Discovery Report

Buy Now Pay Later Product Configuration

Lotte Finance Vietnam

Version 1.0

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1. History of changes

|  |  |  |  |
| --- | --- | --- | --- |
| version | date | Description | author |
| 0.1 | 26.03.2021 | Initial Version |  |
| 1.0 | 08.04.2021 | Final |  |
|  |  |  |  |
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1. Introduction

This document contains the Configuration Details which the Buy Now Pay Later Product will be configured with to meet the Business Requirements of Lotte Finance. It covers the different sections of the Buy Now Pay Later Product needed to be done in them.

In case a Business Requirements cannot be solved by a system configuration then the same will have to be solved as an Enhancement to the System. Enhancements to the system configuration must be explicitly stated herewith, otherwise configurations described or referenced by this document are assumed to be standard. Enhancements shall not include optional configurations.

* 1. Notations

Notations used in this document are listed in the table below.

***Table 1. Notations***

| Notation | Description |
| --- | --- |
| N | Numeric digits 0 through 9 |
| AN | Alphabetic and Special Characters |
| DT | Date + Format in field description |
| B | Binary representation of data |
| NVAR | Variable length data up to nn characters. There will be two- or three-character length (depending upon whether maximum data length is 99 or 999) at the beginning of the element to identify the number of positions following to the end of the data element |
| M | Mandatory |
| O | Optional |
| C | Conditional |
| LFVN | Lotte Finance Vietnam |
| OPW | OpenWay |
| BNPL | Buy Now Pay Later |

1. Buy Now Pay Later Product Requirements
   1. REQPR001. Buy Now Pay Later Issuing Product

### Business Requirement

LOTTE Fianance Vietnam provides a new loan product, Buy Now Pay Later, allowing customers to use it for spending on e-commerces websites that are partners of LOTTE Fianance.

Characteristics of BNPL products:

* There are two payment method: one time payment and instalment
* Each customer only have one CIF number
* Classification scheme code for BNPL product is stored in Issuing contract level. Each classification scheme code may have different interest rate.
* Customer credit limit is set on Liability and Issuing contract level, this credit limit is separated from Credit Card’s credit limit.
* Statement is in issuing contract level
* BNPL product does not have card level
* Interest is accured and posted on daily basis

### Technical Detail

In the WAY4 system a product is a special entity defined by the Accounting Scheme, the Service Package, the Contract Sub-type, and others, that determine basic contract characteristics, operation rules, and accounting. Using products, users can pre-define a hierarchy of subordinated contracts.

### Testing and Sample

### Limitation

* 1. REQPR002. Product Client/Contract Hierarchy

### Business Requirement

Currently in Lotte Fianance system, Credit Card products are set up as three level heirachy: Client, Issuing Contract and Card Contract

For the new Buy Now Pay Later Product, Openway will create new Liability and Issuing contract product. Each Client will only have one CIF number



### Technical Detail

These features are fully supported by WAY4 as standard

### Testing and Sample

### Limitation

* 1. REQPR003. Contract Production

### REQPR003.01. Contract Production Process

#### Business Requirement

Client and Issuing Contract for BNPL product are created via Paylater system. Paylater needs to understand what WAY4 needs in terms of Client data, Product data, Classifiers, Address data, etc. so that they’re sure they can have that information in Paylater System as well, and use it to create the proper objects in WAY4 through the WS API or by batch (XML Advanced Applications (WAY4 Standard)).

LFVN also requires that customer only has one active issuing contract at a time. If customer wants to create a new BNPL issuing contract, the old issuing contract must be closed (status ACC RESERVE, ACC CLOSED, ACC EXPIRED) and the Balance is greater than -10.000 VND. For ACC RESERVE contract, the system must be checking CIC condition before create New BNPL issuing contract. This check is performed in onboarding process by Paylater System

#### Technical Detail

These features are fully supported by WAY4 as standard and customized functionality.

The details of contract/client creation interface between Paylater System and Way4 are discribed in Volumn 14 – Online Interface

#### Testing and Sample

#### Limitation

### REQPR003.02. Contract Expiration

#### Business Requirement

The expire period for BNPL issuing contract is 12 months from the approval date. After 12 month, the contract status will be change to “ACC EXPIRED”. If the customer wants to extend the issuing contract, a new issuing contract must be created.

#### Technical Detail

These features are fully supported by WAY4 as standard.

#### Testing and Sample

#### Limitation

### REQPR003.03. Contract Closure

#### Business Requirement

Initiating Contract Closure is a manual action.

An Issuing can be assigned the “Account to Close” status to initiate closure.

When under the closure process, all authorizations are rejected for the Issuing Contracts. 30 days after the closure has been initiated, a Balance check is performed on the Issuing Contract:

o If the Balance is 0, it is effectively closed;

o If the Balance is not 0, nothing happens and the check is delayed another 30 days.

As long as an Issuing Contract is not effectively closed, Billing Cycles continue to occur, and Statements are generated.

Once an Issuing Contract is effectively closed, it is not visible from the outside anymore; authorizations are declined. Financials are posted to the Dispute account of the Bank Contract.

The Closure process can be aborted at any time by changing the status of the Contract(s) to another status.

LFVN also requires a report to show all issuing contract with status “Account to Close” and Balance is not 0. The report should contain the following fields:

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name** | **ID number** | **Mobile number** | **Client Number** | **Liab Number** | **Liab Number status** | **Issuing Contract number** | **Credit Limit** | **Issued date** | **Issuing Contract status** | **Change Date** | **Reason** | **Outstanding balance** |

#### Technical Detail

These features are fully supported by WAY4 as standard.

#### Testing and Sample

#### Limitation

* 1. REQPR004. Statement Date

### Business Requirement

Statement date is the last day of the Billing cycle. Transactions belongs to Billing cycle are from the first day of the Billing cycle until the Statement Date.

