

LMPS TECHNICAL SPECIFICATION



VERSION 8.8
DECEMBER 30, 2024

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ISO 20022: This document includes detailed information, and examples related to ISO 20022, an international standard for electronic data interchange between financial institutions. The examples provided are intended to facilitate the understanding and implementation of ISO 20022 standards for cross-bank and cross-border transfers.

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LMPS API (v8.7.3)

1. Draft Change log

1.1. draft 8.3

- Add example message
- Add Max-length for data field
- add Tag 54 to Static QR code structure
- add CRC Implement
- merge Static and dynamic QR code to only QR code structure

1.2. draft 8.4

- extend member_code(frommember, tomember) max-length to 16

1.3. V 8.5

- Add field “fromuserfullname” to request message for Cross-border transaction
- Add inquiry step on [16. Thailand cross border payment](#)

1.4. V8.5.3

- Add lookup and payment flow and new variable for CrossBorder to 16. Thailand cross border payment
- Remote tomember
- Add Finlink to Settlement Report

1.5. V8.5.6

- Add [China cross border payment](#)

1.6. V8.6

- Update Lao QR code Inquiry Project
- Update Lao QR payment confirmation process
- Update QR code structure

1.7. V8.6.2

- Update Crosborder Response
- Add 8. Currency reimbursement report

1.8. V8.6.3

- Update Crosborder When requested by UnionPay "frommember": "CHINA_UPI"

1.9. V8.6.4

- Add [Cross border API for Settlement Bank](#)

1.10. V8.6.5

- Add [Cambodia cross border payment](#)
- Add [Exchange THB API for Service Bank](#)
- Remove [Cross border API for Settlement Bank](#)

1.11. V8.6.6

- Add [Incoming Inquiry and Transfer \(UnionPay-Lao\)](#)

1.12. V8.6.7

- Add [Example Response coming from Cambodia Outgoing inquiry](#)

1.13. V8.6.8

- Edit [Example Response coming from Cambodia Outgoing inquiry](#)
- Change Forwarding IIN

- 1.14. V8.6.10
 - Update Cross border Lao-Thai spec page 31-36 [Click to view](#)
- 1.15. V8.7
 - Update Push Forward
- 1.16. V8.7.1
 - Add Vietnam Cross border payment page 47 [Vietnam Cross border Payment](#)
 - Update Lao QR Structure on [page 30-31](#)
 - Add Thai-Lao Cross border payment example
 - Add Merchant Category Code (MCC) [Appendix 1](#)
 - Move Data Type Description to [Appendix 2](#)
- 1.17. V8.7.2 [2024/08/23]
 - ISO 20022 XML Mapping for JSON Requests and Responses:
 - o Added detailed mapping for various JSON requests and responses to ISO 20022 XML format.
 - o Included examples for each mapping to ensure clarity and ease of implementation.
 - Add /isuccess function to check the transaction
- 1.18. V8.7.2.1 [2024/10/02]
 - Change 'Result' in description table from 'See Result Table' to 'Provide in the response message'
- 1.19. V8.7.3 [2024/11/01]
 - Add new data field "fromaccounttype" for Outgoing Inquiry, and Transfer/Payment.
- 1.20. V8.7.4 [2024/11/04]
 - Add new data Response field "fromaccounttype" in Response Data for Retry Transfer, Check Transaction Status and Settlement Report.
 - Add New Function for UPI Re-Settlement.
- 1.21. V8.8 [2024/12/30]
 - Add [Push Payment Flow](#) to handle LMPS Error Transaction.

2. Member's Tasks

- Process fee:
 - a) Calculate and display fee according to "feelist" received when inquiry.
 - b) Debit customer's account accordingly.
 - c) Submit "fee" in a transfer request message to double check with LAPNET.
- Process failed transfers (more details in "8. How to proceed when transfer failed"):
 - a) Source member check field "shouldrevert" and process accordingly.
 - b) Source member creates a system to periodically check failed transactions having "shouldrevert" is false.
 - c) Source member changes mobile banking error message according to "shouldrevert"
 - d) Destination member provides "shouldrevert" when transfer failed.
 - e) Destination member creates a system to periodically check its own destination account and update "result" and "shouldrevert" accordingly.
- Implement "6. Check Transaction Status"
- Change "purposerequired" data type from Boolean to Integer

3. Design Considerations

- Message specs must be simple and easy to implement, leading to shorter development time.
- Using public/private keys to generate a message signature instead of symmetric 3DES/AES prevents anyone from faking the message, not even LAPNET can fake members' messages because only members hold their own private keys. This is important especially when performing a reconciliation.

- Because message signature is secure enough, session key exchange will not be needed, reduce number of messages and the system complexity.
- LMPs server supports HTTP Keep-Alive to reduce connect/disconnect overhead.
- To make the implementation process easier, destination members do not have to verify the source member's signature, only verify LAPNET signature.

4. Member Registration

4.1. Provide the public key

The example below generates a key pair using software. For a production key pair, using HSM is highly recommended.

1. Generate RSA public-private key pair, 2048 bits. E.g.:
\$ openssl genrsa -des3 -out keypair.pem 2048
2. Export public key in PEM format. E.g.:
\$ openssl rsa -in keypair.pem -outform PEM -pubout -out public.pem
3. Optionally, export private key in PEM format to use with Java:
\$ openssl pkcs8 -topk8 -inform PEM -outform pem -in keypair.pem -out private.key -nocrypt
4. Submit only the public key to LAPNET.

4.2. Provide URL for LAPNET to send requests to

LAPNET will send requests via HTTP, members need run a web server and provide URL for:

1. Incoming Inquiry. E.g., **http://<MEMBER-IP>:8095/inquiry**
2. Incoming transfer/payment. E.g., **http://<MEMBER-IP>:8095/transfer**
3. Incoming transaction notification. E.g., **http://<MEMBER-IP>:8095/notify**

5. Commands

5.1. Outgoing Inquiry

- When members want to transfer or make a payment, use this command to check for a destination account.
- Members need to build a message body and sign using the private key, then put in the header (X-Source-Request-Signature) and send it to LAPNET.
- After receiving a response from LAPNET, members need to verify LAPNET signature in the header (X-LAPNET-Request-Signature) of the body using LAPNET's public key.
- Members are recommended to store all signatures for reconcile purpose, signatures prove that messages really coming from LAPNET.

5.1.1. Request to send to LAPNET

5.1.1.1. URL request

- Development: **http://<LAPNET-IP>:8055/inquiry**
- Production: **http://<LAPNET-IP>:8055/inquiry**

5.1.1.2. Header request

Content-Type: application/json

X-Source-Request-Signature: <<source bank signature>>

5.1.1.3. Body request

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI
fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g. adsavin@gmail.com

fromuserfullname	<ct:Nm> (under <ct:Dbtr>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
fromaccount	<ct:Id> (under <ct:DbtrAcct>)	String	32	E.g. 010120000123456001
fromaccounttype	<ct:Tp> (under <ct:DbtrAcct>)	String	64	OPTIONAL Alphabet only (A-Z, a-z) Value: "PERSONAL", "CORPORATE"
totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	ACCOUNT/CARD/QR
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
tomember	<head:MmbId> (under <head:To>)	String	16	Only required if totype is ACCOUNT
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	Member-generated unique reference
time	<head:CreDt>, <ct:CreDtTm>	String	24	e.g: 2020-10-09 05:34:11

5.1.1.4. Example Body request

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "2022456699",
  "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
  "fromaccount": "010120000005477001",
  "fromaccounttype": "PERSONAL",
  "tomember": "LVI",
  "toaccount": "1234567890",
  "totype": "ACCOUNT",
  "reference": "ABCDEFGHJKLMN",
  "time": "2020-10-09 05:34:11"
}
```

- XML Elements

```
<ct:Dbtr>
  <ct:Nm>ADSAVIN THEPPHAKAN MR</ct:Nm>
</ct:Dbtr>
<ct:DbtrAcct>
  <ct:Id>
    <ct:Othr>
      <ct:Id>010120000005477001</ct:Id>
    </ct:Othr>
  </ct:Id>
  <ct:Tp>
    <ct:Othr>
      <ct:Tp>PERSONAL</ct:Tp>
    </ct:Othr>
  </ct:Tp>
</ct:DbtrAcct>
<ct:CdtrAcct>
  <ct:Id>
    <ct:Othr>
```

```

    <ct:Id>1234567890</ct:Id>
  </ct:Othr>
</ct:Id>
<ct:Tp>
  <ct:Cd>ACCOUNT</ct:Cd>
</ct:Tp>
</ct:CdtrAcct>
<ct:IntrBkSttlmAmt Ccy="LAK">100000.00</ct:IntrBkSttlmAmt>
<ct:ChrgBr>SLEV</ct:ChrgBr>
<ct:Purp>
  <ct:Cd>SOMETHING</ct:Cd>
</ct:Purp>

```

5.1.2. Response coming from LAPNET

5.1.2.1. Header response

Content-Type: application/json

X-Source-Request-Signature: <<original request signature>>

X-LAPNET-Request-Signature: <<LAPNET request signature>>

X-Destination-Response-Signature: <<destination response signature>>

X-LAPNET-Response-Signature: <<LAPNET response signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.1.2.2. Body response

JSON Field	ISO 20022 XML Element	Type	Max-Leng th	Description
accountname	<AcctNm>	String	128	Account name, card name, merchant name
accountccy	<Ccy>	String separated by comma	16	E.g. "LAK", or "LAK,USD"
feelist	<FeeList>	JSON { CCY: [{from, feeamount, feepercent}, ...}]		Fee list injected by LAPNET. E.g. "feelist": { "LAK": [{"from": 0, "feeamount": 1000}, {"from": 2000001, "feeamount": 1500}, {"from": 3000001, "feeamount": 2500},] }
originalmessage	<OrgnlMsg>	JSON object		Original request message
result	<ps:TxSts>	String	64	Provide in the response message
reference	<ps:OrgnlInstrId>, <ps:OrgnlEndToEndId>, <ps:OrgnlTxId>	String	64	Original request reference
time	<ps:AccptncDtTm>	String	25	Response time
accountlocation	<AcctLctn>	String (Optional)	256	
accountphone	<AcctPhne>	String (Optional)	24	
invoice	<Inv>	String	128	

		(Optional)		
terminal	<Term>	String (Optional)	128	
amount	<Amt>	Number (24,2)		If transaction has fixed amount, set it here
purposerequired	<PurpReq>	Boolean (Optional)		For type ACCOUNT and CARD, the default value is true. For type QR, default value is false
purpose	<Purp>	String (Optional)	512	If transaction has a fixed purpose, set it here

5.1.2.3. Example body response

- JSON

```
{
  "accountname": "TOUN MS",
  "accountccy": "LAK",
  "feelist": {
    "LAK": [
      {"from": 0, "feeamount": 1000},
      {"from": 2000001, "feeamount": 1500},
      {"from": 3000001, "feeamount": 2500},
      {"from": 4000001, "feeamount": 3000},
      {"from": 5000001, "feeamount": 4500},
      {"from": 7000001, "feeamount": 7500},
      {"from": 10000001, "feeamount": 12000},
      {"from": 30000001, "feeamount": 15500},
      {"from": 50000001, "feeamount": 20000},
      {"from": 100000001, "feeamount": 25000},
      {"from": 120000001, "feeamount": 30000},
      {"from": 150000001, "feeamount": 40000}
    ],
    "originalmessage": {
      "frommember": "LDB",
      "fromuser": "2099559955",
      "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
      "fromaccount": "2099559966",
      "fromaccounttype": "PERSONAL",
      "totype": "QR",
      "toaccount":
        "00020101021138670016A005266284662577010827710418020XXXXYHPERWIIDBLTXQNKATTVXJ53034185802LA63045C5F",
      "tomember": "",
      "reference": "FQR24XXXXXXXXX384",
      "time": "2024-05-14 00:00:01"
    },
    "result": "OK",
    "reference": "FQR24135VDS01384",
    "time": "2024-05-14 00:00:01"
  }
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
```

```

<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LDB</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId></head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr>FQR24XXXXXXXX384</head:BizMsgIdr>
    <head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
    <head:CreDt>2024-05-14T00:00:01</head:CreDt>
  </AppHdr>
  <PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
      <ps:GrpHdr>
        <ps:MsgId>FQR24135VDS1384</ps:MsgId>
        <ps:CreDtTm>2024-05-14T00:00:01</ps:CreDtTm>
      </ps:GrpHdr>
      <ps:OrgnlGrpInfAndSts>
        <ps:OrgnlMsgId>FQR24XXXXXXXX384</ps:OrgnlMsgId>
        <ps:OrgnlMsgNmId>pacs.008.002.08</ps:OrgnlMsgNmId>
        <ps:OrgnlCreDtTm>2024-05-14T00:00:01</ps:OrgnlCreDtTm>
        <ps:OrgnlNbOfTx>1</ps:OrgnlNbOfTx>
      </ps:OrgnlGrpInfAndSts>
      <ps:TxInfAndSts>
        <ps:OrgnlInstrId>FQR24XXXXXXXX384</ps:OrgnlInstrId>
        <ps:OrgnlEndToEndId>FQR24XXXXXXXX384</ps:OrgnlEndToEndId>
        <ps:OrgnlTxId>FQR24XXXXXXXX384</ps:OrgnlTxId>
        <ps:TxSts>ACTC</ps:TxSts>
        <ps:AcptncDtTm>2024-05-14T00:00:01</ps:AcptncDtTm>
        <ps:AcctSvcrRef>456L5KH63LK4J5H6L6K3</ps:AcctSvcrRef>
        <ps:ClrSysRef>001</ps:ClrSysRef>
        <ps:InstgAgt>
          <ps:FinInstnId>
            <ps:ClrSysMmbId>
              <ps:MmbId>LDB</ps:MmbId>
            </ps:ClrSysMmbId>
          </ps:FinInstnId>
        </ps:InstgAgt>
        <ps:InstdAgt>
          <ps:FinInstnId>
            <ps:ClrSysMmbId>
              <ps:MmbId></ps:MmbId>
            </ps:FinInstnId>
          </ps:InstdAgt>
        </ps:InstgAgt>
      </ps:TxInfAndSts>
    </ps:FIToFIPmtStsRpt>
  </PaymentStatusReport>
</Message>

```

```

        </ps:ClrSysMmbId>
        </ps:FinInstnId>
    </ps:InstdAgt>
    <ps:OrgnlTxRef>
        <ps:IntrBkSttlmAmt Ccy="LAK">100000.00</ps:IntrBkSttlmAmt>
        <ps:IntrBkSttlmDt>2024-05-14</ps:IntrBkSttlmDt>
        <ps:Dbtr>
            <ps:Nm>ADSAVIN THEPPHAKAN MR</ps:Nm>
        </ps:Dbtr>
        <ps:DbtrAcct>
            <ps:Id>
                <ps:Othr>
                    <ps:Id>2099559966</ps:Id>
                </ps:Othr>
            </ps:Id>
            <ps:Tp>
                <ps:Cd>PERSONAL</ps:Cd>
            </ps:Tp>
        </ps:DbtrAcct>
        <ps:CdtrAcct>
            <ps:Id>
                <ps:Othr>
<ps:Id>00020101021138670016A005266284662577010827710418020XXXHYHPERWIIDBLTXQNKATTVXJ
53034185802LA63045C5F</ps:Id>
                    </ps:Othr>
                </ps:Id>
                <ps:Tp>
                    <ps:Cd>QR</ps:Cd>
                </ps:Tp>
            </ps:CdtrAcct>
        </ps:OrgnlTxRef>
    </ps:TxInfAndSts>
    </ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<AcctNm>TOUN MS</AcctNm>
<Ccy>LAK</Ccy>
<AcctLctn>Vientiane</AcctLctn>
<AcctPhne>2099559966</AcctPhne>
<Inv>INV123456</Inv>
<Term>TERM001</Term>
<Amt>100000.00</Amt>
<PurpReq>true</PurpReq>
<Purp>Payment for services</Purp>
<FeeList>
    <Fee>
        <From>0</From>
        <FeeAmount>1000</FeeAmount>
    </Fee>
    <Fee>
        <From>2000001</From>
        <FeeAmount>1500</FeeAmount>
    </Fee>
    <Fee>
        <From>3000001</From>
        <FeeAmount>2500</FeeAmount>
    </Fee>
    <Fee>

```

```

    <From>4000001</From>
    <FeeAmount>3000</FeeAmount>
  </Fee>
  <Fee>
    <From>5000001</From>
    <FeeAmount>4500</FeeAmount>
  </Fee>
  <Fee>
    <From>7000001</From>
    <FeeAmount>7500</FeeAmount>
  </Fee>
  <Fee>
    <From>10000001</From>
    <FeeAmount>12000</FeeAmount>
  </Fee>
  <Fee>
    <From>30000001</From>
    <FeeAmount>15500</FeeAmount>
  </Fee>
  <Fee>
    <From>50000001</From>
    <FeeAmount>20000</FeeAmount>
  </Fee>
  <Fee>
    <From>100000001</From>
    <FeeAmount>25000</FeeAmount>
  </Fee>
  <Fee>
    <From>120000001</From>
    <FeeAmount>30000</FeeAmount>
  </Fee>
  <Fee>
    <From>150000001</From>
    <FeeAmount>40000</FeeAmount>
  </Fee>
</FeeList>
</Message>

```

5.2. Incoming Inquiry

- When someone wants to transfer money to members, LAPNET will send a request to members' web servers.
- When receiving a request, members must check the LAPNET signature to confirm that it is a legitimate request.
- In case something went wrong, e.g. cannot contact a source member, or an incorrect signature, LAPNET will send transaction status by calling member's notification URL.

5.2.1. Request coming from LAPNET

5.2.1.1. URL Request

Members will need to provide the URL to LAPNET

5.2.1.2. Header Request

Content-Type: application/json

X-Source-Request-Signature: <<source bank signature>>

X-LAPNET-Request-Signature: <<LAPNET request signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.2.1.3. Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI
fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g. <u>narin@gmail.com</u>
fromuserfullname	<ct:Nm> (under <ct:Dbtr>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
fromaccount	<ct:Id> (under <ct:DbtrAcct>)	String	32	E.g. 010120000123456001
fromaccounttype	<ct:Tp> (under <ct:DbtrAcct>)	String	64	OPTIONAL Alphabet only (A-Z, a-z) Value: "PERSONAL", "CORPORATE"
totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	ACCOUNT/CARD/QR
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
tomember	<head:MmbId> (under <head:To>)	String	716	Only required if totype is ACCOUNT
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	Member-generated unique reference
time	<head:CreDt>, <ct:CreDtTm>	String	25	e.g: 2020-10-09 05:34:11

5.2.1.4. Example body request

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "2022456699",
  "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
  "fromaccount": "010120000005477001",
  "fromaccounttype": "PERSONAL",
  "totype": "ACCOUNT",
  "toaccount": "1234567890",
  "tomember": "LVI",
  "reference": "ABCDEFGHJKLMN",
  "time": "2020-10-09 05:34:11"
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
```

```

<head:FIId>
  <head:FinInstnId>
    <head:ClrSysMmbId>
      <head:MmbId>LVI</head:MmbId>
    </head:ClrSysMmbId>
  </head:FinInstnId>
</head:FIId>
</head:To>
<head:BizMsgIdr>ABCDEFGHIJKLMN</head:BizMsgIdr>
<head:MsgDefIdr>pacs.008.002.08</head:MsgDefIdr>
<head:CreDt>2020-10-09T05:34:11</head:CreDt>
</AppHdr>
<CreditTransfer>
  <ct:FIToFICstmrCdtTrf>
    <ct:GrpHdr>
      <ct:MsgId>ABCDEFGHIJKLMN</ct:MsgId>
      <ct:CreDtTm>2020-10-09T05:34:11</ct:CreDtTm>
      <ct:NbOfTx>1</ct:NbOfTx>
      <ct:TtlIntrBkSttlmAmt Ccy="LAK">0.00</ct:TtlIntrBkSttlmAmt>
      <ct:IntrBkSttlmDt>2020-10-09</ct:IntrBkSttlmDt>
      <ct:SttlmInf>
        <ct:SttlmMtd>CLRG</ct:SttlmMtd>
      </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
      <ct:PmtId>
        <ct:InstrId>ABCDEFGHIJKLMN</ct:InstrId>
        <ct:EndToEndId>ABCDEFGHIJKLMN</ct:EndToEndId>
        <ct:TxId>ABCDEFGHIJKLMN</ct:TxId>
      </ct:PmtId>
      <ct:IntrBkSttlmAmt Ccy="LAK">0.00</ct:IntrBkSttlmAmt>
      <ct:ChrgBr>SLEV</ct:ChrgBr>
      <ct:Dbtr>
        <ct:Nm>ADSAVIN THEPPHAKAN MR</ct:Nm>
      </ct:Dbtr>
      <ct:DbtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>010120000005477001</ct:Id>
          </ct:Othr>
        </ct:Id>
        <ct:Tp>
          <ct:Cd>PERSONAL</ct:Cd>
        </ct:Tp>
      </ct:DbtrAcct>
      <ct:DbtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>BCEL</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:DbtrAgt>
      <ct:CdtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>LVI</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:CdtrAgt>
    </ct:CdtTrfTxInf>
  </ct:FIToFICstmrCdtTrf>
</CreditTransfer>

```

```

    </ct:FinInstnId>
  </ct:CdtrAgt>
  <ct:Cdtr>
    <ct:Nm>Recipient Name</ct:Nm>
  </ct:Cdtr>
  <ct:CdtrAcct>
    <ct:Id>
      <ct:Othr>
        <ct:Id>1234567890</ct:Id>
      </ct:Othr>
    </ct:Id>
    <ct:Tp>
      <ct:Cd>ACCOUNT</ct:Cd>
    </ct:Tp>
  </ct:CdtrAcct>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

5.2.2. Response to send to LAPNET

Destination bank will verify LAPNET request signature (X-LAPNET-Request-Signature) and process the request then response to LAPNET with its signature (X-Destination-Response-Signature), LAPNET will verify X-Destination-Response-Signature then forward with header X-LAPNET-Response-Signature

5.2.2.1. Header response

Content-Type: application/json

X-Source-Request-Signature: <<original request signature>>

X-LAPNET-Request-Signature: <<LAPNET request signature>>

X-Destination-Response-Signature: <<destination response signature>>

5.2.2.2. Body response

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
result	<ps:TxSts>	String	64	Provide in the response message
reference	<ps:OrgnlInstrId>, <ps:OrgnlEndToEndId>, <ps:OrgnlTxId>	String	64	Original request reference
time	<ps:AcptncDtTm>	String	25	Response time
originalmessage	<OrgnlMsg>	JSON object		Original request message
accountname	<AcctNm>	String	128	Account name, card name, merchant name
accountlocation	<AcctLctn>	String (Optional)	256	
accountphone	<AcctPhne>	String (Optional)	24	
invoice	<Inv>	String (Optional)	128	
terminal	<Term>	String (Optional)	128	
amount	<Amt>	Number (24,2)		If transaction has fixed amount, set it here
purposerequired	<PurpReq>	Integer 0 or 1 (Optional)	-	- For type ACCOUNT and CARD, default value is 1.

				- For type QR, default value is 0 Use Integer instead of Boolean to make database record easier
purpose	<Purp>	String (Optional)	512	If transaction has a fixed purpose, set it here
accountccy	<AcctCcy>	String separated by comma	16	E.g. "LAK", or "LAK,USD"

5.2.2.3. Example body response

- JSON

