**Discovery Report**

ORIENT COMMERICAL BANK

WAY4 Implementation

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| Owner : | Openway Asia |

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# Introduction

## Purpose/Scope

The aim of proposed solution is to cover the functional requirements of ORIENT COMMERCIAL BANK. The solution covers the following functional areas as per the needs of the ORIENT COMMERCIAL BANK project:

Phase 1

* Issuing of MasterCard EMV and Magstripe (Debit, Credit, Pre-Paid)
* Issuing of JCB EMV and Magstripe (Debit, Pre-paid)
* Issuing of Local-Card Magstripe (Debit, Pre-paid)
* Instalment and Risk Management
* Loyalty
* Onus Acquiring Magstripe card on devices ATM, POS
* Integration with the Core Banking using the H2H Online Interfaces
* Integration with WAY4SOA
* Integration with the International payment networks (MasterCard)
* Integration with the International payment networks (JCB)
* Integration with National payment network (Napas)
* Migration of current card data

Phase 2

* 3-D Secure Integration
* EMV Acquiring on device ATM/POS of OCB.

## Target audience

The distributions list is as follows:

| Name | Title | Organisation |
| --- | --- | --- |
| Truong Dinh Long | Project Director | ORIENT COMMERCIAL BANK |
| Huynh Bao Phuong | Project Manager | ORIENT COMMERCIAL BANK |
|  |  | ORIENT COMMERCIAL BANK |
|  |  | ORIENT COMMERCIAL BANK |
|  |  | ORIENT COMMERCIAL BANK |
|  |  | ORIENT COMMERCIAL BANK |
| Nguyen Manh Ha | Project Director | Openway Asia |
| Nguyen Ba Tu | Project Manager | Openway Asia |
| Le Khanh Trinh |  | Openway Asia |
| Nguyen The Cuong |  | Openway Asia |
| Le Duc Hoang |  | Openway Asia |
| Nguyen Hoang Hiep |  | Openway Asia |
| Hengky |  | Openway Asia |

## Discovery Review Acceptance

On completion of the first draft, this report will be submitted to **ORIENT COMMERCIAL BANK** for review. Comments and corrections provided will be incorporated in agreement with OpenWay, following this review.

On publication of the final version of the document, **ORIENT COMMERCIAL BANK** will be requested to sign a Discovery Acceptance Certificate, indicating that they accept the report as an accurate description of their requirements, so far as they can be determined at the sign-off date.

Any additions or changes to the requirements detailed in the document following sign-off of the report will be handled through OpenWay’s standard variance control procedure which ensures that changes will be reviewed and approved by OpenWay and ORIENT COMMERCIAL BANK.

## Structure and Use

### Discovery Report Contents

This Discovery Report sets out the details of the project which must be agreed by the parties in order for the system to be prepared, including:

* Volume 1: Introduction,
* Volume 2: Product Configuration,
* Volume 3: ATM Transaction Flow,
* Volume 4: POS Integration,
* Volume 5: SOA Services and Notification,
* Volume 6: Interfaces,
* Volume 7: Reports,
* Volume 8: Hardware & Software,
* Volume 9: Migration.

Please note that this report concentrates upon the configuration and enhancement of OpenWay standard software, in accordance with **ORIENT COMMERCIAL BANK** requirements. The standard functionality of OpenWay systems are provided in the relevant manuals.

## Disclaimer

This report does not represent a commitment by **ORIENT COMMERCIAL BANK** or by **OpenWay** to develop or implement the described system. The purpose of this report is to present an accurate description of the requirements and of the work required to configure the system in line with these requirements. All development and configuration work to be undertaken on the project will be defined in accordance with the letter of agreement signed between the parties. The contractual documents will take precedence over this document.

## Requirements Notation

The following notation is used for identifying the requirements:

* REQI000X –Interface
* REQC000X – Configuration
* REQE000X – Enhancement
* REQR000X – Report
* REQHS000X – Hardware/Software
* REQWS000X – Web Service

### Items Marked as ‘To Be Determined’ (TBD)

Note that all items in the report marked as TBD will be defined during the implementation of the project.

