to OpenWay clients under software licenses. For more information about supplementary addresses, see the section "Viewing and editing supplementary addresses" in the document "Issuing Module".

11 Debt Collection Information

Clicking the [Collection] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form") opens the "Collection for <client short name>" form which contains information on debt collection from the cardholder. This form is described in the document "WAY4™ Consumer Collections Module Collector's Manual".

12 Card Information

Card information may be used to meet the following customer inquiries:

- I would like to activate my bankcard.
- I would like to clear the PIN counter.
- My new card that I have just received from you cannot be acquired. Why?
- I have applied for a new card and still haven't received it. Why?

To view detailed card information, click the [Card&PIN] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This displays the "Card Details" form (see Fig. 39).

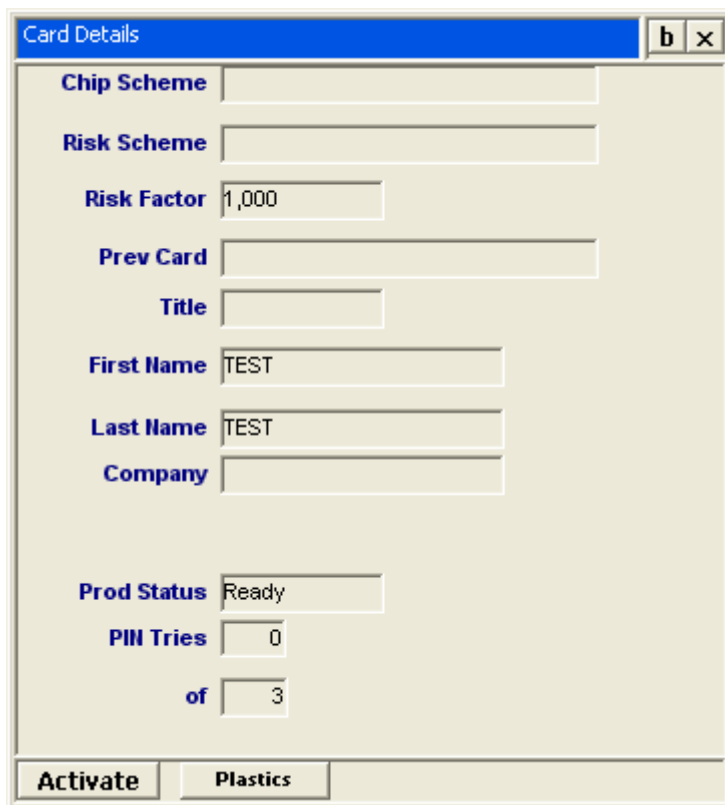


Fig. 39. Card details form

This form contains the following fields:

- *Chip Scheme* – chip card risk scheme.
- *Risk Scheme* – magnetic stripe card risk scheme.
- *Risk Factor* – numeric value from "0" to "1". Makes it possible to select a set of Chip scheme parameters. This value is compared with the Chip scheme parameter range (the *Risk Factor Min* and *Risk Factor Max* parameters:

"EMV Smart Cards → Configuration → Chip Schemes → [Parms]"). A Chip scheme parameter (and its value) is selected if the value of the *Risk Factor* field falls in the range of the Chip scheme parameter.

- *Prev Card* – the number of the previous card contract (if the previous card was lost or stolen).
- *Title* – client title embossed on the plastic card. Possible values are set in the "Client Titles" table (Full → Configuration Setup → Card Production Setup → Client Titles).
- *First Name* – first name for embossing.
- *Last Name* – last name for embossing.
- *Company* – company name for embossing.
- *Prod Status* – card issuance status.
- *PIN Tries of* – group of two fields, the number of wrong PIN tries already counted and the number of PIN tries permitted.



The value of fields *Title*, *First Name* and *Last Name* occupy the third plastic embossing row, and the *Company Name* occupies the fourth.

The [Plastics] button of the "Card Details" form (see Fig. 39) opens the "Plastics History" form containing information on plastics issued for this card contract (see Fig. 40).

