



Payment processing front-end and
multi-channel management software

WAY4TM
PAYMENT PROCESSING SOLUTIONS

→ www.openwaygroup.com

OPENWAY



→ Benefits

- Cross-border online payment switching
- Notification, payment, account management services
- Customer profile management services
- Multi-channel management
- Multi-system integration
- Customer-centric service-oriented architecture
- High volume processing on open platform
- True online 24x7

→ Delivery Channels

- ATM
- POS
- Self-service kiosk
- Teller terminal
- Web
- Mobile
- Bank office

→ Product Management Systems

- Card and merchant management
- Core banking system
- Scoring system
- Customer relationship management system

→ Networks and Service Providers

- Payment networks (Visa, MasterCard, AmEx, Diners Club, JCB, CUP, domestic)
- Telco billing systems
- Bill payment providers
- Credit bureaus
- Government information systems
- Pension funds

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→ Products and Services

- Payment services
 - Retail
 - Cash advance, cash acceptance, cash back
 - Currency exchange
 - Bill payments, fund transfers, P2P (Visa Account Transfer, MasterCard Cash Direct)
 - Pre-paid services (vouchers, scratch codes, etc.)
- Notifications and Information inquiries
 - Client information
 - Account information
 - Product information
 - Transaction information
 - Pre-defined system events
- Customer profile management
 - Client product, account, service portfolio
 - Client payment profile
 - Client personal data management
 - Personal mailbox
 - Personal offers
- Other services
 - Loyalty
 - Advertising

→ Business Process Machine

- Dynamic customer profile aggregation
- Distributed business transaction management
- Customer interaction scripting
- Transaction workflow scripting
- Message dialect scripting
- Terminal configuration management
- Terminal monitoring

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→ Risk Management

- Customer authentication methods: PINs, certificates, passwords (OTP list/token, CAP, MMA)
- Total customer liability and credit risk control
- Fraud monitoring and prevention rules
- Risk profiles by customer, product and channel
- Pre-authorization based on positive and negative customer data
- Pre-validation on behalf of external systems that are temporary unavailable
- Store and Forward (SAF)
- Key management and distribution
- EMV Authorization Cryptograms (ARQC, ARPC)
- Message Authentication Cryptograms (MAC)
- 3DES
- SSL tunnels

Best performance and reduced total cost of ownership when used with WAY4™ CMS:

- Unified application platform
- Unified application management infrastructure
- Shared customer, account and transaction data
- Common frameworks

BENCHMARKED WITH 3000 BUSINESS TPS

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WAY4™ Switch is an automated front-end solution, delivering products and services to your customers from back-end 'product warehouse' systems. The software solution manages personalised and pro-active customer interaction at various touch points in a unified and efficient way. It is a new generation smart switch that manages transactions through its knowledge of your customers, products and risk factors. Today more than 90 banks, payment service providers, telcos and government agencies in 20 countries have selected WAY4™ solutions.