Discovery Report

Buy Now Pay Later: Integration with LOS and Way4

Lotte Finance Vietnam

Version 0.1

Status: Draft

Date: 04.09.2021

Prepared by:

Author:

Approved By: [Manager]

1. Table of Contents

[1. Table of Contents 2](#_Toc69493837)

[2. History of changes 4](#_Toc69493838)

[3. Introduction 5](#_Toc69493839)

[3.1. Notations 5](#_Toc69493840)

[4. Integration Requirements (LOS + W4) 6](#_Toc69493841)

[4.1. REQPR001. SCENARIO 6](#_Toc69493842)

[4.1.1. Business Requirement 6](#_Toc69493843)

[4.1.2. Technical Detail 7](#_Toc69493844)

[4.1.3. Testing and Sample 7](#_Toc69493845)

[4.1.4. Limitation 7](#_Toc69493846)

[4.2. REQPR002. CREATE CIF + APPLICATION ON LOS 7](#_Toc69493847)

[4.2.1. Business Requirement 7](#_Toc69493848)

[4.2.2. Technical Detail 9](#_Toc69493849)

[4.2.3. Testing and Sample 9](#_Toc69493850)

[4.2.4. Limitation 9](#_Toc69493851)

[4.3. REQPR003. CREATE CIF + LIABILTY CONTRACT + ISSUING CONTRACT ON WAY4 9](#_Toc69493852)

[4.3.1. Business Requirement 9](#_Toc69493853)

[4.3.2. Technical Detail 12](#_Toc69493854)

[4.3.3. Testing and Sample 13](#_Toc69493855)

[4.3.4. Limitation 13](#_Toc69493856)

[4.4. REQPR04. UPDATE CLIENT INFORATION ON LOS 13](#_Toc69493857)

[4.4.1. Business Requirement 13](#_Toc69493858)

[4.4.2. Technical Detail 13](#_Toc69493859)

[4.4.3. Testing and Sample 13](#_Toc69493860)

[4.4.4. Limitation 13](#_Toc69493861)

[4.5. REQPR05. CHECK AVAILABLE LIMIT AND CHOOSE PAYMENT METHOD 13](#_Toc69493862)

[4.5.1. Business Requirement 13](#_Toc69493863)

[4.5.2. Technical Detail 14](#_Toc69493864)

[4.5.3. Testing and Sample 14](#_Toc69493865)

[4.5.4. Limitation 14](#_Toc69493866)

[4.6. REQPR06. PAYMENT TRANSACTION AUTHENTICATION 14](#_Toc69493867)

[4.6.1. Business Requirement 14](#_Toc69493868)

[4.6.2. Technical Detail 14](#_Toc69493869)

[4.6.3. Testing and Sample 14](#_Toc69493870)

[4.6.4. Limitation 14](#_Toc69493871)

[4.7. REQPR07. MAKE AUTH TRANSACTION 14](#_Toc69493872)

[4.7.1. Business Requirement 14](#_Toc69493873)

[4.7.2. Technical Detail 15](#_Toc69493874)

[4.7.3. Testing and Sample 15](#_Toc69493875)

[4.7.4. Limitation 15](#_Toc69493876)

[4.8. REQPR08. MAKE FIN TRANSACTION 15](#_Toc69493877)

[4.8.1. Business Requirement 15](#_Toc69493878)

[4.8.2. Technical Detail 15](#_Toc69493879)

[4.8.3. Testing and Sample 15](#_Toc69493880)

[4.8.4. Limitation 15](#_Toc69493881)

[4.9. REQPR09. MAKE REVERSAL TRANSACTION 15](#_Toc69493882)

[4.9.1. Business Requirement 15](#_Toc69493883)

[4.9.2. Technical Detail 15](#_Toc69493884)

[4.9.3. Testing and Sample 16](#_Toc69493885)

[4.9.4. Limitation 16](#_Toc69493886)

[4.10. REQPR10. MAKE CREDIT TRANSACTION 16](#_Toc69493887)

[4.10.1. Business Requirement 16](#_Toc69493888)

[4.10.2. Technical Detail 16](#_Toc69493889)

[4.10.3. Testing and Sample 16](#_Toc69493890)

[4.10.4. Limitation 16](#_Toc69493891)

1. History of changes

|  |  |  |  |
| --- | --- | --- | --- |
| version | date | Description | author |
| 0.1 |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Copyright**

© OpenWay Asia Limited 2021. All rights reserved.

