



MASTER THE CORPORATE GAME

WAY4™ Commercial Card Management System (CCMS) enables you to flexibly create commercial card products based on your customers' specific corporate policies and MIS needs. Our CCMS is rule-based and event-based to create sophisticated products meeting your customers' current and future needs.

WAY4™ COMMERCIAL CARDS

The WAY4™ Commercial Card Management System (CCMS) based on the WAY4™ business framework is a fully-integrated corporate, purchasing, travel & entertainment (T&E), and fleet solution. Featuring a variety of customised parameters, it enables all kinds of corporate customers to control their spending limits, merchant selections, and authorisation scenarios.

DESIGN YOUR COMMERCIAL PRODUCTS

- Create products that meet every commercial demand:
 - *Corporate, purchasing cards*
 - *Executive, business cards*
 - *Lodge cards*
 - *Fleet cards*
 - *Cards with personal and company liability*
 - *“All in one” card products*
- Offer products from any card:
 - *Charge cards*
 - *Revolving credit cards*
 - *Debit cards*
 - *Prepaid and co-branded loyalty cards*
 - *EMV smart cards, magnetic stripe, contactless cards*
 - *VISA and MasterCard*

FOR EVERY KIND OF BUSINESS

- Large national and international corporations
- Medium-size businesses
- Small businesses

FOR EVERY BUSINESS NEEDS

- Commercial cards issuing and acquiring
- Full support of VISA and MasterCard requirements for commercial card processing and reporting

- T&E enhanced data processing and consolidation
- Processing and matching of addendum data (lodge, passenger transport, vehicle rental, purchasing, and other addenda)
- Expense control
- Customisable web and downloadable reports
- Ad hoc corporate reporting
- Interfaces to external data repositories
- Interfaces with expense management and reconciliation packages

USE FLEXIBLE BUSINESS RULES

- Flexible authorisation and billing rules
- Automated control of corporate product policy
- Accounting and reporting on personal and corporate expenditure by MCC and more than 15 other criteria
- Flexible pricing, billing and liability rules
- Multinational functions
- International, national and regional rules (legal mandates)
- Comprehensive preferred merchant controls
- Solutions for enhanced data acceptance
- VGIS XML addenda compliance
- Comprehensive reporting, CDF support
- Fully integrated back-office and front-end give you total control over your products and services online

ENJOY UNLIMITED HIERARCHIES

- Unlimited hierarchies for authorisation, billing and reports
- Unlimited number of billing levels in a corporate hierarchy
- Flexible preferred merchant hierarchies
- Hierarchical limits and authorisation by preferred merchants (15+ criteria including unlimited hierarchical MCC groups)
- Address hierarchies (statements, PIN and card delivery)

GAIN THE VALUE-ADDED FEATURES

- Complementary products (extended warranty etc.)
- Discount and reward schemes for cardholders and merchants
- Flexible customer behaviour analysis rules

WHY WAY4™ COMMERCIAL CMS

- Comprehensive solution for T&E, fleet, and purchasing needs
- Speed-to-market issuing and acquiring
- Flexible authorisation, billing and reporting rules
- Unlimited hierarchies for authorisation, billing, and reporting
- High-volume solution on open platform
- Certified by MasterCard and VISA
- High-quality professional business analysis for gathering your requirements
- OpenWay gives you professional customer support 24x7

→  www.openwaygroup.com