The following actions are performed at statement date (when Banking day defined as Statement date is opened).

* Interests are accrued
* Minimum To Pay (MTP) amount is calculated

Ageing between Delinquency buckets is processed (Current Min Due Amount becomes delinquent)

The below is the statement parameter for BNPL product:

|  |  |  |  |
| --- | --- | --- | --- |
| Product Group | Billing Date | Due date | MTP % |
| BNPL Product | 01 &11 | 5 days from billing date | 100% |

MTP is 100% of outstanding balance at the end of the cycle (the Closing Balance) and the interest which posted daily from billing date to due date.

MTP is recalculated daily from billing date to due date (to include the daily interest). Customer need to pay all the current MTP amount to avoid become OVD

After due date, if MTP is not paid, customer issuing contract will become OVD and status will change to “ACC LOCK BY OVD”. Customer has to pay all the current MTP amount to change back to normal status.

MTP is managed by Way4 technical account Shadow Payment Due.

On payment channels such as Payoo, Vnpost, Momo, when the customer request the outstanding balance inquiry, the system will return the MTP amount at the time of request.

**Example:**

**Case 1.** Customer create 1,000,000 VND full pay transaction on 31 Jan

On Billing date 01 Feb:

* Principal amount: 1,000,000 VND
* Interest already posted: 1,000 VND (1 day)
* Interest prediction: 5,000 VND (5 days from billing date to due date)

The MTP will be calculated as the following:

* On billing date: MTP = Principal amount + Interest posted before billing = 1,001,000 VND
* On billing date +1: MTP = Principal amount + Interest posted before billing + Interest posted from billing to billing +1(1 day) = 1,000,000 + 1,000 + 1,000 = 1,002,000 VND
* On due date: MTP = Principal amount + Interest posted before billing + Interest posted from billing to due date(5 days) = 1,000,000 + 1,000 + 5,000 = 1,006,000 VND
* After due date, the MTP will not changed

**Case 2.** Customer create 1,000,000 VND instalment transaction on 31 Jan, instalment duration is 2 billing cycles.

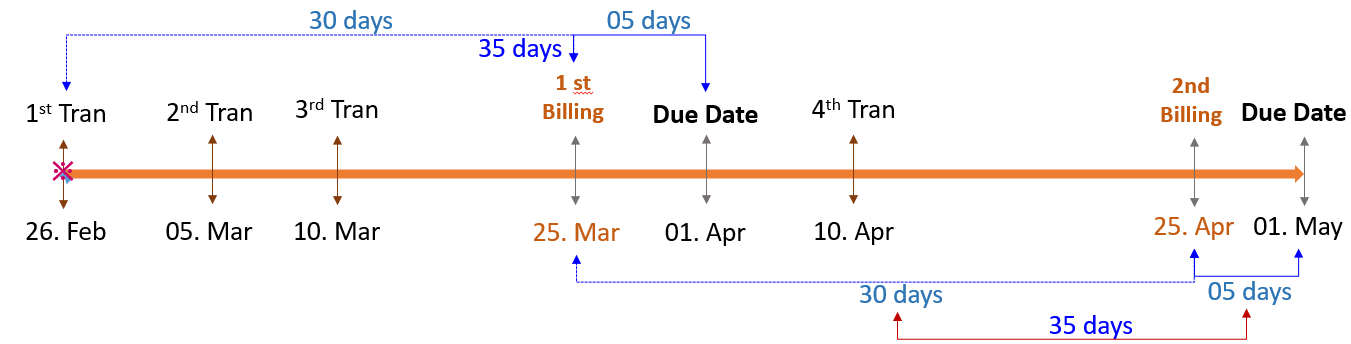
On Billing date 01 Feb

* Active Portion amount: 500,000 VND
* Interest already posted: 1,000 VND (1 day for all portion 1,000,000 VND)
* Interest prediction: 2,500 VND (5 days from billing date to due date for the active portion 500,000 VND)

The MTP will be calculated as the following:

* On billing date: MTP = Active Portion + Interest posted before billing = 501,000 VND
* On billing date +1: MTP = Active Portion + Interest posted before billing + Interest posted from billing to billing +1(1 day for active portion 500,000VND) = 500,000 + 1,000 + 500 = 501,500 VND
* On due date: MTP = Principal amount + Interest posted before billing + Interest posted from billing to due date(5 days for active portion 500,000 VND) = 500,000 + 1,000 + 2,500 = 503,500 VND

Customer may choose Billing Date at onboarding step, this information will be send to Way4 and store at Issuing Contract Level. If due date is on holiday, it will be shifted to the next working day.



### Technical Detail

These features are fully supported by WAY4 as standard

### Testing and Sample

### Limitation

* 1. REQPR005. Credit/Usage Limit

### Business Requirement

#### REQPR005.01. Credit Limit

Credit limit is setup at the Liability and Issuing contract level. The minimum threshold for BNPL product credit limit is 750,000VND and the maximun threshold is 5,000,000 VND. The available balance for BNPL is only include principal loan amount and insurance fee amount. Other fees and Interest amount are not calculated in contract available balance.

#### The parameters for credit limit can be changed on each period.REQPR005.02. Usage Limiter

LFVN requires to setup usage limiter for BNPL transaction. The maximum threshold for this limiter per day as below:

List of Usage limiters:

* General control:
* Max # of Trx per day
* Min/Max limit controls
* Max single amount
* Max daily Amount

The parameters for usage limiter can be changed in product configuration

### Technical Detail

### Testing and Sample

### Limitation

* 1. REQPR006. Accounting Setup

### Business Requirement

The WAY4 system will be performing Accounting for the BNPL Product.

