



CONNECT

(BRS Web Service Facility)

Proprietary Statement

This BDO Remit Connect specification and the information contained herein is the CONFIDENTIAL PROPERTY of BDO Remit and is shared with the recipient for the purpose of integrating the BDO Remittance System (BRS) with the Partner's front-end system as authorized by a Non-Disclosure Agreement (NDA) entered between BDO Remit and the recipient. No part hereof may be compiled, distributed or disclosed to any third party without the written consent of BDO Remit.

Revision History

Version	Description of Change	Date
1.0		01/31/2012
1.1	<ul style="list-style-type: none"> Changes in Request parameters for apiRequest: 	02/06/2012
1.2	<ul style="list-style-type: none"> Changes in Interface Error Codes 	10/08/2012
1.3	<ul style="list-style-type: none"> Updated Other Banks Table Changed Request parameters for apiRequest accountNo - Description(updated) messageToBene1 – Description(updated) Changed Transaction Type – Door-to-Door DDMM SM Appliance 46 (deleted) 	12/11/2012
1.4	<ul style="list-style-type: none"> Changed Request parameters for apiRequest senderFirstname- Length(updated) senderLastname- Length(updated) senderMiddlename-Length/Description (updated) receiverFirstname- Length(updated) receiverLastname- Length(updated) receiverMiddlename-Length/Description (updated) 	12/27/2012
1.5	<ul style="list-style-type: none"> Updated Digital Signature or Signed Data 	01/18/2013
1.6	<ul style="list-style-type: none"> Updated Other Banks Table 	11/05/2013
1.7	<ul style="list-style-type: none"> BDO Remit Connect – BRS Web Service Facility Testing Certification / Transaction Listing report 	12/13/2013
1.8	<ul style="list-style-type: none"> Added DWN Response Code and important notes Added List of Other Banks Corrected Sample SOAP Requests Emphasized the Length Limitation of apiRequest Details Included Description for Remittance Status Codes Added System Limitations Changed Transaction Listing to Status Confirmation File 	02/27/2015
1.9	<ul style="list-style-type: none"> Added Recommended Partner's Process Flow of BDO Web Service Call Included Timeout Connection Issue Page Updated BDO Account Number length to 10, 11 and 12 Added One Network Bank in Other Banks Table Re-structured the Documentation 	11/23/2015

2.0	<ul style="list-style-type: none"> Included default value of ReceiverMobilePhone in case not available Updated the list of Other Banks Table Removed codes 0, 1 and RCV, IVE, DWN, BWE. Added Appendix 1 Corrected Status Confirmation File details and updated the file format to csv. Removed MAX validation error code 	01/19/2017
2.1	<ul style="list-style-type: none"> Added new fields in the apiRequest message 	09/18/2018
2.2	<ul style="list-style-type: none"> Updated System Limitations. BDO API can now deposit to BDO corporate account without the need to create virtual card number. Created Appendices 2, 3 and 4 in reference to new fields in the apiRequest message 	01/03/2019
2.3	<ul style="list-style-type: none"> Added For Classification status Updated Other Banks list 	
2.4	<ul style="list-style-type: none"> Separated Other Banks List 	07/07/2021
2.5	<ul style="list-style-type: none"> Added Interface Error Code 61 	11/29/2022
2.5	<ul style="list-style-type: none"> Added Interface Error Code 36 Added Important Note: Handling Null Status 	09/01/2023

Table of Contents

I. BDO Remit Connect Overview.....	5
II. Sample Partner's Process Flow of BDO Web Service Call	6
III. Timeout Connection Issue	7
IV. apiRequest and apiResponse	8
Request Property Values of apiRequest.....	9
Additional Fields in the apiRequest Message	11
SOAP apiRequest Template.....	12
Response Property Values of apiResponse	14
SOAP apiResponse.....	14
Types and List of Response Codes of apiResponse	14
Successful Response Codes.....	14
Validation Error Response Codes	14
Interface Error Response Codes	15
V. apiStatusRequest and apiStatusResponse.....	16
Request Property Values of apiStatusRequest.....	16

SOAP apiStatusRequest Template	17
Response Property Values of apiStatusResponse	17
SOAP apiStatusResponse	17
Validation Error of apiStatusResponse	18
VI. Remittance Transaction Status	18
VII. Transaction Types	19
VIII. BDO Remit Connect Security	20
IX. System Limitations	22
X. Status Confirmation File	22
XI. Acceptance Certificate	23
List of Values of Status Confirmation File	24
Nature of Business or Work Table	25
Sender Source of Funds Table	26
Purpose of Remittance Table	26

I. BDO Remit Connect Overview

BDO Remit Connect is a web service facility that will enable the integration of the BDO Remittance System (BRS) with its partner's front-end system for faster transmission and processing of remittance transactions. The facility will cater the following processes:

- ⤴ Posting of Remittance transactions
- ⤴ Inquiry of Status of Remittance transactions
- ⤴ Account Number Validation (Part of whole process for each transaction)

System Architecture

BDO Remit Connect web service is based on standard SOAP protocol which basically consists of REQUEST and RESPONSE in standard XML format. All REQUEST and RESPONSE are complex types (Please see sample XML layout below).