The Copyright of this complete document and every part it belongs to OpenWay Asia Limited. Proprietary material, brand or product names of other parties or trademarks remain with their respective owners. You may not, except with our express written permission, distribute or commercially exploit the content. Nor may you transmit it or store it in any other website or other form of electronic retrieval system. Any sample data used in examples below are completely fictitious unless otherwise noted.

**Disclaimer**

This document and the OpenWay Asia software it describes are furnished by OpenWay Asia Limited under a Software Licensing Agreement, Consultancy Agreement, Variation Request or Confidentiality Agreement, and may be used or copied only in accordance with the terms of such Agreement. Neither this document nor the OpenWay Asia software it describes may be used, sold, transferred, copied, translated, reproduced, or transmitted in any form or by any means, electronic or mechanical, for any purpose, in whole or in part, other than in accordance with the terms of such Agreement, or otherwise without prior written consent of OpenWay Asia Limited.

This document describes a generic product or service and should be read in conjunction with other documents relevant to the configuration of any specific system. The licensee of OpenWay software or user of OpenWay Asia services is responsible for ensuring that the product or service described herein meets its own requirements.

**Confidentiality**

The information contained in this Document is the property of OpenWay Asia Ltd and contains CONFIDENTIAL information that is produced solely for the benefit of the receiving party named on the front page of this document. The recipient should keep this document and all its information confidential. On no account should this document, in whole or in part, be used, sold, transferred, copied, translated, reproduced, or transmitted in any form or by any means, electronic or mechanical, or disclosed or disseminated to any third party, without the express written permission of OpenWay Asia Ltd.

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. Integration Requirements (LOS + W4)
   1. REQPR001. SCENARIO

### Business Requirement

* When customer is approved, there are 6 scenarios for onboarding:

| No | Business requirement | LOS | Pay Later | WAY4 |
| --- | --- | --- | --- | --- |
|  | **Scenario** | | | |
| 1 | New customer | No CIF | Call API to WAY4 to create contract hierarchy (Client, Liability Contract, Issuing Contract) for BNPL | Create new contract hierarchy (Client, Liability Contract, Issuing Contract) for BNPL. Create credit limit for BNPL Liability contract and Issuing contract. |
| 2 | Customer has Loan, no Credit card, no BNPL account | Has CIF | Call API to WAY4 to create contract hierarchy (Client, Liability Contract, Issuing Contract) for BNPL. Client’s email address is registered in Pay Later, other client data is taken from LOS. | Create new contract hierarchy (Client, Liability Contract, Issuing Contract) for BNPL. Create credit limit for BNPL Liability contract and Issuing contract. |
| 3 | Customer has CIF, no Credit card, no Loan | Has TCIF | Call API to WAY4 to create contract hierarchy (Client, Liability Contract, Issuing Contract) for BNPL | Create new contract hierarchy (Client, Liability Contract, Issuing Contract) for BNPL. Create credit limit for BNPL Liability contract and Issuing contract. |
| 4 | Customer has Credit card, no Loan | Has TCIF | Call API to WAY4 to create Liability Contract and Issuing Contract for BNPL | Create Liability Contract and Issuing Contract for BNPL. Create credit limit for BNPL Liability contract, Issuing contract. |
| 5 | Customer has Loan and Credit card | Has CIF | Call API to WAY4 to create Liability Contract and Issuing Contract for BNPL | Create Liability Contract and Issuing Contract for BNPL. Create credit limit for BNPL Liability contract and Issuing contract. |
| 6 | Customer has a closed BNPL account | Has CIF/TCIF | If the previous BNPL Issuing contract balance is greater than (-10000 VND) and its status is closed/expired/reserved, then call API to create new BNPL Issuing contract. | Get balance and status of Issuing contracts under BNPL Liability contract.  Update credit limit for BNPL Liability contract.  Create a new BNPL Issuing contract. |