Accounting Schemes is a product component that is composed of a set of account templates defining properties of each account under a Contract. It is used to create a set of analytic accounts for the contract and automatic posting of macro-transactions to contract accounts. The Accounting Scheme is a mandatory element of the Contract. The Accounting Scheme includes Standing Orders and Events and can be used to setup Billing information, Interest Calculation, Bucket Ageing, Messages etc.

Accounting Schemes, GL set up as Way4 standard.

LFVN requires the payment priority as the following:

* In due: Fee ⇒ Interest ⇒ Insurance ⇒ Principal
* Overdue: Insurance ⇒ Principal ⇒ Fee ⇒ Interest ⇒ Principal Penalty Interest ⇒ Interest Penalty Interset
* Write-off: Insurance ⇒ Principal ⇒ Fee ⇒ Interest ⇒ Principal Penalty Interest ⇒ Interest Penalty Interset

#### REQPR006.01. Accounting Scheme

Base on the payment priority and GL requirement, Accounts are configured as below(higher numer, the higher payment priority):

|  |  |  |  |
| --- | --- | --- | --- |
| GL Number | Account Name | Payment Priority | Indue/Overdue |
| 459920001 | CL Deposit | 1 |  |
| 459920002 | CL Deposit Revert | 2 |  |
| 211120015 | Open Sale | 10 | Indue |
| 211124015 | Open Insurance | 20 | Indue |
| 394120015 | Open Interest | 30 | Indue |
| 211124015 | Open Fee | 40 | Indue |
| 211121015 | Instalments Principal Open | 50 | Indue |
| 211120015 | Grace Sale | 60 | Indue |
| 211124015 | Grace Insurance | 70 | Indue |
| 394120015 | Grace Interest | 80 | Indue |
| 211124015 | Grace Fee | 90 | Indue |
| 394120015 | Interest Penalty Interest | 100 | Overdue |
| 394120015 | Principal Penalty Interest | 110 | Overdue |
| 394120015 | Close Interest | 120 | Overdue |
| 394121015 | Close Adjustment Interest | 130 | Overdue |
| 394120015 | Close Adjustment Principal Penalty Interest | 140 | Overdue |
| 394120015 | Close Adjustment Interest Penalty Interest | 150 | Overdue |
| 211124015 | Close Fee | 160 | Overdue |
| 211121015 | Instalment OVD Principal | 170 | Overdue |
| 211120015 | Close Sale | 180 | Overdue |
| 211124015 | Close Insurance | 190 | Overdue |
| 971220015 | Writeoff Interest | 200 |  |
| 971220015 | Writeoff Fee | 210 |  |
| 971220015 | Writeoff Principal | 220 |  |
| 211121015 | Instalment Principal Waiting | N/A |  |

Shadow Accounts:

|  |  |  |
| --- | --- | --- |
| GL Number | Account Name | Payment Priority |
|  | Shadow Deposit |  |
|  | Shadow Payment Due | 1 |
| 211220015 | Shadow Overdue 00 | 2 |
| 211220015 | Shadow Overdue 10 | 3 |
| 211220015 | Shadow Overdue 30 | 4 |
| 211220015 | Shadow Overdue 60 | 5 |
| 211220015 | Shadow Overdue 90 | 6 |
| 211220015 | Shadow Overdue 120 | 7 |
| 211220015 | Shadow Overdue 150 | 8 |
| 211220015 | Shadow Overdue 180 | 9 |
| 211220015 | Shadow Overdue 210 | 10 |
| 211220015 | Shadow Overdue 240 | 11 |
| 211220015 | Shadow Overdue 270 | 12 |
| 211220015 | Shadow Overdue 300 | 13 |
| 211220015 | Shadow Overdue 330 | 14 |
| 211220015 | Shadow Overdue 360 | 15 |

Loyalty Accounts

|  |  |  |
| --- | --- | --- |
| GL Number | Account Name | Payment Priority |
|  | BNPL Loyalty Point Active | 1 |
|  | BNPL Loyalty Point Expired | 2 |
|  | BNPL Loyalty Point Pending | 3 |

#### REQPR006.02. GL Management

LFVN requires to setup the GL number based on the following file:



#### REQPR006.03. Loan Classification

The loan debt group on Way4 is classified based on the actual number of overdue days of the customer. Each CIF number will be classified in only one of the five debt groups and be the highest debt group of the BNPL contracts. Debt group is determined based on the following:

|  |  |  |
| --- | --- | --- |
| Number | Debt Group | DPD |
| 1 | G1 | DPD 0-9 |
| 2 | G2 | DPD 10-90 |
| 3 | G3 | DPD 91-180 |
| 4 | G4 | DPD 181-360 |
| 5 | G5 | DPD>360 |

A classifier for each issuing contract should be create to show the information of debt group

#### REQPR005.04. Write-off

In case of write-off, the system should move the total outstanding balance to off-balance sheet accounts:

| **Off-Balance Account Name** | **Payment Priority** | **Accounts from which funds should be moved** |
| --- | --- | --- |
| Principal WO Principal | 180 | Open Sale  Grace Sale  Close Sale  Open Insurance  Grace Insurance  Close Insurance |
| Fee WO | 170 | Open Fee  Grace Fee  Close Fee |
| Interest WO | 160 | Grace Interest  Close Interest  Principal Penalty Interest  Interest Penalty Interest |

Note: It is supposed that before write-off all installments plans are canceled.

Write-Off accounts are off-balance accounts. Data in both balance and off-balance subsystems is closed, i.e. accounting entries cannot be performed between accounts in different subsystems. Therefore, when it is necessary to transfer funds from balance accounting to off-balance accounting, a sequence of two actions is performed: funds are returned to their source account in the balance accounting subsystem and a balance is created by debiting (or crediting) the corresponding off-balance account in correspondence with special accounts. The opposite operation (returning funds from off-balance accounting to balance accounting) is performed in the same way.

