Built by professionals for professionals, WAY4™ combines superior design with perfection in every detail so you can drive smoothly along the payment highway. And when you feel like getting off the beaten track to explore new business opportunities, that's when you see real power. WAY4™. The system you can trust.
WAY4™ Switch, WAY4™ Card and Merchant Management and WAY4™ EMV Card Personalisation are fault-tolerant open platform software solutions with proven EMV Issuing, Personalisation and Acquiring capabilities. The extensive product family is built on common WAY4™ framework, designed for high-speed transaction switching and intelligent product engineering. Today more than 70 banks, payment service providers, telcos and governmental agencies in 14 countries have selected WAY4™ solutions.

**WAY4™ SWITCH**
- Visa, MasterCard, domestic
- ATM, kiosk, POS
- WEB & mobile banking and commerce
- CMS
- RBS, CRM, bill payment
- Risk management

**THE BENEFITS**
- 1000+ business TPS
- Transaction framework
- Open Platform
- Fault tolerant clusters
- Online 24x7

**CHOOSE YOUR WAY**
The wide range of multifunctional, market proven WAY4™ solutions are built on a unified OLTP platform and support a variety of diverse business tasks. They range from smart card issuing and acquiring, self-service branch automation, mobile banking and e-commerce, to comprehensive inter-bank payment gateways. WAY4™ functions and components can be selected and set up at any time by a product engineering team.

**GET IN THE DRIVER’S SEAT**
WAY4™’s universal framework delivers all controls to the hands of end users. It allows them to invent and build new products and services through a customisable GUI.

**CROSS THE BORDERS**
To meet global market expansion, a single WAY4™ instance can simultaneously run for an unlimited number of financial institutions, which can have unlimited product diversity, currencies, languages, and time zones.

**WIN!**
WAY4™’s efficiency has been proven by the success of our customers. Among them are large banks, national processing centers, major telcos, and government agencies. We are proud to work for the market leaders.

**MORE THAN A SWITCH…**

**WAY4™ CMS**
- EMV issuing, acquiring, personalisation
- MasterCard, Visa, Private Label
- Debit, credit, pre-paid cards
- Individual, corporate & purchasing products
- Fleet, loyalty, gift cards
- M/Chip 4 PAD & VSDC++
- Fraud prevention

**THE BENEFITS**
- Mainframe replacement
- Product framework
- Open Platform
- Fault tolerant clusters
- Online 24x7

**MORE THAN A CMS…**
We want you to always stay ahead of your competition, free to choose your own way of doing business. That is why we have created WAY4™. Powerful engine, streamlined design, superior control. Solution diversity. Proven. When you win, we win!
The OpenWay Group is an international software company founded in 1995 to develop Way4™, an innovative, flexible, streamlined payment processing framework. Way4™ is a proven foundation for a wide range of software solutions, including Way4™ CMS, Way4™ Switch and Way4™ EMV Personalisation. Today, OpenWay’s success has been proven by more than 70 banks, payment service providers, telcos and governmental agencies in Europe, Middle East and Asia — aggressive innovators entering new marketplaces, along with established leaders replacing legacy platforms to gain speed and efficiency. OpenWay is financially independent and is consistently profitable as audited by PriceWaterhouseCoopers.
Explore new business opportunities and new markets ahead of your competition at a fraction of cost. Invent, build and manage products your way. WAY4™ CMS. The smart product factory.
Way4™ CMS

Way4™ CMS is designed to manage customers, accounts, products and transactions within a comprehensive management framework. It’s intelligent product engineering enables business development teams to invent, build and manage their own products. Way4™ CMS’s efficiency is proven by the success enjoyed by more than 50 banks, payment service providers, telcos and governmental agencies in 14 countries. Some of them are issuing and acquiring millions of debit and credit cards with unique product varieties.

Customer Relationships
- Unified channel for serving cardholders and merchants
- Complex customer structures for corporate cardholders and merchant chains
- Customer segmentation
- Closed customer groups and loyalty clubs

Product Management
- Invent, build, manage and integrate products and services:
  - Credit cards, charge cards
  - Debit cards, pre-paid cards
  - Installment cards
  - Gift cards
  - Loyalty cards
  - Fleet cards
  - Corporate cards
  - Purchasing cards
  - Lodge cards
  - VISA, MasterCard, Private Label
  - EMV and contactless
  - Instant issuing
  - Both issuing and acquiring product rules, terms and pricing
  - Define and manage your own product segmentation
  - Define your own services
  - Transaction and service-level pricing and terms
  - Product and service promotion campaigns

Account Management
- Account hierarchies and sub-account management
- Group liability, spending and credit risk control
- Automatic event-based fees generation and account status management
- Replenishment rules, standing payment orders
- End-to-end transaction accounting
- Interest, fees and penalties accrual
- Multi-currency accounting
- Loyalty accrual and redemption accounting
- Delinquency accounting
- Multi-language statements
- Enhanced/invoice data management
- Chart of accounts definition, account numbering rules
- Cost and profit centers accounting
- Custom General Ledger and SAP GL integration

Risk Management
- Real-time total customer liability and risk control
- Real-time service terms validation
- On-line risk monitoring and fraud prevention
- Velocity control rules and action management
- EMV risk profile management

Business Process Automation
- Application processing workflow
- Chargeback/dispute workflow
- Daily procedures scheduling
- Online payment posting
- Zero end-of-day down-time (true 24x7)
- Variety of interfaces to 3-rd party switches, networks, PSPs

Best performance and reduced total cost of ownership when used with Way4™ Switch:
- Unified application platform
- Unified application management infrastructure
- Shared customer, account and transaction data
- Common frameworks

Proven with 10,000,000 cards

Multiple Institutions
- Independent financial institutions
- Affiliated institutions and branches
- Inter-institution clearing and settlement
- The simultaneous processing of multiple institutions with different products, countries, currencies, languages (double-byte), time-zones and accounting policies
WAY4™ Switch is an intelligent broker delivering your products and services to your customers through all available channels. It’s efficiency and security make it the ideal sales engine!
Way4™ Switch is an automated front-end, delivering products and services to your customers from back-end ‘product warehouse’ systems. The 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 carries out transactions while applying its knowledge of your customers, products and risk factors. Today more than 50 banks, payment service providers, telcos and governmental agencies in 14 countries have selected Way4™ Switch.

**Delivery Channels**
- ATM
- POS
- Self-service kiosks
- Teller terminal
- Web
- Phone

**Product Management Systems**
- Card and Merchant Management (CMS)
- Retail Banking System (RBS)
- Scoring, collection
- Customer Relationship Management (CRM) system

**Networks and Service Providers**
- Payment Networks (Visa, MasterCard, Domestic)
- Telco billing systems
- Bill payment providers
- Credit bureaus
- Governmental information systems

**Products and Services**
- Payment services:
  - Retail payments
  - Cash advance, cash acceptance, cash exchange
  - Bill payments, fund transfers, P2P
  - Pre-paid services (vouchers, scratch codes, etc.)
- Information services:
  - Client information inquiries
  - Account information inquiries
  - Account activity notification
- 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

**Risk Management**
- Alternative customer authentication methods (PINs, certificates, passwords)
- Total customer liability and credit risk control
- Fraud monitoring and prevention rules
- Risk profiles by customer, product and channel
- Pre-authorisation 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 more than 1000 Business TPS