Plastics History									
<div> <div><< < > >></div> <div>1 of 1</div> <div>b x</div> </div>									
#	Expiry	Status	Reason	Prod Date	Name Embossed	Company Name	Date From	Order From	Order To
1	11-09	Active	New Card	00/00/0000	TEST TEST		01/09/2010		
<div> <div>Query</div> <div>Produced</div> <div>Card Data</div> </div>									

Fig. 40. Form with card information

This form contains the following fields:

- # – plastic number.
- *Expiry* – plastic expiry year and month.
- *Status* – plastic status.
- *Reason* – reason for plastic issuing.
- *Prod Date* – date of plastic issue.
- *Name Embossed* – full name embossed on the plastic.
- *Company Name* – embossed name of company.
- *Date From* – plastic activation date.

- *Order From* – bank branch that ordered the plastic.
- *Order To* – bank branch that received the issued plastic.

The [Card Data] button (see Fig. 40) is used to obtain information about control commands generated on the card (for chip cards).

The [Activate] button of the "Card Details" form (see Fig. 39) activates the card and clears the PIN counter. When this button is clicked, a local menu containing two items will appear:

- *Activate Locked Card* – when this item is selected, the screen will display a window for confirming card activation (see Fig. 41).

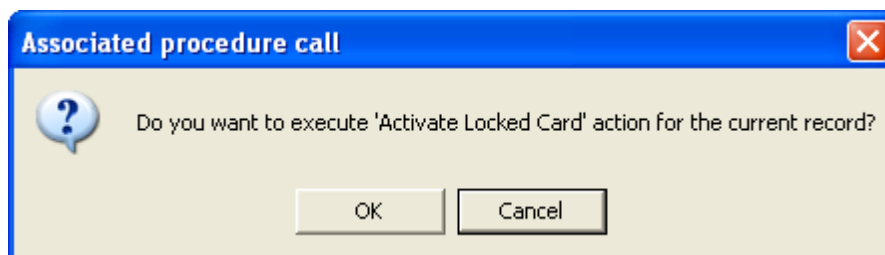


Fig. 41. Window for confirming card activation

The card will be activated when the [OK] button is clicked.

- *Clear PIN Attempts* – when this item is selected, the screen will display a window for confirming the "Clear PIN Attempts" action (see Fig. 42).

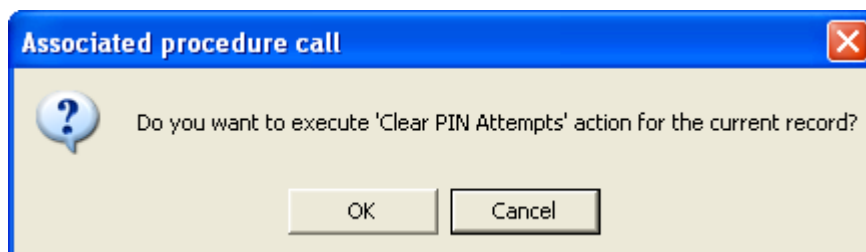


Fig. 42. Window for confirming the 'Clear PIN Attempts' action

When the [OK] button is clicked, the PIN counter will be cleared.