As during the 'Write-Off' procedure and payments posting it is required to transfer funds between balance and off-balance account, for each transfer GL Entries are created between balance GL Account and corresponding banking account and between off-balance GL Account and corresponding banking account.

Necessary corresponding Bank accounts should be created during the implementation phase.

GL requirements regarding this process are confirmed. GL numbers are provided by LFVN in the “BNPL\_GL Posting on Way4” document and should be configured by Product configuration.

In case of write off, total case amount should be calculated including written off amounts.

**Interest Accrual after WO**: interest should be accrued after write-off

**Fees charging after WO**: no fees should be charged after write-off

**Payments after WO**: If payment is received the distribution priority described in the table above described is used. As Cl Deposit is balance account during payment funds should be moved from balance sheet to off-balance sheet.

Write-off condition:

- No instalment plan is active: this is manually checked

- Account’s status is “ACC RESERVE”

### Technical Detail

These features are fully supported by WAY4 as standard and customized functionality.

### Testing and Sample

### Limitation

* 1. REQPR007. Fees

### Business Requirement

LFVN needs the ability to define the fees in the system.

|  |  |  |
| --- | --- | --- |
| Number | Description | Content |
| 1 | Instalments convert fee | N/A |
| 2 | Loan Insurance fee | Fee rate: 5% of the credit limit  This fee is collected once when the customer creates the first transaction. (first transaction amount and insurance fee must be smaller than available balance) |

### Technical Detail

These features are fully supported by WAY4 as standard and customized functionality.

### Testing and Sample

### Limitation

* 1. REQPR008. Interest

### Business Requirement

Interest for BNPL product is calculated and posted on the daily outstanding balance on each day. Daily outstanding balance is calculated by reducing payments or credits from the previous day’s outstanding balance. Interest is calculated from the date the transaction is posted into the system until the due date.

Interest only applies to the Issuing Contract level. It does not apply to the Liability or Card levels.

LFVN requires the interest rate as the following:

|  |  |  |
| --- | --- | --- |
| Account Scheme Code | Payment Method | Interest Rate (per month) |
| PL.SDGA01  PL.SDGB01  PL.SDGC01 | Pay All | 0% |
| PL.SDGA01  PL.SDGB01  PL.SDGC01 | Instalment | 1.5% |
| PL.SDGA02  PL.SDGB02  PL.SDGC02 | Pay All | 1% |
| PL.SDGA02  PL.SDGB02  PL.SDGC02 | Instalment | 3% |
| PL.VNGA01  PL.VNGB01  PL.VNGC01 | Pay All | 0% |
| PL.VNGA01  PL.VNGB01  PL.VNGC01 | Instalment | 1.5% |
| PL.VNGA02  PL.VNGB02  PL.VNGC02 | Pay All | 1% |
| PL.VNGA02  PL.VNGB02  PL.VNGC02 | Instalment | 3% |

Interest is accrued for the amount (outstanding balance (including principal and insurance)) using the following formula:

***Annual Interest Rate X % \*(Outstanding Balance) \* number of days / 365***

If contract is overdue, the follwing formula is used:

***Annual Interest Rate X %\*150 \*(Overdue Balance) \* number of late payment days / 365***

In additional, LFVN requires to accure the interest for the late payment interest, using the formula

***10 % \*(Late payment interest) \* number of days / 365***

### Technical Detail

These features are fully supported by WAY4 as standard functionality.

### Testing and Sample

### Limitation

* 1. REQPR009. Payment

### Business Requirement

#### REQPR001.09. Payment method

LFVN requires the following payment methods for BNPL product:

* Payment to BNPL’s debt by making fund transfer via virtual account number
* Payment to BNPL’s debt by cash at Vnpost, Payoo, MoMo
* Online payment to BNPL’s debt via Payoo, MoMo

#### REQPR009.02. Virtual Account

Virtual Account is managed in the issuing contract level. Each issuing contract has one or many Virtual Accounts. Currently in there are two Virtual Account for WooriBank and BIDV.

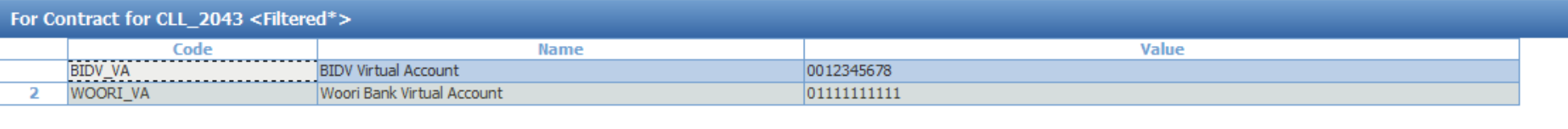
### Technical Detail

Details of the interface for BNPL payment method is describe in DR\_Vol\_14. WAY4 Online Interface

The list of virtual accounts for WooriBank and BIDV are store in table OPT\_VIRTUAL\_ACCOUNT.

When a issuing contract is created, a WooriBank virtual account and a BIDV virtual account will be assigned for this issuing contract. Virtual Accounts will be saved in Contract Parameter in Issuing Contract level.