```
{
  "result": "OK",
  "reference": 'ABCDEFGHIJKLMN',
  "time": "2020-10-30 11:12:15",
  "originalmessage": {
    "frommember": "BCEL",
    "fromuser": "2022456699",
    "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
    "fromaccount": "010120000005477001",
    "fromaccounttype": "PERSONAL",
    "totype": "ACCOUNT",
    "toaccount": "1234567890",
    "tomember": "LVI",
    "reference": "ABCDEFGHIJKLMN",
    "time": "2020-10-09 05:34:11"
  },
  "accountname": "ADSAVIN THEPPHAKAN",
  "accountccy": "LAK,USD"
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LVI</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
```

```

<head: BizMsgIdr>ABCDEFGHIJKLMN</head: BizMsgIdr>
<head: MsgDefIdr>pacs.002.002.10</head: MsgDefIdr>
<head: CreDt>2020-10-09T05:34:11</head: CreDt>
</AppHdr>
<PaymentStatusReport>
  <ps: FIToFIPmtStsRpt>
    <ps: GrpHdr>
      <ps: MsgId>ABCDEFGHIJKLMN</ps: MsgId>
      <ps: CreDtTm>2020-10-30T11:12:15</ps: CreDtTm>
    </ps: GrpHdr>
    <ps: OrgnlGrpInfAndSts>
      <ps: OrgnlMsgId>ABCDEFGHIJKLMN</ps: OrgnlMsgId>
      <ps: OrgnlMsgNmId>pacs.008.002.08</ps: OrgnlMsgNmId>
      <ps: OrgnlCreDtTm>2020-10-09T05:34:11</ps: OrgnlCreDtTm>
      <ps: OrgnlNbOfTx>1</ps: OrgnlNbOfTx>
    </ps: OrgnlGrpInfAndSts>
    <ps: TxInfAndSts>
      <ps: OrgnlInstrId>ABCDEFGHIJKLMN</ps: OrgnlInstrId>
      <ps: OrgnlEndToEndId>ABCDEFGHIJKLMN</ps: OrgnlEndToEndId>
      <ps: OrgnlTxId>ABCDEFGHIJKLMN</ps: OrgnlTxId>
      <ps: TxSts>ACTC</ps: TxSts>
      <ps: AcptncDtTm>2020-10-30T11:12:15</ps: AcptncDtTm>
      <ps: AcctSvcrRef>456L5KH63LK4J5H6L6K3</ps: AcctSvcrRef>
      <ps: ClrSysRef>001</ps: ClrSysRef>
      <ps: InstgAgt>
        <ps: FinInstnId>
          <ps: ClrSysMmbId>
            <ps: MmbId>BCEL</ps: MmbId>
          </ps: ClrSysMmbId>
        </ps: FinInstnId>
      </ps: InstgAgt>
      <ps: InstdAgt>
        <ps: FinInstnId>
          <ps: ClrSysMmbId>
            <ps: MmbId>LVI</ps: MmbId>
          </ps: ClrSysMmbId>
        </ps: FinInstnId>
      </ps: InstdAgt>
      <ps: OrgnlTxRef>
        <ps: IntrBkSttlmAmt Ccy="LAK">0.00</ps: IntrBkSttlmAmt>
        <ps: IntrBkSttlmDt>2020-10-09</ps: IntrBkSttlmDt>
        <ps: Dbtr>
          <ps: Nm>ADSAVIN THEPPHAKAN MR</ps: Nm>
        </ps: Dbtr>
        <ps: DbtrAcct>
          <ps: Id>
            <ps: Othr>
              <ps: Id>010120000005477001</ps: Id>
            </ps: Othr>
          </ps: Id>
          <ps: Tp>
            <ps: Cd>PERSONAL</ps: Cd>
          </ps: Tp>
        </ps: DbtrAcct>
        <ps: CdtrAcct>
          <ps: Id>
            <ps: Othr>

```

```

        <ps:Id>1234567890</ps:Id>
      </ps:Othr>
    </ps:Id>
    <ps:Tp>
      <ps:Cd>ACCOUNT</ps:Cd>
    </ps:Tp>
  </ps:CdtrAcct>
</ps:OrgnlTxRef>
</ps:TxInfAndSts>
</ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<AcctNm>ADSAVIN THEPPHAKAN</AcctNm>
<AcctCcy>LAK,USD</AcctCcy>
</Message>

```

5.3. Outgoing Transfer/Payment

5.3.1. Request to send to LAPNET

5.3.1.1. URL

- Development: **http://<LAPNET-IP>:8055/transfer**
- Production: **http://<LAPNET-IP>:8055/transfer**

5.3.1.2. Header

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

5.3.1.3. Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI
fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g. <u>narin@gmail.com</u>
fromuser-fullname	<ct:Nm> (under <ct:Dbtr>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
fromaccount	<ct:Id> (under <ct:DbtrAcct>)	String	32	E.g. 010120000123456001
fromaccounttype	<ct:Tp> (under <ct:DbtrAcct>)	String	64	OPTIONAL Alphabet only (A-Z, a-z) Value: "PERSONAL", "CORPORATE"
totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	ACCOUNT/CARD/QR
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
tomember	<head:MmbId> (under <head:To>)	String	16	Only required if totype is ACCOUNT
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	Member-generated unique reference. Should be the same as inquiry reference.
time	<head:CreDt>, <ct:CreDtTm>	String	25	e.g: 2020-10-09 05:34:11
amount	<ct:IntrBkSttlmAmt>	Number (24,2)		If the transaction has a fixed amount, this amount must be the same as the amount received when inquired.


```

</head:To>
<head: BizMsgIdr>ABCDEFGHIJKLMN</head: BizMsgIdr>
<head: MsgDefIdr>pacs.008.002.08</head: MsgDefIdr>
<head: CreDt>2020-10-09T05:34:11</head: CreDt>
</AppHdr>
<CreditTransfer>
  <ct: FIToFICstmrCdtTrf>
    <ct: GrpHdr>
      <ct: MsgId>ABCDEFGHIJKLMN</ct: MsgId>
      <ct: CreDtTm>2020-10-09T05:34:11</ct: CreDtTm>
      <ct: NbOfTxS>1</ct: NbOfTxS>
      <ct: TtlIntrBkSttlmAmt Ccy="LAK">100000.00</ct: TtlIntrBkSttlmAmt>
      <ct: IntrBkSttlmDt>2020-10-09</ct: IntrBkSttlmDt>
      <ct: SttlmInf>
        <ct: SttlmMtd>CLRG</ct: SttlmMtd>
      </ct: SttlmInf>
    </ct: GrpHdr>
    <ct: CdtTrfTxInf>
      <ct: PmtId>
        <ct: InstrId>ABCDEFGHIJKLMN</ct: InstrId>
        <ct: EndToEndId>ABCDEFGHIJKLMN</ct: EndToEndId>
        <ct: TxId>ABCDEFGHIJKLMN</ct: TxId>
      </ct: PmtId>
      <ct: IntrBkSttlmAmt Ccy="LAK">100000.00</ct: IntrBkSttlmAmt>
      <ct: ChrgBr>SLEV</ct: ChrgBr>
      <ct: Dbtr>
        <ct: Nm>ADSAVIN THEPPHAKAN MR</ct: Nm>
      </ct: Dbtr>
      <ct: DbtrAcct>
        <ct: Id>
          <ct: Othr>
            <ct: Id>010120000005477001</ct: Id>
          </ct: Othr>
        </ct: Id>
        <ct: Tp>
          <ct: Cd>PERSONAL</ct: Cd>
        </ct: Tp>
      </ct: DbtrAcct>
      <ct: DbtrAgt>
        <ct: FinInstnId>
          <ct: ClrSysMmbId>
            <ct: MmbId>BCEL</ct: MmbId>
          </ct: ClrSysMmbId>
        </ct: FinInstnId>
      </ct: DbtrAgt>
      <ct: CdtrAgt>
        <ct: FinInstnId>
          <ct: ClrSysMmbId>
            <ct: MmbId>LVI</ct: MmbId>
          </ct: ClrSysMmbId>
        </ct: FinInstnId>
      </ct: CdtrAgt>
      <ct: Cdtr>
        <ct: Nm>Recipient Name</ct: Nm>
      </ct: Cdtr>
      <ct: CdtrAcct>
        <ct: Id>

```

```

    <ct:Othr>
      <ct:Id>1234567890</ct:Id>
    </ct:Othr>
  </ct:Id>
  <ct:Tp>
    <ct:Cd>ACCOUNT</ct:Cd>
  </ct:Tp>
</ct:CdtrAcct>
<ct:Purp>
  <ct:Cd>SOMETHING</ct:Cd>
</ct:Purp>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

5.3.2. Response coming from LAPNET

5.3.2.1. Header

Content-Type: application/json

X-Source-Request-Signature: <<source request signature>>

X-LAPNET-Request-Signature: <<LAPNET request signature>>

X-Destination-Response-Signature: <<destination response signature>>

X-LAPNET-Response-Signature: <<LAPNET response signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.3.2.2. Body

JSON Field	ISO 20022 XML Element	Type	Max- Length	Description
originalmessage	<OrgnlMsg>	JSON object		Original request message
result	<ps:TxSts>	String	64	"OK" is successful now. For any other result, see receipt and shouldrevert
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	Original request reference
receipt	<ps:AcctSvcrRef>	String or Null	64	LMPS-generated reference. The transaction is considered successful, albeit delayed, when there is a receipt
Time	<head:CreDt>, <ct:CreDtTm>	String	25	e.g: 2020-10-09 05:34:11
shouldrevert	<ps:TxSts> (with value "RJCT" if 1)	Integer 0 or 1 or Null		When the result is not "OK", if "shouldrevert" is 1 then refund the customer, the transaction is considered failed. Otherwise, the transaction can be successful depends on receipt value.

5.3.2.3. Example Response

- JSON

```
{
  "originalmessage": {
    "messagetype": "REQUEST",
    "frommember": "BCEL",
    "fromuser": "2078729999",
    "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
    "fromaccount": "010120000005477001",
    "fromaccounttype": "PERSONAL",
    "totype": "ACCOUNT",
    "toaccount": "1234567890",
    "tomember": "LVI",
    "reference": "ABCDEFGHijklmn",
    "time": "2020-10-09 05:34:11",
    "amount": 100000,
    "ccy": "LAK",
    "purpose": "SOMETHING"
  },
  "result": "OK",
  "reference": "ABCDEFGHijklmn",
  "receipt": "456L5KH63LK4J5H6L6K3",
  "time": "2020-10-09 05:34:11",
  "shouldrevert": 0
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LVI</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgIdr>ABCDEFGHijklmn</head: BizMsgIdr>
    <head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
    <head:CreDt>2020-10-09T05:34:11</head:CreDt>
  </AppHdr>
```

```

<PaymentStatusReport>
  <ps:FIToFIPmtStsRpt>
    <ps:GrpHdr>
      <ps:MsgId>ABCDEFGHJKLMN</ps:MsgId>
      <ps:CreDtTm>2020-10-09T05:34:11</ps:CreDtTm>
    </ps:GrpHdr>
    <ps:OrgnlGrpInfAndSts>
      <ps:OrgnlMsgId>ABCDEFGHJKLMN</ps:OrgnlMsgId>
      <ps:OrgnlMsgNmId>pacs.008.002.08</ps:OrgnlMsgNmId>
      <ps:OrgnlCreDtTm>2020-10-09T05:34:11</ps:OrgnlCreDtTm>
      <ps:OrgnlNbOfTx>1</ps:OrgnlNbOfTx>
    </ps:OrgnlGrpInfAndSts>
    <ps:TxInfAndSts>
      <ps:OrgnlInstrId>ABCDEFGHJKLMN</ps:OrgnlInstrId>
      <ps:OrgnlEndToEndId>ABCDEFGHJKLMN</ps:OrgnlEndToEndId>
      <ps:OrgnlTxId>ABCDEFGHJKLMN</ps:OrgnlTxId>
      <ps:TxSts>ACTC</ps:TxSts>
      <ps:AcptncDtTm>2020-10-09T05:34:11</ps:AcptncDtTm>
      <ps:AcctSvcrRef>456L5KH63LK4J5H6L6K3</ps:AcctSvcrRef>
      <ps:ClrSysRef>001</ps:ClrSysRef>
      <ps:InstgAgt>
        <ps:FinInstnId>
          <ps:ClrSysMmbId>
            <ps:MmbId>BCEL</ps:MmbId>
          </ps:ClrSysMmbId>
        </ps:FinInstnId>
      </ps:InstgAgt>
      <ps:InstdAgt>
        <ps:FinInstnId>
          <ps:ClrSysMmbId>
            <ps:MmbId>LVI</ps:MmbId>
          </ps:ClrSysMmbId>
        </ps:FinInstnId>
      </ps:InstdAgt>
      <ps:OrgnlTxRef>
        <ps:IntrBkSttlmAmt Ccy="LAK">100000.00</ps:IntrBkSttlmAmt>
        <ps:IntrBkSttlmDt>2020-10-09</ps:IntrBkSttlmDt>
      </ps:OrgnlTxRef>
    </ps:TxInfAndSts>
  </ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <MsgTp>REQUEST</MsgTp>
  <Fr>
    <MmbId>BCEL</MmbId>
  </Fr>
  <Dbtr>
    <Nm>ADSAVIN THEPPHAKAN MR</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>010120000005477001</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>PERSONAL</Cd>
    </Tp>
  </DbtrAcct>
</OrgnlMsg>

```

```

    </Tp>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>1234567890</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>ACCOUNT</Cd>
    </Tp>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId>LVI</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <InstrId>ABCDEFGHIJKLMN</InstrId>
  <EndToEndId>ABCDEFGHIJKLMN</EndToEndId>
  <TxId>ABCDEFGHIJKLMN</TxId>
  <CreDtTm>2020-10-09T05:34:11</CreDtTm>
  <IntrBkSttlmAmt Ccy="LAK">100000.00</IntrBkSttlmAmt>
  <Purp>
    <Cd>SOMETHING</Cd>
  </Purp>
</OrgnlMsg>
<TxSts>OK</TxSts>
<AcctSvcrRef>456L5KH63LK4J5H6L6K3</AcctSvcrRef>
<AcceptncDtTm>2020-10-09T05:34:11</AcceptncDtTm>
<ShouldRevert>0</ShouldRevert>
</Message>

```

5.4. Incoming Transfer/Payment

5.4.1. Request received from LAPNET

5.4.1.1. URL

Members will need to provide the URL to LAPNET

5.4.1.2. Header

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

X-LAPNET-Request-Signature: <<LAPNET Request signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.4.1.3. Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI
fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g. narin@gmail.com
fromuser-fullname	<ct:Nm> (under <ct:Dbtr>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
fromaccount	<ct:Id> (under <ct:DbtrAcct>)	String	32	E.g. 010120000123456001

fromaccounttype	<ct:Tp> (under <ct:DbtrAcct>)	String	64	OPTIONAL Alphabet only (A-Z, a-z) Value: "PERSONAL", "CORPORATE"
totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	ACCOUNT/CARD/QR
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
tomember	<head:Mmbld> (under <head:To>)	String	16	Only required if totype is ACCOUNT
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxDId>	String	64	Member-generated unique reference. Should be the same as inquiry reference.
time	<head:CreDt>, <ct:CreDtTm>	String	25	e.g: 2020-10-09 05:34:11
amount	<ct:IntrBkSttlmAmt>	Number (24,2)		If the transaction has a fixed amount, this amount must be the same as the amount received when inquired.
fee	<ct:ChrgBr>	Number (24,2)		Fee calculated by member according to "feelist". LAPNET already double-check this
ccy	<ct:IntrBkSttlmAmt Ccy>	String	3	Settlement CCY. If sender specifies USD, sending bank will need to settle in USD
purpose	<ct:Cd> (under <ct:Purp>)	String	512	If totype is ACCOUNT, the purpose is required. Purpose's requirement can be overridden by field purposerequired when inquired.

5.4.1.4. Example Request

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "2078729999",
  "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
  "fromaccount": "010120000005477001",
  "fromaccounttype": "PERSONAL",
  "totype": "ACCOUNT",
  "toaccount": "1234567890",
  "tomember": "LVI",
  "reference": "ABCDEFGHJKLMN",
  "time": "2020-10-09 05:34:11",
  "amount": 100000,
  "ccy": "LAK",
  "purpose": "SOMETHING"
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
```

```

<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LVI</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr>ABCDEFGHJKLMN</head:BizMsgIdr>
    <head:MsgDefIdr>pacs.008.002.08</head:MsgDefIdr>
    <head:CreDt>2020-10-09T05:34:11</head:CreDt>
  </AppHdr>
  <CreditTransfer>
    <ct:FIToFICstmrCdtTrf>
      <ct:GrpHdr>
        <ct:MsgId>ABCDEFGHJKLMN</ct:MsgId>
        <ct:CreDtTm>2020-10-09T05:34:11</ct:CreDtTm>
        <ct:NbOfTx>1</ct:NbOfTx>
        <ct:TtlIntrBkSttlmAmt Ccy="LAK">100000.00</ct:TtlIntrBkSttlmAmt>
        <ct:IntrBkSttlmDt>2020-10-09</ct:IntrBkSttlmDt>
        <ct:SttlmInf>
          <ct:SttlmMtd>CLRG</ct:SttlmMtd>
        </ct:SttlmInf>
      </ct:GrpHdr>
      <ct:CdtTrfTxInf>
        <ct:PmtId>
          <ct:InstrId>ABCDEFGHJKLMN</ct:InstrId>
          <ct:EndToEndId>ABCDEFGHJKLMN</ct:EndToEndId>
          <ct:TxId>ABCDEFGHJKLMN</ct:TxId>
        </ct:PmtId>
        <ct:IntrBkSttlmAmt Ccy="LAK">100000.00</ct:IntrBkSttlmAmt>
        <ct:ChrgBr>SLEV</ct:ChrgBr>
        <ct:Dbtr>
          <ct:Nm>ADSAVIN THEPPHAKAN MR</ct:Nm>
        </ct:Dbtr>
        <ct:DbtrAcct>
          <ct:Id>
            <ct:Othr>
              <ct:Id>010120000005477001</ct:Id>
            </ct:Othr>
          </ct:Id>
          <ct:Tp>
            <ct:Cd>PERSONAL</ct:Cd>
          </ct:Tp>

```

```

</ct:DbtrAcct>
<ct:DbtrAgt>
  <ct:FinInstnId>
    <ct:ClrSysMmbId>
      <ct:MmbId>BCEL</ct:MmbId>
    </ct:ClrSysMmbId>
  </ct:FinInstnId>
</ct:DbtrAgt>
<ct:CdtrAgt>
  <ct:FinInstnId>
    <ct:ClrSysMmbId>
      <ct:MmbId>LVI</ct:MmbId>
    </ct:ClrSysMmbId>
  </ct:FinInstnId>
</ct:CdtrAgt>
<ct:Cdtr>
  <ct:Nm>Recipient Name</ct:Nm>
</ct:Cdtr>
<ct:CdtrAcct>
  <ct:Id>
    <ct:Othr>
      <ct:Id>1234567890</ct:Id>
    </ct:Othr>
  </ct:Id>
  <ct:Tp>
    <ct:Cd>ACCOUNT</ct:Cd>
  </ct:Tp>
</ct:CdtrAcct>
<ct:Purp>
  <ct:Cd>SOMETHING</ct:Cd>
</ct:Purp>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

5.4.2. Response to send to LAPNET

5.4.2.1. Header

Content-Type: application/json

X-Source-Request-Signature: <<source request signature>>

X-LAPNET-Request-Signature: <<LAPNET request signature>>

X-Destination-Response-Signature: <<destination response signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.4.2.2. Body

JSON Field	ISO 20022 XML Element	Type	Max- Length	Description
result	<ps:TxSts>	String	64	Provide in the response message
shouldrevert	<ps:TxSts> (with value "RJCT" if 1)	Integer 1 or 0		Tell the source member whether to refund the customer or not when the result is not "OK". Use Integer instead of Boolean to make database record easier
reference	<ps:OrgnlInstrId>,	String	64	Original request reference

	<ps:OrgnlEndToEndId>, <ps:OrgnlTxId>			
time	<ps:AcptncDtTm>	String	25	E.g. 2020-10-09 05:34:11
originalmessage	<OrgnlMsg>	JSON object		Original request message

5.4.2.3. Example Response

- JSON

```
{
  "result": "OK",
  "shouldrevert": 0,
  "reference": "ABCDEFGHJKLMN",
  "time": "2020-10-09 05:34:11",
  "originalmessage": {
    "messagetype": "REQUEST",
    "frommember": "BCEL",
    "fromuser": "2078729999",
    "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
    "fromaccount": "010120000005477001",
    "fromaccounttype": "PERSONAL",
    "totype": "ACCOUNT",
    "toaccount": "1234567890",
    "tomember": "LVI",
    "reference": "ABCDEFGHJKLMN",
    "time": "2020-10-09 05:34:11",
    "amount": 100000,
    "ccy": "LAK",
    "purpose": "SOMETHING"
  }
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LVI</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
  </AppHdr>

```

```

</head:To>
<head: BizMsgIdr>ABCDEFGHIJKLMN</head: BizMsgIdr>
<head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
<head:CreDt>2020-10-09T05:34:11</head:CreDt>
</AppHdr>
<PaymentStatusReport>
  <ps:FIToFIPmtStsRpt>
    <ps:GrpHdr>
      <ps:MsgId>ABCDEFGHIJKLMN</ps:MsgId>
      <ps:CreDtTm>2020-10-09T05:34:11</ps:CreDtTm>
    </ps:GrpHdr>
    <ps:OrgnlGrpInfAndSts>
      <ps:OrgnlMsgId>ABCDEFGHIJKLMN</ps:OrgnlMsgId>
      <ps:OrgnlMsgNmId>pacs.008.002.08</ps:OrgnlMsgNmId>
      <ps:OrgnlCreDtTm>2020-10-09T05:34:11</ps:OrgnlCreDtTm>
      <ps:OrgnlNbOfTx>1</ps:OrgnlNbOfTx>
    </ps:OrgnlGrpInfAndSts>
    <ps:TxInfAndSts>
      <ps:OrgnlInstrId>ABCDEFGHIJKLMN</ps:OrgnlInstrId>
      <ps:OrgnlEndToEndId>ABCDEFGHIJKLMN</ps:OrgnlEndToEndId>
      <ps:OrgnlTxId>ABCDEFGHIJKLMN</ps:OrgnlTxId>
      <ps:TxSts>ACTC</ps:TxSts>
      <ps:AcptncDtTm>2020-10-09T05:34:11</ps:AcptncDtTm>
      <ps:AcctSvcrRef>456L5KH63LK4J5H6L6K3</ps:AcctSvcrRef>
      <ps:ClrSysRef>001</ps:ClrSysRef>
      <ps:InstgAgt>
        <ps:FinInstnId>
          <ps:ClrSysMmbId>
            <ps:MmbId>BCEL</ps:MmbId>
          </ps:ClrSysMmbId>
        </ps:FinInstnId>
      </ps:InstgAgt>
      <ps:InstdAgt>
        <ps:FinInstnId>
          <ps:ClrSysMmbId>
            <ps:MmbId>LVI</ps:MmbId>
          </ps:ClrSysMmbId>
        </ps:FinInstnId>
      </ps:InstdAgt>
      <ps:OrgnlTxRef>
        <ps:IntrBkSttlmAmt Ccy="LAK">100000.00</ps:IntrBkSttlmAmt>
        <ps:IntrBkSttlmDt>2020-10-09</ps:IntrBkSttlmDt>
        <ps:Dbtr>
          <ps:Nm>ADSAVIN THEPPHAKAN MR</ps:Nm>
        </ps:Dbtr>
        <ps:DbtrAcct>
          <ps:Id>
            <ps:Othr>
              <ps:Id>010120000005477001</ps:Id>
            </ps:Othr>
          </ps:Id>
          <ps:Tp>
            <ps: Cd>PERSONAL</ps: Cd>
          </ps:Tp>
        </ps:DbtrAcct>
        <ps:CdtrAcct>
          <ps:Id>