13 Client Memos

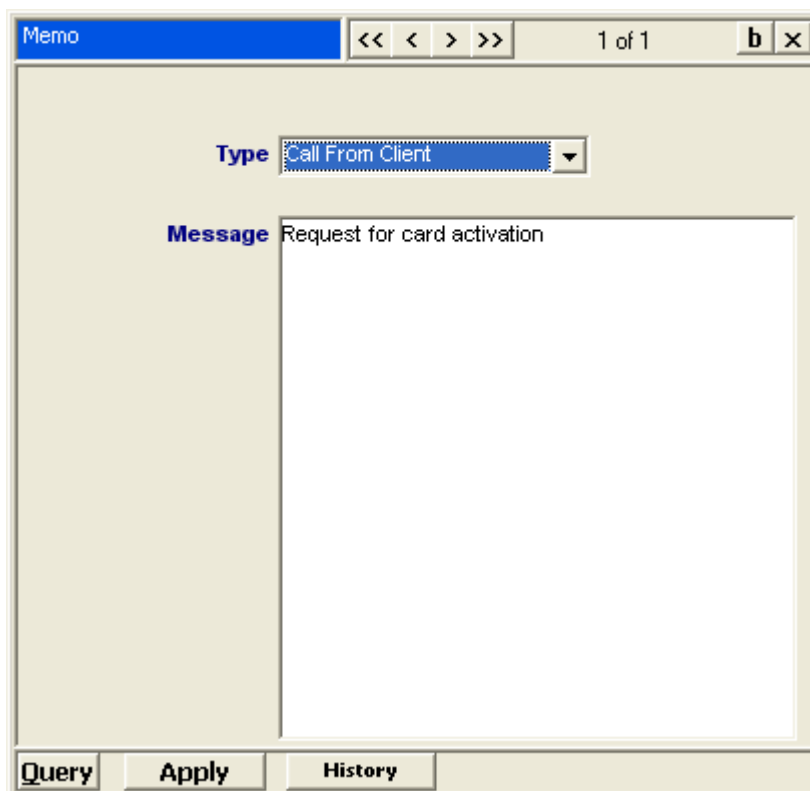
During interaction with customers, users may create memos where, depending on the rules set up by the bank (processor), they may record both issues requiring time for investigation or third-party intervention and any other actions taken during customer interaction (for example, incoming phone calls).

Moreover, the administrator of the bank (processor) may configure rules so that memos are automatically created for certain Events (for example, changes to contract status, updates to contract status and data, card issuance).

Using memo information, users can answer the following self-directed questions:

- What were the customer's requests and how were they handled?
- What actions were taken with the customer account?

To create a memo in the system, click the [Memo] button in the "Customer Service" form (see Fig. 1 in the section "Customer Service Form"). This will display the "Memo" form (see Fig. 43).



The screenshot shows a web-based form titled "Memo". At the top, there is a blue header bar with the title "Memo" and navigation controls including "<<", "<", ">", ">>", "1 of 1", and a "b" icon. Below the header, the form has a "Type" dropdown menu currently showing "Call From Client". Underneath is a "Message" label followed by a large text input area containing the text "Request for card activation". At the bottom of the form, there are three buttons: "Query", "Apply", and "History".

Fig. 43. Memo form

This form contains the following fields:

- *Type* – memo type, possible memo types are defined in the "Memo Types" table (Customer Service → Customer Service Configuration → Memo Types).
- *Message* – memo text.

The [Apply] button of the "Memo" form (see Fig. 43) is used to register the memo in the memo history. The following message will appear after registration (see Fig. 44).

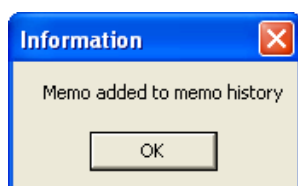
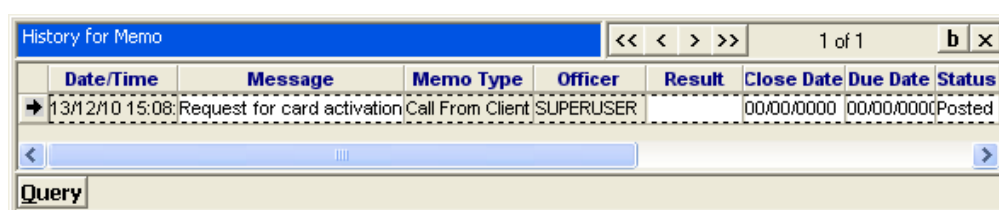


Fig. 44. Message confirming memo registration

The [History] button of the "Memo" form (see Fig. 43) opens the "History for Memo" form (see Fig. 45), containing a history of all the memos previously created for the selected contract.