# Project Overview

## OCB Introduction

Oriented Commercial Joint Stock Bank (OCB) officially operated on 10th June 1996. OCB has more than 110 business units nationwide and presented in all major cities and economic zones in the country. In 2016, OCB’s profit had reached the 15th out of total number of Commercial banks and profit margin is in the Top 10 of Commercial banks.   
With a human forced of more than 5,000 qualify personnel, modern technology, trusted brand; High growth rate, the recent 5 years growth is always double the industry average; Good risk management, high asset quality, good assets and bad debt ratio fell among Top 6 banks with the lowest NPL ratio in the whole system ... OCB is confident during the roadmap to become one of the best banks in Vietnam.

**Mission**

Create the optimal solutions to bring the highest value to customers and investors, actively contributing to the common development of the community and society by building enthusiasm labor forced, understand the customer needs.

**Vision**  
Become a Leader of multi-functional bank in retail banking and small and medium enterprises in Vietnam.

## OpenWay Introduction

OpenWay, headquartered in Brussels, Belgium, with six regional offices in Western and Eastern Europe, Asia/Pacific and the Middle East, was founded in 1995 to develop and market WAY4, an innovative and flexible software platform for payment transaction switching, card and merchant management.

OpenWay's extensive experience in large-scale implementations allows us to update legacy systems, while keeping minor impacts on ongoing processing activities and fully respecting the strict project schedules.

The OpenWay methodologies of implementation, data migration and production support have been perfected over the last 12 years, and have been proven successful with experience of more than 135 customer sites using WAY4 solutions worldwide. OpenWay is strategically committed to the European market.

WAY4 is a real-time, full-service integrated solution supporting the complete bankcard lifecycle, designed to handle several million transactions per hour for banks in-house, as well as 3rd party processors. It has been certified by all major international payment schemes and is adaptable to local market requirements.

WAY4 is a new-generation payment processing framework with a unique architecture built around common patterns and generic objects – customers, contracts, accounts and products – with unlimited hierarchies and extremely flexible business rules. The WAY4 unified transaction processing core supports a variety of software modules and solutions. WAY4 can simultaneously run pre-paid cards and credit cards, issuing, acquiring and loan management, manage corporate products, and launch loyalty solutions.

WAY4 enables complex request exchanges in various dialects including ISO8583, DDC and XML. This way, clients can access products and services from various back-office and billing systems through ATM, POS, kiosk, web, IVR and mobile banking, as well as Visa, MasterCard, American Express, Diners Club, CUP, JCB payment schemes and other channels.

A single WAY4 installation can run multiple businesses in different geographical areas, making it easy for organizations to meet cross-border and cross-industry demands. It uses business rules allows WAY4 to manage multiple currencies, languages, and time zones.

Built on a unified modular platform, WAY4 allows individual solutions to be configured by selecting WAY4 modules that best suit the defined business goals and requirements. WAY4 modules cover all aspects of payment processing – issuing and acquiring, management of multiple financial institutions, personalization, terminal management, payment scheme interfaces, host system interfaces and e-channels.

Behind the modules and solutions, the WAY4 universal integration platform and unified business rules allow deep integration of WAY4 modules and other software like core banking systems, IVR, CRM, and the host systems of other banks and service providers.

WAY4 has demonstrated an industry leading performance of 3’000 business transactions per second. To date, this is one of the highest performance indicators for card payment transaction switching systems run on an open platform. Some of our customers manage more than 30 million debit and credit cards on a single WAY4 platform.

WAY4 gives many companies the satisfaction of knowing that they have chosen the best in software, running on a hardware independent environment. Working together with our partners, the result is a mature and proven product with extreme flexibility, reliability and performance. This is why we believe that WAY4 will be the best fit for the current and future needs of ORIENT COMMERCIAL BANK, which has been further proven during our analysis of the comprehensive list of ORIENT COMMERCIAL BANK functional requirements provided along with this Proposal.

OpenWay was one of the first vendors to launch Visa EMV Full Option (2001) and MasterCard Full Grade (early 2002) Issuing and Acquiring solutions. Nowadays WAY4 supports a range of advanced EMV products, such as Visa Paywave, M/Chip Pre-Authorized and MasterCard/Maestro PayPass. OpenWay is a VISA Global Partner and a MasterCard Key Vendor.