```

```

        <ps:Othr>
          <ps:Id>1234567890</ps:Id>
        </ps:Othr>
      </ps:Id>
      <ps:Tp>
        <ps:Cd>ACCOUNT</ps:Cd>
      </ps:Tp>
    </ps:CdtrAcct>
  </ps:OrgnlTxRef>
</ps:TxInfAndSts>
</ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <MsgTp>REQUEST</MsgTp>
  <Fr>
    <MmbId>BCEL</MmbId>
  </Fr>
  <Dbtr>
    <Nm>ADSAVIN THEPPHAKAN MR</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>010120000005477001</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>PERSONAL</Cd>
    </Tp>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>1234567890</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>ACCOUNT</Cd>
    </Tp>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId>LVI</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <InstrId>ABCDEFGHJKLMN</InstrId>
  <EndToEndId>ABCDEFGHJKLMN</EndToEndId>
  <TxId>ABCDEFGHJKLMN</TxId>
  <CreDtTm>2020-10-09T05:34:11</CreDtTm>
  <IntrBkSttlmAmt Ccy="LAK">100000.00</IntrBkSttlmAmt>
  <Purp>
    <Cd>SOMETHING</Cd>
  </Purp>
</OrgnlMsg>
<TxSts>OK</TxSts>

```

```
<AcptncDtTm>2020-10-09T05:34:11</AcptncDtTm>
<ShouldRevert>0</ShouldRevert>
</Message>
```

5.5. Incoming Transaction Notification

5.5.1. Request coming from LAPNET

If a member's response is not correct or completed, LAPNET will notify via this channel. For example:

- X-Destination-Response-Signature is not correct
- Cannot contact source member

In the future, this channel will be used to notify transaction status for Merchant-Scan-Customer QR payment

5.5.1.1. URL

Member will need to provide the URL

5.5.1.2. Header

Content-Type: application/json

X-LAPNET-Request-Signature: <<LAPNET request signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.5.1.3. Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
transactionid	<TxId>	Number		Original LAPNET's transaction ID
result	<TxSts>	String	64	Provide in the response message
Time	<CreDtTm>	String	25	ISO 8601. E.g. 2020-10-09T05:34:11+07:00
reference	<EndToEndId>	String	64	Original message's reference

5.5.1.4. Example Request

- JSON

```
{
  "transactionid": 207303799,
  "result": "IO_INTERRUPTED_WHILE_REQUESTING_TO_DESTINATION",
  "time": "2024-05-07 09:14:22",
  "reference": "A00ETQJM5T79EWFJR6X"
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
```

```

    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>LVI</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIId>
</head:To>
<head: BizMsgId>A00ETQJM5T79EWFJR6X</head: BizMsgId>
<head:MsgDefId>pac.008.002.08</head:MsgDefId>
<head:CreDt>2024-05-07T09:14:22</head:CreDt>
</AppHdr>
<CreditTransfer>
  <ct:FIToFICstmrCdtTrf>
    <ct:GrpHdr>
      <ct:MsgId>A00ETQJM5T79EWFJR6X</ct:MsgId>
      <ct:CreDtTm>2024-05-07T09:14:22</ct:CreDtTm>
      <ct:NbOfTx>1</ct:NbOfTx>
      <ct:TtlIntrBkSttlmAmt Ccy="LAK">0.00</ct:TtlIntrBkSttlmAmt>
      <ct:IntrBkSttlmDt>2024-05-07</ct:IntrBkSttlmDt>
      <ct:SttlmInf>
        <ct:SttlmMtd>CLRG</ct:SttlmMtd>
      </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
      <ct:PmtId>
        <ct:InstrId>207303799</ct:InstrId>
        <ct:EndToEndId>A00ETQJM5T79EWFJR6X</ct:EndToEndId>
        <ct:TxId>207303799</ct:TxId>
      </ct:PmtId>
      <ct:TxSts>IO_INTERRUPTED_WHILE_REQUESTING_TO_DESTINATION</ct:TxSts>
      <ct:CreDtTm>2024-05-07T09:14:22</ct:CreDtTm>
    </ct:CdtTrfTxInf>
  </ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

5.6. Incoming Retry Transfer/Payment

- When member's response is not definitive, i.e. the result is not OK and shouldrevert is not 1, or no response from member, the transaction will be considered successful. LAPNET will periodically re-send the transfer message to destination member to push.
- LAPNET will stop retry when the result is OK, any other result will not be accepted because source member already notify the user that the transaction was successful and the fund will be sent to destination member in settlement process.
- If destination member really cannot accept the transfer, destination member will need to perform manual adjustment in DRS portal.

5.6.1. Request coming from LAPNET

5.6.1.1. URL

Members will need to provide the URL to LAPNET (The same as 5.4.1.1 URL)

5.6.1.2. Header

(The same as 5.4.1.2)

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>
X-LAPNET-Request-Signature: <<LAPNET Request signature>>
X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.6.1.3. Body

Based on 5.4.1.3 with additional fields as below

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
retry	<Retry>	Number		Number of retries so far, starts from 1

5.6.1.4. Example Request

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "2078729999",
  "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
  "fromaccount": "010120000005477001",
  "fromaccounttype": "PERSONAL",
  "totype": "ACCOUNT",
  "toaccount": "1234567890",
  "tomember": "LVI",
  "reference": "ABCDEFGHJKLMN",
  "time": "2020-10-09 05:34:11",
  "amount": 100000,
  "fee": 1000,
  "ccy": "LAK",
  "purpose": "SOMETHING",
  "retry": 1
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LVI</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr>ABCDEFGHJKLMN</head:BizMsgIdr>
```

```

<head:MsgDefIdr>pacs.008.002.08</head:MsgDefIdr>
<head:CreDt>2020-10-09T05:34:11</head:CreDt>
</AppHdr>
<CreditTransfer>
  <ct:FIToFICstmrCdtTrf>
    <ct:GrpHdr>
      <ct:MsgId>ABCDEFGHJKLMN</ct:MsgId>
      <ct:CreDtTm>2020-10-09T05:34:11</ct:CreDtTm>
      <ct:NbOfTx>1</ct:NbOfTx>
      <ct:TtlIntrBkSttlmAmt Ccy="LAK">100000.00</ct:TtlIntrBkSttlmAmt>
      <ct:IntrBkSttlmDt>2020-10-09</ct:IntrBkSttlmDt>
      <ct:SttlmInf>
        <ct:SttlmMtd>CLRG</ct:SttlmMtd>
      </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
      <ct:PmtId>
        <ct:InstrId>ABCDEFGHJKLMN</ct:InstrId>
        <ct:EndToEndId>ABCDEFGHJKLMN</ct:EndToEndId>
        <ct:TxId>ABCDEFGHJKLMN</ct:TxId>
      </ct:PmtId>
      <ct:IntrBkSttlmAmt Ccy="LAK">100000.00</ct:IntrBkSttlmAmt>
      <ct:ChrgBr>SLEV</ct:ChrgBr>
      <ct:Dbtr>
        <ct:Nm>ADSAVIN THEPPHAKAN MR</ct:Nm>
      </ct:Dbtr>
      <ct:DbtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>010120000005477001</ct:Id>
          </ct:Othr>
        </ct:Id>
        <ct:Tp>
          <ct:Cd>PERSONAL</ct:Cd>
        </ct:Tp>
      </ct:DbtrAcct>
      <ct:DbtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>BCEL</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:DbtrAgt>
      <ct:CdtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>LVI</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:CdtrAgt>
      <ct:Cdtr>
        <ct:Nm>Recipient Name</ct:Nm>
      </ct:Cdtr>
      <ct:CdtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>1234567890</ct:Id>
          </ct:Othr>
        </ct:Id>
      </ct:CdtrAcct>
    </ct:CdtTrfTxInf>
  </ct:FIToFICstmrCdtTrf>
</CreditTransfer>

```

```

        </ct:Othr>
    </ct:Id>
    <ct:Tp>
        <ct:Cd>ACCOUNT</ct:Cd>
    </ct:Tp>
</ct:CdtrAcct>
<ct:Purp>
    <ct:Cd>SOMETHING</ct:Cd>
</ct:Purp>
    <Retry>1</Retry>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

5.6.2. Response to send to LAPNET

5.6.2.1. Header

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

X-LAPNET-Request-Signature: <<LAPNET Request signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

5.6.2.2. Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
result	<ps:TxSts>	String	64	Provide in the response message
shouldrevert	<ps:TxSts> (with value "RJCT" if 1)	Integer 1 or 0		Tell the source member whether to refund the customer or not when the result is not "OK". Use Integer instead of Boolean to make database record easier
reference	<ps:OrgnlInstrId>, <ps:OrgnlEndToEndId>, <ps:OrgnlTxId>	String	64	Original request reference
time	<ps:AccptncDtTm>	String	25	E.g. 2020-10-09 05:34:11
originalmessage	<OrgnlMsg>	JSON object		Original request message

5.6.2.3. Example Response

- JSON

```

{
  "result": "OK",
  "shouldrevert": 0,
  "reference": "ABCDEFGHJKLMN",
  "time": "2020-10-09 05:34:11",
  "originalmessage": {
    "frommember": "BCEL",
    "fromuser": "2078729999",
    "fromuserfullname": "ADSAVIN THEPPHAKAN MR",

```

```

    "fromaccount": "010120000005477001",
    "fromaccounttype": "PERSONAL",
    "totype": "ACCOUNT",
    "toaccount": "1234567890",
    "tomember": "LVI",
    "reference": "ABCDEFGHJKLMN",
    "time": "2020-10-09 05:34:11",
    "amount": 100000,
    "fee": 1000,
    "ccy": "LAK",
    "purpose": "SOMETHING"
  }
}

```

- XML Elements

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LVI</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgIdr>ABCDEFGHJKLMN</head: BizMsgIdr>
    <head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
    <head:CreDt>2020-10-09T05:34:11</head:CreDt>
  </AppHdr>
  <PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
      <ps:GrpHdr>
        <ps:MsgId>ABCDEFGHJKLMN</ps:MsgId>
        <ps:CreDtTm>2020-10-09T05:34:11</ps:CreDtTm>
      </ps:GrpHdr>
      <ps:OrgnlGrpInfAndSts>
        <ps:OrgnlMsgId>ABCDEFGHJKLMN</ps:OrgnlMsgId>
        <ps:OrgnlMsgNmId>pacs.008.002.08</ps:OrgnlMsgNmId>
        <ps:OrgnlCreDtTm>2020-10-09T05:34:11</ps:OrgnlCreDtTm>
        <ps:OrgnlNbOfTx>1</ps:OrgnlNbOfTx>
      </ps:OrgnlGrpInfAndSts>
      <ps:TxInfAndSts>

```

```

<ps:OrgnlInstrId>ABCDEFGHIJKLMN</ps:OrgnlInstrId>
<ps:OrgnlEndToEndId>ABCDEFGHIJKLMN</ps:OrgnlEndToEndId>
<ps:OrgnlTxId>ABCDEFGHIJKLMN</ps:OrgnlTxId>
<ps:TxSts>ACTC</ps:TxSts>
<ps:AcptncDtTm>2020-10-09T05:34:11</ps:AcptncDtTm>
<ps:AcctSvcrRef>456L5KH63LK4J5H6L6K3</ps:AcctSvcrRef>
<ps:ClrSysRef>001</ps:ClrSysRef>
<ps:InstgAgt>
  <ps:FinInstnId>
    <ps:ClrSysMmbId>
      <ps:MmbId>BCEL</ps:MmbId>
    </ps:ClrSysMmbId>
  </ps:FinInstnId>
</ps:InstgAgt>
<ps:InstdAgt>
  <ps:FinInstnId>
    <ps:ClrSysMmbId>
      <ps:MmbId>LVI</ps:MmbId>
    </ps:ClrSysMmbId>
  </ps:FinInstnId>
</ps:InstdAgt>
<ps:OrgnlTxRef>
  <ps:IntrBkSttlmAmt Ccy="LAK">100000.00</ps:IntrBkSttlmAmt>
  <ps:IntrBkSttlmDt>2020-10-09</ps:IntrBkSttlmDt>
</ps:OrgnlTxRef>
</ps:TxInfAndSts>
</ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <Fr>
    <MmbId>BCEL</MmbId>
  </Fr>
  <Dbtr>
    <Nm>ADSAVIN THEPPHAKAN MR</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>010120000005477001</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>PERSONAL</Cd>
    </Tp>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>1234567890</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>ACCOUNT</Cd>
    </Tp>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>

```

```

    <ClrSysMmbId>
      <MmbId>LVI</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</CdtrAgt>
<InstrId>ABCDEFGHJKLMN</InstrId>
<EndToEndId>ABCDEFGHJKLMN</EndToEndId>
<TxId>ABCDEFGHJKLMN</TxId>
<CreDtTm>2020-10-09T05:34:11</CreDtTm>
<IntrBkSttlmAmt Ccy="LAK">100000.00</IntrBkSttlmAmt>
<Purp>
  <Cd>SOMETHING</Cd>
</Purp>
</OrgnlMsg>
<TxSts>OK</TxSts>
<AcptncDtTm>2020-10-09T05:34:11</AcptncDtTm>
<ShouldRevert>0</ShouldRevert>
</Message>

```

6. Check Transaction Status

- Members can get transaction details recorded on LAPNET to compare with their own records. For example, when connection is lost, and members are not sure whether the transaction is completed or not.
- Inquiry and transfer requests will be recorded when LAPNET successfully parsed the requests.
- If "transferresponse.result" is empty, that means transaction is not completed yet, it could fail or success, wait for a while and check transaction again before decide to refund or not.

6.1 Request to send to LAPNET (URL: /report)

6.1.1 URL

- Development: **http://<LAPNET-IP>:8055/report/transaction**
- Production: **http://<LAPNET-IP>:8055/report/transaction**

6.1.2 Header

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

6.1.3 Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:Mmbld> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	E.g. YNYJK5QZUB8FW1C1IZSE

6.1.4 Example Request

- JSON

```

{
  "frommember": "BCEL",
  "reference": " YNYJK5QZUB8FW1C1IZSE",
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>

```

```

<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:BizMsgId>YNYJK5QZUB8FW1C1IZSE</head:BizMsgId>
    <head:MsgDefId>pacs.008.002.08</head:MsgDefId>
    <head:CreDt>2024-05-07T09:14:22</head:CreDt>
  </AppHdr>
  <CreditTransfer>
    <ct:FIToFICstmrCdtTrf>
      <ct:GrpHdr>
        <ct:MsgId>YNYJK5QZUB8FW1C1IZSE</ct:MsgId>
        <ct:CreDtTm>2024-05-07T09:14:22</ct:CreDtTm>
        <ct:NbOfTx>1</ct:NbOfTx>
        <ct:TtlIntrBkSttlmAmt Ccy="LAK">0.00</ct:TtlIntrBkSttlmAmt>
        <ct:IntrBkSttlmDt>2024-05-07</ct:IntrBkSttlmDt>
        <ct:SttlmInf>
          <ct:SttlmMtd>CLRG</ct:SttlmMtd>
        </ct:SttlmInf>
      </ct:GrpHdr>
      <ct:CdtTrfTxInf>
        <ct:PmtId>
          <ct:InstrId>YNYJK5QZUB8FW1C1IZSE</ct:InstrId>
          <ct:EndToEndId>YNYJK5QZUB8FW1C1IZSE</ct:EndToEndId>
          <ct:TxId>YNYJK5QZUB8FW1C1IZSE</ct:TxId>
        </ct:PmtId>
      </ct:CdtTrfTxInf>
    </ct:FIToFICstmrCdtTrf>
  </CreditTransfer>
</Message>

```

6.2 Response coming from LAPNET (URL: /report)

6.2.1 Header

Content-Type: application/json

X-Source-Request-Signature: <<source request signature>>

X-LAPNET-Response-Signature: <<LAPNET response signature>>

6.2.2 Body Example Response

- JSON

```

{
  "inquiryrequest": {
    "id": 21116,
    "frommember": "LVB",
    "fromuser": "LVB",
    "fromaccount": "",
    "totype": "ACCOUNT",
    "toaccount": "010120000005477001",

```

```

    "tomember": "BCEL",
    "reference": "YNYJK5QZUB8FW1C1IZSE",
    "time": "2020-11-20 14:37:10"
  },
  "inquiryresponse": {
    "id": 21116,
    "accountname": "ADSAVIN THEPPHAKAN MR",
    "accountccy": "LAK",
    "result": "OK",
    "time": "2020-11-20 14:36:58"
  },
  "transferrequest": {
    "id": 21122,
    "frommember": "LVB",
    "fromuser": "NGUYEN TRIEU NAM MR",
    "fromaccount": "01000110043713",
    "fromaccounttype": "PERSONAL",
    "totype": "ACCOUNT",
    "toaccount": "010120000005477001",
    "tomember": "BCEL",
    "reference": "YNYJK5QZUB8FW1C1IZSE",
    "time": "2020-11-20 14:59:35",
    "amount": 10000.0,
    "fee": 1000,
    "ccy": "LAK",
    "purpose": "Transfer from LVB account: 01000110043713 to BCEL account: 010120000005477001"
  },
  "transferresponse": {
    "result": "ACCOUNT_CLOSED",
    "shouldrevert": true,
    "time": "2020-11-20 14:59:35"
  }
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>LVB</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>

```

```

        </head:FinInstnId>
    </head:FIId>
</head:To>
<head:BizMsgIdr>YNYJK5QZUB8FW1C1IZSE</head:BizMsgIdr>
<head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
<head:CreDt>2020-11-20T14:37:10</head:CreDt>
</AppHdr>
<InqryReq>
    <Id>21116</Id>
    <Fr>
        <MmbId>LVB</MmbId>
    </Fr>
    <Dbtr>
        <Nm>LVB</Nm>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <Othr>
                <Id></Id>
            </Othr>
        </Id>
    </DbtrAcct>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>010120000005477001</Id>
            </Othr>
        </Id>
        <Tp>
            <Cd>ACCOUNT</Cd>
        </Tp>
    </CdtrAcct>
    <CdtrAgt>
        <FinInstnId>
            <ClrSysMmbId>
                <MmbId>BCEL</MmbId>
            </ClrSysMmbId>
        </FinInstnId>
    </CdtrAgt>
    <InstrId>YNYJK5QZUB8FW1C1IZSE</InstrId>
    <EndToEndId>YNYJK5QZUB8FW1C1IZSE</EndToEndId>
    <TxId>YNYJK5QZUB8FW1C1IZSE</TxId>
    <CreDtTm>2020-11-20T14:37:10</CreDtTm>
</InqryReq>
<InqryResp>
    <Id>21116</Id>
    <AcctNm>ADSAVIN THEPPHAKAN MR</AcctNm>
    <AcctCcy>LAK</AcctCcy>
    <TxSts>OK</TxSts>
    <CreDtTm>2020-11-20T14:36:58</CreDtTm>
</InqryResp>
<TrnsfrReq>
    <Id>21122</Id>
    <Fr>
        <MmbId>LVB</MmbId>
    </Fr>
    <Dbtr>

```

```

    <Nm>NGUYEN TRIEU NAM MR</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>01000110043713</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>PERSONAL</Cd>
    </Tp>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>010120000005477001</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>ACCOUNT</Cd>
    </Tp>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId>BCEL</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <InstrId>YNYJK5QZUB8FW1C1IZSE</InstrId>
  <EndToEndId>YNYJK5QZUB8FW1C1IZSE</EndToEndId>
  <TxId>YNYJK5QZUB8FW1C1IZSE</TxId>
  <CreDtTm>2020-11-20T14:59:35</CreDtTm>
  <IntrBkSttlmAmt Ccy="LAK">10000.00</IntrBkSttlmAmt>
  <ChrgBr>SLEV</ChrgBr>
  <Purp>
    <Cd>Transfer from LVB account: 01000110043713 to BCEL account:
010120000005477001</Cd>
  </Purp>
</TrnsfrReq>
<TrnsfrResp>
  <TxSts>ACCOUNT_CLOSED</TxSts>
  <ShouldRevert>true</ShouldRevert>
  <CreDtTm>2020-11-20T14:59:35</CreDtTm>
</TrnsfrResp>
</Message>

```

6.3 Request to send to LAPNET (URL: / issuccess)

- Use this function to check transaction status after payment that return handlererror or timeout over 60 seconds.
- Able to use this function 2 times, each time has the timeout 30 seconds.