For example:



### Testing and Sample

### Limitation

* 1. REQPR0010. Issuing Contract Operation

### REQPR0010.01. Authorization Transaction

#### Business Requirement

After receiving information about transaction payment merchant, Way4 system checks all the transaction conditions:

If all the conditions are passed, the Way4 system blocks the customer's credit limit and send successful return code to the merchant. Merchant is notified that payment successful, then waiting for delivery. Way4 system must store transaction information such as merchant details, instalment tenor… from merchant

If the authorization is not successful, Way4 will reject the transaction, and send uncecessfully return code to the merchant. The return code is the same with the current credit card system return code

#### Technical Detail

A new transaction type is created in Way4: Buy Now Pay Later. This transaction is similar with Retail transaction. All the conditions will be check when the authorization transaction is processed, for example avaialble amount, usage limiter rule, contract status…

#### Testing and Sample

#### Limitation

### REQPR0010.02. Financial Transaction

#### Business Requirement

When the order delivery status at the merchant is updated as successful, the merchant system sends payment request to LFVN

When receive a financial message (Fin). Way4 system automatically matches the financial message with the previously sucessful authorization message.

If the auth transaction and the fin transaction are matched, Way 4 simultaneously releases the blocked credit limit and debit customer account with transaction type: Buy Now Pay Later. After the process of “Document processing” in Way4, the fin transaction status is Posted

If the auth transaction and the fin transaction are not matched, Way4 will still debit customer account, but the status of the fin transaction is recorded as Decline, Decline Servive, Chain not found ...

#### Technical Detail

A new transaction type is created in Way4: Buy Now Pay Later. The process of matching between authorization and financial transaction is follow Way4 standard.

#### Testing and Sample

#### Limitation

### REQPR0010.03. Merchant Reconciliation

#### Business Requirement

At 9:00 am on T +1 working day, LFVN publishes the report of settlement transactions (Fin transaction) of day T (Posted date) to the merchant and transfers the total money to the bank account designated by the partner.

LFVN sends detailed reports on payment transactions to merchants via email. The filtered report on the All doc includes the following fields of information

|  |  |  |
| --- | --- | --- |
| Number | Description | Format |
| 1 | Transaction Date | DD/MM/YY |
| 2 | Posting Date | DD/MM/YY |
| 3 | Contract Number | Numeric |
| 4 | Transaction Amount | Numeric |
| 5 | Transaction Type | Text |
| 6 | Merchant ID | Numeric |
| 7 | Transaction Details | Text |
| 8 | Transaction Location | Text |

#### Technical Detail

The information can be extracted in Way4 “All Docs” form

#### Testing and Sample

#### Limitation

### REQPR0010.04. Reversal

#### Business Requirement

Case 1: When the transaction is not posted in Way4

Merchant send the reversal request to LFVN. In the Way4 system, a auth reversal for transaction Buy Now Pay Later is created. The customer blocked amount will be unblocked

Case 2: When the transaction is already posted in Way4

Merchant send the reversal requrest to LFVN. In the Way4 system, a credit transaction for Buy Now Pay Later is created. (the reversed transaction contains the RRN of the original transaction). Reverse amount will be sent to account CL Deposit Revert, and will be distributed to other accounts manually.

For the interest amount and loyalty point of the reversal transaction, it will be managed manually by LFVN

#### Technical Detail

For authorization reversal, the transaction Buy Now Pay Later auth reversed is used This transaction follows the Way4 standard for auth reversal transaction

Way4 will create new transaction, Credit Buy Now Paylater, to credit the reversal amount for the transaction already posted in Way4

An other transaction, Credit Buy Now Paylater Interest, is used to reverse the interest amount.

#### Testing and Sample

#### Limitation

### REQPR0010.05. Transfer excess money from customer closed Account

#### Business Requirement

LFVN request that if the customer contract status is changed to Reserved/Closed/Expired, after 6 months, any excess money will be transfer automatically from customer accounts to bank account contract. The duration is configurable.

#### Technical Detail

After contract status is changed to Reserved/Closed/Expired, an event with duration 6 months is called. If contract has any excess money, the amount will be transferred automatically to another bank contract.

#### Testing and Sample

#### Limitation

* 1. REQPR011. Risk Management

### Business Requirement

LFVN requires to setup the follwing rules:

|  |  |  |  |
| --- | --- | --- | --- |
| Number | Classifcation | Rule Code | Description |
| 1 | Monitoring Rule | 224\_PL\_NUM\_MINUTE | Customer performs more than 2 consecutive transactions in 05 minutes (3rd transaction warning) |
| 2 | Monitoring Rule | 225\_PL\_NUM\_DAY | Contract performs more than 4 transactions in 24 hours (5th transaction warning) |
| 3 | Monitoring Rule | 226\_PL\_AMOUNT\_FULL | Contract performs transaction with maximum limit for merchant (VNTRIPS: 5 tr, SENDO: 1tr) |

For Risk Management Monitoring, the BNPL risk monitoring is similer with credit card risk monitoring

The risk transactions can be monitored by Documents, by Contract, by Rule.

The monitoring is incldue details of transaction and rule efficiency

LFVN request a report to monitor all issuing contract which does not have any transaction for the latest 6 months. The report is include the following fields:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Customer Name** | **Phone** | **Issuing Contract** | **Liab Number** | **ID Number** | **Credit limit** | **Produced date** | **Scheme Code** | **Issuing Status** | **Outstanding balance** | **Lastest Activity** |

### Technical Detail

These features are fully supported by WAY4 as standard functionality.

### Testing and Sample

### Limitation

* 1. REQPR012. Instalment Scheme

### Business Requirement

For Buy Now Pay Later Product, LFVN apply standard instalment of Way4 for BNPL transaction).

New instalment scheme will be created for BNPL transaction. The instalment scheme parameters such as tenor, interest, fee are configurable in the scheme.

Customer can create early repayment and partial early repayment for the transaction, the instalment tenor should not be changed.

Creating automatic instalment:

* If the Auth and Fin transaction are matching, and the Auth transaction contains 2 information, which is the installment registration and the number of installment months. After the payment transaction is posted to the customer account, the system immediately converts the transaction to installment transaction according to the number of tenor recorded on the Auth transaction.
* If the Auth and Fin transactions do not match the information. Fin transaction status is Decline or Decline Service, automatic installment is not implemented. These transactions will be converted to instalment manually.