OpenWay's consistent growth and its ongoing investment in research and development make it a stable and reliable partner now and for the future. The WAY4 software is totally focused on providing high quality financial transaction processing solutions.

## Project Scope

The scope of the current project is defined as follows:

**Phase 1:**

1. Transaction Switching and Authorization with Stand-in Support
2. ATM Management and Monitoring;
3. POS and Merchant Management
4. Card Management and Personalization
   1. Card Types
      1. Debit Card
      2. Credit Card
      3. Prepaid Card
   2. Instalment Support
   3. Automatic Account Debit (AutoPay)
   4. MasterCard in control
5. Magnetic stripe card and EMV card Issuing.
6. Domestic and International card Issuing.
7. Fees and Limits Management
8. Clearing, Settlement, Reconciliation, and Dispute Management
9. Interface to Payment Networks and other systems
   1. MasterCard
   2. JCB
   3. Napas
   4. Core Banking System
   5. Middle Gateway/Web service
10. Fraud Prevention and Management System
11. Card based and Merchant Based Loyalty
12. SMS and Email notification engine
13. User ID and Password management
14. Access control setup
15. Audit Trail
16. Report and Extract file generation capability
17. Replaced CMS/Switch has to support all current functionalities of CardWork System which is applied by ORIENT COMMERCIAL BANK.
18. Replaced CMS/Switch also has to support all of the functionalities required by MasterCard, Napas.
19. Support for all mandate requirement of MasterCard, JCB and Napas in the future without any charge.

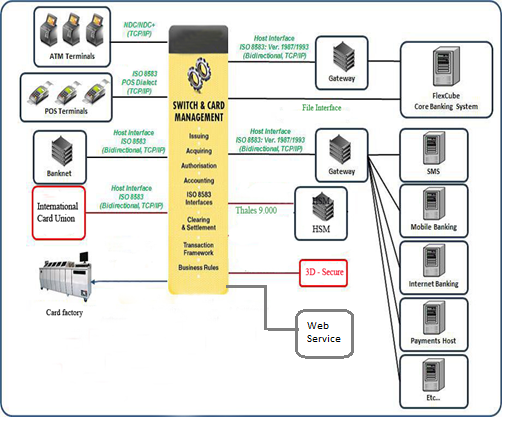
**Phase 2:**

1. Access Control Server (ACS) to support issuing side of 3D-Secure transaction for MasterCard
2. ATM/POS EMV acquiring

# Current System Overview

## Introduction

## Current System Diagram



**Figure 1: OCB Current System Diagram**

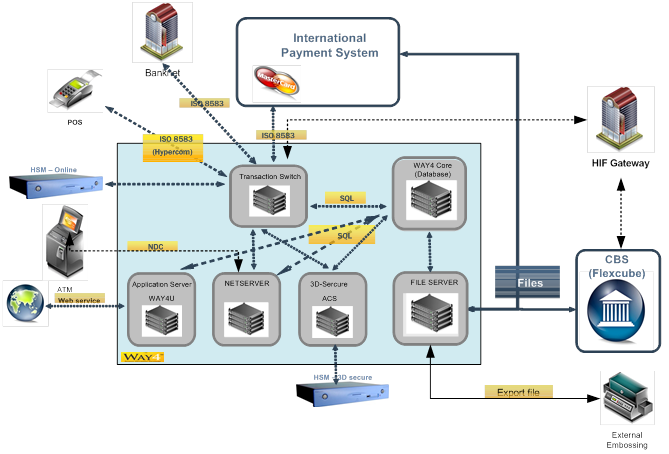
# Proposed Solution

## Introduction

The new WAY4 System will only cater to ORIENT COMMERCIAL BANK’s Issuing requirements. Acquiring is out of scope for the current project.

WAY4 will handle all processing and issuing for all ORIENT COMMERCIAL BANK products, handle all financial institutions defined, provide fraud detection capabilities, PIN Management and card production, 3D-Secure functionality, disputes, and web banking.