6.3.1 URL

- Development: **http://<LAPNET-IP>:8055/issuccess**
- Production: **http://<LAPNET-IP>:8055/issuccess**

6.3.2 Header

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

6.3.3 Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
reference	<head:BizMsgIdr>	String	64	E.g. YNYJK5QZUB8FW1C1IZSE
frommember	<head:MmbId> (under <head:Fr>)	String	64	E.g. BCEL, LDB, APB, LVI
tomember	<head:MmbId> (under <head:To>)	String	16	E.g. BCEL, LDB, APB, LVI

6.3.4 Example Request

- JSON

```
{
  "reference": " YNYJK5QZUB8FW1C1IZSE "
  "frommember": "BCEL "
  "tomember": "ITMX "
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>APB</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr>YNYJK5QZUB8FW1C1IZSE</head:BizMsgIdr>
    <head:MsgDefIdr>camt.060.001.03</head:MsgDefIdr>
    <head:CreDt>2024-06-03T00:00:00Z</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>YNYJK5QZUB8FW1C1IZSE</MsgId>
        <CreDtTm>2024-06-03T00:00:00Z</CreDtTm>
      </MsgHdr>
    </GetAcct>
  </Document>
</Message>
```

6.4 Response coming from LAPNET (URL: / issuccess)

- JSON

```
{
  "reference": " YNYJK5QZUB8FW1C1IZSE ",
  "response": "OK" // success,
  "time": "2024-08-23 15:51:00",
  "shouldrevert": "0",
  "response": {, // raw response from FINLINK (in case tomember: EASYTAX, LNSW)
    "exSource": "BCEL",
    "xRef": "QNWLFLOOW2Z",
    "bankCode": "BCEL",
    "barcode": "M242080201385",
    "responseCode": "203",
    "responseDesc": "This is already paid barcode.",
    "transactionDate": "2024-09-17 15:08:58",
    "taxBill": {
    },
    "action": "INQ"
  },
  "transaction": { // ITMX transaction (in case tomember: ITMX)
    "id": 94,
    "txtime": "2024-03-28 20:43:54",
    "fromaccount": "091120000042689001",
    "frommember": "BCEL",
    "dstamount": 100.00,
    "feeamount": 1.00,
    "srcamount": 65165.00,
    "reference": "BONELHX0609NGSEP",
    "endtoendid": "0328204350992901LNETLA0408820384254",
    "merchantname": "SAKSIT AKARAPIPATSAKUL",
    "merchantid": "1013443039",
    "ccy": "THB",
    "fromuser": "7Z8AIBPP934I8G8DMJT18J2X0",
    "fromuserfullname": "Vilayvath Mounghounphaisane",
    "tomember": "ITMX",
    "toaccount":
    "0002010102111531267607642676076400000220342042730810016A000000677010112011501075360
    00374030215000002203420427031944092044114111514015204539953037645802TH5922SAKSIT
    AKARAPIPATSAKUL6007BANGKOK610062120708440920446304BA15",
    "accountname": null,
    "srcccy": "LAK",
    "dstccy": "THB",
    "rate": 651.65,
    "feecy": "THB",
    "settlemetdate": "2024-03-28",
    "result": "OK"
  }
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
```

```

<Message xmlns="urn:apac" xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>APB</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgId>YNYJK5QZUB8FW1C1IZSE</head:BizMsgId>
    <head:MsgDefId>pacs.002.002.10</head:MsgDefId>
    <head:CreDt>2024-08-23T15:51:00</head:CreDt>
  </AppHdr>
  <PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
      <ps:GrpHdr>
        <ps:MsgId>YNYJK5QZUB8FW1C1IZSE</ps:MsgId>
        <ps:CreDtTm>2024-08-23T15:51:00</ps:CreDtTm>
      </ps:GrpHdr>
      <ps:TxInfAndSts>
        <ps:TxSts>OK</ps:TxSts>
        <ps:OrgnlInstrId>YNYJK5QZUB8FW1C1IZSE</ps:OrgnlInstrId>
        <ps:OrgnlEndToEndId>YNYJK5QZUB8FW1C1IZSE</ps:OrgnlEndToEndId>
        <ps:OrgnlTxId>YNYJK5QZUB8FW1C1IZSE</ps:OrgnlTxId>
        <ps:AcceptncDtTm>2024-08-23T15:51:00</ps:AcceptncDtTm>
      </ps:TxInfAndSts>
    </ps:FIToFIPmtStsRpt>
  </PaymentStatusReport>
</Message>

```

7 Settlement Report

- Get daily summary and transactions of successful transfer transactions that members need to settle.
- Member can only get settlement report of passed days, cannot view current's day
- Transactions range is based on request time, including and after 00:00 of specified day, but not before 00:00 of next day (requesttime >= 00:00 AND requesttime < 00:00 + 1 day)
- Settlement items separated by CCY.

7.3.1 Request to send to LAPNET

7.3.1.1 URL

- Development: **http://<LAPNET-IP>:8055/report/settlement**
- Production: **http://<LAPNET-IP>:8055/report/settlement**

7.3.1.2 Header

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

7.3.1.3 Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI
date	<head:CreDt>	String	10	E.g. 2020-11-21

7.3.1.4 Example Request

- JSON

```
{
  "frommember": "BCEL",
  "date": "2020-11-21"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:BizMsgIdr>BCEL20201121</head:BizMsgIdr>
    <head:MsgDefIdr>camt.060.001.03</head:MsgDefIdr>
    <head:CreDt>2020-11-21T00:00:00</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>BCEL20201121</MsgId>
        <CreDtTm>2020-11-21T00:00:00</CreDtTm>
      </MsgHdr>
    </GetAcct>
  </Document>
</Message>
```

7.3.2 Response coming from LAPNET

7.3.2.1 Header

Content-Type: application/json

X-Source-Request-Signature: <<source request signature>>

X-LAPNET-Response-Signature: <<LAPNET response signature>>

7.3.2.2 Body Example Response

- JSON

```
{
  "date": "2020-11-19",
  "summaries": [
    {
      "ccy": "LAK",
      "debit": 0.0,
      "credit": 15000.0,
      "balance": 15000.0,
      "issettled": 0
    },
    {
      "ccy": "USD",
      "debit": 0.0,
      "credit": 10.0,
      "balance": 10.0,
      "issettled": 0
    }
  ],
  "transactions": [
    {
      "id": 19029,
      "frommember": "JDB",
      "fromuser": "001074819",
      "fromaccount": "00120010003159383",
      "fromaccounttype": "PERSONAL",
      "totype": "ACCOUNT",
      "toaccount": "010120100005477001",
      "tomember": "BCEL",
      "reference": "2020111911141911",
      "time": "2020-11-19 14:19:11",
      "amount": 5.0,
      "ccy": "USD",
      "purpose": "memo text"
    },
    {
      "id": 19031,
      "frommember": "JDB",
      "fromuser": "001063985",
      "fromaccount": "00120010002982794",
      "fromaccounttype": "PERSONAL",
      "totype": "ACCOUNT",
      "toaccount": "010120000005477001",
      "tomember": "BCEL",
      "reference": "20201119142300",
      "time": "2020-11-19 14:23:00",
      "amount": 15000.0,
      "ccy": "LAK",
      "purpose": "memo text"
    }
  ]
}
```

```

    },
    {
      "id": 21055,
      "frommember": "JDB",
      "fromuser": "001074819",
      "fromaccount": "00120010003159383",
      "fromaccounttype": "PERSONAL",
      "totype": "ACCOUNT",
      "toaccount": "010120100005477001",
      "tomember": "BCEL",
      "reference": "2020112011141911",
      "time": "2020-11-19 14:19:11",
      "amount": 5.0,
      "ccy": "USD",
      "purpose": "memo text"
    }
  ],
  "finlink": {
    "ROADTAX": [],
    "LANDTAX": [],
    "LNSW": [],
    "SMARTVAT": [],
    "EASYTAX": [],
    "FEE002": [],
    "summaries": {
      "LANDTAX": 100,
      "ROADTAX": 100,
      "LNSW": 100,
      "SMARTVAT": 100,
      "EASYTAX": 100,
      "FEE002": 100
    }
  },
  "crossborders": {
    "Cambodia": {
      "summaries": [
        {
          "member": "BCEL",
          "ccy": "KHR",
          "txdate": "2023-11-19 14:19:11",
          "inbound": "1",
          "inboundfee": "500",
          "outbound": "1",
          "outboundfee": "500",
          "debit": "1",
          "credit": "1",
          "balance": "20000",
          "issettled": "1",
          "settleid": "123"
        }
      ]
    }
  },
  "transactions": [
    {
      "id": 77382672,
      "txtime": "2023-12-08 09:23:17",
      "requesttime": "2023-12-08 09:23:17",

```

```

    "reference": "QR2308070803",
    "frommember": "CAMBODIA",
    "fromuser": "advin@bcel.com.la",
    "fromaccount": "010120000005477001",
    "totype": "QR",
    "toaccount":
"00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253
034185802LA6002VT621202082222407163042A94",
    "tomember": "BCEL",
    "responsetime": "2023-12-08 09:23:17",
    "result": "OK",
    "amount": 40000,
    "ccy": "LAK",
    "purpose": "Testing",
    "isreconciled": 0,
    "issettled": 0,
    "settletime": null,
    "txtype": null,
    "fee": 0,
    "originalreference": null,
    "shouldrevert": 1,
    "qrtype": "002",
    "requesttime_dt": "2023-12-08"
  },
  {
    "id": 77382902,
    "txtime": "2023-12-08 09:24:04",
    "requesttime": "2023-12-08 09:24:04",
    "reference": "QR2308070804",
    "frommember": "BCEL",
    "fromuser": "t.rongroeung@gmail.com",
    "fromaccount": "010120000005477001",
    "totype": "QR",
    "toaccount":
"00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253
034185802LA6002VT621202082222407163042A94",
    "tomember": "CAMBODIA",
    "responsetime": "2023-12-08 09:24:04",
    "result": "OK",
    "amount": 20000,
    "ccy": "LAK",
    "purpose": "Testing",
    "isreconciled": 0,
    "issettled": 0,
    "settletime": null,
    "txtype": null,
    "fee": 0,
    "originalreference": null,
    "shouldrevert": 0,
    "qrtype": "002",
    "requesttime_dt": "2023-12-08"
  }
],
  "Thai_ITMX": {
    "summaries": [
      {

```

```

"member": "BCEL",
"ccy": "THB",
"txdate": "2023-11-19 14:19:11",
"inbound": "1",
"inboundfee": "500",
"outbound": "1",
"outboundfee": "500",
"debit": "1",
"credit": "1",
"balance": "20000",
"issettled": "1",
"settleid": "123"
}],
    "transactions": [
        {
            "id": 77382672,
            "txtime": "2023-12-08 09:23:17",
            "requesttime": "2023-12-08 09:23:17",
            "reference": "QR2308070803",
            "frommember": "Thai_ITMX",
            "fromuser": "advin@bcel.com.la",
            "fromaccount": "010120000005477001",
            "totype": "QR",
            "toaccount":
"00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253
034185802LA6002VT621202082222407163042A94",
            "tomember": "BCEL",
            "responsetime": "2023-12-08 09:23:17",
            "result": "OK",
            "amount": 40000,
            "ccy": "LAK",
            "purpose": "Testing",
            "isreconciled": 0,
            "issettled": 0,
            "settletime": null,
            "txttype": null,
            "fee": 0,
            "originalreference": null,
            "shouldrevert": 1,
            "qrtype": "002",
            "requesttime_dt": "2023-12-08"
        },
        {
            "id": 77382902,
            "txtime": "2023-12-08 09:24:04",
            "requesttime": "2023-12-08 09:24:04",
            "reference": "QR2308070804",
            "frommember": "BCEL",
            "fromuser": "t.rongroeung@gmail.com",
            "fromaccount": "010120000005477001",
            "totype": "QR",
            "toaccount":
"00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253
034185802LA6002VT621202082222407163042A94",
            "tomember": "ITMX",
            "responsetime": "2023-12-08 09:24:04",
            "result": "OK",

```

```

"amount": 20000,
"ccy": "LAK",
"purpose": "Testing",
"isreconciled": 0,
"issettled": 0,
"settletime": null,
"txtype": null,
"fee": 0,
"originalreference": null,
"shouldrevert": 0,
"qrtype": "002",
"requesttime_dt": "2023-12-08"
}
    ],
    },
    ,
    "CHINA_UPI":{
        "summaries": [
            {
                "member": "BCEL",
                "ccy": "CNY",
                "txdate": "2023-11-19 14:19:11",
                "inbound": "1",
                "inboundfee": "500",
                "outbound": "1",
                "outboundfee": "500",
                "debit": "1",
                "credit": "1",
                "balance": "20000",
                "issettled": "1",
                "settleid": "123"
            }],
            "transactions": [
                {
                    "id": 77382672,
                    "txtime": "2023-12-08 09:23:17",
                    "requesttime": "2023-12-08 09:23:17",
                    "reference": "QR2308070803",
                    "frommember": "CHINA_UPI",
                    "fromuser": "advin@bcel.com.la",
                    "fromaccount": "010120000005477001",
                    "totype": "QR",
                    "toaccount":
"00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253
034185802LA6002VT621202082222407163042A94",
                    "tomember": "BCEL",
                    "responsetime": "2023-12-08 09:23:17",
                    "result": "OK",
                    "amount": 40000,
                    "ccy": "LAK",
                    "purpose": "Testing",
                    "isreconciled": 0,
                    "issettled": 0,
                    "settletime": null,
                    "txtype": null,
                    "fee": 0,
                    "originalreference": null,

```

```

"shouldrevert": 1,
"qrtype": "002",
"requesttime_dt": "2023-12-08"
},
    {
        "id": 77382902,
        "txtime": "2023-12-08 09:24:04",
        "requesttime": "2023-12-08 09:24:04",
        "reference": "QR2308070804",
        "frommember": "BCEL",
        "fromuser": "t.rongroeung@gmail.com",
        "fromaccount": "010120000005477001",
        "totype": "QR",
        "toaccount":
"00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253
034185802LA6002VT621202082222407163042A94",
        "tomember": "CHINA_UPI",
        "responsetime": "2023-12-08 09:24:04",
        "result": "OK",
        "amount": 20000,
        "ccy": "LAK",
        "purpose": "Testing",
        "isreconciled": 0,
        "issettled": 0,
        "settletime": null,
        "txtype": null,
        "fee": 0,
        "originalreference": null,
        "shouldrevert": 0,
        "qrtype": "002",
        "requesttime_dt": "2023-12-08"
    }
}
}
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>

```

```

        <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
        </head:ClrSysMmbId>
    </head:FinInstnId>
</head:FIId>
</head:To>
<head:BizMsgIdr>BCEL20201119</head:BizMsgIdr>
<head:MsgDefIdr>camt.060.001.03</head:MsgDefIdr>
<head:CreDt>2020-11-19T00:00:00</head:CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <AcctRptgReq>
        <RptgDt>2020-11-19</RptgDt>
        <Summaries>
            <Summary>
                <Ccy>LAK</Ccy>
                <Dbt>0.0</Dbt>
                <Cdt>15000.0</Cdt>
                <Bal>15000.0</Bal>
                <IsSttld>0</IsSttld>
            </Summary>
            <Summary>
                <Ccy>USD</Ccy>
                <Dbt>0.0</Dbt>
                <Cdt>10.0</Cdt>
                <Bal>10.0</Bal>
                <IsSttld>0</IsSttld>
            </Summary>
        </Summaries>
        <Tx>
            <Tx>
                <Id>19029</Id>
                <FrMmb>JDB</FrMmb>
                <FrUsr>001074819</FrUsr>
                <FrAcct>00120010003159383</FrAcct>
                <FrAcctTp>PERSONAL</FrAcctTp>
                <ToTp>ACCOUNT</ToTp>
                <ToAcct>010120100005477001</ToAcct>
                <ToMmb>BCEL</ToMmb>
                <Ref>2020111911141911</Ref>
                <Tm>2020-11-19T14:19:11</Tm>
                <Amt>5.0</Amt>
                <Ccy>USD</Ccy>
                <Purp>memo text</Purp>
            </Tx>
            <Tx>
                <Id>19031</Id>
                <FrMmb>JDB</FrMmb>
                <FrUsr>001063985</FrUsr>
                <FrAcct>00120010002982794</FrAcct>
                <FrAcctTp>PERSONAL</FrAcctTp>
                <ToTp>ACCOUNT</ToTp>
                <ToAcct>010120000005477001</ToAcct>
                <ToMmb>BCEL</ToMmb>
                <Ref>20201119142300</Ref>
                <Tm>2020-11-19T14:23:00</Tm>
                <Amt>15000.0</Amt>
            </Tx>
        </Tx>
    </AcctRptgReq>
</Document>

```

```

    <Ccy>LAK</Ccy>
    <Purp>memo text</Purp>
</Tx>
<Tx>
  <Id>21055</Id>
  <FrMmb>JDB</FrMmb>
  <FrUsr>001074819</FrUsr>
  <FrAcct>00120010003159383</FrAcct>
  <FrAcctTp>PERSONAL</FrAcctTp>
  <ToTp>ACCOUNT</ToTp>
  <ToAcct>010120100005477001</ToAcct>
  <ToMmb>BCEL</ToMmb>
  <Ref>2020112011141911</Ref>
  <Tm>2020-11-19T14:19:11</Tm>
  <Amt>5.0</Amt>
  <Ccy>USD</Ccy>
  <Purp>memo text</Purp>
</Tx>
</Txs>
<FinLink>
  <ROADTAX/>
  <LANDTAX/>
  <LNSW/>
  <SMARTVAT/>
  <EASYTAX/>
  <FEE002/>
  <Summaries>
    <Summary>
      <Type>LANDTAX</Type>
      <Amt>100</Amt>
    </Summary>
    <Summary>
      <Type>ROADTAX</Type>
      <Amt>100</Amt>
    </Summary>
    <Summary>
      <Type>LNSW</Type>
      <Amt>100</Amt>
    </Summary>
    <Summary>
      <Type>SMARTVAT</Type>
      <Amt>100</Amt>
    </Summary>
    <Summary>
      <Type>EASYTAX</Type>
      <Amt>100</Amt>
    </Summary>
    <Summary>
      <Type>FEE002</Type>
      <Amt>100</Amt>
    </Summary>
  </Summaries>
</FinLink>
<CrossBorders>
  <Country>
    <Name>Cambodia</Name>
  <Summaries>

```

```

<Summary>
  <Mmb>BCEL</Mmb>
  <Ccy>KHR</Ccy>
  <TxDt>2023-11-19T14:19:11</TxDt>
  <Inbound>1</Inbound>
  <InboundFee>500</InboundFee>
  <Outbound>1</Outbound>
  <OutboundFee>500</OutboundFee>
  <Dbt>1</Dbt>
  <Cdt>1</Cdt>
  <Bal>20000</Bal>
  <IsSttld>1</IsSttld>
  <SttldId>123</SttldId>
</Summary>
</Summaries>
<Txs>
  <Tx>
    <Id>77382672</Id>
    <TxTm>2023-12-08T09:23:17</TxTm>
    <ReqTm>2023-12-08T09:23:17</ReqTm>
    <Ref>QR2308070803</Ref>
    <FrMmb>CAMBODIA</FrMmb>
    <FrUsr>advin@bcel.com.la</FrUsr>
    <FrAcct>010120000005477001</FrAcct>
    <ToTp>QR</ToTp>

<ToAcct>00020101021138570016A00526628466257701082771041802030020314mch18855A2CD03520
4737253034185802LA6002VT621202082222407163042A94</ToAcct>
    <ToMmb>BCEL</ToMmb>
    <RespTm>2023-12-08T09:23:17</RespTm>
    <Rslt>OK</Rslt>
    <Amt>40000</Amt>
    <Ccy>LAK</Ccy>
    <Purp>Testing</Purp>
    <IsRcnld>0</IsRcnld>
    <IsSttld>0</IsSttld>
    <SttldTm/>
    <TxTp/>
    <Fee>0</Fee>
    <OrigRef/>
    <ShldRvrt>1</ShldRvrt>
    <QrTp>002</QrTp>
    <ReqTmDt>2023-12-08</ReqTmDt>
  </Tx>
  <Tx>
    <Id>77382902</Id>
    <TxTm>2023-12-08T09:24:04</TxTm>
    <ReqTm>2023-12-08T09:24:04</ReqTm>
    <Ref>QR2308070804</Ref>
    <FrMmb>BCEL</FrMmb>
    <FrUsr>t.rongroeung@gmail.com</FrUsr>
    <FrAcct>010120000005477001</FrAcct>
    <ToTp>QR</ToTp>

<ToAcct>00020101021138570016A00526628466257701082771041802030020314mch18855A2CD03520
4737253034185802LA6002VT621202082222407163042A94</ToAcct>
    <ToMmb>CAMBODIA</ToMmb>

```

```

    <RespTm>2023-12-08T09:24:04</RespTm>
    <Rslt>OK</Rslt>
    <Amt>20000</Amt>
    <Ccy>LAK</Ccy>
    <Purp>Testing</Purp>
    <IsRcnclId>0</IsRcnclId>
    <IsSttlId>0</IsSttlId>
    <SttlTm/>
    <TxTp/>
    <Fee>0</Fee>
    <OrigRef/>
    <ShldRvrt>0</ShldRvrt>
    <QrTp>002</QrTp>
    <ReqTmDt>2023-12-08</ReqTmDt>
  </Tx>
</Txs>
</Country>
<Country>
  <Name>Thai_ITMX</Name>
  <Summaries>
    <Summary>
      <Mmb>BCEL</Mmb>
      <Ccy>THB</Ccy>
      <TxDt>2023-11-19T14:19:11</TxDt>
      <Inbound>1</Inbound>
      <InboundFee>500</InboundFee>
      <Outbound>1</Outbound>
      <OutboundFee>500</OutboundFee>
      <Dbt>1</Dbt>
      <Cdt>1</Cdt>
      <Bal>20000</Bal>
      <IsSttlId>1</IsSttlId>
      <SttlId>123</SttlId>
    </Summary>
  </Summaries>
<Txs>
  <Tx>
    <Id>77382672</Id>
    <TxTm>2023-12-08T09:23:17</TxTm>
    <ReqTm>2023-12-08T09:23:17</ReqTm>
    <Ref>QR2308070803</Ref>
    <FrMmb>Thai_ITMX</FrMmb>
    <FrUsr>advin@bcel.com.la</FrUsr>
    <FrAcct>010120000005477001</FrAcct>
    <ToTp>QR</ToTp>

```

```

<ToAcct>00020101021138570016A00526628466257701082771041802030020314mch18855A2CD03520
4737253034185802LA6002VT621202082222407163042A94</ToAcct>
  <ToMmb>BCEL</ToMmb>
  <RespTm>2023-12-08T09:23:17</RespTm>
  <Rslt>OK</Rslt>
  <Amt>40000</Amt>
  <Ccy>LAK</Ccy>
  <Purp>Testing</Purp>
  <IsRcnclId>0</IsRcnclId>
  <IsSttlId>0</IsSttlId>
  <SttlTm/>

```

```

    <TxTp/>
    <Fee>0</Fee>
    <OrigRef/>
    <ShldRvrt>1</ShldRvrt>
    <QrTp>002</QrTp>
    <ReqTmDt>2023-12-08</ReqTmDt>
  </Tx>
  <Tx>
    <Id>77382902</Id>
    <TxTm>2023-12-08T09:24:04</TxTm>
    <ReqTm>2023-12-08T09:24:04</ReqTm>
    <Ref>QR2308070804</Ref>
    <FrMmb>BCEL</FrMmb>
    <FrUsr>t.rongroeung@gmail.com</FrUsr>
    <FrAcct>010120000005477001</FrAcct>
    <ToTp>QR</ToTp>

<ToAcct>00020101021138570016A00526628466257701082771041802030020314mch18855A2CD03520
4737253034185802LA6002VT621202082222407163042A94</ToAcct>
    <ToMmb>ITMX</ToMmb>
    <RespTm>2023-12-08T09:24:04</RespTm>
    <Rslt>OK</Rslt>
    <Amt>20000</Amt>
    <Ccy>LAK</Ccy>
    <Purp>Testing</Purp>
    <IsRcnclD>0</IsRcnclD>
    <IsSttlD>0</IsSttlD>
    <SttlTm/>
    <TxTp/>
    <Fee>0</Fee>
    <OrigRef/>
    <ShldRvrt>0</ShldRvrt>
    <QrTp>002</QrTp>
    <ReqTmDt>2023-12-08</ReqTmDt>
  </Tx>
</TxS>
</Country>
<Country>
  <Name>CHINA_UPI</Name>
  <Summaries>
    <Summary>
      <Mmb>BCEL</Mmb>
      <Ccy>CNY</Ccy>
      <TxDt>2023-11-19T14:19:11</TxDt>
      <Inbound>1</Inbound>
      <InboundFee>500</InboundFee>
      <Outbound>1</Outbound>
      <OutboundFee>500</OutboundFee>
      <Dbt>1</Dbt>
      <Cdt>1</Cdt>
      <Bal>20000</Bal>
      <IsSttlD>1</IsSttlD>
      <SttlId>123</SttlId>
    </Summary>
  </Summaries>
</TxS>
<Tx>