### Technical Detail



### Testing and Sample

### Limitation

* 1. REQPR002. CREATE CIF + APPLICATION + CLOSE ON LOS

### Business Requirement

* Apply for New customer (REQPR001)
* Paylater system will call LOS’S API to create CIF + APL on LOS for Paylater
* After that, Paylater system will call LOS’s function to close the APL above.
* Client information detail:

| No | Type | LOS | Pay Later | WAY4 | Source Data |
| --- | --- | --- | --- | --- | --- |
| **Client information** | | | | | |
| 1 |  | Customer Type | Default in LOS: “Retail” | Do not store in WAY4 |  |
| 1 | Client number | CIF Number | ‘T’ should be removed from TCIF when sending to WAY4. | OK | CMND/Passport |
| 2 | Personal Details | Salutation | Female: Ms  Male: Mr | Do not store in WAY4 | CMND/Passport |
| 3 | Personal Details | Full Name | Full Name | OK | CMND/Passport |
| 4 | Personal Details | Date of Birth | Date of Birth | OK | CMND/Passport |
| 5 | Personal Details | Career | Default in LOS: “OTHER” | The same LOS |  |
|  | Personal Details | Qualification | Default in LOS: “KHAC/OTHERS” | Do not store in WAY4 |  |
| 6 | Personal Details | Region | Default in LOS: “KHAC/OTHERS” | Do not store in WAY4 |  |
| 7 | Personal Details | Gender | Gender | OK | CMND/Passport |
| 8 | Personal Details | Marital Status | Default in LOS: “OTHER” | OK |  |
| 10 | Personal Details | Employment Industry | Career | OK | Register |
| 11 | Personal Details | Employment Position | Position | OK | Register |
| 12 | Identification Document | Identification Document Type | Default is “IDENTIFY DOCUMENT” | OK |  |
| 13 | Identification Document | Identification Document Code | Depend on uploaded identification document type | Do not store in WAY4 | CMND/Passport |
| 14 | Identification Document | Identification Document Number | Registration Card/Passport Number | OK | CMND/Passport |
| 15 | Identification Document | Country of Issue | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 16 | Identification Document | Issue Date | Issue Date | OK | CMND/Passport |
| 17 | Identification Document | ID Issued By | Issue Place | OK | CMND/Passport |
| 18 | Address Details | Address Type | Permanent address | OK | CMND/Passport |
| 19 | Address Details | House/Building Number | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 20 | Address Details | City | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 21 | Address Details | District | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 22 | Address Details | Country | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 23 | Address Details | Postal Code | Default is “100000” | The same as LOS |  |
| 24 | Address Details | Address Valid From | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 25 | Address Details | Address Type | Mailing Address | OK |  |
| 26 | Address Details | House/Building Number | Detail Address | The same as LOS | Register |
| 27 | Address Details | City | Province/City | The same as LOS | Register |
| 28 | Address Details | District | District | The same as LOS | Register |
| 29 | Address Details | Country | Default is “Việt Nam” | The same as LOS |  |
| 30 | Address Details | Postal Code | Default is “100000” | The same as LOS |  |
| 31 | Address Details | Address Valid From | Register Pay Later date | The same as LOS |  |
| 32 | Contact Details | Contact Type – PHONE | PHONE | Do not store in WAY4 |  |
| 33 | Contact Details | Contact Category | Default is “Home phone 1” | PhoneType - Mobile |  |
| 34 | Contact Details | Phone Number | Phone Number | OK | Register |
| 35 | Contact Details | Contact Type – Email | Email | Do not store in WAY4 |  |
| 36 | Contact Details | Type | Default is “Home” | Do not store in WAY4 |  |
| 37 | Contract Details | Email Address | Email | OK | Register |
| 38 | Capture More Information | Nationality | Nationality | The same as LOS | CMND/Passport |
| 39 | Capture More Information | Communication Language | Default is “Việt Nam” | The same as LOS |  |
| 40 |  | Customer Classification | Base on product scheme | No need |  |
| 41 | Reference Details | Reference Name 1 | Reference Name | No need |  |
| 42 | Reference Details | Reference Name 1 | Relationship | No need |  |
| 43 | Reference Details | Reference Phone 1 | Phone Number | No need |  |