### Technical Detail

These features are fully supported by WAY4 as standard functionality.

### Testing and Sample

### Limitation

* 1. REQPR013. Notification

### Business Requirement

The notification for Buy Now Pay Later product is similar with current notification for private credit card product. There are three channels to communicate with the Cardholder: SMS, Email and Push.

* Balance change
* Statement
* Payment reminder

Template of the notification:

|  |  |  |  |
| --- | --- | --- | --- |
| Number | Description | Content | Note |
| 1 | SMS send when BNPL contract credit limit is approved | *Vietnamese: "* *Quy khach duoc cap han muc Paylater x,xxx,xxx VND, HD so ABC123456789 . Hieu luc den:dd/mm/yy. Quan ly HM qua web lottefinance.vn/app Lotte Finance.LH:19006866"*  *English: “Paylater limit was approved successfully with limit:VND xxx,xxx,xxx, Contract No ABC123456789 . Manage limit through web/ app Lotte Finance.Contact. HL19006866”* | ACB123456789: Issuing Contract Number  x,xxx,xxx: Credit limit of issuing contract |
| 2 | SMS send when authorization transaction successful | *Vietnamese: "* *Hop dong so ABC123456789: giao dich XXX,XXX,XXXVND luc 17:01 DD/MM/YYYY <Ten\_Merchant>. Han muc con lai: YYY,YYY,YYYVND. Hotline: 1900 6866"*  *English: “Contract No ABC123456789 was used VNDXXX,XXX,XXX at 17:01 YYYY/MM/DD <Merchant\_Name>.Remaining Limit: VNDYYY,YYY,YYY. Hotline: 19006866”* | ACB123456789: Issuing Contract Number  XXX,XXX,XXX: Transaction Amount  YYY,YYY,YYY: Available Balance  DD/MM/YYYY: Transaction Date |
| 3 | SMS send when reverse transaction | *Vietnamese: "* *Hop dong so ABC123456789 duoc hoan tra giao dich XXX,XXX,XXX VND vao 17:01 DD/MM/YYYY <Ten\_Merchant>. Han muc con lai: YYY,YYY,YYYVND. Hotline: 19006866."*  *English: “Contract No ABC123456789 was reserved for transaction VND XXX,XXX,XXX at 17:01 YYYY/MM/DD <Merchant\_name>. Remaining limit: VNDYYY,YYY,YYY. Hotline: 19006866”* | ACB123456789: Issuing Contract Number  XXX,XXX,XXX: Reverse Amount  YYY,YYY,YYY: Available Balance  DD/MM/YYYY: Transaction Date |
| 4 | SMS send when payment transaction | *Vietnamese: "* *Hop dong so ABC123456789: da thanh toan thanh cong XXX,XXX,XXXVND luc 17:01 DD/MM/YYYY. Han muc con lai: YYY,YYY,YYYVND. Hotline: 19006866."*  *English: “Contract No ABC123456789 : was paid successfully VNDXXX,XXX,XXX at 17:01 YYYY/MM/DD. Remaining Limit: VNDYYY,YYY,YYY. Hotline: 19006866”* | ACB123456789: Issuing Contract Number  XXX,XXX,XXX: Payment Amount  YYY,YYY,YYY: Available Balance  DD/MM/YYYY: Transaction Date |
| 5 | SMS send on billing date | *Vietnamese: "* *HD so ABC123456789 : Tong du no XXX,XXX,XXXVND den DD/MM/YYYY. Vui long TT so tien YYY,YYY,YYYVND truoc DD/MM/YYYY. Hotline: 9006866."*  *English: “Contract No ABC123456789: Total balance VNDXXX,XXX,XXX on YYYY/MM/DD. Pay VNDXXX,XXX,XXX before due date YYYY/MM/DD.Hotline: 19006866”* | ACB123456789: Issuing Contract Number  DD/MM/YYYY: Due Date  XXX,XXX,XXX: Total balance of issuing contract  YYY,YYY,YYY: Current MTP + interest prediction amount from billing date to due date |
| 6 | SMS send on billing date + 3.  Only send to customer where is not OVD; statement balance > 0 | *Vietnamese: "* *Hop dong so ABC123456789:, TT XXX.XXX.XXXVND. Vui long TT truoc 15h ngay DD/MM/YY. Bo qua neu da TT. 19006866"*  *English: “Contract No ABC123456789: Pay VNDXXX.XXX.XXX. Please pay before 3pm DD/MM/YYYY. Disregard this if paid. 19006866”* | ACB123456789: Issuing Contract Number  DD/MM/YYYY: Due Date  XXX,XXX,XXX: Current MTP of issuing contract + interest prediction amount from billing +3 to due date |
| 7 | SMS send after overdue 7 days | *Vietnamese: "* *HD so ABC123456789 qua han 07 va sap chuyen no Nhom 2. Vui long TT so toi thieu XXX.XXX.XXXVND. Bo qua neu da TT. 19006866"*  *English: “Contract ABC123456789 overdue 7days.The Debtgroup will be moved to G2 soon.Please make Pay VND XXX.XXX.XXX or disregard this if paid. 19006866”* | ACB123456789: Issuing Contract Number  XXX,XXX,XXX: Current MTP of issuing contract |
| 8 | SMS send after overdue 95 days | *Vietnamese: "* *HD so ABC123456789 qua han 95 ngay thuoc nhom NO XAU. De nghi KH hop tac voi CBTHN de TT XXX.XXX.XXXVND. Bo qua neu da TT. 19006866"*  *English: “Contract ABC123456789 overdue 95days, classified as BADDEBT. Please work with Field Collector to settle VNDXXX.XXX.XXX or disregard this if paid. 19006866”* | ACB123456789: Issuing Contract Number  XXX,XXX,XXX: Total outstanding balance of issuing contract |

