Discovery Report

Online Channel – Cross Functions

LFVN Finance Vietnam

Version 0.1

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1. History of changes

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| --- | --- | --- | --- |
| version | date | Description | author |
| 0.1 | 25.03.2021 | Initial Version | Le Thi Ngoc Hieu |
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1. Scope of work for client onboarding

The below table describes the business flow requirements for client onboarding which are agreed by LFVN, ESI and OPW.

| No | Business requirement | LOS | Pay Later | WAY4 |
| --- | --- | --- | --- | --- |
| 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. |

**Client Info Details**

The following table describes the details of client information which need to be created/save in Pay Later and WAY4 system.

| No | Type | LOS | Pay Later | WAY4 | Source Data |
| --- | --- | --- | --- | --- | --- |
| 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 |  |

1. Scope of work for online channel

The below table describes the business flow requirements for online channel which are agreed by LFVN, ESI and OPW.

| No | Business requirement | Online channel | SBV Mediation | Pay Later | WAY4 | LFVN |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Register account |  |  | Depends on LOS | No |  |
| 2 | Mange Credit Limit: input: Issuing contract number | Call API to WAY4 | No | No | Provide: credit limit, available amount, Issuing contract status and expired date |  |
| 3 | Change Issuing Contract status to lock (temporary) | Call API to WAY4 | No | No | Lock Issuing Contract |  |
| 4 | Mange transaction history  Input: Issuing contract number, date from, date to | Call API to WAY4 | No | No | Provide list of transaction history with merchant info and payment method info |  |
| 5 | Get instalment transaction:  Input: Issuing contract number | Call API to WAY4 | No | No | Provide list of instalment transaction. |  |
| 6 | Manage Payment history | Call API to WAY4 | No | No | Provide list of payment transaction history |  |
| 7 | Mange statement  Input: Issuing contract, statement month | Call API to WAY4 to get list of transaction  Call API to SBV Mediation to get the splitted accrual interest amount. | Provide SBV API to get interest for each transaction | No | Provide: credit limit, outstanding amount, min payment, due date, and transaction list |  |
| 8 | Dashboard report | Call API to WAY4 to get list of transaction | No | No | Provide list of transaction history with merchant info and payment method info |  |
| 9 | Get list of merchants | Call API to WAY4 to get list of merchants | No | No | Provide list of merchants |  |
| 10 | Get contract hierarchy of client | Call API to WAY4 to get contract hierarchy of client | No | No | Provide contract hierarchy of client |  |
| 11 | Get BNPL Issuing contract status | Call API to WAY4 to get BNPL Issuing contract status | No | No | Provide contract status |  |
| 12 | Get BNPL Active Loyalty Point | Call API to get BNPL Active Loyalty Point | No | No | Provide BNPL Active Loyalty Point |  |
| 13 | Convert BNPL Loyalty to Cash | Call API “Cashback Online” – developed by LFVN IT to make cashback transaction | No | No | No | LFVN provides API to make cashback transaction |