For all regular remittance transactions complex types are named accordingly:

SOAP Request = **apiRequest**

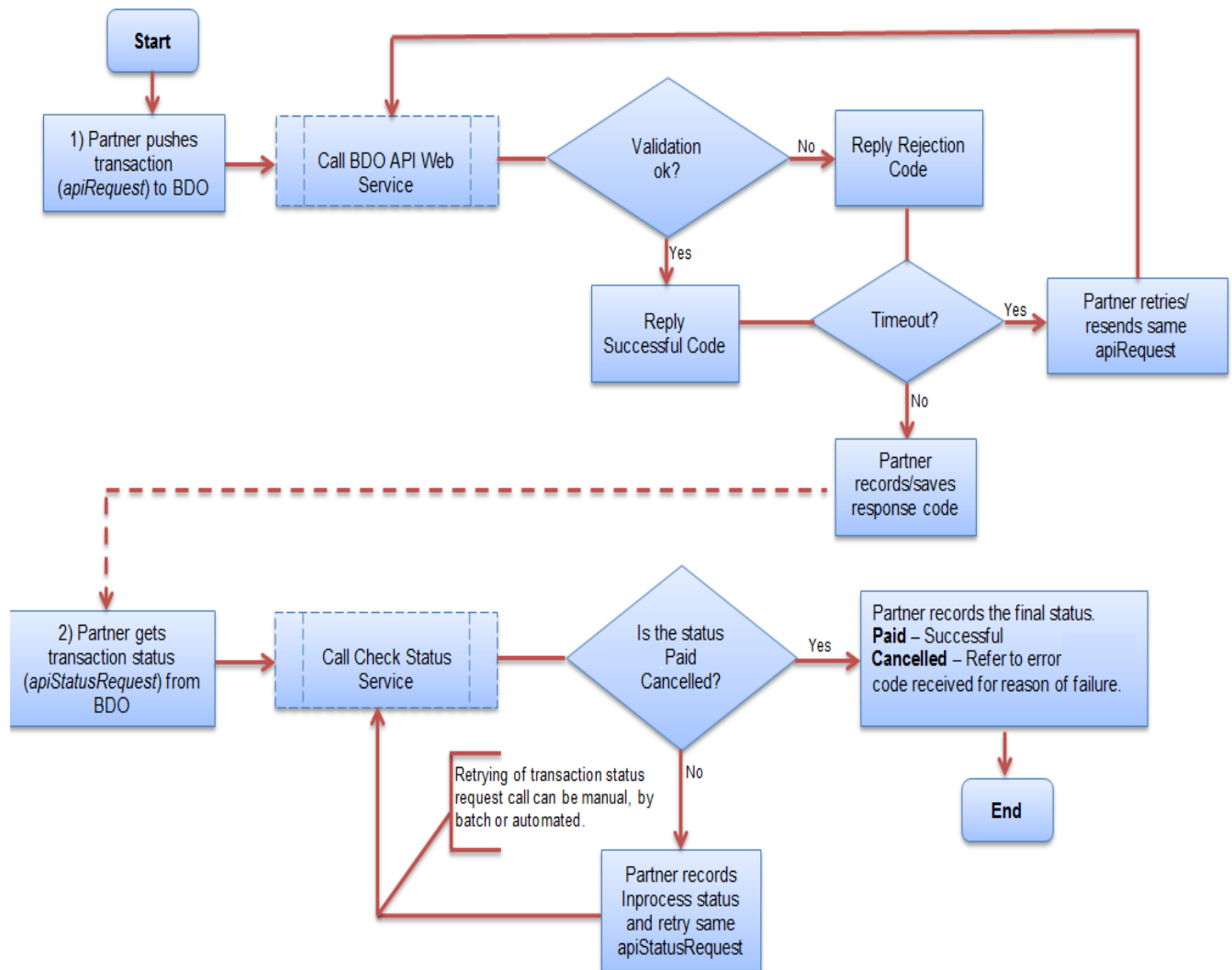
SOAP Response = **apiResponse**

For CheckStatus operation complex types are named accordingly:

SOAP Request = **apiStatusRequest**

SOAP Response = **apiStatusResponse**

II. Recommended Partner's Process Flow for BDO Web Service Call



Important Notes:

1) Timeout Error

Partner didn't received timely response from BDO web service.

2) 120 Seconds – Average Partner's timeout value before closing the connection to BDO Web Service.

3) Reference Number Validation

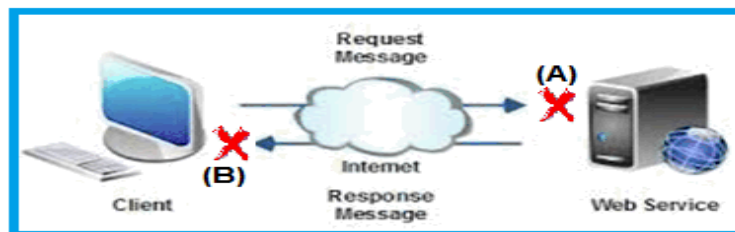
BDO Web Service can validate duplicate transaction by Reference Number. If Reference Number already exists in BDO System, web service will return code DUP-Reference Number Already Exist.

4) Automated retry of transaction status request (CheckStatus) should be every hour to minimize traffic in BDO Web Service.

III. Timeout Connection Issue

Since web services are using internet as connection and BDO has internal system process once the transaction was received, there will be cases that Partner would not receive timely response from BDO web service.

To illustrate:



Two Classifications of Timeout Error:

A) **Connection Timeout** – Partner sends transaction however it didn't hit BDO server.

B) **Read Timeout** – Partner sends transaction, BDO received the transaction however Partner didn't received the response from BDO Web Service.

Partner's Action Items:

1) Partner can resend a transaction that hit timeout error as long as the Reference Number is the same. BDO Web Service can validate duplicate transaction by Reference Number. If Reference Number already exists in BDO System, the second attempt will be rejected and web service will return code DUP-Reference Number Already Exist.