```

<Id>77382672</Id>
<TxTm>2023-12-08T09:23:17</TxTm>
<ReqTm>2023-12-08T09:23:17</ReqTm>
<Ref>QR2308070803</Ref>
<FrMmb>CHINA_UPI</FrMmb>
<FrUsr>advin@bcel.com.la</FrUsr>
<FrAcct>010120000005477001</FrAcct>
<ToTp>QR</ToTp>

<ToAcct>00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253034185802LA6002VT621202082222407163042A94</ToAcct>

<ToMmb>BCEL</ToMmb>
<RespTm>2023-12-08T09:23:17</RespTm>
<Rslt>OK</Rslt>
<Amt>40000</Amt>
<Ccy>LAK</Ccy>
<Purp>Testing</Purp>
<IsRcnclld>0</IsRcnclld>
<IsSttld>0</IsSttld>
<SttldTm/>
<TxTp/>
<Fee>0</Fee>
<OrigRef/>
<ShldRvrt>1</ShldRvrt>
<QrTp>002</QrTp>
<ReqTmDt>2023-12-08</ReqTmDt>

</Tx>

<Tx>

<Id>77382902</Id>
<TxTm>2023-12-08T09:24:04</TxTm>
<ReqTm>2023-12-08T09:24:04</ReqTm>
<Ref>QR2308070804</Ref>
<FrMmb>BCEL</FrMmb>
<FrUsr>t.rongroeung@gmail.com</FrUsr>
<FrAcct>010120000005477001</FrAcct>
<ToTp>QR</ToTp>

<ToAcct>00020101021138570016A00526628466257701082771041802030020314mch18855A2CD035204737253034185802LA6002VT621202082222407163042A94</ToAcct>

<ToMmb>CHINA_UPI</ToMmb>
<RespTm>2023-12-08T09:24:04</RespTm>
<Rslt>OK</Rslt>
<Amt>20000</Amt>
<Ccy>LAK</Ccy>
<Purp>Testing</Purp>
<IsRcnclld>0</IsRcnclld>
<IsSttld>0</IsSttld>
<SttldTm/>
<TxTp/>
<Fee>0</Fee>
<OrigRef/>
<ShldRvrt>0</ShldRvrt>
<QrTp>002</QrTp>
<ReqTmDt>2023-12-08</ReqTmDt>

</Tx>

</Tx>

</Country>

```

    </CrossBorders>
  </AcctRptgReq>
</Document>
</Message>

```

8 How to proceed when transfer failed

8.3 For source member

- When the **"result"** is **"OK"** the transfer is completed.
- When the **"result"** is **not "OK"** (including empty/null) and **"shouldrevert"** if it is **true**, source member must refund the customer.
- When **"result"** is **not "OK"** (including empty/null) and **"shouldrevert"** is **false or missing**, source member **MUST NOT REFUND** the customer. Source member must periodically check for transaction result using function "Check Transaction Status" to get **transferresponse.shouldrevert** if it is **true** then refund the customer. Otherwise, continue to periodically check until before the settlement time. After the settlement, the transaction should be resolved manually.

8.4 For destination member

- If the transfer is successful, **"result"** must be **"OK"**.
- If the transfer failed and destination account is not credited, **"result"** must be the reason of a failure (E.g., ACCOUNT_BLOCKED, CCY_INCORRECT, LIMIT_EXCEEDED) and **"shouldrevert"** must be **true**.
- If the transfer failed and destination account might be credited (E.g., core banking timeout, network issue) **"result"** must be the reason of a failure and **"shouldrevert"** must be **false**. Member must periodically check its own destination account to confirm if it has been credited or not. If credited, mark the **"result"** as **"OK"**, if not credited, mark **"shouldrevert"** as **true**.

8.5 For mobile banking app

- When performing a transfer, after receiving **"result"** as **not "OK"**, check for **"shouldrevert"**, if it is **true**, tell the customer that the transaction is not successful, the reason is according to **"result"** code.
- If **"result"** is **not "OK"** and **"shouldrevert"** is **false** or missing, tell the customer that "transaction is taking longer than usual, please check back later" or "we will notify you after the transaction is completed" while in the backend, periodically check for transaction status to see if **"result"** is **"OK"** or **"shouldrevert"** is **true** then proceed and notify customer accordingly.
- **"result"** format should be uppercase and use underscore instead of space. **"result"** should not be unique for each account. E.g., it should be ACCOUNT_BLOCKED instead of ACCOUNT_010123456_BLOCKED.

9 Transaction Signature

1. Generate signature using SHA256withRSA algorithm, using HTTP body as data and private key as a key.
E.g.:

```

KeyFactory keyFactory = KeyFactory.getInstance("RSA");
Signature sig = Signature.getInstance("SHA256withRSA");
sig.initSign(keyFactory.generatePrivate(new PKCS8EncodedKeySpec(privateKey)));
sig.update(data);
return sig.sign();

```

2. Convert signature into HEX format and put in header according to message spec.

10 Reference Generation

- Reference field must be 20 digits of uppercase alphanumeric (allowed characters are A, B, C, D, E, F, G, H, I, J, K, L, M, O, P, Q, R, S, T, U, V, W, X, Y, Z, 0, 1, 2, 3, 4, 5, 6, 7, 8, 9).

- For example: "KJ345H3JK4H53KL45H28".
- Chance of duplication is 1 in 13,367,494,538,843,734,067,838,845,976,576. In the event duplication, member must generate a new reference.

Sample Java code:

```
// Generator can be static
static RandomStringGenerator referenceGenerator = new
RandomStringGenerator.Builder()
    .selectFrom("ABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789".toCharArray())
    .usingRandom(new SecureRandom()::nextInt)
    .build();
//Use this to generate reference anywhere
referenceGenerator.generate(20)
```

11 Connectivity

Allow Firewall to whitelisted Production's Server IPs 175.28.1.3, 175.28.1.4, 175.28.1.5 and UAT's server IP 175.28.1.5 both Environment running under Port 8055.

12 LMPS Side Testing Checklist

Pass	Failed	Description	Remark
<input type="checkbox"/>	<input type="checkbox"/>	Send Request to http://<MEMBER-IP>:8055/inquiry	
<input type="checkbox"/>	<input type="checkbox"/>	Send Request to http://<MEMBER-IP>:8055/transfer	
<input type="checkbox"/>	<input type="checkbox"/>	Send Request to http://<MEMBER-IP>:8055/notify	

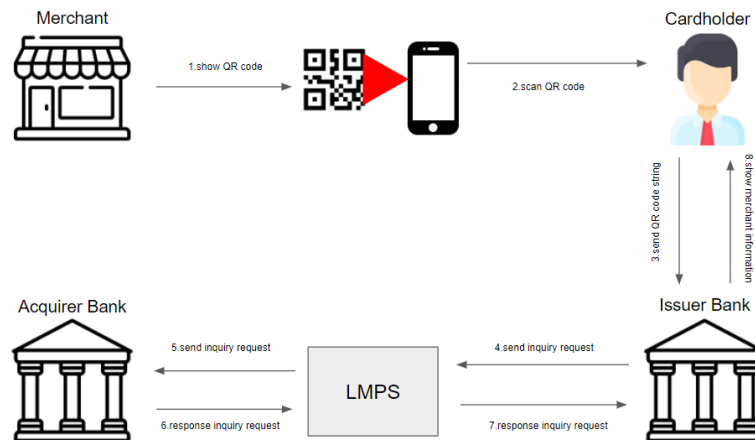
13 Member Side Testing Checklist

Pass	Failed	Description	Remark
<input type="checkbox"/>	<input type="checkbox"/>	Send Request to http://<LAPNET-IP>:8055/inquiry	
<input type="checkbox"/>	<input type="checkbox"/>	Send Request to http://< LAPNET-IP >:8055/transfer	
<input type="checkbox"/>	<input type="checkbox"/>	Send Request to http://< LAPNET-IP >:8055/notify	

14 Lao National QR code

14.1 Lao QR code Inquiry Project

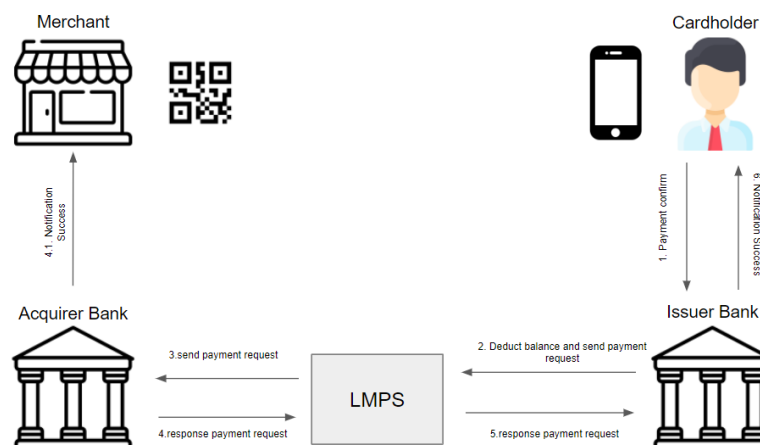
Inquiry Process



1. Merchant shows Static or dynamic QR code.
2. Consumer scan QR code by mobile application then click “Scan”.
3. Mobile application send request to Issuer bank.
4. Issuer bank Check QR code Type Laos, UPI, THAI, Vietnam send inquiry over LMPS to Acquire bank only no data verification.
5. Acquire bank get inquiry.
6. Acquire bank check QR and merchant’s information.
7. Acquire response to Issuer bank over LMPS.
8. Issuer bank response Merchant name, price, Fee shows on Mobile application.

14.2 Lao QR payment confirmation process

Payment Process



1. After consumer check merchant information click “Confirm”, Mobile application send request to Issuer bank.
2. Issuer bank debit balance and send payment success to Acquire bank over LMPS.
3. Acquire bank get confirm request and credit balance to merchant account (If requested by UnionPay “CHINA_UPI”, it must only be completed).
4. Acquire bank send notification to Merchant and response process to LMPS.
5. LMPS response to Issuer bank.
6. Issuer bank sends payment information and notification to consumer.

14.3 QR code structure

Example for Static QR

ID	Data Object	Type	Length	Presence	Description or Example
00	Payload format Indicator	N	02	M	01
01	Point of Initiation method	N	02	M	11
15	UnionPay Tag	Ans	Var up to 35	M	Acquirer IIN + Forwarding IIN + Merchant ID
	Acquirer IIN	Ans	Var up to 8	M	E.g.: 20310418 See detail
	Forwarding IIN	Ans	Var up to 8	M	00520446
	Merchant ID	Ans	Var up to 15	M	ABCDE123456789 (same as Receiver ID but limit 15 character)
38	Lao National QRC for QR payment	Ans			
00	AID	Ans	16	M	A005266284662577
01	IIN	N	08	M	E.g.: 20310418 See detail
02	Payment type	N	03	M	E.g.: 002 See detail
03	Receiver ID	Ans	Var up to 25	M	ABCDE123456789
52	Merchant Category Code	N	04	M	E.g.: 5813 See Appendix 1
53	Transaction Currency	Ans	03	M	418 (LAK)
58	Country Code	Ans	02	M	LA
59	Merchant Name	Ans	Var up to 25	M	Must provide every time
60	Merchant city	Ans	Var up to 15	M	Vientiane
63	Cyclic Redundancy Check		04	M	XXXX See details

Example for Dynamic QR

ID	Data Object	Type	Length	Presence	Description or Example
00	Payload format Indicator	N	02	M	01
01	Point of Initiation method	N	02	M	12
15	UnionPay Tag	Ans	Var up to 35	M	Acquirer IIN + Forwarding IIN + Merchant ID
	Acquirer IIN	Ans	Var up to 8	M	20310418
	Forwarding IIN	Ans	Var up to 8	M	00520446
	Merchant ID	Ans	Var up to 15	M	ABCDE123456789 (same as Receiver ID but limit 15 character)
38	Lao National QRC for QR payment	Ans			

00	AID	Ans	16	M	A005266284662577
01	IIN	N	08	M	E.g.: 20310418 See detail
02	Payment type	N	03	M	E.g.: 002 See detail
03	Receiver ID	Ans	Var up to 25	M	ABCDE123456789
52	Merchant Category Code	N	04	M	E.g.: 5813 See Appendix 1
53	Transaction Currency	Ans	03	M	418 (LAK)
54	Transaction Amount	N	Var up to 13	C	250000
58	Country Code	Ans	02	M	LA
59	Merchant Name	Ans	Var up to 25	M	Need provide every time. In 26 Latin letters & digits 0-9 & some special character
60	Merchant city	Ans	Var up to 15	M	Vientiane
62	Additional Data Field Template	Ans	Var up to 99	O	
01	Bill Number	Ans	Var up to 25	O	00000100
02	Mobile number	Ans	Var up to 25	O	7XXXXXXX
03	Store Label	Ans	Var up to 25	O	SYHOME
04	Loyalty number	Ans	Var up to 25	O	
05	Reference Label	Ans	Var up to 25	O	00000021
06	Customer Label	Ans	Var up to 25	O	
07	Terminal Label	Ans	Var up to 25	O	T00001
08	Purpose of Transaction	Ans	Var up to 25	O	Iced coffee
09	Additional Consumer Data Request	Ans	Var up to 3	O	
63	Cyclic Redundancy Check		04	M	XXXX See details

14.4 Member IIN Number

No.	Abbreviation	Bank Name	IIN
1	ACLE	ACLEDA Bank Lao Ltd.	70080418
2	APB	Agriculture Promotion Bank Co.,LTD	70020418
3	BCEL	Banque Pour Le Commerce Exterieur Lao Public	27710418
4	BIC	BIC Bank Lao Co.,LTD	70110418
5	BOC	Bank of China Limited, Vientiane Branch	70100418
6	ICBC	Industrial and Commercial Bank of China Limited, Vientiane Branch	70070418
7	IDB	Indochina Bank	70140418
8	JDB	Joint Development Bank	32170418
9	LDB	Lao Development Bank	70030418
10	LVB	Lao-Viet Bank	70050418
11	MJB	Maruhan Japan Bank Lao	70040418
13	SACOM	Sacombank Lao	70130418
14	STB	ST Bank	70150418
15	KBank	Kasikornbank Public Company Limited, Vientiane Branch	70170418

16	VTB	VietinBank Lao	70120418
17	BFL	Banque Franco-Lao Ltd.	37160418

14.4 Payment type

Payment Type	Name
001	Credit fund transfer
002	QR Payment
003	Bill payment
004	E-donation
005	E-Commerce
006	Electric Payment
007	Water Payment
009	Government Pay
006-999	Reserved for Future Use

14.5 Merchant Category Code (MCC)

See all MCCs list in [Appendix 1](#)

15 CRC Implement

The checksum shall be calculated according to [ISO/IEC 13239] using the polynomial '1021' (hex) and initial value 'FFFF' (hex). The data over which the checksum is calculated shall cover all data objects, including their ID, Length and Value, to be included in the QR Code, in their respective order, as well as the ID and Length of the CRC itself (but excluding its Value).

Algorithm: CRC-16/CCITT-FALSE

input: ASCII

output: HEX

Initial: 0xffff

QR_STRUCTURE = [(TAG01+ LENGTH+DATA) + (TAG01+LENGTH +DATA)+...+(TAG62+LENGTH+DATA)]

CRC = CRC_16_CCITT_FALSE_ENCRYPT (QR_STRUCTURE + 6304)

EMVCO_QR_STRING = (QR_CODE_STRUCTURE + 6304 + CRC)

Example:

- Generate string QR code with Lao QR structure and add last CRC tag 63 by add 6304 and leave CRC value.
- Then use String QR code below to generate: "00020101021138590016A00526628466257701082771041802030020316mch5949fa044ed9d53034185802LA5910Bunny test6003VTE6304".
- Then will get CRC is 62F5 and put it on the last

16 Thailand Cross border payment

16.1 Exchange THB API for Service Bank

- Service Bank can set rate for THB only.

- Do not specify other currency other than specified.

16.1.1 Exchange Rates Thailand

• 16.1.1.1 Get Exchange Rates URL

- URL: **http://<LMPS-IP>:8055/crossborder/getexchangerates**

• 16.1.1.2 Request Body

- JSON

```
{
  "frommember": "BCEL",
  "time": "2023-04-27 14:08:35",
  "reference": "HEZFH901NDWYTWDOMY5",
  "ccy": "THB"
}
```

- XML Elements

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.002.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbld>
            <head:Mmbld>BCEL</head:Mmbld>
          </head:ClrSysMmbld>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head: BizMsgIdr>HEZFH901NDWYTWDOMY5</head: BizMsgIdr>
    <head:MsgDefIdr>pacs.008.002.08</head:MsgDefIdr>
    <head:CreDt>2023-04-27T14:08:35</head:CreDt>
  </AppHdr>
  <CreditTransfer>
    <ct:FIToFICstmrCdtTrf>
      <ct:GrpHdr>
        <ct:MsgId>HEZFH901NDWYTWDOMY5</ct:MsgId>
        <ct:CreDtTm>2023-04-27T14:08:35</ct:CreDtTm>
        <ct:NbOfTx>1</ct:NbOfTx>
        <ct:TtlIntrBkSttlmAmt Ccy="THB">0.00</ct:TtlIntrBkSttlmAmt>
        <ct:IntrBkSttlmDt>2023-04-27</ct:IntrBkSttlmDt>
        <ct:SttlmInf>
          <ct:SttlmMtd>CLRG</ct:SttlmMtd>
        </ct:SttlmInf>
      </ct:GrpHdr>
      <ct:CdtTrfTxInf>
        <ct:PmtId>
          <ct:InstrId>HEZFH901NDWYTWDOMY5</ct:InstrId>
          <ct:EndToEndId>HEZFH901NDWYTWDOMY5</ct:EndToEndId>
          <ct:TxlId>HEZFH901NDWYTWDOMY5</ct:TxlId>
        </ct:PmtId>
        <ct:IntrBkSttlmAmt Ccy="THB">0.00</ct:IntrBkSttlmAmt>
```

```

</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

• 16.1.1.3 Response Body

- JSON

```

{
  "reference": "IE3FAG73JLDLWWLDU4",
  "time": "2023-09-26 15:44:03",
  "result": "OK",
  "originalmessage": {
    "frommember": "BCEL",
    "reference": "IE3FAG73JLDLWWLDU4",
    "ccy": "THB",
    "time": "2023-09-21 08:54:36"
  },
  "exchangerates": [
    {
      "ccy": "THB",
      "lastupdate": "2023-09-26 20:35:39",
      "rate": "520.8"
    },
    ...
  ]
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:BizMsgIdr>IE3FAG73JLDLWWLDU4</head:BizMsgIdr>
    <head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
    <head:CreDt>2023-09-26T15:44:03</head:CreDt>
  </AppHdr>
  <PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
      <ps:GrpHdr>
        <ps:MsgId>IE3FAG73JLDLWWLDU4</ps:MsgId>
        <ps:CreDtTm>2023-09-26T15:44:03</ps:CreDtTm>
      </ps:GrpHdr>
      <ps:TxInfAndSts>
        <ps:TxSts>OK</ps:TxSts>
        <ps:OrgnlInstrId>IE3FAG73JLDLWWLDU4</ps:OrgnlInstrId>

```

```

    <ps:OrgnlEndToEndId>IE3FAG73JLDLWWLDU4</ps:OrgnlEndToEndId>
    <ps:OrgnlTxId>IE3FAG73JLDLWWLDU4</ps:OrgnlTxId>
    <ps:OrgnlTxRef>
      <ps:IntrBkSttlmAmt Ccy="THB">0.00</ps:IntrBkSttlmAmt>
      <ps:IntrBkSttlmDt>2023-09-21</ps:IntrBkSttlmDt>
    </ps:OrgnlTxRef>
  </ps:TxInfAndSts>
</ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <Fr>
    <MmbId>BCEL</MmbId>
  </Fr>
  <InstrId>IE3FAG73JLDLWWLDU4</InstrId>
  <EndToEndId>IE3FAG73JLDLWWLDU4</EndToEndId>
  <TxId>IE3FAG73JLDLWWLDU4</TxId>
  <CreDtTm>2023-09-21T08:54:36</CreDtTm>
  <IntrBkSttlmAmt Ccy="THB">0.00</IntrBkSttlmAmt>
</OrgnlMsg>
<ExchngRates>
  <ExchngRate>
    <Ccy>THB</Ccy>
    <LastUpd>2023-09-26T20:35:39</LastUpd>
    <Rate>520.8</Rate>
  </ExchngRate>
  <!-- Additional exchange rates can be added here -->
</ExchngRates>
</Message>

```

16.1.2 Register/Update Exchange Rate

- 16.1.2.1 Register/Update Exchange Rate URL

- URL: **http://<LMPS-IP>:8055/crossborder/exchangerate_**

- 16.1.2.2 Request Body

- **JSON**

```

{
  "frommember": "JDB",
  "reference": "5YDndCINsNZR31r4SvsJ",
  "ccy": "THB",
  "rate": "600.97",
  "markuprate": "600.97",
  "time": "2024-02-09 14:14:11"
}

```

- **XML Element**

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>JDB</head:MmbId>

```

```

        </head:ClrSysMmbId>
        </head:FinInstnId>
        </head:FIId>
    </head:Fr>
    <head: BizMsgId>5YDndCINsNZR31r4SvsJ</head: BizMsgId>
    <head:MsgDefId>camt.060.001.03</head:MsgDefId>
    <head:CreDt>2024-02-09T14:14:11</head:CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
        <MsgHdr>
            <MsgId>5YDndCINsNZR31r4SvsJ</MsgId>
            <CreDtTm>2024-02-09T14:14:11</CreDtTm>
        </MsgHdr>
        <Acct>
            <Ccy>THB</Ccy>
            <Rate>600.97</Rate>
            <MarkupRate>600.97</MarkupRate>
        </Acct>
    </GetAcct>
</Document>
</Message>

```

- 16.1.2.3 Response Body

- JSON

```

{
  "reference": "IE3FAG73JLDLWWLDU4",
  "time": "2023-09-26 15:46:38",
  "result": "OK",
  "originalmessage": {
    "frommember": "JDB",
    "reference": "5YDndCINsNZR31r4SvsJ",
    "ccy": "THB",
    "rate": "600.97",
    "markuprate": "600.97",
    "time": "2024-02-09 14:14:11"
  }
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
    <AppHdr>
        <head:Fr>
            <head:FIId>
                <head:FinInstnId>
                    <head:ClrSysMmbId>
                        <head:MmbId>JDB</head:MmbId>
                    </head:ClrSysMmbId>
                </head:FinInstnId>
            </head:FIId>
        </head:Fr>

```