## Proposed System Diagram



**Figure 2: OCB WAY4 Based System Diagram**

## Licensed Modules

The scope of the project will include the delivery of the following WAY4 modules:

* WAY4 Core Banking (Online and Batch)
* WAY4 Multiple Financial Institutions Management
* WAY4 Issuing (Credit, Debit, Pre-paid, MasterCard)
* WAY4 Loyalty (basic)
* WAY4 PIN Management and Card Production
* WAY4 3D-Secure Module
* WAY4 Real Time Risk Management
* WAY4 Dispute Assistant (basic)
* WAY4 Payment Scheme Authorization and Clearing Modules
* WAY4 Host-to-Host Authorization and Clearing
* WAY4 SMS Notifications
* WAY4 SOA
* WAY4 Instalments

# Requirements

The following requirements are defined for the project:

## Configuration

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | REQC0001 - Payment Systems | Volume 2 |
|  | REQC0002 - Card Application Workflow | Volume 2 |
|  | REQC0003 – Card Production | Volume 2 |
|  | REQC0004 – PIN Mailer | Volume 2 |
|  | REQC0005 – Card Blocking | Volume 2 |
|  | REQC0006 – Card Blocking Events | Volume 2 |
|  | REQC0007 - Card Activation | Volume 2 |
|  | REQC0008 - Card Renewal/Replacement | Volume 2 |
|  | REQC0009 - Cardholder Notifications | Volume 2 |
|  | REQC0010 – Card Operations/Customer Service | Volume 2 |
|  | REQC0011 – Card Closure | Volume 2 |
|  | REQC0012 – Corporate Card | Volume 2 |
|  | REQC0013 - Statements | Volume 2 |
|  | REQC0014 –Financial Institution | Volume 2 |
|  | REQC0015 – Issuing Product Configuration | Volume 2 |
|  | REQC0016 - Statement Date | Volume 2 |
|  | REQC0017: Credit/Usage Limits | Volume 2 |
|  | REQC0018 - Accounting Setup | Volume 2 |
|  | REQC0019 – Transaction & Service Fees | Volume 2 |
|  | REQC0020 - Interest | Volume 2 |
|  | REQC0021 – Payment | Volume 2 |
|  | REQC0022 - Fraud/Risk Management | Volume 2 |
|  | REQC0023 - Dispute Management | Volume 2 |
|  | REQC0024 – Instalments | Volume 2 |
|  | REQC0025 - 3-D Secure Issuing | Volume 2 |
|  | REQC0026 – Loyalty (Optional) | Volume 2 |

## ATM Transaction Flow

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | Basic Parameters | Volume 3 |
|  | OCB Card - OCB ATM Transaction | Volume 3 |
|  | Napas Card – OCB ATM Transaction | Volume 3 |
|  | OCB Card- Napas ATM Transaction | Volume 3 |
|  | MC/JCB Card – OCB ATM Transaction | Volume 3 |
|  | Service Card Transaction | Volume 3 |
|  | Receipts | Volume 3 |
|  | GL Numbering | Volume 3 |
|  | ATM Reports | Volume 3 |
|  |  |  |