Important Note: Do not resend a transaction that hit timeout error using different reference number to avoid twice credit or duplication.

2) Use CheckStatus method to inquire the transaction

3) If Timeout Error is recurring, send an email report to BDO Inquiry and Investigation Group via the email address provided by the Marketing Development officer (MDO).

IV. apiRequest and apiResponse

The following table lists the operations that will push the transaction in BDO System.

Operations / Services	Description
CreditCASAOnline	Credit or deposit to BDO Peso and USD account
CreditOtherBank	Credit or deposit to Account with Other Philippine Banks (refer to ANNEX - CTA - OTB List of Banks for the list of Other Local Banks in the Philippines)
CashCardReload	Credit or Deposit to BDO Cash Card Account
PickUpCash	Cash Pickup in any BDO Branches, SM Forex, SM Business Centers, Rural Banks and Other BDO Payout Partners
PickUpMLLhuillier	Cash Pickup in any Mlhuillier branches
PickUpCebuana	Cash Pickup in any Cebuana Lhuillier branches
DoorToDoorCash	Cash Door to Door Delivery to Metro Manila and outside Metro Manila delivery
DoorToDoorCashCard	Cash Card Door to Door Delivery Metro Manila and outside Metro Manila delivery
DoorToDoorJolibee	Door to Door Delivery of desired Jollibee Meal package
DoorToDoorMaxs	Door to Door Delivery of desired Max's Meal package
DoorToDoorSMGiftPadala	Door to Door Delivery of SM Gift Card
DoorToDoorRushDelivery	Guaranteed 2-3 hours rush delivery of remittance within Metro Manila.
BDOAKBeneficiary	A special savings account designed for OFW beneficiaries with a very minimal initial deposit and maintaining balance.
BDOAKRemitter	A special savings account designed for OFW's with a very minimal initial deposit and maintaining balance.

Request Property Values of apiRequest

Field Function	Type(Length)	Description
<i>userName</i>	String	BDO assigned
<i>password</i>	String(encrypted)	BRS Password. Refer to process of password encryption procedure below.
<i>signedData</i>	String	Refer to process on how to generate digital signatures below.
<i>conduitCode</i>	String(2)	BDO assigned
<i>locatorCode</i>	String(3)	BDO assigned
<i>referenceNo</i>	String(25)	Alpha-numeric, no spaces and special character i.e. (~!@#\$\$%&*";).
<i>transDate</i>	String(19)	No future date. Format: YYYY-MM-DD or YYYY-MM-DD HH:mm:ss only
<i>senderFirstname</i>	String(40)	Required
<i>senderLastname</i>	String(40)	Required
<i>senderMiddlename</i>	String(1)	Value is empty or blank Note: If you have a sender middlename field, you can concatenate it in the senderFirstname value.
<i>senderAddress1</i>	String(75)	Required
<i>senderAddress2</i>	String(75)	Optional
<i>senderPhone</i>	String(30)	Numeric only
<i>receiverFirstname</i>	String(40)	Required
<i>receiverLastname</i>	String(40)	Required
<i>receiverMiddlename</i>	String(1)	Value is empty or blank Note: If you have a receiver middlename field, you can concatenate it in the receiverFirstname value.
<i>receiverAddress1</i>	String(75)	Required
<i>receiverAddress2</i>	String(75)	Optional
<i>receiverMobilePhone</i>	String(30)	Required for tran type: 01, 02, 05, 11, 43, 45. In case not available default value should be "9999".
<i>receiverGender</i>	String(1)	M or F Required for tran type: 10, 40, and 11
<i>receiverBirthDate</i>	String(10)	Required for tran type: 10, 40, and 11 Format: YYYY-MM-DD
<i>transactionType</i>	String(2)	Refer to Transaction Types table(page 19) for valid values

<i>payableCode</i>	String(4)	Refer to Transaction Types table(page 19) for valid values
<i>bankCode</i>	String(5)	If Tran Type = 01 , 02 , 07 , 10 , 40 put BDO . If Tran Type = 04 please see Bank Table for valid values. Leave blank for the following tran types: 05, 11, 42, 43, CL and 45.
<i>branchName</i>	String(40)	If Tran Type = 10 or 40 specify BDO branch. If Tran Type = 04 put "MAKATI" If Tran Type = 01 , 02 , 07 put BDO . Leave blank for other tran type
<i>accountNo</i>	String(20)	Numeric Format Required If tran type = 04 , see bank code table for required account number length. If tran type = 02 input BDO account number(10, 11 or 12 digits) If tran type = 07 input cash card number. (16 digits) Leave blank for other tran type.
<i>landedCurrency</i>	String(3)	PHP or USD only
<i>landedAmount</i>	String(10)	Numeric Format: ###
<i>messageToBene1</i>	String(50)	Optional for Tran Type: 01 , 10 , 40 , and 42 only. Required for Tran Type: 05 , 11 , 43 , 45 , 47 and 48 . (Default Message : BDO)
<i>messageToBene2</i>	String(50)	Optional