### Technical Detail

Events can be defined in WAY4 and initiate an action when the status of the card contract changes. An event can be configured to send a SMS or an Email. For Push notification, Way4 will send the message as Email template, LFVN gateway will convert this message and send as Push notification

### Testing and Sample

### Limitation

* 1. REQPR014. Contract Blocking Status

### Business Requirement

LFVN would like the ability to block/un-block cards by changing the Account status, e.g.:

• From a Normal Status to a Blocked Status and

• From a Blocked Status to a Normal Status

Each Status can be assigned either manually (user action) or automatically (by the system). Certain statuses cannot be removed once assigned.

|  |  |  |  |
| --- | --- | --- | --- |
| Number | Name | Applied in case | Opened in case |
| 1 | ACC LOCK BY OVD | Block automatically account when customer has late payment in 1-90 days | Unblock automatically when customer pays full (include the total principal and interest accrued until due date) |
| 2 | ACC RESERVE | Block automatically forever when customer has late payment more than 90 days | Account is not allowed to switch back to ACC OK |
| 3 | ACC RETURNED | Customer requests to block the account temporary | Account can switch back to ACC OK |
| 4 | ACC CLOSED | Customer request to close the account forever | Account is not allowed to switch back to ACC OK |
| 5 | ACC FRAUD | LFVN automatically block the account due to fraud suspicion base on risk rule | Account can switch back to ACC OK |
| 6 | ACC SUSPECTED FRAUD | LFVN manual block the account due to fraud suspicion base on risk rule | Account can switch back to ACC OK |
| 7 | ACC EXPIRED | Block account forever when expired | Account is not allowed to switch back to ACC OK |
| 8 | ACC TO BE CLOSED | Customer request to close the account forever, this is temporary status to check account balance | Account is allowed to switch back to ACC OK |
| 9 | ACC WRITEOFF | Status is changed when writeoff process is called | Account is not allowed to switch back to ACC OK |

### Technical Detail

In WAY4 we can define an unlimited number of Blocked Account Statuses. WAY4 allows the addition and deletion of Account Statuses. Using the WAY4 Manager Screens, the user can change the Account Status to any one of the Blocked Account Statuses as defined in WAY4.

New statuses can be defined at any time as needed.

Access rights can be set on WAY4 screen so that only administrators have permission to update the list of Account Statuses.

### Testing and Sample

### Limitation

* 1. REQPR015. Customer Service

### REQPR015.01. Temporary Contract Locking

#### Business Requirement

LFVN requires a screen for Customer Support to change contract status for each issuing contract

|  |  |  |
| --- | --- | --- |
| Number | Name | Applied in case |
| 1 | ACC RETURNED | Customer requests to block the account temporary |
| 2 | ACC TO BE CLOSED | Customer request to close the account forever, this is temporary status to check account balance |

#### Technical Detail

These features are fully supported by WAY4 as standard functionality.

#### Testing and Sample

#### Limitation

### REQPR015.02. Change the Usage Limiter

#### Business Requirement

LFVN requires a screen for Customer Support to change the transaction usage limiter for each issuing contract

#### Technical Detail

These features are fully supported by WAY4 as standard functionality.

#### Testing and Sample

#### Limitation

* 1. REQPR016. Debt Group Blocking

### Business Requirement

Way4 is received debt group information from LOS. The information is include Max Debt Group, Loan Debt Days, CIC class, Loan Class, Observation Class, Credit card class.

Credit card class = Max (Credit card, Paylater)

Max Debt Group = Max (CIC class, Loan Class, Observation Class, Credit card class)

From the received information, LFVN requires to change the customer CIC level based on the following rules

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Max\_class** | **Loan debt days (DPD)** | **CIC level** | **Result** | **Conditions to unblock** |
| G1 | DPD=0 | Normal | Normal |  |
| G1 | 1<= DPD <= 9 | Level 1 | Temporary block | DPD = 0 |
| G2 | any values | Level 1 | Temporary block | Max\_class = G1 & DPD = 0 |
| OR (G3, G4, G5) | any values | Level 2 | Permanent block | Not unblock |

### Technical Detail

The details of the specification for blocking by debt group will be included in the DR\_Vol\_15. WAY4 Offline Interface.

### Testing and Sample

### Limitation

* 1. REQPR017. Merchant Management

### Business Requirement

LFVN requires a module to manage the merchant for Buy Now Bay Later product. Each merchant (VNTrips, Sendo…) may be have diffirent GL numbers

### Technical Detail

In the current version, Way4 provides the basic acquiring module for merchant management. Acquiring contracts are created for each merchant. Way4 will configure the merchant GL, source services, merchant information in acquiring product

|  |  |
| --- | --- |
| GL Number | Account Name |
| 459908001 | Payable for VNtrip |
| 459908002 | Payable for Sendo |
|  |  |

### Testing and Sample

### Limitation

* 1. REQPR018. Loyalty

### REQPR01801. General Requirements

#### Business Requirement

LFVN request a loyalty campaign with the following characteristic:

* Loyalty points will be accumulated for transactions during the billing period and displayed in the statement of that billing period.
* If the transaction is reveresed/canceled, all the loyalty points for this transaction must be returned.
* The loyalty point will be expired after 2 years.
* The loyalty rate should be configurable in a period of time.
* There are two transaction type “Payment To Client Contract BNPL Loyalty Point” and “Payment From Client Contract BNPL Loyalty Point” to mannually add or remove customer loyalty points,

Point Accumulation:

* Loyalty point is accumilated base on merchant, account scheme code and payment method

|  |  |  |  |
| --- | --- | --- | --- |
| Merchant | Account Scheme Code | Payment Method | Rate |
| Sendo | PL.SDGA01  PL.SDGB01  PL.SDGC01 | Pay All | 0.1% |
| Sendo | PL.SDGA01  PL.SDGB01  PL.SDGC01 | Instalment | 0.3% |
| Sendo | PL.SDGA02  PL.SDGB02  PL.SDGC02 | Pay All | 0.2% |
| Sendo | PL.SDGA02  PL.SDGB02  PL.SDGC02 | Instalment | 0.5% |
| Vntrip | PL.VNGA01  PL.VNGB01  PL.VNGC01 | Pay All | 0.1% |
| Vntrip | PL.VNGA01  PL.VNGB01  PL.VNGC01 | Instalment | 0.3% |
| Vntrip | PL.VNGA02  PL.VNGB02  PL.VNGC02 | Pay All | 0.2% |
| Vntrip | PL.VNGA02  PL.VNGB02  PL.VNGC02 | Instalment | 0.5% |

Loyalty Point Exchange:

* Only contract with status “ACC OK”, ”ACC RETURN”, “ACC EXPIRED”, “ACC TO BE CLOSED” can exchange loyalty points.
* Loyalty point is converted to VND and sent to client account “CL Deposit”
* Customers may send Loyalty exchange request to Customer Service or Online Channel
* LFVN is be able to exchange customer point manually

Exchange Rate:

* 1 Loyalty Point = 1 VND. Exchange rated can be changed.
* Minimum 50,000 Loyalty Points per exchange, the total exchange Loyalty Points must be multiples of 50,000. The number can be changed.
* There is no limit on the number exchange and total exchange amount per month
* In case the transaction is revesed after the exchange, customer’s Loyalty points account will be negative. Negative points will be deducted from the total points for the next point accumulation.

#### Technical Detail

These features are fully supported by WAY4 as standard functionality.

#### Testing and Sample

#### Limitation

### REQPR01802. Cashback

#### Business Requirement

General rules:

* Cashback period can be configurable.
* If customer is cashback sucessfully, the cashback amount will be active on billing date as Loyalty Point. Customer can exchanged Loyalty Points to money.
* Cashback amount is converted with rate 1 VND = 1 Loyalty Points and this amount is shown in statement.

Cashback Rule

* Rules period can be configurable (From DDMMYYY to DDMMYYY or billing cycle).
* Cashback rate is based from the merchant, and payment method.

|  |  |  |
| --- | --- | --- |
| Merchant | Payment method | Rate |
| VnTrip | Pay full | 0% |
| VnTrip | Instalment | 0.5% |
| Sendo | Pay full | 0% |
| Sendo | Instalment | 1% |

#### Technical Detail

These features are fully supported by WAY4 as standard functionality.

#### Testing and Sample

#### Limitation

### REQPR01803. Promotion Campaign

#### Business Requirement

General Rules

* Campaign period can be configurable.
* If customer is cashback sucessfully, the cashback amount will be active on billing date as Loyalty Point. Customer can exchanged Loyalty Points to money.
* Cashback amount is converted with rate 1 VND = 1 Loyalty Points and this amount is shown in statement

List of promotion Campaign

**Happy Hour:**

* Period is configurable (from DDMMYYYY to DDMMYYYY and from HH to HH)
* Discount rate and merchant can be configurable

**Birthday:**

* On birthday, customer will be discount 10% as Loyalty Point

**Special date**:

* Period is configurable (from DDMMYYYY to DDMMYYYY)
* Discount rate and merchant can be configurable

**Welcome clients**:

* When customer create first transaction, 10% of transaction amount will be convert to loyalty point

#### Technical Detail

These features are fully supported by WAY4 as standard functionality.

#### Testing and Sample

#### Limitation

### REQPR01804. Special Offer

#### Business Requirement

General Rules

* Special Offer period can be configurable.
* If customer fullfill the requirement in preivous billing cycle, Special cashback rate is applied at the beginning of the new billing cycle.
* If customer is cashback sucessfully, the cashback amount will be active on billing date as Loyalty Point. Customer can exchanged Loyalty Points to money.
* Cashback amount is converted with rate 1 VND = 1 Loyalty Points and this amount is shown in statement

Special Offer Rule

* Special Cashback rate is based from the scheme code and transaction volume in one billing cycle

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Scheme Code** | **Total Trans Amount** | **AS - IS** | | **TO - BE** | |
|  |  | **Payment method** | **cashback Rate** | **Payment method** | **cashback Rate** |
| PL.SDGA01  PL.SDGB01  PL.SDGC01 | 4,000,000 | Pay full | 0% | Pay full | 1% |
| PL.SDGA01  PL.SDGB01  PL.SDGC01 | 4,000,000 | Instalment | 0% | Instalment | 3% |
| PL.SDGA02  PL.SDGB02  PL.SDGC02 | 4,000,000 | Pay full | 0% | Pay full | 1% |
| PL.SDGA02  PL.SDGB02  PL.SDGC02 | 4,000,000 | Instalment | 0% | Instalment | 3% |
| PL.VNGA01  PL.VNGB01  PL.VNGC01 | 1,500,000 | Pay full | 0% | Pay full | 1% |
| PL.VNGA01  PL.VNGB01  PL.VNGC01 | 1,500,000 | Instalment | 0% | Instalment | 1.5% |
| PL.VNGA02  PL.VNGB02  PL.VNGC02 | 1,500,000 | Pay full | 0% | Pay full | 1% |
| PL.VNGA02  PL.VNGB02  PL.VNGC02 | 1,500,000 | Instalment | 0% | Instalment | 1.5% |

#### Technical Detail

#### Testing and Sample

#### Limitation