### Technical Detail

* Base on the specification of LOS’s API

### Testing and Sample

### Limitation

* 1. REQPR003. CREATE CIF + LIABILTY CONTRACT + ISSUING CONTRACT ON WAY4

### Business Requirement

* Create CIF: apply for Case 1,2,3 (refer REQPR001)
* Create Liability: apply for Case 1,2,3,4,5 (refer REQPR001)
* Create Issuing contract: apply for Case 1,2,3,4,5,6 (refer REQPR001):
* + Note: the previous BNPL Issuing contract balance is greater than (-10000 VND) and its status is closed/expired/reserved, then call API to create new BNPL Issuing contract.

| No | Type | LOS | Pay Later | WAY4 | Source Data |
| --- | --- | --- | --- | --- | --- |
| **Client information** | | | | | |
| 1 |  | Customer Type | Default in LOS: “Retail” | Do not store in WAY4 |  |
| 1 | Client number | CIF Number | ‘T’ should be removed from TCIF when sending to WAY4. | OK | CMND/Passport |
| 2 | Personal Details | Salutation | Female: Ms  Male: Mr | Do not store in WAY4 | CMND/Passport |
| 3 | Personal Details | Full Name | Full Name | OK | CMND/Passport |
| 4 | Personal Details | Date of Birth | Date of Birth | OK | CMND/Passport |
| 5 | Personal Details | Career | Default in LOS: “OTHER” | The same LOS |  |
|  | Personal Details | Qualification | Default in LOS: “KHAC/OTHERS” | Do not store in WAY4 |  |
| 6 | Personal Details | Region | Default in LOS: “KHAC/OTHERS” | Do not store in WAY4 |  |
| 7 | Personal Details | Gender | Gender | OK | CMND/Passport |
| 8 | Personal Details | Marital Status | Default in LOS: “OTHER” | OK |  |
| 10 | Personal Details | Employment Industry | Career | OK | Register |
| 11 | Personal Details | Employment Position | Position | OK | Register |
| 12 | Identification Document | Identification Document Type | Default is “IDENTIFY DOCUMENT” | OK |  |
| 13 | Identification Document | Identification Document Code | Depend on uploaded identification document type | Do not store in WAY4 | CMND/Passport |
| 14 | Identification Document | Identification Document Number | Registration Card/Passport Number | OK | CMND/Passport |
| 15 | Identification Document | Country of Issue | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 16 | Identification Document | Issue Date | Issue Date | OK | CMND/Passport |
| 17 | Identification Document | ID Issued By | Issue Place | OK | CMND/Passport |
| 18 | Address Details | Address Type | Permanent address | OK | CMND/Passport |
| 19 | Address Details | House/Building Number | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 20 | Address Details | City | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 21 | Address Details | District | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 22 | Address Details | Country | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 23 | Address Details | Postal Code | Default is “100000” | The same as LOS |  |
| 24 | Address Details | Address Valid From | Get from Registration Card/Passport Document | The same as LOS | CMND/Passport |
| 25 | Address Details | Address Type | Mailing Address | OK |  |
| 26 | Address Details | House/Building Number | Detail Address | The same as LOS | Register |
| 27 | Address Details | City | Province/City | The same as LOS | Register |
| 28 | Address Details | District | District | The same as LOS | Register |
| 29 | Address Details | Country | Default is “Việt Nam” | The same as LOS |  |
| 30 | Address Details | Postal Code | Default is “100000” | The same as LOS |  |
| 31 | Address Details | Address Valid From | Register Pay Later date | The same as LOS |  |
| 32 | Contact Details | Contact Type – PHONE | PHONE | Do not store in WAY4 |  |
| 33 | Contact Details | Contact Category | Default is “Home phone 1” | PhoneType - Mobile |  |
| 34 | Contact Details | Phone Number | Phone Number | OK | Register |
| 35 | Contact Details | Contact Type – Email | Email | Do not store in WAY4 |  |
| 36 | Contact Details | Type | Default is “Home” | Do not store in WAY4 |  |
| 37 | Contract Details | Email Address | Email | OK | Register |
| 38 | Capture More Information | Nationality | Nationality | The same as LOS | CMND/Passport |
| 39 | Capture More Information | Communication Language | Default is “Việt Nam” | The same as LOS |  |
| 40 |  | Customer Classification | Base on product scheme | No need |  |
| 41 | Reference Details | Reference Name 1 | Reference Name | No need |  |
| 42 | Reference Details | Reference Name 1 | Relationship | No need |  |
| 43 | Reference Details | Reference Phone 1 | Phone Number | No need |  |
| **Liability Contract Level** | | | | | |
|  | Credit limit |  | Based on approved limit | OK |  |
|  | CR date from |  | No | No need |  |
|  | CR date to |  | No | No need |  |
|  | Open date |  | No | WAY4 generates |  |
| **Issuing Contract Level** | | | | | |
|  | Billing date |  | Billing date | OK |  |
|  | Credit limit |  | Based on approved limit | OK |  |
|  | CR date from |  |  | No need |  |
|  | CR date to |  |  | No need |  |
|  | Notification method |  | Notification method | OK |  |
|  | Open date |  |  | WAY4 generates |  |
|  | Scheme code classifier |  | Scheme code | OK |  |
|  | E-Signing Number |  | E-Signing Number | OK |  |
|  | Pay Later contract |  | Pay Later contract | Save in addinfo for making report |  |