Additional Fields in the apiRequest Message

Field Function	Type(Length)	Description
<i>senderType</i>	String(2)	Optional Code: IN ; CO IN – Individual CO – Corporate
<i>receiverType</i>	String(2)	Optional Code: IN ; CO IN – Individual CO – Corporate
<i>senderBirthDate</i>	String(10)	Optional Format: YYYY-MM-DD
<i>senderBirthPlace</i>	String(100)	Optional
<i>receiverBirthPlace</i>	String(100)	Optional
<i>senderOccupation</i>	String(100)	Optional
<i>receiverOccupation</i>	String(100)	Optional
<i>senderIDType</i>	String(20)	Optional
<i>receiverIDType</i>	String(20)	Optional
<i>senderIDNumber</i>	String(20)	Optional
<i>receiverIDNumber</i>	String(20)	Optional
<i>senderBusinessOrWork</i>	String(5)	Optional Code value only Refer to Appendix 2 (page 25) for the list of codes
<i>receiverBusinessOrWork</i>	String(5)	Optional Code value only Refer to Appendix 2 (page 25) for the list of codes
<i>senderOFWTag</i>	String(1)	Optional Code: 0 or 1 only 0 – No 1 – Yes
<i>senderSourceOfFunds</i>	String(5)	Optional Code value only Refer to Appendix 3 (page 26) for the list of codes
<i>purposeOfRemittance</i>	String(5)	Optional Code value only Refer to Appendix 4 (page 26) for the list of codes.

senderRelationshipToBene	String(20)	Optional
alternateBeneficiary	String(75)	Optional
senderGender	String(1)	Optional Code: M or F only
senderNationality	String(20)	Optional
receiverNationality	String(20)	Optional

SOAP apiRequest Template

```
<SOAPEnv:Envelope xmlns:SOAPEnv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:rem="http://www.bdo.com.ph/RemitAPI">
  <SOAPEnv:Header/>
  <SOAPEnv:Body>
    <rem:apiRequest>
      <rem:userName>EF8XXXXXX</rem:userName>
      <rem:password>0B2E9679892978599EE41E2141CD24A9</rem:password>
      <rem:signedData>302C021453E4460C56D3652638FD05488AE20BDAF021413</rem:signedData>
      <rem:conduitCode>EF</rem:conduitCode>
      <rem:locatorCode>808</rem:locatorCode>
      <rem:referenceNo>aBcDe12345</rem:referenceNo>
      <rem:transDate>2012-01-20</rem:transDate>
      <rem:senderFirstname>Sender FirstName</rem:senderFirstname>
      <rem:senderLastname>Sender Lastname</rem:senderLastname>
      <rem:senderMiddlename></rem:senderMiddlename>
      <rem:senderAddress1>Sender Address One</rem:senderAddress1>
      <rem:senderAddress2>Sender Address Two</rem:senderAddress2>
      <rem:senderPhone>639171122330</rem:senderPhone>
      <rem:receiverFirstname>Receiver Firstname</rem:receiverFirstname>
      <rem:receiverLastname>Receiver Lastname</rem:receiverLastname>
      <rem:receiverMiddlename></rem:receiverMiddlename>
      <rem:receiverAddress1>Receiver Address One</rem:receiverAddress1>
      <rem:receiverAddress2>Receiver Address Two</rem:receiverAddress2>
      <rem:receiverMobilePhone>639171122339</rem:receiverMobilePhone>
      <rem:receiverGender>M</rem:receiverGender>
      <rem:receiverBirthDate>2012-01-20</rem:receiverBirthDate>
      <rem:transactionType>02</rem:transactionType>
      <rem:payableCode>CBBM</rem:payableCode>
      <rem:bankCode>BDO</rem:bankCode>
      <rem:branchName>BDO Branch</rem:branchName>
      <rem:accountNo>0044XXXXXXXX</rem:accountNo>
      <rem:landedCurrency>PHP</rem:landedCurrency>
      <rem:landedAmount>355.00</rem:landedAmount>
      <rem:messageToBene1>Message To Bene One</rem:messageToBene1>
      <rem:messageToBene2>Message To Bene Two</rem:messageToBene2>
      <rem:senderType>CO</rem:senderType>
      <rem:receiverType>IN</rem:receiverType>
      <rem:senderBirthDate>1987-03-11</rem:senderBirthDate>
      <rem:senderBirthPlace>Tokyo, Japan</rem:senderBirthPlace>
      <rem:receiverBirthPlace>Manila, Philippines</rem:receiverBirthPlace>
      <rem:senderOccupation>IT Programmer</rem:senderOccupation>
    </rem:apiRequest>
  </SOAPEnv:Body>
</SOAPEnv:Envelope>
```

```
<rem:receiverOccupation>Bank Teller</rem:receiverOccupation>
<rem:senderIDType>Driver's License</rem:senderIDType>
<rem:receiverIDType>Company ID</rem:receiverIDType>
<rem:senderIDNumber>12312312-3</rem:senderIDNumber>
<rem:receiverIDNumber>123210-2</rem:receiverIDNumber>
<rem:senderBusinessOrWork>1</rem:senderBusinessOrWork>
<rem:receiverBusinessOrWork>12</rem:receiverBusinessOrWork>
<rem:senderOFWTag>1</rem:senderOFWTag>
<rem:senderSourceOfFunds>11</rem:senderSourceOfFunds>
<rem:purposeOfRemittance>3</rem:purposeOfRemittance>
<rem:senderRelationshipToBene>Bestfriend</rem:senderRelationshipToBene>
<rem:alternateBeneficiary>Juan Dela Cruz</rem:alternateBeneficiary>
<rem:senderGender>M</rem:senderGender>
<rem:senderNationality>Japanese</rem:senderNationality>
<rem:receiverNationality>Filipino</rem:receiverNationality>
</rem:apiRequest>
</SOAPenv:Body>
</SOAPenv:Envelope>
```

Important Notes:

- 1) Partner should pass the complete apiRequest xml tags even empty/blank to avoid error.
- 2) Partner should not exceed the maximum length of strings per field to avoid code STT(Unable to Log Txn) error.