```

<head: BizMsgIdr>IE3FAG73JLDLWWLDU4</head: BizMsgIdr>
<head: MsgDefIdr>pacs.002.002.10</head: MsgDefIdr>
<head: CreDt>2023-09-26T15:46:38</head: CreDt>
</AppHdr>
<PaymentStatusReport>
  <ps: FIToFIPmtStsRpt>
    <ps: GrpHdr>
      <ps: MsgId>IE3FAG73JLDLWWLDU4</ps: MsgId>
      <ps: CreDtTm>2023-09-26T15:46:38</ps: CreDtTm>
    </ps: GrpHdr>
    <ps: TxInfAndSts>
      <ps: TxSts>OK</ps: TxSts>
      <ps: OrgnlInstrId>5YDndCINsNZR31r4SvsJ</ps: OrgnlInstrId>
      <ps: OrgnlEndToEndId>5YDndCINsNZR31r4SvsJ</ps: OrgnlEndToEndId>
      <ps: OrgnlTxId>5YDndCINsNZR31r4SvsJ</ps: OrgnlTxId>
      <ps: OrgnlTxRef>
        <ps: IntrBkSttlmAmt Ccy="THB">0.00</ps: IntrBkSttlmAmt>
        <ps: IntrBkSttlmDt>2024-02-09</ps: IntrBkSttlmDt>
      </ps: OrgnlTxRef>
    </ps: TxInfAndSts>
  </ps: FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <Fr>
    <MmbId>JDB</MmbId>
  </Fr>
  <InstrId>5YDndCINsNZR31r4SvsJ</InstrId>
  <EndToEndId>5YDndCINsNZR31r4SvsJ</EndToEndId>
  <TxId>5YDndCINsNZR31r4SvsJ</TxId>
  <CreDtTm>2024-02-09T14:14:11</CreDtTm>
  <IntrBkSttlmAmt Ccy="THB">0.00</IntrBkSttlmAmt>
  <Rate>600.97</Rate>
  <MarkupRate>600.97</MarkupRate>
</OrgnlMsg>
</Message>

```

16.2 Outbound Incoming Transfer (Thai-Lao)

All data transfers and lookups originating from Thailand going to Laos must comply with the LMPS specification. This includes both the data format and the “frommember” parameter, which must be set to “ITMX”.

16.2.1 Example Lookup request from LMPS

- JSON

```

{
  "frommember": "ITMX",
  "fromuser": "00000001",
  "fromaccount": "00000001",
  "tomember": "BCEL",
  "totype": "QR",
  "toaccount":
    "00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827
    71041802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
    test6003VTE630411D1",
  "reference": "Z2031041820240603102252121764",
  "time": "2024-06-03 09:22:52"
}

```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac"
xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>ITMX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgId>Z2031041820240603102252121764</head:BizMsgId>
    <head:MsgDefId>camt.060.001.03</head:MsgDefId>
    <head:CreDt>2024-06-03T09:22:52</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>Z2031041820240603102252121764</MsgId>
        <CreDtTm>2024-06-03T09:22:52</CreDtTm>
      </MsgHdr>
      <Acct>
        <Dbtr>
          <Nm>00000001</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <Othr>
              <Id>00000001</Id>
            </Othr>
          </Id>
        </DbtrAcct>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <MmbId>BCEL</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <CdtrAcct>
          <Id>
            <Othr>
```

```

<Id>00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827710
41802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
test6003VTE630411D1</Id>
    </Othr>
  </Id>
  <Tp>
    <Cd>QR</Cd>
  </Tp>
</CdtrAcct>
</Acct>
</GetAcct>
</Document>
</Message>

```

16.2.2 Example Payment request from LMPs

- JSON

```

{
  "frommember": "ITMX",
  "fromuser": "00000001",
  "fromuserfullname": "00000001",
  "fromaccount": "00000001",
  "totype": "QR",
  "toaccount":
    "00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827
    71041802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
    test6003VTE630411D1",
  "tomember": "BCEL",
  "reference": "Z2031041820240603102252121764",
  "amount": 20,
  "fee": 0,
  "ccy": "LAK",
  "purpose": "UPI icomming payment",
  "time": "2024-06-03 09:22:53"
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>ITMX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>

```

```

        </head:ClrSysMmbId>
        </head:FinInstnId>
    </head:FIId>
</head:To>
<head: BizMsgId>Z2031041820240603102252121764</head: BizMsgId>
<head:MsgDefId>pacs.008.001.08</head:MsgDefId>
<head:CreDt>2024-06-03T09:22:53</head:CreDt>
</AppHdr>
<CreditTransfer>
    <ct:FIToFICstmrCdtTrf>
        <ct:GrpHdr>
            <ct:MsgId>Z2031041820240603102252121764</ct:MsgId>
            <ct:CreDtTm>2024-06-03T09:22:53</ct:CreDtTm>
            <ct:NbOfTx>1</ct:NbOfTx>
            <ct:TtlIntrBkSttlmAmt Ccy="LAK">20.00</ct:TtlIntrBkSttlmAmt>
            <ct:IntrBkSttlmDt>2024-06-03</ct:IntrBkSttlmDt>
            <ct:SttlmInf>
                <ct:SttlmMtd>CLRG</ct:SttlmMtd>
            </ct:SttlmInf>
        </ct:GrpHdr>
        <ct:CdtTrfTxInf>
            <ct:PmtId>
                <ct:InstrId>Z2031041820240603102252121764</ct:InstrId>
                <ct:EndToEndId>Z2031041820240603102252121764</ct:EndToEndId>
                <ct:TxId>Z2031041820240603102252121764</ct:TxId>
            </ct:PmtId>
            <ct:IntrBkSttlmAmt Ccy="LAK">20.00</ct:IntrBkSttlmAmt>
            <ct:ChrgBr>SLEV</ct:ChrgBr>
            <ct:Dbtr>
                <ct:Nm>00000001</ct:Nm>
            </ct:Dbtr>
            <ct:DbtrAcct>
                <ct:Id>
                    <ct:Othr>
                        <ct:Id>00000001</ct:Id>
                    </ct:Othr>
                </ct:Id>
            </ct:DbtrAcct>
            <ct:DbtrAgt>
                <ct:FinInstnId>
                    <ct:ClrSysMmbId>
                        <ct:MmbId>ITMX</ct:MmbId>
                    </ct:ClrSysMmbId>
                </ct:FinInstnId>
            </ct:DbtrAgt>
            <ct:CdtrAgt>
                <ct:FinInstnId>
                    <ct:ClrSysMmbId>
                        <ct:MmbId>BCEL</ct:MmbId>
                    </ct:ClrSysMmbId>
                </ct:FinInstnId>
            </ct:CdtrAgt>
            <ct:CdtrAcct>
                <ct:Id>
                    <ct:Othr>

```

<ct:Id>00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827

```

71041802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
test6003VTE630411D1</ct:Id>
  </ct:Othr>
</ct:Id>
<ct:Tp>
  <ct:Cd>QR</ct:Cd>
</ct:Tp>
</ct:CdtrAcct>
<ct:Purp>
  <ct:Cd>UPI icomming payment</ct:Cd>
</ct:Purp>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

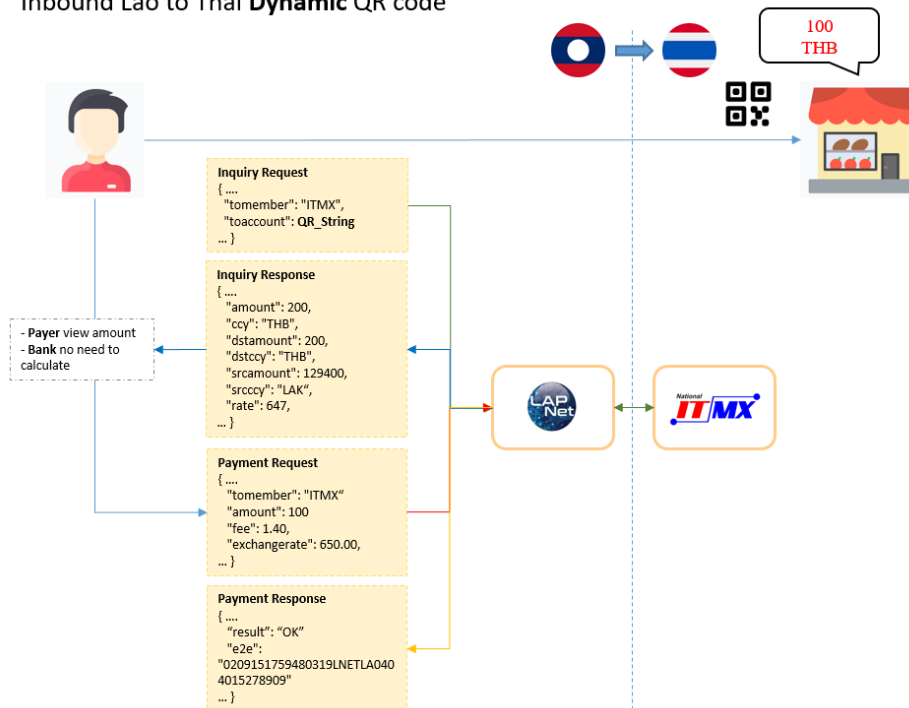
16.3 Inbound Lookup request (Lao-Thai)

Please check if the QR code contains the string “A000000677010112”. If it does, or if tag 30 is found and tag 30.00 contains “A000000677010112”, please forward that QR code to the LMPS service. Additionally, please add the user's full name to field “fromuserfullname” the message.

16.4 Lookup and payment flow

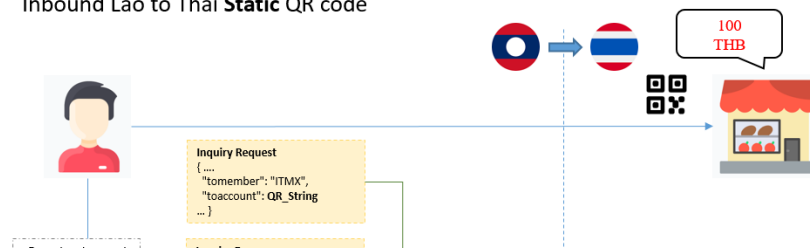
In case Lao scan Thai **Dynamic** QR code system get amount THB in QR code already LAPNet will return “dstamount”, “srcamount” and “rate” on response of lookup. On payer screen just show amount in Destination amount and amount in LAK.

Inbound Lao to Thai **Dynamic** QR code



In case Lao scan Thai **Static** QR code system doesn't get amount. LAPNet will return “amount=0”, “accountccy=THB”, “rate=xxxx” and “rateccy=LAK” on response of lookup. On payer screen need to input amount in THB and service bank calculates (LAK amount = “amount” * “rate”) and show both amount in THB and LAK on payer confirm screen.

Inbound Lao to Thai **Static** QR code



16.4.1 URL request

- Development: **http://<LAPNET-IP>:8055/inquiry**
- Production: **http://< LAPNET-IP>:8055/inquiry**

16.4.2 Body request

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI, CHINA_UPI
fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g. narin@gmail.com
fromuserfullname	<ct:Nm> (under <ct:Dbtr>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
fromaccount	<ct:Id> (under <ct:DbtrAcct>)	String	32	E.g. 010120000123456001
totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	ACCOUNT/CARD/QR
tomember	<head:MmbId> (under <head:To>)	String	16	Value is 'ITMX'
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxDId>	String	64	Member-generated unique reference. Should be the same as inquiry reference.
time	<head:CreDt>, <ct:CreDtTm>	String	25	E.g. 2020-10-09 05:34:11

16.4.3 Example body Inquiry Request

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "DEKQ9YYZMSEV48701FCTSWR5Y",
  "fromuserfullname": "Vilaivat MOUNGKHOUNPHAISANE",
  "fromaccount": "DEKQ9YYZMSEV48701FCTSWR5Y",
  "totype": "QR",
  "toaccount": "00020101021130810016A00000067701011201150107536000315080214KB00000005203380320KPS004KB000000052033831690016A000000067701011301030040214KB00000005203380420KPS004KB000000052033853037645802TH6304BACF",
  "reference": "BONETOG26IKGZWUN",
  "time": "2024-02-09 15:17:59"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
```

```

<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:BizMsgIdr>BONETOG26IKGZWUN</head:BizMsgIdr>
    <head:MsgDefIdr>camt.060.001.03</head:MsgDefIdr>
    <head:CreDt>2024-02-09T15:17:59</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>BONETOG26IKGZWUN</MsgId>
        <CreDtTm>2024-02-09T15:17:59</CreDtTm>
      </MsgHdr>
      <Acct>
        <Dbtr>
          <Nm>Vilaivat MOUNGKHOUNPHAISANE</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <Othr>
              <Id>DEKQ9YYZMSEV48701FCTSWR5Y</Id>
            </Othr>
          </Id>
        </DbtrAcct>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <MmbId>BCEL</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <CdtrAcct>
          <Id>
            <Othr>
<Id>00020101021130810016A00000067701011201150107536000315080214KB0000005203380320KPS
004KB00000052033831690016A00000067701011301030040214KB0000005203380420KPS004KB000000
52033853037645802TH6304BACF</Id>
            </Othr>
          </Id>
          <Tp>
            <Cd>QR</Cd>
          </Tp>
        </CdtrAcct>
      </Acct>
    </GetAcct>
  </Document>
</Message>

```

16.4.4 Example body Inquiry Response

- JSON

```
{
  "result": "OK",
  "reference": "BONETOG26IKGZWUN",
  "time": "2024-02-09 15:18:00.309"
  "feelist": {
    "THB": [
      {
        "from": 0,
        "feepercent": 1.4
      }
    ]
  },
  "accountname": "K+ shop (TESTINBOUND8)",
  "amount": 0,
  "rate": 645.5,
  "purpose": "Ref1:KB000000520338|Ref2:KPS004KB000000520338|Ref3:",
  "rateccy": "LAK",
  "bankname": "KASIKORNBANK PUBLIC COMPANY LIMITED",
  "bankcode": "904",
  "originalmessage": {
    "frommember": "BCEL",
    "fromuser": "DEKQ9YYZMSEV48701FCTSWR5Y",
    "fromuserfullname": "Vilaivat MOUNGKHOUNPHAISANE",
    "fromaccount": "DEKQ9YYZMSEV48701FCTSWR5Y",
    "totype": "QR",
    "toaccount":
"00020101021130810016A00000067701011201150107536000315080214KB0000005203380320KPS004
KB00000052033831690016A00000067701011301030040214KB0000005203380420KPS004KB000000520
33853037645802TH6304BACF",
    "reference": "BONETOG26IKGZWUN",
    "time": "2024-02-09 15:17:59"
  },
  "crossborderexchangerate": {
    "id": 27,
    "ccy": "THB",
    "lastupdate": "2024-02-07 15:29:55",
    "rate": 650.00
  },
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
```

```

        <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
        </head:ClrSysMmbId>
    </head:FinInstnId>
</head:FIId>
</head:Fr>
<head:BizMsgId>BONETOG26IKGZWUN</head:BizMsgId>
<head:MsgDefId>pacs.002.002.10</head:MsgDefId>
<head:CreDt>2024-02-09T15:18:00.309</head:CreDt>
</AppHdr>
<PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
        <ps:GrpHdr>
            <ps:MsgId>BONETOG26IKGZWUN</ps:MsgId>
            <ps:CreDtTm>2024-02-09T15:18:00.309</ps:CreDtTm>
        </ps:GrpHdr>
        <ps:TxInfAndSts>
            <ps:TxSts>OK</ps:TxSts>
            <ps:OrgnlInstrId>BONETOG26IKGZWUN</ps:OrgnlInstrId>
            <ps:OrgnlEndToEndId>BONETOG26IKGZWUN</ps:OrgnlEndToEndId>
            <ps:OrgnlTxId>BONETOG26IKGZWUN</ps:OrgnlTxId>
        </ps:TxInfAndSts>
    </ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
    <Fr>
        <MmbId>BCEL</MmbId>
    </Fr>
    <Dbtr>
        <Nm>Vilaivat MOUNGKHOUNPHAISANE</Nm>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <Othr>
                <Id>DEKQ9YYZMSEV48701FCTSWR5Y</Id>
            </Othr>
        </Id>
    </DbtrAcct>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>00020101021130810016A00000067701011201150107536000315080214KB0000005203380320KPS004KB00000052033831690016A00000067701011301030040214KB0000005203380420KPS004KB00000052033853037645802TH6304BACF</Id>
            </Othr>
        </Id>
        <Tp>
            <Cd>QR</Cd>
        </Tp>
    </CdtrAcct>
    <InstrId>BONETOG26IKGZWUN</InstrId>
    <EndToEndId>BONETOG26IKGZWUN</EndToEndId>
    <TxId>BONETOG26IKGZWUN</TxId>
    <CreDtTm>2024-02-09T15:17:59</CreDtTm>

```

```

</OrgnlMsg>
<FeeList>
  <Fee>
    <Ccy>THB</Ccy>
    <From>0</From>
    <FeePercent>1.4</FeePercent>
  </Fee>
</FeeList>
<AcctNm>K+ shop (TESTINBOUND8)</AcctNm>
<Amt>0</Amt>
<Rate>645.5</Rate>
<Purp>Ref1:KB000000520338 | Ref2:KPS004KB000000520338 | Ref3:</Purp>
<RateCcy>LAK</RateCcy>
<BnkNm>KASIKORNBANK PUBLIC COMPANY LIMITED</BnkNm>
<BnkCd>904</BnkCd>
<CrossBorderExchngRate>
  <Id>27</Id>
  <Ccy>THB</Ccy>
  <LastUpd>2024-02-07T15:29:55</LastUpd>
  <Rate>650.00</Rate>
</CrossBorderExchngRate>
</Message>

```

16.5 Inbound payment request (Lao-Thai)

After receiving a response from LMPs, the accountccy and rate will be provided. If accountccy is THB, it means that the customer has input an amount in THB. The rate is used to convert the amount that the customer input into THB to LAK. For example, if accountccy=THB and rate=520, and the customer inputs 10 THB, the amount will be 10x520, which equals 5200 LAK.

16.5.1 URL request

- Development: <http://<LAPNET-IP>:8055/transfer>
- Production: <http://<LAPNET-IP>:8055/transfer>

16.5.2 Body Request

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
Frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g. BCEL, LDB, APB, LVI
Fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g. narin@gmail.com
fromuserfullname	<ct:Id> (under <ct:DbtrAcct>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
fromaccount	<ct:Nm> (under <ct:Dbtr>)	String	32	E.g. 010120000123456001
Totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	ACCOUNT/CARD/QR
Tomember	<head:MmbId> (under <head:To>)	String	16	Value is 'ITMX'
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxDId>	String	64	Member-generated unique reference. Should be the same as inquiry reference.
time	<head:CreDt>, <ct:CreDtTm>	String	25	e.g.: 2020-10-09 05:34:11
amount	<ct:IntrBkSttlmAmt>	Number (24,2)		Transaction Amount THB x Rate
ccy	<ct:IntrBkSttlmAmt Ccy>	String	3	Settlement CCY. If sender specifies USD, sending bank will need to settle in USD

exchangerate	<ct:ExchRate>	Number (24,2)		Rate from LMPS lookup response
fee	<ct:ChrgBr>	Number (24,2)		Fee = amount in THB * 1.4%
purpose	<ct:Cd> (under <ct:Purp>)	String	512	If totype is ACCOUNT, the purpose is required. Purpose's requirement can be overridden by field purpose required when inquired.

