

Transaction Enquiry

[</>](#) See also API reference for Credit Transfer

[Check API](#) >

Introduction

Transaction Enquiry is a service to facilitate the participant to check the status of the original transaction whenever a timeout occurs. It could be used to find out the status of below payment types (but not limited to):

- Credit Transfer
- Credit Transfer Reversal
- Pay-to-Proxy
- QR Payment
- Request-to-Pay
- Consent

RPP will respond with the status of the transaction which can be either successful, accepted, rejected or not found

Why the Need to Use Transaction Enquiry?

There could be many business scenarios but below are some of it:

- Currently, in the event of transaction timeout, participant needs to resend the payment request with a repeat flag indicator. If the transaction is found, RPP will respond with the original status. However, if the original transaction did not reach RPP, RPP will not respond to the request and the message will be dropped. Due to this, participant will not be able to know the status of the transaction
 - For transactions that require longer turnaround time for a user to complete the payment. During the wait time, participant will not be aware if the request has been timeout, aborted or still in progress
 - For time-sensitive transaction, the payment request needs to be confirmed within seconds. In such case, participant may initiate an enquiry to determine the status immediately
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Recommendations

- If the initial Transaction Enquiry encounters timeout, OFI shall reinitiate the subsequent attempt on an hourly basis until the response is received
 - If the Transaction Enquiry has timed out, it is recommended not to repeat the enquiry immediately. OFI shall retry between 15 minutes to 1 hour to determine the transaction status
 - A transaction can be enquired up to 24 hours from the time original transaction was initiated
 - Participant could only enquire transaction originated from them
 - If Transaction Enquiry is successful and result is “original transaction not found”, OFI can choose to either inform the customer that the transaction has failed or resend the same transaction again (generally applicable for batch processing) without any repeat flag
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Recommended End-to-End Flow