Response Property Values of apiResponse

Parameter Name	Type(Length)	Description
<i>responseCode</i>	String	Refer to list of Response Codes below
<i>description</i>	String	Refer to list of Response Code Description below

SOAP apiResponse

```
<S:Envelope xmlns:S="http://schemas.xmlsoap.org/soap/envelope/">
<S:Body>
<apiResponse xmlns="http://www.bdo.com.ph/RemitAPI">
<responseCode>01</responseCode>
<description>Received Transaction Successfully</description>
</apiResponse>
</S:Body>
</S:Envelope>
```

Types and List of Response Codes of apiResponse

Successful Response Codes

Partner is expected to mark the following table of response codes as successful.

Response Code	Description
01 / PRC	Received Transaction Successfully
00	Approved

Validation Error Response Codes

Transaction was outright rejected and no record was saved in BDO System. Partner can resend the corrected transaction details with same Reference Number.

Response Code	Description
VSD	Invalid Signed Data
VUP	Invalid User Password
VRN	Invalid Reference No
RA1	Invalid Receiver Add 1
RMP	Invalid Receiver Mobile No
VRG	Invalid Receiver Gender
VRB	Invalid Receiver Birthdate
VTT	Invalid Transaction Type
VPC	Invalid Payable Code

VLC	Invalid Landed Currency
MB1	Invalid Message To Bene 1
MB2	Invalid Message To Bene 2
STT	Unable To Log Txn
BPE	BRS Password Exception
PKI	Signed Data Exception
SQL	Tie Up Data Exception
BCR	Invalid User Credentials
ICC	Invalid Conduit Code
ILC	Invalid Locator Code
FAN	Invalid Account Number
PDC	Unable To Decrypt Password
VSP	Invalid Sender Phone
VSL	Invalid Sender Lastname
VRL	Invalid Receiver Lastname
SA1	Invalid Sender Address 1
VSF	Invalid Sender Firstname
VRF	Invalid Receiver Firstname
MIN	Below Minimum Amount
MAX	Exceeds Maximum Amount
ISF	Service Fee Not Yet Setup
FBC	Invalid Bank Code
VID	Invalid Transaction Date
TNO	Transaction Type Not Allowed For This Operation
DUP	Reference Number Already Exist *Partner transaction reference number already exists in BDO System. Use CheckStatus method to verify the actual transaction status.

Interface Error Response Codes

Interface error response codes for Credit to BDO Account Transactions only (CreditCASAOnline).
Transaction was saved in BDO System but considered as rejected.

Response Code	Description
51	No Funds
201	Account Closed

202	Account Suspended
203	Account Cancelled
204	Account Inactive
230	Owner Deceased
231	Account Blocked
15	Dormant Account
21	Account not Found
04	Closed Account
26	Deceased Account
76	Invalid Account (Closed To Posting, Cross Currency Account)
999	Interface Error <code> 18 – Not Allowed 39 - Transaction Not Allowed(Recently Closed Account) 61 – Account has been Reclassified 36 – Issuer down (Core Application is not available)
12	Invalid Transaction (Cross Currency Account)

Important Note: Response code not included in the table, please report to BDO Remittance Unit. Do not assume or resend the transaction using different reference number until BDO advised the actual definition of the response code.

V. apiStatusRequest and apiStatusResponse

The following method is used to inquire and get the remittance transaction status.

Method	Description
CheckStatus	Inquiry of Remittance Transaction Status

Request Property Values of apiStatusRequest

Parameter Name	Type	Description
<i>userName</i>	String	BDO Assigned
<i>password</i>	String(encrypted)	BRS Password. Refer to process for password encryption procedure below.
<i>signedData</i>	String	Refer to process on how to generate digital signature below.
<i>locatorCode</i>	String	BDO assigned
<i>referenceNo</i>	String	Partner's Reference Number

SOAP apiStatusRequest Template

```
<SOAPenv:Envelope xmlns:SOAPenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:rem="http://www.bdo.com.ph/RemitAPI">
  <SOAPenv:Header/>
  <SOAPenv:Body>
    <rem:apiStatusRequest>
      <rem:userName>EF8XXXXXX</rem:userName>
      <rem:password>0B2E9679892978599EE41E2141CD24A9</rem:password>
      <rem:signedData>302C021453E4460C56D3652638FD05488AE20BDAF021413</rem:signedData>
      <rem:locatorCode>5XX</rem:locatorCode>
      <rem:referenceNo>10XXXXXX</rem:referenceNo>
    </rem:apiStatusRequest>
  </SOAPenv:Body>
</SOAPenv:Envelope>
```

Response Property Values of apiStatusResponse

Parameter Name	Type	Description
<i>invoiceNo</i>	String	Partner's Reference Number
<i>status</i>	String	Remittance status
<i>dateProcessed</i>	String	BDO Date and Time Format: YYYY-MM-DD hh:mm:ss.SSS
<i>dateDelivered</i>	String	BDO Date and Time Format: YYYY-MM-DD hh:mm:ss.SSS
<i>remarks</i>	String	BDO remarks

SOAP apiStatusResponse

```
<S:Envelope xmlns:S="http://schemas.xmlsoap.org/soap/envelope/">
  <S:Body>
    <apiStatusResponse xmlns="http://www.bdo.com.ph/RemitAPI">
      <invoiceNo>UEXXXXXXXXXXXX</invoiceNo>
      <status>PAID</status>
      <dateProcessed>2015-01-13 10:54:06.053</dateProcessed>
      <dateDelivered>2015-01-13 10:54:06.053</dateDelivered>
      <remarks>null</remarks>
    </apiStatusResponse>
  </S:Body>
</S:Envelope>
```

Important Note: Handling Null status of apiStatusResponse.