Date/Time	Message	Memo Type	Officer	Result	Close Date	Due Date	Status
13/12/10 15:08	Request for card activation	Call From Client	SUPERUSER		00/00/0000	00/00/0000	Posted

Fig. 45. Memo history form

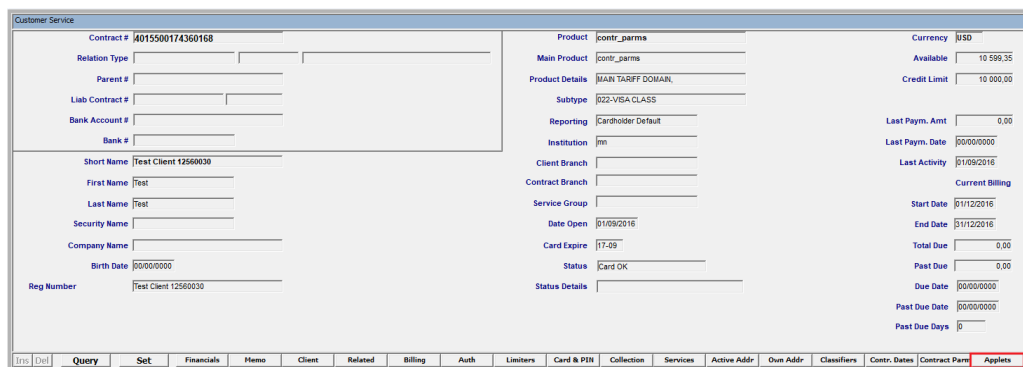
This form contains these fields:

- *Date/Time* – date and time the memo was created.
- *Message* – memo text.
- *Memo Type*
- *Officer* – user who registered the memo.
- *Result* – the result of request processing, the actions that were taken related to the request.
- *Close Date* – completion date of request processing.
- *Due Date* – the scheduled date for executing the request.
- *Status* – request processing status.
- *Origination Details* – name of the computer (host) on which the record was generated.

14 Information about card applications (Applets)

According to the EMV standard, several card applications can be loaded on one smart card (multi-application card). For more information about card applications, see the section "Configuring Several Applications for a Card" of the document "Configuring WAY4™ for Smart Card Issuing".

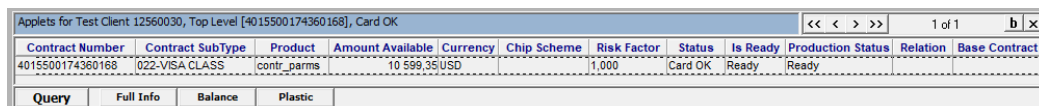
To get information about applets on a card, click the [Applets] button in a card contract's "Customer Service" form (see Fig. 46).



The screenshot shows the 'Customer Service' form for a card contract. The form is divided into several sections: Contract Information, Product Details, Reporting, Client Information, and Billing. The 'Applets' button is highlighted in the bottom navigation bar.

Fig. 46. Example of a card contract

The "Applets" form shows card applet parameters (see Fig. 47).



Contract Number	Contract SubType	Product	Amount Available	Currency	Chip Scheme	Risk Factor	Status	Is Ready	Production Status	Relation	Base Contract
4015500174360168	022-VISA CLASS	contr_parms	10 599,35	USD		1,000	Card OK	Ready	Ready		

Fig. 47. Card applet parameters

If a card combines two or more applications, the *Base Contract* field of the "Applets" form is not filled in for the main application. For an additional applet, the main application's contract number is indicated in the *Base Contract* field.

For more information about card production parameters, see the document "Configuring WAY4™ for Smart Card Issuing".

The [Balance] button is used for access to information about the state of an applet contract's balance: credit limits, available funds, blocked funds, contract currency, etc.

The [Plastic] button is used for access to information about an applet's parameters on a plastic: applet's serial number on the plastic, applet's expiry date, production type, status, etc.