## POS Integration

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | REQ30001 - Proposal System Diagram | Volume 4 |
|  | REQ30002 - Project Approach | Volume 4 |
|  | REQ30003 - POS Vendor | Volume 4 |
|  | REQ40001 - Client Hierarchy | Volume 4 |
|  | REQ40002 - POS Product Setup | Volume 4 |
|  | REQ50001 – Merchant Creation | Volume 4 |
|  | REQ50002 – Merchant Monitoring | Volume 4 |
|  | REQ50003 – POS Cycle Management | Volume 4 |
|  | REQ50004 - Reference document | Volume 4 |
|  | REQ50005 - GL export | Volume 4 |
|  | REQ60001 - Online Purchase (Retail) | Volume 4 |
|  | REQ60002 - Online Purchase Reversal | Volume 4 |
|  | REQ60003 - Pre Authorization | Volume 4 |
|  | REQ60004 - Pre Authorization Confirmation | Volume 4 |
|  | REQ60005 - Partial Online Purchase Reversal | Volume 4 |
|  | REQ60006 - Retail 2 Presentment – Manual | Volume 4 |
|  | REQ60007 - Retail Adjust– Manual | Volume 4 |
|  | REQ60008 - Retail Reversal – Manual | Volume 4 |
|  | REQ60009 - Online Cash Advanced | Volume 4 |
|  | REQ600010 - Refund Transaction | Volume 4 |
|  | REQ600011 - Balance Inquiry | Volume 4 |
|  | REQ600012 - Mini statement | Volume 4 |
|  | REQ600013 – Purchase Key In (manual key in) | Volume 4 |
|  | REQ600014 – PIN Change | Volume 4 |
|  | REQ70001 - POS-POS Controller Interface | Volume 4 |
|  | REQ70002 – Settlement interface (PMS) | Volume 4 |
|  | REQ70003 - Merchant Statement | Volume 4 |
|  | REQ70004 – Online MC Interface | Volume 4 |
|  | REQ70005 – CBS Interface | Volume 4 |
|  | REQ70006 – NAPAS Interface | Volume 4 |
|  | REQ80001 – OCB Card – OCB POS Transaction | Volume 4 |
|  | REQ80002 –NAPAS Card – OCB POS Transaction | Volume 4 |
|  | REQ80003 – MC Card - OCB POS Transaction | Volume 4 |
|  | REQ90001 – Specific Fields | Volume 4 |
|  | REQ90002 – Online Transaction | Volume 4 |
|  | REQ100001 – MC Daily Operations | Volume 4 |

## SOA Services and Notification

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | REQWS001- Funds transfer | Volume 5 |
|  | REQWS002- Misc Debit (Payment from client contract) | Volume 5 |
|  | REQWS003- Misc Credit (Payment to client contract) | Volume 5 |
|  | REQWS004- Authorize Transaction | Volume 5 |
|  | REQWS005- Financial Transaction | Volume 5 |
|  | REQWS006- Lock Card | Volume 5 |
|  | REQWS007- Unlock Card | Volume 5 |
|  | REQWS008- Delivery Card (Activate Card) | Volume 5 |
|  | REQWS009- VipFlag Update | Volume 5 |
|  | REQWS010- MotoFlag Update | Volume 5 |
|  | REQWS011- PinLock Update | Volume 5 |
|  | REQWS012- SMS Regist | Volume 5 |
|  | REQWS013- Auto Payment Regist | Volume 5 |
|  | REQWS014- Ecommerce Regist | Volume 5 |
|  | REQSMS001- SMS Credit Billing Remind | Volume 5 |
|  | REQSMS002- Balance Changing (Transaction) | Volume 5 |
|  | REQSMS003- Late Payment Fee Remind | Volume 5 |
|  | REQEMAIL001- Email notification on Late Payment | Volume 5 |

## Interfaces

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | REQI0001 – Magnetic Stripe Card Embossing File | Volume 6 |
|  | REQI0002 – EMV Embossing file format | Volume 6 |
|  | REQI0003 – Napas Interface | Volume 6 |
|  | REQI0004 – Core Banking Interface | Volume 6 |
|  | REQI0005 – External H2H Interface | Volume 6 |
|  | REQI0006 – POS Interface | Volume 6 |
|  | REQI0007 – SMS Notification Interface | Volume 6 |
|  | REQI0008 – MasterCard Interface | Volume 6 |
|  | REQI0009 – JCB Interface | Volume 6 |
|  | REQI0010 – GL File Interface between Way4 and Core Banking | Volume 6 |
|  | REQI0011 – Offline file Interface | Volume 6 |

## Reports

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | REQI0001 - OpenWay Stadard Reports | Volume 7 |

## Hardware and Software

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | REQE0001 – WAY4 Card Hardware and Software | Volume 8 |
|  | REQE0002: Netserver Hardware and Software | Volume 8 |
|  | REQE0003: 3D-Secure Hardware and Software | Volume 8 |
|  | REQE0004: Transaction Switch | Volume 8 |
|  | REQE0005: Other Requirements | Volume 8 |

## Migration

| Ref | Title | Document Reference |
| --- | --- | --- |
|  | REQE0001 – Debit Card Migration | Volume 9 |
|  | REQE0002: Prepaid Card Migration | Volume 9 |
|  | REQE0003: Credit Card Migration | Volume 9 |
|  | REQE0004: ATM Migration | Volume 9 |
|  | REQE0005: POS Migration | Volume 9 |
|  | REQE0006: ACS Migration | Volume 9 |
|  | REQE0007: Keys Migration | Volume 9 |
|  | REQE0008 Instalment Migration | Volume 9 |

# Certification

Certification will be required with MasterCard/JCB for both magnetic stripe and EMV issuing.