Scenario:	Action needed:
If apiResponse on initial sending has received successful response such as: 01 / PRC - Received Transaction Successfully or 00 – Approved but received Null status in apiStatusResponse.	You should retry the check status on same transaction reference number to get the the latest and correct status. If Null status received continuously, kindly email to Inquiry and Investigation Group via the email address provided by the Marketing Development officer (MDO) to verify the status.

Validation Error of apiStatusResponse

The following error is result of incomplete apiStatusRequest xml tags or BDO database is busy. Partner is expected to pass the complete apiStatusRequest xml tags to avoid this error or retry the request at a later time.

Status	Remarks
CHK	Check Status Error

VI. Remittance Transaction Status

The following BDO remittance transaction statuses are final conditions.

Status Code	Description
PAID	End state status wherein the remittance has been received or credited to beneficiary account.
CANCELLED	End state status which has been recalled per instruction of the remitter/partner and the funds returned to the partner (if already collected) subject to the service fee of BDO.

The following transaction statuses are transitory/temporary processing conditions.

Status Code	Description
OUTSTANDING	<p>In transit status after the segregation process of all transactions in the BDO Back-end system.</p> <p>a) For Pick Up – this means that funds are available for claim by beneficiary at the payout channels of BDO.</p> <p>b) For BDO Account Opening – this means that the transaction is available for the opening of the account by the beneficiary.</p> <p>c) For Door to Door – this means that the transaction has been forwarded to the designated courier for their delivery process.</p> <p>d) For Credit To Account – this means that transactions are ready for the</p>

	process of crediting to the account.
FOR VERIFICATION	In transit status which could not be delivered or credited to the account of beneficiary. Reason for such is specified in the remarks field. The following are possible disposition/actions expected from partner: a) Amend - correct erroneous field specified(except for Reference Number) b) Cancel - refund/return the transaction(net of applicable service fee)
INPROCESS	In transit or temporary processing status.

VII. Transaction Types

Refer to the following tables for the tran type values and payable codes for every transaction types.

Account Opening

TRAN TYPE	DESCRIPTION	PAYABLE CODE
10	BDO AK Opening for Beneficiary	BPMM
40	BDO AK Opening for Remitter	BPMM

Credit or Deposit to Account

TRAN TYPE	DESCRIPTION	PAYABLE CODE
02	Credit to BDO Account	CBBM
04	Credit to Other Bank	CBOM
07	Reload to BDO Cash Card	CBMM

Door to Door or Home Delivery

TRAN TYPE	DESCRIPTION	PAYABLE CODE
05	Door-to-door Cash Delivery	DDMM
11	Door-to-door Cash Card Delivery	DDMM
43	Door-to-door Jollibee Meal Delivery	DDMM
45	Door-to-door Max's Delivery	DDMM
47	Door-to-door SM Gift Card Padala	DDMM
48	Door-to-door Rush Delivery	DDMM

Pickup

TRAN TYPE	DESCRIPTION	PAYABLE CODE
01	Pickup Cash @ Anywhere	BPMM
42	Pickup Cash @ MLhullier Kwarta Padala	BPMM
CL	Pickup Cash @ Cebuana Lhuillier	BPMM

IX. BDO Remit Connect Security

BDO Remit Connect web service has several layers of security for a user to be able to make a valid transaction. BDO will provide standard libraries (JAR file) to help users fulfill/pass the necessary security level. Please see step by step instructions below to properly encrypt password and generate the unique digital signature. Partner will also be required to give BDO standard X.509 certificate. File naming standard for certificates will be *username.cert*.

RemittanceAPITool.jar

BDO will provide this jar file. There are different classes inside this jar file that Partner needs to call to encrypt the password and generate signed data before passing the apiRequest / apiStatusRequest through web service.

1. Password Encryption Procedures:

Call the method `com.bdo.remit.cipher.impl.CipherImpl.encrypt(BRS Password)` located inside RemittanceAPITool.jar. Method parameter is String.

sample snippet: `com.bdo.remit.cipher.impl.CipherImpl.encrypt("BRSPassword");`
Output will be a simple encrypted String and will be used as the password passed to the actual web service.

2. Digital Signature or Signed Data:

Partner should locally generate java key store(JKS) file using java keytool command or Portecle Application. BDO will provide step by step guide in generating JKS and Certificate file using Portecle Application. From the generated JKS, a public certificate file can be generated (should be given to BDO). Certificate files are necessary for the web service to be able to verify the digital signatures passed by the users.

To generate the signed data value for:

2.a CheckStatus Operation

Call the class `com.bdo.remit.pki.impl.PKImpl.getStsSignedData('CLEAR BRS PASSWORD', 'TRANSACTION REFERENCE NUMBER', 'KEYSTORE FILE', 'KEYSTORE PASSWORD', 'KEY NAME', 'KEY PASSWORD');`

Parameters are all String:

- **BRS PASSWORD** = To be given by BDO Remittance Unit
- **TRANSACTION REFERENCE NUMBER** = Unique transaction reference number included in the SOAP request
- **KEYSTORE FILE** = partner JKS file(e.g. [C:\Remit.jks](#))
- **KEYSTORE PASSWORD** = JKS password
- **KEY NAME** = Key name located within the JKS file
- **KEY PASSWORD** = Password of the key located within the JKS file

Sample Snippet:

```
com.bdo.remit.pki.impl.PKImpl.getStsSignedData('Password1', 'RefNo1', 'Partner.jks', 'pwd1', 'myKey', 'pwd2');
```

Output will be a cryptographic hash values.