### Technical Detail

* Base on the specification of Way4’s API

### Testing and Sample

### Limitation

* 1. REQPR04. UPDATE CLIENT INFORATION ON LOS

### Business Requirement

### Technical Detail

### Testing and Sample

### Limitation

* 1. REQPR05. CHECK AVAILABLE LIMIT AND CHOOSE PAYMENT METHOD

### Business Requirement

* Hệ thống kiểm tra hạn mức khả dụng/ Check available limit:

+ Nếu số tiền thanh toán <= Limit Available (Issuing contract/ Lib contract của Loan) --> Hạn mức đủ điều kiện cho thanh toán và chuyển bước chọn phương thức trả nợ

If the payment amount <= Limit Available (Issuing contract / Lib contract of Loan) -> Qualifying limit for payment and move to step "choose the repayment method"

+ Nếu số tiền thanh toán > Limit Available (Issuing contract/ Lib contract của Loan) --> Hạn mức không đủ điều kiện cho thanh toán, thông báo tới khách hàng

If payment amount> Limit Available (Issuing contract / Lib contract of Loan) -> Limit is not eligible for payment, notify customer

* Lựa chọn phương thức thanh toán:

Hệ thống hiển thị các phương thức trả nợ để khách hàng lựa chọn:

The system displays repayment methods for customers to choose:

+ Trả toàn bộ/Pay all

+ Trả góp (trong vòng 2-3 tháng)/Installment (2-3 months)

* Lịch trả nợ dự kiến:

Sau khi KH lựa chọn phương thức trả nợ, hệ thống hiển thị lịch trả nợ (dự kiến) để khách hàng kiểm tra thông tin. Tại màn hình hiển thị lịch trả nợ, cho phép khách hàng có thể quay lại màn hình lựa chọn phương thức trả nợ để điều chỉnh lại (nếu có). Thông tin lãi suất dựa trên Scheme code, phương thức trả nợ được cấu hình trong Decision Engine (Tham chiếu DR\_Vol\_5)

After the customer chooses the repayment method, the system displays expected repayment schedule for the customer to check information. At the screen displaying the repayment schedule, allowing customers to return to the screen to choose the payment method to adjust (if any). Interest rate is confingured on Decision Engine (Refer DR\_Vol\_5)

+ Nếu khách hàng lựa chọn Đồng ý phương thức trả nợ --> Chuyển bước xác thực giao dịch

+ If customer agree repayment method -> Move "verify transaction" step

+ Nếu khách hàng lựa chọn Không đồng ý: --> Hiển thị thông báo kết thúc quy trình và hệ thống quay lại màn hình lựa chọn hàng hóa và thanh toán bằng tài khoản Paylater