16.5.3 Example Payment Request

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "DEKQ9YYZMSEV48701FCTSWR5Y",
  "fromaccount": "0100120000000006890001",
  "fromuserfullname": "Vilaivat MOUNGKHOUNPHAISANE",
  "totype": "QR",
  "toaccount":
    "00020101021130810016A00000067701011201150107536000315080214KB0000005203380320KPS004KB00000052033831690016A00000067701011301030040214KB0000005203380420KPS004KB00000052033853037645802TH6304BACF",
  "tomember": "ITMX",
  "reference": "BONETOG26IKGZWUN",
  "time": "2024-02-09 15:18:10",
  "amount": 100,
  "fee": 1.40,
  "exchangerate": 650.00,
  "ccy": "THB",
  "purpose": "Ref1:KB000000520338|Ref2:KPS004KB000000520338|Ref3:"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>ITMX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgIdr>BONETOG26IKGZWUN</head: BizMsgIdr>
    <head:MsgDefIdr>pacs.008.001.08</head:MsgDefIdr>
  </AppHdr>
  <!-- Body content -->
</Message>
```

```

<head:CreDt>2024-02-09T15:18:10</head:CreDt>
</AppHdr>
<CreditTransfer>
  <ct:FIToFICstmrCdtTrf>
    <ct:GrpHdr>
      <ct:MsgId>BONETOG26IKGZWUN</ct:MsgId>
      <ct:CreDtTm>2024-02-09T15:18:10</ct:CreDtTm>
      <ct:NbOfTx>1</ct:NbOfTx>
      <ct:TtlIntrBkSttlmAmt Ccy="THB">100.00</ct:TtlIntrBkSttlmAmt>
      <ct:IntrBkSttlmDt>2024-02-09</ct:IntrBkSttlmDt>
      <ct:SttlmInf>
        <ct:SttlmMtd>CLRG</ct:SttlmMtd>
      </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
      <ct:PmtId>
        <ct:InstrId>BONETOG26IKGZWUN</ct:InstrId>
        <ct:EndToEndId>BONETOG26IKGZWUN</ct:EndToEndId>
        <ct:TxId>BONETOG26IKGZWUN</ct:TxId>
      </ct:PmtId>
      <ct:IntrBkSttlmAmt Ccy="THB">100.00</ct:IntrBkSttlmAmt>
      <ct:ChrgBr>SLEV</ct:ChrgBr>
      <ct:Dbtr>
        <ct:Nm>Vilaivat MOUNGKHOUNPHAISANE</ct:Nm>
      </ct:Dbtr>
      <ct:DbtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>0100120000000006890001</ct:Id>
          </ct:Othr>
        </ct:Id>
      </ct:DbtrAcct>
      <ct:DbtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>BCEL</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:DbtrAgt>
      <ct:CdtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>ITMX</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:CdtrAgt>
      <ct:CdtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>00020101021130810016A00000067701011201150107536000315080214KB0000005203380320
            KPS004KB00000052033831690016A00000067701011301030040214KB0000005203380420KPS004KB000
            00052033853037645802TH6304BACF</ct:Id>
          </ct:Othr>
        </ct:Id>
        <ct:Tp>
          <ct:Cd>QR</ct:Cd>
        </ct:Tp>
      </ct:CdtrAcct>
    </ct:CdtTrfTxInf>
  </ct:FIToFICstmrCdtTrf>
</CreditTransfer>

```

```

    </ct:CdtrAcct>
    <ct:Purp>
      <ct:Cd>Ref1:KB000000520338|Ref2:KPS004KB000000520338|Ref3:</ct:Cd>
    </ct:Purp>
    <ct:ExchRate>650.00</ct:ExchRate>
  </ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

16.5.4 Example Payment Response

- JSON

```

{
  "result": "OK",
  "reference": "BONETOG26IKGZWUN",
  "time": "2024-02-09 15:18:12.832"
  "originalmessage": {
    "frommember": "BCEL",
    "fromuser": "DEKQ9YYZMSEV48701FCTSWR5Y",
    "fromaccount": "0100120000000006890001",
    "fromuserfullname": "Vilaivat MOUNGKHOUNPHAISANE",
    "totype": "QR",
    "toaccount":
"00020101021130810016A00000067701011201150107536000315080214KB0000005203380320KPS004
KB00000052033831690016A00000067701011301030040214KB0000005203380420KPS004KB000000520
33853037645802TH6304BACF",
    "tomember": "ITMX",
    "reference": "BONETOG26IKGZWUN",
    "time": "2024-02-09 15:18:10",
    "amount": 100,
    "fee": 1.4,
    "exchangerate": 650,
    "ccy": "THB",
    "purpose": "Ref1:KB000000520338|Ref2:KPS004KB000000520338|Ref3:",
    "dstamount": 100,
    "dstccy": "THB",
    "srcamount": 64550,
    "srcccy": "LAK",
    "feeamount": 1.4,
    "feeccy": "THB"
  },
  "e2e": "0209151759480319LNETLA0404015278909",
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>

```

```

    </head:FIId>
</head:Fr>
<head:To>
  <head:FIId>
    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>ITMX</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIId>
</head:To>
<head: BizMsgId>BONETOG26IKGZWUN</head: BizMsgId>
<head:MsgDefId>pacs.002.002.10</head:MsgDefId>
<head:CreDt>2024-02-09T15:18:12.832</head:CreDt>
</AppHdr>
<PaymentStatusReport>
  <ps:FIToFIPmtStsRpt>
    <ps:GrpHdr>
      <ps:MsgId>BONETOG26IKGZWUN</ps:MsgId>
      <ps:CreDtTm>2024-02-09T15:18:12.832</ps:CreDtTm>
    </ps:GrpHdr>
    <ps:TxInfAndSts>
      <ps:TxSts>OK</ps:TxSts>
      <ps:OrgnlInstrId>BONETOG26IKGZWUN</ps:OrgnlInstrId>
      <ps:OrgnlEndToEndId>BONETOG26IKGZWUN</ps:OrgnlEndToEndId>
      <ps:OrgnlTxId>BONETOG26IKGZWUN</ps:OrgnlTxId>
      <ps:OrgnlTxRef>
        <ps:IntrBkSttlmAmt Ccy="THB">100.00</ps:IntrBkSttlmAmt>
        <ps:IntrBkSttlmDt>2024-02-09</ps:IntrBkSttlmDt>
      </ps:OrgnlTxRef>
    </ps:TxInfAndSts>
  </ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <Fr>
    <MmbId>BCEL</MmbId>
  </Fr>
  <Dbtr>
    <Nm>Vilaivat MOUNGKHOUNPHAISANE</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>0100120000000006890001</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>00020101021130810016A00000067701011201150107536000315080214KB0000005203380320KPS
004KB00000052033831690016A00000067701011301030040214KB0000005203380420KPS004KB000000
52033853037645802TH6304BACF</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <Tp>
    <Cd>QR</Cd>

```

```

    </Tp>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId>ITMX</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <InstrId>BONETOG26IKGZWUN</InstrId>
  <EndToEndId>BONETOG26IKGZWUN</EndToEndId>
  <TxId>BONETOG26IKGZWUN</TxId>
  <CreDtTm>2024-02-09T15:18:10</CreDtTm>
  <IntrBkSttlmAmt Ccy="THB">100.00</IntrBkSttlmAmt>
  <ChrgBr>SLEV</ChrgBr>
  <ExchRate>650.00</ExchRate>
  <Purp>
    <Cd>Ref1:KB000000520338|Ref2:KPS004KB000000520338|Ref3:</Cd>
  </Purp>
  <DstAmt>100.00</DstAmt>
  <DstCcy>THB</DstCcy>
  <SrcAmt>64550.00</SrcAmt>
  <SrcCcy>LAK</SrcCcy>
  <FeeAmt>1.40</FeeAmt>
  <FeeCcy>THB</FeeCcy>
</OrgnlMsg>
<EndToEndId>0209151759480319LNETLA0404015278909</EndToEndId>
</Message>

```

16.6 ITMX Transaction Check

16.6.1 Request to send to LAPNET (URL: / issuccess)

- Use this function to check transaction status after payment that return handlererror or timeout over 60 seconds.
- Able to use this function 2 times, each time has the timeout 30 seconds.

16.6.1.1 URL

- Development: **http://<LAPNET-IP>:8055/issuccess**
- Production: **http://<LAPNET-IP>:8055/issuccess**

16.6.1.2 Header

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

16.6.1.3 Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
reference	<head:BizMsgIdr>	String	64	E.g. YNYJK5QZUB8FW1C1IZSE
frommember	<head:Mmbld> (under <head:Fr>)	String	64	E.g. BCEL, LDB, APB, LVI, ITMX
tomember	<head:Mmbld> (under <head:To>)	String	16	E.g. BCEL, LDB, APB, LVI, ITMX

16.6.1.4 Example Request

- JSON

```

{
  "reference": " YNYJK5QZUB8FW1C1IZSE "
  "frommember": "ITMX "
  "tomember": "APB "
}

```

```
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>ITMX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>APB</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr>YNYJK5QZUB8FW1C1IZSE</head:BizMsgIdr>
    <head:MsgDefIdr>camt.060.001.03</head:MsgDefIdr>
    <head:CreDt>2024-06-03T00:00:00Z</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>YNYJK5QZUB8FW1C1IZSE</MsgId>
        <CreDtTm>2024-06-03T00:00:00Z</CreDtTm>
      </MsgHdr>
    </GetAcct>
  </Document>
</Message>
```

16.6.2 Response coming from LAPNET (URL: / issuccess)

- JSON

```
{
  "reference": " YNYJK5QZUB8FW1C1IZSE ",
  "response": "OK" // success,
  "time": "2024-08-23 15:51:00"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
```

```

<head:FIId>
  <head:FinInstnId>
    <head:ClrSysMmbld>
      <head:Mmbld>APB</head:Mmbld>
    </head:ClrSysMmbld>
  </head:FinInstnId>
</head:FIId>
</head:Fr>
<head:To>
  <head:FIId>
    <head:FinInstnId>
      <head:ClrSysMmbld>
        <head:Mmbld>BCEL</head:Mmbld>
      </head:ClrSysMmbld>
    </head:FinInstnId>
  </head:FIId>
</head:To>
<head: BizMsgIdr>YNYJK5QZUB8FW1C1IZSE</head: BizMsgIdr>
<head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
<head:CreDt>2024-08-23T15:51:00</head:CreDt>
</AppHdr>
<PaymentStatusReport>
  <ps:FIToFIPmtStsRpt>
    <ps:GrpHdr>
      <ps:MsgId>YNYJK5QZUB8FW1C1IZSE</ps:MsgId>
      <ps:CreDtTm>2024-08-23T15:51:00</ps:CreDtTm>
    </ps:GrpHdr>
    <ps:TxInfAndSts>
      <ps:TxSts>OK</ps:TxSts>
      <ps:OrgnlInstrId>YNYJK5QZUB8FW1C1IZSE</ps:OrgnlInstrId>
      <ps:OrgnlEndToEndId>YNYJK5QZUB8FW1C1IZSE</ps:OrgnlEndToEndId>
      <ps:OrgnlTxId>YNYJK5QZUB8FW1C1IZSE</ps:OrgnlTxId>
      <ps:AcptncDtTm>2024-08-23T15:51:00</ps:AcptncDtTm>
    </ps:TxInfAndSts>
  </ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
</Message>

```

17 China Cross Border Payment

17.1 UnionPay QR

This section describes the QR code structure for supporting receiving payments from UnionPay. It is necessary to add Tag 15, which is reserved for UnionPay.

17.1.1 Static QRC

- Tag ID 52, the Merchant Category Code can be used by the acquirer or UnionPay if they use it themselves. The acquirer needs to convert/match the code to the UnionPay code at the system backend for transaction processing. Please refer to [Appendix 1](#) for the MCC information.
- Tag ID 53, the Transaction Currency will only use the LAK code, which is 418.
- Tag ID 54, leave the Transaction Amount tag empty, as the mobile app will prompt the user to enter the amount for the QRC transaction.

- Tag 59 is the Merchant Name, which is mandatory for UnionPay. Please raise this as a requirement to add.

Example for Static QRC

ID	Data Object	Type	Length	Presence	Description or Example
00	Payload format Indicator	N	02	M	01
01	Point of Initiation method	N	02	O	12
15	UnionPay Tag	Ans	Var up to 35	M	Acquirer IIN + Forwarding IIN + Merchant ID
	Acquirer IIN	Ans	Var up to 8	M	20310418
	Forwarding IIN	Ans	Var up to 8	M	00520446
	Merchant ID	Ans	Var up to 15	M	ABCDEFGHIJKLMNO
38	Lao National QRC for QR payment	Ans			
00	AID	Ans	16	M	A005266284662577
01	IIN	N	08	M	E.g.: 20310418 See detail
02	Payment type	N	03	M	E.g.: 002 See detail
03	Receiver ID	Ans	Var up to 25	M	ABCDE123456789
52	Merchant Category code	N	04	M	E.g.: 5813 See Appendix 1
53	Transaction Currency	Ans	03	M	418 (LAK)
58	Country Code	Ans	02	M	LA
59	Merchant Name	Ans	Var up to 25	M	Must provide every time
60	Merchant city	Ans	Var up to 15	M	Vientiane
63	Cyclic Redundancy Check		04	M	See details

17.1.2 Dynamic QRC

- Tag ID 52, the Merchant Category Code can be used by the acquirer or UnionPay if they use it themselves. The acquirer needs to convert/match the code to the UnionPay code at the system backend for transaction processing. Please refer to Merchant Category Code in the [Appendix 1](#) for the MCC information.
- Tag ID 53, the Transaction Currency will only use the LAK code, which is 418.
- Tag ID 54, the Transaction Amount tag should be mandatory for dynamic QRC, as it is generated by the merchant.
- Tag 59 is the Merchant Name, which is mandatory for UnionPay. Please raise this as a requirement to add.
- Tag ID 62, the Additional Data Field Template, it is suggested to follow the definition of EMVco.

Example for Dynamic QRC

ID	Data Object	Type	Length	Presence	Description or Example
00	Payload format Indicator	N	02	M	01
01	Point of Initiation method	N	02	O	12

15	UnionPay Tag	Ans	Var up to 35	M	Acquirer IIN + Forwarding IIN + Merchant ID
	Acquirer IIN	Ans	Var up to 8	M	20310418
	Forwarding IIN	Ans	Var up to 8	M	00520446
	Merchant ID	Ans	Var up to 15	M	ABCDEFGHIJKLMNO
38	Lao National QRC for QR payment	Ans			
00	AID	Ans	16	M	A005266284662577
01	IIN	N	08	M	E.g.: 20310418 See detail
02	Payment type	N	03	M	E.g.: 002 See detail
03	Receiver ID	Ans	Var up to 25	M	ABCDE123456789
52	<u>Merchant Category code</u>	N	04	M	E.g.: 5813 See Appendix 1
53	Transaction Currency	Ans	03	M	418 (LAK)
54	Transaction Amount	N	Var up to 13	C	250000
58	Country Code	Ans	02	M	LA
59	Merchant Name	Ans	Var up to 25	M	Must provide every time
60	Merchant city	Ans	Var up to 15	M	Vientiane
62	Additional Data Field Template	Ans	Var up to 99	O	
01	Bill Number	Ans	Var up to 25	O	00000100
02	Mobile number	Ans	Var up to 25	O	7XXXXXXX
03	Store Label	Ans	Var up to 25	O	SYHOME
04	Loyalty number	Ans	Var up to 25	O	
05	Reference Label	Ans	Var up to 25	O	00000021
06	Customer Label	Ans	Var up to 25	O	
07	Terminal Label	Ans	Var up to 25	O	T00001
08	Purpose of Transaction	Ans	Var up to 25	O	Iced coffee
09	Additional Consumer Data Request	Ans	Var up to 3	O	
63	Cyclic Redundancy Check		04	M	XXXX See details

17.2 Incoming Inquiry and Transfer (UnionPay-Lao)

When requested by UnionPay "frommember": "UPI" is must be Follow up process domestic and it must only be completed.

17.2.1 Example Lookup request from LMPS

- JSON

```
{
  "frommember": "UPI",
  "fromuser": "00000001",
  "fromaccount": "00000001",
  "tomember": "BCEL",
  "totype": "QR",
```

```

        "toaccount":
"00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827
71041802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
test6003VTE630411D1",
        "reference": "Z2031041820240603102252121764",
        "time": "2024-06-03 09:22:52"
    }

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac"
xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
    <AppHdr>
        <head:Fr>
            <head:FIId>
                <head:FinInstnId>
                    <head:ClrSysMmbId>
                        <head:MmbId>UPI</head:MmbId>
                    </head:ClrSysMmbId>
                </head:FinInstnId>
            </head:FIId>
        </head:Fr>
        <head:To>
            <head:FIId>
                <head:FinInstnId>
                    <head:ClrSysMmbId>
                        <head:MmbId>BCEL</head:MmbId>
                    </head:ClrSysMmbId>
                </head:FinInstnId>
            </head:FIId>
        </head:To>
        <head: BizMsgIdr>Z2031041820240603102252121764</head: BizMsgIdr>
        <head:MsgDefIdr>camt.060.001.03</head:MsgDefIdr>
        <head:CreDt>2024-06-03T09:22:52</head:CreDt>
    </AppHdr>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
        <GetAcct>
            <MsgHdr>
                <MsgId>Z2031041820240603102252121764</MsgId>
                <CreDtTm>2024-06-03T09:22:52</CreDtTm>
            </MsgHdr>
            <Acct>
                <Dbtr>
                    <Nm>00000001</Nm>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <Othr>
                            <Id>00000001</Id>
                        </Othr>
                    </Id>
                </DbtrAcct>
                <CdtrAgt>
                    <FinInstnId>
                        <ClrSysMmbId>

```

```

        <MmbId>BCEL</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827710
        41802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
        test6003VTE630411D1</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>QR</Cd>
    </Tp>
  </CdtrAcct>
</Acct>
</GetAcct>
</Document>
</Message>

```

17.2.2 Example Payment request from LMPS

- JSON

```

{
  "frommember": "UPI",
  "fromuser": "00000001",
  "fromuserfullname": "00000001",
  "fromaccount": "00000001",
  "totype": "QR",
  "toaccount":
    "00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827
    71041802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
    test6003VTE630411D1",
  "tomember": "BCEL",
  "reference": "Z2031041820240603102252121764",
  "amount": 20,
  "fee": 0,
  "ccy": "LAK",
  "purpose": "UPI icomming payment",
  "time": "2024-06-03 09:22:53"
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>UPI</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>

```

```

</head:Fr>
<head:To>
  <head:FIId>
    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>BCEL</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIId>
</head:To>
<head:BizMsgIdr>Z2031041820240603102252121764</head:BizMsgIdr>
<head:MsgDefIdr>pacs.008.001.08</head:MsgDefIdr>
<head:CreDt>2024-06-03T09:22:53</head:CreDt>
</AppHdr>
<CreditTransfer>
  <ct:FIToFICstmrCdtTrf>
    <ct:GrpHdr>
      <ct:MsgId>Z2031041820240603102252121764</ct:MsgId>
      <ct:CreDtTm>2024-06-03T09:22:53</ct:CreDtTm>
      <ct:NbOfTx>1</ct:NbOfTx>
      <ct:TtlIntrBkSttlmAmt Ccy="LAK">20.00</ct:TtlIntrBkSttlmAmt>
      <ct:IntrBkSttlmDt>2024-06-03</ct:IntrBkSttlmDt>
      <ct:SttlmInf>
        <ct:SttlmMtd>CLRG</ct:SttlmMtd>
      </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
      <ct:PmtId>
        <ct:InstrId>Z2031041820240603102252121764</ct:InstrId>
        <ct:EndToEndId>Z2031041820240603102252121764</ct:EndToEndId>
        <ct:TxId>Z2031041820240603102252121764</ct:TxId>
      </ct:PmtId>
      <ct:IntrBkSttlmAmt Ccy="LAK">20.00</ct:IntrBkSttlmAmt>
      <ct:ChrgBr>SLEV</ct:ChrgBr>
      <ct:Dbtr>
        <ct:Nm>00000001</ct:Nm>
      </ct:Dbtr>
      <ct:DbtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>00000001</ct:Id>
          </ct:Othr>
        </ct:Id>
      </ct:DbtrAcct>
      <ct:DbtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>UPI</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:DbtrAgt>
      <ct:CdtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>BCEL</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:CdtrAgt>
    </ct:CdtTrfTxInf>
  </ct:FIToFICstmrCdtTrf>
</CreditTransfer>

```

```

    </ct:CdtrAgt>
    <ct:CdtrAcct>
      <ct:Id>
        <ct:Othr>
<ct:Id>00020101021215312031041800520446ch5949fa044ed9e38590016A005266284662577010827
71041802030020316mch5949fa044ed9e5204573253034185802LA5910Bunny
test6003VTE630411D1</ct:Id>
        </ct:Othr>
      </ct:Id>
      <ct:Tp>
        <ct:Cd>QR</ct:Cd>
      </ct:Tp>
    </ct:CdtrAcct>
    <ct:Purp>
      <ct:Cd>UPI icomming payment</ct:Cd>
    </ct:Purp>
  </ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

17.2.3 UPI Transaction Re-Settlement.

Call this function when member bank would like to re-settlement for UPI transaction.

17.2.3.1 Log in

- Endpointment: **POST: /crossborder/upi/login**
- Example Log in Request
 - **JSON Request**

```

{
  frommember: "BCEL",
  reference: "",
  time: "2024-11-01 11:12:13",
  username: "dispute_system", // dispute system
  password: "dispute_system", // dispute system
}

```

○ XML Request

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <FrMmb>BCEL</FrMmb>
  <Ref></Ref>
  <Tm>2024-11-01T11:12:13</Tm>
  <UsrNm> dispute_system</UsrNm>
  <Pwd> dispute_system</Pwd>
</Document>

```

- Example Log in Response
 - **JSON Response**

```

{
  result: "OK",
  reference: "",
  time: "2024-11-01 11:12:13",
  token: "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9", // TOKEN
}

```

- **XML Response**

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <Rslt>OK</Rslt>
  <Ref></Ref>
  <Tm>2024-11-01T11:12:13</Tm>
  <Tkn>eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9</Tkn>
</Document>
```

17.2.3.2 Re-Settlement

- Endpointment: **POST: /crossborder/upi/resettle**
- Example Re-Settlement Request

- **JSON Request**

```
{
  frommember: "BCEL",
  reference: "",
  time: "2024-11-01 11:12:13",
  token: "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9"
```

- **XML Request**

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <FrMmb>BCEL</FrMmb>
  <Ref></Ref>
  <Tm>2024-11-01T11:12:13</Tm>
  <Tkn>eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9</Tkn>
</Document>
```

- Example Re-Settle Response

- **JSON Response**

```
{
  result: "OK",
  reference: "",
  time: "2024-11-01 11:12:13",
  data: {
    "original-ref:": "24306000008V3SJ7ZAR3",
    "new-reference:": "EY88R4EQ3CBHWNKVD0Y"
  }
}
```

- **XML Response**

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <Rslt>OK</Rslt>
  <Ref></Ref>
  <Tm>2024-11-01T11:12:13</Tm>
  <Data>
    <OrgnlRef>24306000008V3SJ7ZAR3</OrgnlRef>
    <NewRef>EY88R4EQ3CBHWNKVD0Y</NewRef>
  </Data>
</Document>
```

18 Cambodia Cross Border Payment

18.1 Incoming Inquiry and Transfer (Cambodia-Lao)

When requested by Cambodia is must be Follow up process domestic.

18.1.1 Example Incoming Inquiry Request

- JSON

```
{
  "frommember": "CAMBODIA",
  "fromuser": "095455594",
  "fromaccount": "85511961144",
  "totype": "QR",
  "toaccount":
    "00020101021138590016A00526628466257701082771041802030020316mch641431ad3
    8ff65204701153034185802LA5918 LUCKY GUEST
    HOUSE6002VT62200716stk6418168d077586304FB26",
  "reference": "416202000043",
  "time": "2024-06-10 06:36:40"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac"
xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>CAMBODIA</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgId>416202000043</head: BizMsgId>
    <head:MsgDefId>camt.060.001.03</head:MsgDefId>
    <head:CreDt>2024-06-10T06:36:40</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>416202000043</MsgId>
        <CreDtTm>2024-06-10T06:36:40</CreDtTm>
      </MsgHdr>
    <Acct>
```

```

<Dbtr>
  <Nm>095455594</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>85511961144</Id>
    </Othr>
  </Id>
</DbtrAcct>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <MmbId>BCEL</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>00020101021138590016A00526628466257701082771041802030020316mch641431ad38ff
65204701153034185802LA5918 LUCKY GUEST
HOUSE6002VT62200716stk6418168d077586304FB26</Id>
    </Othr>
  </Id>
  <Tp>
    <Cd>QR</Cd>
  </Tp>
</CdtrAcct>
</Acct>
</GetAcct>
</Document>
</Message>

```

18.1.2 Example Incoming Inquiry Response

- JSON

```

{
  "result": "OK",
  "reference": "416202000043",
  "time": "2024-06-10 06:36:41",
  "accountname": "LUCKY GUEST HOUSE. Xiengngeun, Chanthabuly , Vientiane
Capital",
  "accountccy": "LAK",
  "originalmessage": {
    "frommember": "CAMBODIA",
    "fromuser": "095455594",
    "fromaccount": "85511961144",
    "totype": "QR",
    "toaccount":
      "00020101021138590016A00526628466257701082771041802030020316
mch641431ad38ff65204701153034185802LA5918 LUCKY GUEST
HOUSE6002VT62200716stk6418168d077586304FB26",
    "reference": "416202000043",
    "time": "2024-06-10 06:36:40"
  }
}

```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>CAMBODIA</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgIdr>416202000043</head: BizMsgIdr>
    <head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
    <head:CreDt>2024-06-10T06:36:41</head:CreDt>
  </AppHdr>
  <PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
      <ps:GrpHdr>
        <ps:MsgId>416202000043</ps:MsgId>
        <ps:CreDtTm>2024-06-10T06:36:41</ps:CreDtTm>
      </ps:GrpHdr>
      <ps:TxInfAndSts>
        <ps:TxSts>OK</ps:TxSts>
        <ps:OrgnlInstrId>416202000043</ps:OrgnlInstrId>
        <ps:OrgnlEndToEndId>416202000043</ps:OrgnlEndToEndId>
        <ps:OrgnlTxId>416202000043</ps:OrgnlTxId>
      </ps:TxInfAndSts>
    </ps:FIToFIPmtStsRpt>
  </PaymentStatusReport>
  <OrgnlMsg>
    <Fr>
      <MmbId>CAMBODIA</MmbId>
    </Fr>
    <Dbtr>
      <Nm>095455594</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>85511961144</Id>
        </Othr>
      </Id>
    </DbtrAcct>
  </OrgnlMsg>
</Message>
```

```

</DbtrAcct>
<CdtrAcct>
  <Id>
    <Othr>

<Id>00020101021138590016A00526628466257701082771041802030020316mch641431ad38ff652047
01153034185802LA5918 LUCKY GUEST HOUSE6002VT62200716stk6418168d077586304FB26</Id>
  </Othr>
</Id>
<Tp>
  <Cd>QR</Cd>
</Tp>
</CdtrAcct>
<InstrId>416202000043</InstrId>
<EndToEndId>416202000043</EndToEndId>
<TxId>416202000043</TxId>
<CreDtTm>2024-06-10T06:36:40</CreDtTm>
</OrgnlMsg>
<AcctNm>LUCKY GUEST HOUSE. Xiengngeun, Chanthabuly , Vientiane Capital</AcctNm>
<AcctCcy>LAK</AcctCcy>
</Message>