2.b Transactional Operations (e.g. CreditCASAOnline)

Call the class `com.bdo.remit.pki.impl.PKImpl.getTxnSignedData('CLEAR BRS PASSWORD', 'TRANSACTION REFERENCE NUMBER', 'LANDED AMOUNT', 'TRANSACTION DATE', 'ACCOUNT NUMBER', 'KEYSTORE FILE', 'KEYSTORE PASSWORD', 'KEY NAME', 'KEY PASSWORD');`

Parameters are all String:

- **BRS PASSWORD** = To be given by BDO Remittance Unit
- **TRANSACTION REFERENCE NUMBER** = Unique transaction reference number included in the SOAP request
- **LANDED AMOUNT** = Transaction amount
- **TRANSACTION DATE** = Transaction date
- **ACCOUNT NUMBER** = Clients account number
- **KEYSTORE FILE** = partner JKS file(e.g. [C:\Remit.jks](#))
- **KEYSTORE PASSWORD** = JKS password
- **KEY NAME** = Key name located within the JKS file
- **KEY PASSWORD** = Password of the key located within the JKS file

Sample Snippet:

```
com.bdo.remit.pki.impl.PKImpl.getTxnSignedData('Password1', 'RefNo1', '1451.00', '2015-09-15', '1234567890', 'Partner.jks', 'pwd1', 'myKey', 'pwd2');
```

Output will be a cryptographic hash values.

X. System Limitations

The following are the lists of account related system limitations of BDO Remit Connect Web Service.

1) Credit to BDO Newly Opened Account

BDO requires at least 48 hours for the account to fully synchronize with Interface System.

2) Credit to BDO Account with Zero Amount during Month End

Credit to BDO Account with zero balance during month end will eventually be rejected due to system's auto closing of account with zero balance.

XI. Status Confirmation File

This report file contains the current or updated status of the transactions processed and its payment details in a specified time period. It could be transmitted via email or SFTP and includes the following fields in .csv File format.

Fields / Headers	Type	Sample Value	Description
C_TREFNO	Character(25)	VIGO0001	Represents the Reference Number of the transaction
C_RMCODE	Character(2)	08	Sender ID, system generated by BDO Remittance System (BRS)
C_BFCODE	Character(12)	310000000001	Receiver ID, system generated by BDO Remittance System (BRS)
C_REMARKS1	Character(50)	Closed Account	Reason for non-delivery
C_TRTYPE	Character(12)	01	Transaction type
C_REMARKS2	Character(50)		Reason for non-delivery
C_STATUS	Character(15)	Paid	Status of transaction (Refer to Appendix 1 page 24 for the list of values)
D_PAID	Date	11/22/2016	Date Paid
D_PROCESS	Date	11/22/2016	Date transaction was processed in BRS
C_BF2RM1	Character(50)	CEB-XX001OFC1	Receiver's message to sender
C_BF2RM2	Character(50)	ID:123456, Type: Driver's License, Issue: Jan. 02, 2015	Receiver's message to sender
N_AMTPAID	Numeric(20)	4000.00	Amount paid to receiver
N_REMAMTO	Numeric(20)	4000.00	Remittance amount from tie-up
C_SENDER	Character(82)	RIVERA, GERLINDA	Sender's name
C_BENEF	Character(82)	RIVERA, OLYMPIA	Receiver's name
C_OUTCURR	Character(3)	PHP	Receiver's landed currency

XII. Acceptance Certificate

Once Partner successfully completed the testing, BDO requires Partner to accomplish below form in order to move in production stage.

BDO Remit Connect – BRS Web Service Facility

This is to certify that _____ *< Company Name >* have successfully completed testing of the following BRS Web services on _____ *< Date >*.

Operations	Transaction Description	Yes	No
CreditCASAOnLine	Credit to BDO Account	<input type="checkbox"/>	<input type="checkbox"/>
CreditOtherBank	Credit to Other Bank	<input type="checkbox"/>	<input type="checkbox"/>
CashCardReload	Cash Card Reload	<input type="checkbox"/>	<input type="checkbox"/>
PickUpCash	Cash Pick-up	<input type="checkbox"/>	<input type="checkbox"/>
PickUpMLLhuillier	Pick-up ML Lhuillier	<input type="checkbox"/>	<input type="checkbox"/>
PickUpCebuana	Pick-up Cebuana	<input type="checkbox"/>	<input type="checkbox"/>
DoorToDoorCash	Cash Door-to-Door Delivery	<input type="checkbox"/>	<input type="checkbox"/>
DoorToDoorCashCard	Cash Card Door-to-Door Delivery	<input type="checkbox"/>	<input type="checkbox"/>
DoorToDoorJolibee	Door-to-Door Delivery of Jollibee Meal	<input type="checkbox"/>	<input type="checkbox"/>
DoorToDoorMaxs	Door-to-Door Delivery of Max's Meal	<input type="checkbox"/>	<input type="checkbox"/>
DoorToDoorSMAppliance	Door-to-Door Delivery of SM Appliance	<input type="checkbox"/>	<input type="checkbox"/>
DoorToDoorSMGiftPadala	Door-to-Door Delivery of SM Gift Card	<input type="checkbox"/>	<input type="checkbox"/>
DoorToDoorRushDelivery	Door-to-Door Rush Delivery	<input type="checkbox"/>	<input type="checkbox"/>
BDOAKBeneficiary	Special Savings Account for Beneficiary	<input type="checkbox"/>	<input type="checkbox"/>
BDOAKRemitter	Special Savings Account for Remitter	<input type="checkbox"/>	<input type="checkbox"/>
CheckStatus	Remittance Transaction Status Inquiry	<input type="checkbox"/>	<input type="checkbox"/>

We hereby acknowledge that BDO Remit Connect complies with _____ *< Company Name >* system requirements. Further, all transactions received by BDO through BDO Remit Connect will be processed and implemented once it has passed the system's validation.