+ If customer disagree: -> End process and the system returns to the screen of goods selection and pay with Paylater account

### Technical Detail

### Testing and Sample

### Limitation

* 1. REQPR06. PAYMENT TRANSACTION AUTHENTICATION

### Business Requirement

Chi tiết tham chiếu tại DR\_Vol\_4

### Technical Detail

### Testing and Sample

### Limitation

* 1. REQPR07. MAKE AUTH TRANSACTION

### Business Requirement

* Khi hệ thống Paylater xác thực OTP giao dịch đúng, Hệ thống Paylater chuyển các thông tin tới hệ thống W4: Tên khách hàng, Số thẻ vay, Ngày hết hạn khoản vay, Số bảo mật, Mã merchant, Số refer number, ngày giao dịch, thông tin trả góp, kỳ trả góp (nếu có),….. (theo đúng quy định về message chuẩn chi của Way4).

If the OTP is correct -> Paylater system sends information to the W4 system: Customer name, Loan card number, Loan expiry date, Security number, Merchant code, reference number, transaction date, installment, installment period (if any), ... .. (in accordance with standard Way4 message regulations).

* Khi thỏa mãn các điều kiện giao dịch trên W4, hệ thống tạo giao dịch chuẩn chi theo quy định của W4 (chi tiết tham chiếu tại DR\_Vol\_14):

When the transaction conditions on W4 are satisfied, the system to create standard transactions according to W4's regulations (Refer DR\_Vol\_14)

* Hệ thống Paylater ghi nhận đơn hàng đang chờ xử lý tại đối tác và Gửi thông báo ghi nhận giao dịch thanh toán thành công sang cho đối tác mà KH đang thực hiện mua hàng

Paylater system recognizes orders waiting to be processed at partners and sends notification of successful payment to the partner whose purchase is being made.

### Technical Detail

### Testing and Sample

### Limitation

* 1. REQPR08. MAKE FIN TRANSACTION

### Business Requirement

Khi đối tác ghi nhận giao hàng thành công và gửi yêu cầu thanh toán tới LFVN. Hệ thống Paylater tiếp nhận yêu cầu thanh toán của đối tác và kiểm tra yêu cầu của đối tác với thông tin đơn hàng paylater trên hệ thống LFVN

* Ghi nhận thông tin giao dịch đơn hàng của khách hàng thành công tại đối tác
* Gửi yêu cầu ghi nhận nợ của khách hàng tới hệ thống Way4 theo chuẩn message của Way4 (giao dịch Fin). Chi tiết tham chiếu tại DR\_Vol\_14

### Technical Detail

### Testing and Sample

### Limitation

* 1. REQPR09. MAKE REVERSAL TRANSACTION

### Business Requirement

Khi đối tác ghi nhận giao hàng không thành công và gửi yêu cầu hủy thanh toán tới LFVN. Hệ thống Paylater tiếp nhận yêu cầu thanh toán của đối tác và kiểm tra yêu cầu của đối tác với thông tin đơn hàng paylater trên hệ thống LFVN

* Ghi nhận thông tin giao dịch đơn hàng của khách hàng không thành công tại đối tác
* Gửi yêu cầu hủy giao dịch chuẩn chi của đối tác tới hệ thống Way4 theo chuẩn message của Way4 (Auth Reverse). Chi tiết tham chiếu tại DR\_Vol\_14

### Technical Detail

### Testing and Sample

### Limitation

* 1. REQPR10. MAKE CREDIT TRANSACTION

### Business Requirement

Khi đối tác đồng ý chấp thuận hoàn tiền đơn hàng cho khách hàng và gửi yêu cầu hoàn tiền tới LFVN. Hệ thống Paylater kiểm tra yêu cầu của đối tác với thông tin đơn hàng paylater trên hệ thống LFVN

* Ghi nhận thông tin giao dịch đơn hàng của khách hàng Hoàn tiền tại đối tác
* Gửi yêu cầu thanh toán cho đối tác tới hệ thống Way4 theo chuẩn message của Way4 (Credit). Chi tiết tham chiếu tại DR\_Vol\_14

### Technical Detail

### Testing and Sample

### Limitation