WAY4 system will be certified with MasterCard for both magnetic stripe and EMV Cards for Issuing. This activity will be completed by ORIENT COMMERCIAL BANK with the remote support of OpenWay (either by phone or e-mail) during the Implementation Phase and before the System goes Live.

MasterCard Certification will be done for both BankNet (authorization) and IPM (clearing) interfaces.

WAY4 system will be certified with JCB for both magnetic stripe and EMV Cards for Issuing. This activity will be completed by ORIENT COMMERCIAL BANK with the remote support of OpenWay (either by phone or e-mail) during the Implementation Phase and before the System goes Live.

JCB Certification will be done for both BankNet (authorization) and IPM (clearing) interfaces.

ORIENT COMMERCIAL BANK should negotiate with the payment systems and provide the project plan provided by them indicating the necessary activity and time frames.

Please do note that as the payment system member, Payment System certification is the responsibility of the ORIENT COMMERCIAL BANK, however OpenWay will provide support to ensure the certification of the system is completed smoothly.

# Project Management

This section describes the project tasks that will be undertaken by OpenWay to ensure the smooth and efficient development and implementation of the project.

## OpenWay Project Team and Timetable

OpenWay will appoint an experienced Project Team, consisting of a Project Manager, and development resources. The exact composition of the team will be determined at Discovery sign-off based on the requirements of the project.

A project plan will be developed based upon agreement of the requirements. The plan will identify key milestones in the project. The formal and final project plan will be forwarded once sign-off of the Discovery Report is agreed.

The Project Plan provides a project timeline, including the development, testing, test file exchange plan, delivery, training and acceptance testing. The Project Manager maintains the plan. Progress reporting against the project plan will be detailed through regular project meetings (either in person, teleconference or any other mutually acceptable means) during the course of the project.

## Contact Points

All communication with OpenWay during the implementation will be done via the Project Manager and all team members will be copied on that to ensure that there no single point of communication. OpenWay request that a Single Point of Contact be appointed by **ORIENT COMMERCIAL BANK** as well as a distribution groupto ensure consistency of information and communication.

## System Configuration and Development

The system build and the development of the required enhancements will take place at OpenWay premises. The testing schedule and requirements will be included in the project timetable agreed between OpenWay and ORIENT COMMERCIAL BANK.

## Variation Procedure

The basis of all development and configuration work carried out by the project team will be this report following its acceptance. In the event that the requirements change during the course of the project, or other issues arise which entail changes to the requirements defined in this report OpenWay’s standard variation procedure must be followed to ensure that the requirements are updated and that any impact on the project is assessed.

## System Acceptance

The system will be subjected to a rigorous internal acceptance testing procedure. Each aspect of the system functionality will be tested before the software is delivered to ORIENT COMMERCIAL BANK.

Following internal testing procedures, the software will be subject to **ORIENT COMMERCIAL BANK** acceptance testing, in accordance with an agreed test script. Once ORIENT COMMERCIAL BANK’s UAT is complete, ORIENT COMMERCIAL BANK will sign-off the Certificate of Acceptance of the WAY4 system. Only on receipt of the signed certificate of acceptance from ORIENT COMMERCIAL BANK will the WAY4 system be accepted for live operations.

**ORIENT COMMERCIAL BANK** is requested to forward to OpenWay their acceptance criteria and any test scripts as soon as possible and prior to delivery of the system. This will enable OpenWay to review the proposed testing procedure, make comments where necessary and run the proposed testing procedure as part of the internal tests prior to delivery. The schedule for receiving and reviewing the test criteria will be included in the project timetable.