Certified by:

Signature

Name: _____

Date: _____

Signature

Name: _____

Date: _____

List of Values of Status Confirmation File

The following transaction statuses are final conditions.

Status Code	Status Description
PAID	Paid This is the status of transactions where funds have been received by or credited to the account of the beneficiary.
CANCELLED	Cancelled This is the status of all transactions which have been recalled per instruction of the remitter/tie up and the funds returned to the tie-up (if already collected) subject to the service fee of BDO.

The following transaction statuses are transitory/temporary processing conditions. Thus, these should be considered as/equivalent to "In Process".

Status Code	Status Description
FOR VERIFICATIO	For Verification This is the status of all transactions which could not be delivered or credited to the account of the beneficiary for reasons specified in the Remarks field. The following possible disposition/actions are expected from tie-ups: 1) Amend – correct the erroneous field specified (except for Reference Number). 2) Cancel – refund/return the transaction (net of applicable service fee); may be retransmitted for processing once correct details are obtained.
FOR CLARIFICATI	For Clarification This is the status of all transactions from tie-ups sending batch files that fail the initial system validation during importing of the transaction file. Likewise, all Door-to-door transactions of tie-ups sending batch files are automatically assigned/tagged under this status for purposes of proper zip code assignment.
UNASSIGNED	Unassigned The first status of all transactions upon receipt from tie-ups. The status is automatically assigned by the system: a) After posting the batch (for tie-ups using BRS On-line/Web). b) After successful importing of their file (for tie-ups sending batch files).
PENDING	Pending This is the status of transactions after checking the funding of the transactions specified below a) Door-to-door b) Credit to Account – BDO and Other Bank c) Bills Payment d) Pick Up (all products) e) BDO Account Opening
FOR ICBS CHECKI	For ICBS Checking This is the status of Credit to Account – BDO transactions during verification of the Account Name (per system) against Receiver's Name (per transaction record).

VERIFIED	<p>Verified</p> <p>This is the status of Credit to Account-BDO and Cash Card transactions after the passing the validation of account details. The transaction is now ready for the process of crediting to the corresponding account.</p>
OUTSTANDING	<p>Outstanding</p> <p>This is the status after the segregation process of all transactions in the BRS Back-end system.</p> <p>a) For Pick Up – this means that funds are available for claim by beneficiary at the payout channels of BDO.</p> <p>b) For BDO Account Opening – this means that the transaction is available for the opening of the account by the beneficiary.</p> <p>c) For Credit To Account – this means that transactions are ready for the process of crediting to the account.</p> <p>d) For Door to Door – this means that the transaction has been forwarded to the designated courier for their delivery process.</p>
FOR DELIVERY	<p>For Delivery</p> <p>This is the status of Door-to-door and Credit to Account-Other Bank transactions confirming that the transactions have been received by the courier and is in the process of delivery to the beneficiary or credited to his/her account with other banks in the Phils. The status is manually assigned by courier.</p>
FOR REFUND	<p>For Refund</p> <p>This is the status of Door-to-door or Credit to Account-Other Bank transaction subject to return of funds from the courier.</p>
FOR CASH GUI CH	<p>For Cash GUI Checking</p> <p>This is the status of Credit to Account – Cash Card transactions during verification of the cash card account against transaction details.</p>
FOR CLASSIFICAT	<p>For Classification</p> <p>This is the status of all transactions under sanction screening process</p>

Nature of Business or Work Table

Code	Description
1	Architecture and Engineering Occupation
2	Armed Forces and Security Occupation
3	Arts, Media Practitioner and Communication Occupation
4	Building and Grounds Cleaning and Maintenance Occupation
5	Business, Banking and Financial Operations Occupation
6	Community, Education and Social Service Occupation
7	Construction and Extraction Occupation
8	Farming, Fishing, and Forestry Occupation
9	Healthcare Practitioner and Technical Occupation
10	Housewife
11	Installation, Maintenance, and Repair Occupation
12	Legal Occupation

13	Management Occupation
14	Office and Administrative Support Occupation
15	Other Occupation
16	Personal Care and Service Occupation
17	Production Occupation
18	Retired Employee
19	Sales-Related Occupation
20	Science Research and Technology Occupation
21	Student
22	Transportation and Material Moving Occupation
23	Unemployed

Sender Source of Funds Table

Code	Description
1	Bonds
2	Business Asset
3	Investment
4	Retirement Asset
5	Salary or Wage
6	Sale Of Asset
7	Stocks
8	Trust Funds
9	Bank Deposits
10	Pension
11	Government Assistance
12	Credit / Bank Lending
13	Others
14	Allotment

Purpose of Remittance Table

Code	Description
1	Allotment
2	Business
3	Personal
4	Bills / Tax Payment

5	Gift / Donation
6	Others
19	Amortization / Loan Payment
20	Business – set up
21	Education
22	Home Improvement
23	Insurance
24	Investment
25	Medical Expense
26	Payment of Goods
27	Real Estate Purchase
28	Savings
29	Taxes
30	Vehicle
31	Allowance
32	Financial Support
33	Mortgage Payment
34	School Allowance
35	Vacation Money

- End -

HE928-03262024-01