```

18.1.3 Example Incoming Transfer Request:

- JSON

```

{
  "frommember": "CAMBODIA",
  "fromuser": "095455594",
  "fromaccount": "855119611440",
  "totype": "QR",
  "toaccount":
    "00020101021138590016A00526628466257701082771041802030020316mch641431ad38ff652
    04701153034185802LA5918 LUCKY GUEST
    HOUSE6002VT62200716stk6418168d077586304FB26",
  "reference": "416202000043",
  "time": "2024-06-10 06:36:51",
  "amount": "180000.00",
  "fee": "0",
  "ccy": "LAK",
  "purpose": ""
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>CAMBODIA</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>

```

```

</head:Fr>
<head:To>
  <head:FIId>
    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>BCEL</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIId>
</head:To>
<head:BizMsgId>416202000043</head:BizMsgId>
<head:MsgDefId>pacs.008.001.08</head:MsgDefId>
<head:CreDt>2024-06-10T06:36:51</head:CreDt>
</AppHdr>
<CreditTransfer>
  <ct:FIToFICstmrCdtTrf>
    <ct:GrpHdr>
      <ct:MsgId>416202000043</ct:MsgId>
      <ct:CreDtTm>2024-06-10T06:36:51</ct:CreDtTm>
      <ct:NbOfTx>1</ct:NbOfTx>
      <ct:TtlIntrBkSttlmAmt Ccy="LAK">180000.00</ct:TtlIntrBkSttlmAmt>
      <ct:IntrBkSttlmDt>2024-06-10</ct:IntrBkSttlmDt>
      <ct:SttlmInf>
        <ct:SttlmMtd>CLRG</ct:SttlmMtd>
      </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
      <ct:PmtId>
        <ct:InstrId>416202000043</ct:InstrId>
        <ct:EndToEndId>416202000043</ct:EndToEndId>
        <ct:TxId>416202000043</ct:TxId>
      </ct:PmtId>
      <ct:IntrBkSttlmAmt Ccy="LAK">180000.00</ct:IntrBkSttlmAmt>
      <ct:ChrgBr>SLEV</ct:ChrgBr>
      <ct:Dbtr>
        <ct:Nm>095455594</ct:Nm>
      </ct:Dbtr>
      <ct:DbtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>855119611440</ct:Id>
          </ct:Othr>
        </ct:Id>
      </ct:DbtrAcct>
      <ct:DbtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>CAMBODIA</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:DbtrAgt>
      <ct:CdtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>BCEL</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:CdtrAgt>
    </ct:CdtTrfTxInf>
  </ct:FIToFICstmrCdtTrf>
</CreditTransfer>

```

```

        </ct:CdtrAgt>
        <ct:CdtrAcct>
            <ct:Id>
                <ct:Othr>
<ct:Id>00020101021138590016A00526628466257701082771041802030020316mch641431ad38ff652
04701153034185802LA5918 LUCKY GUEST
HOUSE6002VT62200716stk6418168d077586304FB26</ct:Id>
                </ct:Othr>
            </ct:Id>
            <ct:Tp>
                <ct:Cd>QR</ct:Cd>
            </ct:Tp>
        </ct:CdtrAcct>
        <ct:Purp>
            <ct:Cd></ct:Cd>
        </ct:Purp>
        </ct:CdtTrfTxInf>
    </ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

18.1.4 Example Incoming Transfer Response:

- JSON

```

{
  "result": "OK",
  "reference": "416202000043",
  "time": "2024-06-10 06:36:53",
  "originalmessage": {
    "frommember": "CAMBODIA",
    "fromuser": "095455594",
    "fromaccount": "855119611440",
    "totype": "QR",
    "toaccount":
"00020101021138590016A00526628466257701082771041802030020316mch641431ad3
8ff65204701153034185802LA5918 LUCKY GUEST
HOUSE6002VT62200716stk6418168d077586304FB26",
    "tomember": "BCEL",
    "reference": "416202000043",
    "time": "2024-06-10 06:36:51",
    "amount": 180000.00,
    "fee": 0,
    "ccy": "LAK",
    "purpose": "LMPS QR PAYMENT IN|CAMBODIA|416202000043"
  },
  "shouldrevert": 0
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>

```

```

    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>CAMBODIA</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIId>
</head:Fr>
<head:To>
  <head:FIId>
    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>BCEL</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIId>
</head:To>
<head:BizMsgIdr>416202000043</head:BizMsgIdr>
<head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
<head:CreDt>2024-06-10T06:36:53</head:CreDt>
</AppHdr>
<PaymentStatusReport>
  <ps:FIToFIPmtStsRpt>
    <ps:GrpHdr>
      <ps:MsgId>416202000043</ps:MsgId>
      <ps:CreDtTm>2024-06-10T06:36:53</ps:CreDtTm>
    </ps:GrpHdr>
    <ps:TxInfAndSts>
      <ps:TxSts>OK</ps:TxSts>
      <ps:OrgnlInstrId>416202000043</ps:OrgnlInstrId>
      <ps:OrgnlEndToEndId>416202000043</ps:OrgnlEndToEndId>
      <ps:OrgnlTxId>416202000043</ps:OrgnlTxId>
      <ps:OrgnlTxRef>
        <ps:IntrBkSttlmAmt Ccy="LAK">180000.00</ps:IntrBkSttlmAmt>
        <ps:IntrBkSttlmDt>2024-06-10</ps:IntrBkSttlmDt>
      </ps:OrgnlTxRef>
    </ps:TxInfAndSts>
  </ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <Fr>
    <MmbId>CAMBODIA</MmbId>
  </Fr>
  <Dbtr>
    <Nm>095455594</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>855119611440</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>00020101021138590016A00526628466257701082771041802030020316mch641431ad38ff652047
01153034185802LA5918 LUCKY GUEST HOUSE6002VT62200716stk6418168d077586304FB26</Id>
      </Othr>
    </Id>
  </CdtrAcct>

```

```

    </Othr>
  </Id>
  <Tp>
    <Cd>QR</Cd>
  </Tp>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <MmbId>BCEL</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</CdtrAgt>
<InstrId>416202000043</InstrId>
<EndToEndId>416202000043</EndToEndId>
<TxId>416202000043</TxId>
<CreDtTm>2024-06-10T06:36:51</CreDtTm>
<IntrBkSttlmAmt Ccy="LAK">180000.00</IntrBkSttlmAmt>
<ChrgBr>SLEV</ChrgBr>
<Purp>
  <Cd>LMPS QR PAYMENT IN|CAMBODIA|416202000043</Cd>
</Purp>
</OrgnlMsg>
<ShouldRevert>0</ShouldRevert>
</Message>

```

18.2 Outgoing Inquiry (Lao-Cambodia)

18.2.1 Request to send to LAPNET

18.2.1.1 URL

URL: **http://<LAPNET-IP>:8055/inquiry**

18.2.1.2 Request Headers

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

18.2.1.3 Request Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g.: BCEL, LDB, APB, LVB
fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g.: adsavin@gmail.com
fromuser-fullname	<ct:Nm> (under <ct:Dbtr>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
fromaccount	<ct:Id> (under <ct:DbtrAcct>)	String	32	E.g.: 010120000123456001
totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	QR
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
tomember	<head:MmbId> (under <head:To>)	String	16	Only required if totype is ACCOUNT
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	Member-generated unique reference
time	<head:CreDt>, <ct:CreDtTm>	String	24	E.g.: 2023-10-09 05:34:11

18.2.1.4 Example of Request Body

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "DJ3LD0217BPC830HDHZ8RZRFA",
  "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
  "fromaccount": "DJ3LD0217BPC830HDHZ8RZRFA",
  "totype": "QR",
  "toaccount":
    "00020101021130360009khqr@aclb01090126699410206ACLEDA39200011855124630620
    10115204701153031165802KH5922P WALLET NOT LINK T246010Phnom
    Penh621302090126699416304F987",
  "tomember": "CAMBODIA",
  "reference": "BONE1408KKDWXNYR",
  "time": "2023-10-13 08:49:03"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>CAMBODIA</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgId>BONE1408KKDWXNYR</head: BizMsgId>
    <head:MsgDefId>camt.060.001.03</head:MsgDefId>
    <head:CreDt>2023-10-13T08:49:03</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>BONE1408KKDWXNYR</MsgId>
        <CreDtTm>2023-10-13T08:49:03</CreDtTm>
      </MsgHdr>
      <Acct>
        <Dbtr>
          <Nm>ADSAVIN THEPPHAKAN MR</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
```

```

    <Othr>
      <Id>DJ3LD0217BPC830HDHZ8RZRFA</Id>
    </Othr>
  </Id>
</DbtrAcct>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <MmbId>CAMBODIA</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
<Id>00020101021130360009khqr@ac1b01090126699410206ACLEDA3920001185512463062010115204
701153031165802KH5922P WALLET NOT LINK T246010Phnom
Penh621302090126699416304F987</Id>
    </Othr>
  </Id>
  <Tp>
    <Cd>QR</Cd>
  </Tp>
</CdtrAcct>
</Acct>
</GetAcct>
</Document>
</Message>

```

18.2.2 Response coming from LAPNET

18.2.2.1 Response Headers

Content-Type: application/json

X-Source-Request-Signature: <<source request signature>>

X-LAPNET-Request-Signature: <<LAPNET request signature>>

X-Destination-Response-Signature: <<destination response signature>>

X-LAPNET-Response-Signature: <<LAPNET response signature>>

X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

18.2.2.2 Response Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
result	<ps:TxSts>	String	64	Provide in the response message
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	Original request reference
time	<head:CreDt>, <ct:CreDtTm>	String	25	Response time
originalmessage	<OrgnlMsg>	JSON object		Original request message
accountname	<AcctNm>	String	128	Account name, card name, merchant name
accountlocation	<AcctLctn>	String (Optional)	256	
accountphone	<AcctPhne>	String (Optional)	24	
invoice	<Inv>	String (Optional)	128	
terminal	<Term>	String (Optional)	128	

amount	<IntrBkSttlmAmt>	Number (24,2)		If transaction has fixed amount, set it here
purposerequired	<PurpReq>	Boolean (Optional)	–	<ul style="list-style-type: none"> For type ACCOUNT and CARD, the default value is true. For type QR, default value is false
purpose	<ct:Cd> (under <ct:Purp>)	String (Optional)	512	If transaction has a fixed purpose, set it here
ccy	<Ccy>	String separated by comma	16	E.g. "LAK", or "LAK,USD"
feelist	<FeeList>	JSON Object		Fee list calculated and injected by LAPNET
crossborderexchange	<CrossBorderExchngRate>	JSON Object		

18.2.2.3 Example Response Body

- JSON

```
{
  "result": "OK",
  "accountname": "P WALLET NOT LINK T24",
  "accountlocation": "Phnom Penh",
  "accountphone": "012669941",
  "accountccy": "KHR",
  "originalmessage": {
    "frommember": "BCEL",
    "fromuser": "DJ3LD0217BPC830HDDHZ8RZRFA",
    "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
    "fromaccount": "DJ3LD0217BPC830HDDHZ8RZRFA",
    "fromuserfullname": "Somphan SORSOMPHAN MR",
    "totype": "QR",
    "toaccount":
      "00020101021130360009khqr@ac1b01090126699410206ACLEDA3920001185512463062
      010115204701153031165802KH5922P WALLET NOT LINK T246010Phnom
      Penh621302090126699416304F987",
    "tomember": "CAMBODIA",
    "reference": "BONE1408KKDWNXYR",
    "time": "2023-10-13 08:49:03"
  },
  "feelist": {
    "LAK": [
      {
        "from": 0,
        "feeamount": 0
      },
      {
        "from": 999999999,
        "feeamount": 0
      }
    ],
    "KHR": [
      {
        "from": 0,
        "feeamount": 100
      },
      {
        "from": 10000,
```

```

        "feepercent": 1
    }

    ]},

    "crossborderexchangerate": {
        "id": 3,
        "ccy": "KHR",
        "lastupdate": "2023-09-26 22:45:47",
        "rate": "5.20"
    }
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>CAMBODIA</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgId>BONE1408KKDWXNYR</head: BizMsgId>
    <head:MsgDefId>pacs.002.002.10</head:MsgDefId>
    <head:CreDt>2023-10-13T08:49:03</head:CreDt>
  </AppHdr>
  <PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
      <ps:GrpHdr>
        <ps:MsgId>BONE1408KKDWXNYR</ps:MsgId>
        <ps:CreDtTm>2023-10-13T08:49:03</ps:CreDtTm>
      </ps:GrpHdr>
      <ps:TxInfAndSts>
        <ps:TxSts>OK</ps:TxSts>
        <ps:OrgnlInstrId>BONE1408KKDWXNYR</ps:OrgnlInstrId>
        <ps:OrgnlEndToEndId>BONE1408KKDWXNYR</ps:OrgnlEndToEndId>
        <ps:OrgnlTxId>BONE1408KKDWXNYR</ps:OrgnlTxId>
      </ps:TxInfAndSts>
    </ps:FIToFIPmtStsRpt>
  </PaymentStatusReport>
</OrgnlMsg>

```

```

<Fr>
  <MmbId>BCEL</MmbId>
</Fr>
<Dbtr>
  <Nm>ADSAVIN THEPPHAKAN MR</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>DJ3LD0217BPC830HDHZ8RZRFA</Id>
    </Othr>
  </Id>
</DbtrAcct>
<CdtrAcct>
  <Id>
    <Othr>
<Id>00020101021130360009khqr@ac1b01090126699410206ACLEDA3920001185512463062010115204
701153031165802KH5922P WALLET NOT LINK T246010Phnom
Penh621302090126699416304F987</Id>
    </Othr>
  </Id>
  <Tp>
    <Cd>QR</Cd>
  </Tp>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <MmbId>CAMBODIA</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</CdtrAgt>
<InstrId>BONE1408KKDWNXYR</InstrId>
<EndToEndId>BONE1408KKDWNXYR</EndToEndId>
<TxId>BONE1408KKDWNXYR</TxId>
<CreDtTm>2023-10-13T08:49:03</CreDtTm>
</OrgnlMsg>
<AcctNm>P WALLET NOT LINK T24</AcctNm>
<AcctLctn>Phnom Penh</AcctLctn>
<AcctPhne>012669941</AcctPhne>
<AcctCcy>KHR</AcctCcy>
<FeeList>
  <Fee>
    <Ccy>LAK</Ccy>
    <From>0</From>
    <FeeAmount>0</FeeAmount>
  </Fee>
  <Fee>
    <Ccy>LAK</Ccy>
    <From>999999999</From>
    <FeeAmount>0</FeeAmount>
  </Fee>
  <Fee>
    <Ccy>KHR</Ccy>
    <From>0</From>
    <FeeAmount>100</FeeAmount>
  </Fee>

```

```

<Fee>
  <Ccy>KHR</Ccy>
  <From>10000</From>
  <FeePercent>1</FeePercent>
</Fee>
</FeeList>
<CrossBorderExchngRate>
  <Id>3</Id>
  <Ccy>KHR</Ccy>
  <LastUpd>2023-09-26T22:45:47</LastUpd>
  <Rate>5.20</Rate>
</CrossBorderExchngRate>
</Message>

```

18.3 Outgoing Transfer (Lao-Cambodia)

18.3.1 Request to send to LAPNET

18.3.1.1 URL

URL: `http://<LAPNET-IP>:8055/transfer`

18.3.1.2 Request Headers

Content-Type: application/json

X-Source-Request-Signature: <<source Request signature>>

18.3.1.3 Request Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
frommember	<head:MmbId> (under <head:Fr>)	String	16	E.g.: BCEL, LDB, APB, LVB
fromuser	<ct:Nm> (under <ct:Dbtr>)	String	64	E.g.: narin@gmail.com
fromuserfullname	<ct:Nm> (under <ct:Dbtr>)	String	256	English Alphabet Only E.g. ADSAVIN THEPPHAKAN MR
exchangerate	<ct:ExchRate>	String	26	E.g.: "5.2" (must be equal to crossborderexchangerate , refer to 2.2.2 inquiry response)
fromaccount	<ct:Id> (under <ct:DbtrAcct>)	String	32	E.g.: 010120000123456001
totype	<ct:Cd> (under <ct:CdtrAcct>)	String	16	ACCOUNT/CARD/QR
toaccount	<ct:Id> (under <ct:CdtrAcct>)	String	2048	Account number or card number or full QR data
tomember	<head:MmbId> (under <head:To>)	String	16	Only required if totype is ACCOUNT
reference	<ct:InstrId>, <ct:EndToEndId>, <ct:TxId>	String	64	Member-generated unique reference. Should be the same as inquiry reference.
time	<head:CreDt>, <ct:CreDtTm>	String	25	E.g.: 2020-10-09 05:34:11
amount	<ct:IntrBkSttlmAmt>	Number (24,2)		If the transaction has a fixed amount, this amount must be the same as the amount received when inquired.
fee	<ct:ChrgBr>	Number (24,2)		Fee calculated by member according to "feelist". LAPNET will double-check this, if the fee not matched, LAPNET will reject with

				result FEE_NOT_CORRECT
ccy	<ct:IntrBkSttlmAmt Ccy>	String	3	Settlement CCY. If sender specifies USD, sending bank will need to settle in USD
purpose	<ct:Cd> (under <ct:Purp>)	String	512	If totype is ACCOUNT, the purpose is required. Purpose's requirement can be overridden by field purpose required when inquired.

18.3.1.4 Example Request

- JSON

```
{
  "frommember": "BCEL",
  "fromuser": "DJ3LD0217BPC830HDHZ8RZRFA",
  "fromaccount": "0100120000000004770001",
  "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
  "totype": "QR",
  "toaccount":
    "00020101021130410009khqr@ac1b0114000103535631020206ACLEDA39200011855124662470
    10115204593153031165802KH5925VN SCANS KHQR BY COUNTER16010Phnom
    Penh622702090934439690710000000025663046C1B",
  "tomember": "CAMBODIA",
  "reference": "BONELBKRD6YA45G1",
  "time": "2023-10-13 08:53:25",
  "amount": 200000,
  "fee": 0,
  "exchangerate": "5.20",
  "ccy": "LAK",
  "purpose": "PAYMENT"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>CAMBODIA</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgIdr>BONELBKRD6YA45G1</head: BizMsgIdr>
```

```

<head:MsgDefIdr>pacs.008.001.08</head:MsgDefIdr>
<head:CreDt>2023-10-13T08:53:25</head:CreDt>
</AppHdr>
<CreditTransfer>
  <ct:FIToFICstmrCdtTrf>
    <ct:GrpHdr>
      <ct:MsgId>BONELBKRD6YA45G1</ct:MsgId>
      <ct:CreDtTm>2023-10-13T08:53:25</ct:CreDtTm>
      <ct:NbOfTx>1</ct:NbOfTx>
      <ct:TtlIntrBkSttlmAmt Ccy="LAK">200000.00</ct:TtlIntrBkSttlmAmt>
      <ct:IntrBkSttlmDt>2023-10-13</ct:IntrBkSttlmDt>
      <ct:SttlmInf>
        <ct:SttlmMtd>CLRG</ct:SttlmMtd>
      </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
      <ct:PmtId>
        <ct:InstrId>BONELBKRD6YA45G1</ct:InstrId>
        <ct:EndToEndId>BONELBKRD6YA45G1</ct:EndToEndId>
        <ct:TxId>BONELBKRD6YA45G1</ct:TxId>
      </ct:PmtId>
      <ct:IntrBkSttlmAmt Ccy="LAK">200000.00</ct:IntrBkSttlmAmt>
      <ct:ChrgBr>SLEV</ct:ChrgBr>
      <ct:Dbtr>
        <ct:Nm>ADSAVIN THEPPHAKAN MR</ct:Nm>
      </ct:Dbtr>
      <ct:DbtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>0100120000000004770001</ct:Id>
          </ct:Othr>
        </ct:Id>
      </ct:DbtrAcct>
      <ct:DbtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>BCEL</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:DbtrAgt>
      <ct:CdtrAgt>
        <ct:FinInstnId>
          <ct:ClrSysMmbId>
            <ct:MmbId>CAMBODIA</ct:MmbId>
          </ct:ClrSysMmbId>
        </ct:FinInstnId>
      </ct:CdtrAgt>
      <ct:CdtrAcct>
        <ct:Id>
          <ct:Othr>
            <ct:Id>00020101021130410009khqr@ac1b0114000103535631020206ACLEDA39200011855124662470
            10115204593153031165802KH5925VN SCANS KHQR BY COUNTER16010Phnom
            Penh622702090934439690710000000025663046C1B</ct:Id>
          </ct:Othr>
        </ct:Id>
      </ct:CdtrAcct>
      <ct:Tp>
        <ct:Cd>QR</ct:Cd>
      </ct:Tp>
    </ct:CdtTrfTxInf>
  </ct:FIToFICstmrCdtTrf>
</CreditTransfer>

```

```

    </ct:Tp>
  </ct:CdtrAcct>
  <ct:Purp>
    <ct:Cd>PAYMENT</ct:Cd>
  </ct:Purp>
  <ct:ExchRate>5.20</ct:ExchRate>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

18.3.2 Response coming from LAPNET

18.3.2.1 Headers

Content-Type: application/json
 X-Source-Request-Signature: <<source request signature>>
 X-LAPNET-Request-Signature: <<LAPNET request signature>>
 X-Destination-Response-Signature: <<destination response signature>>
 X-LAPNET-Response-Signature: <<LAPNET response signature>>
 X-LAPNET-Transaction-ID: <<Sequence transaction ID generate by LAPNET>>

18.3.2.2 Body

JSON Field	ISO 20022 XML Element	Type	Max-Length	Description
result	<ps:TxSts>	String	64	Provide in the response message
reference	<head:BizMsgIdr>	String	64	Original request reference
time	<head:CreDt>	String	25	e.g.: 2020-10-09 05:34:11
originalmessage	<OrgnlMsg>	JSON object		Original request message
shouldrevert	<ps:TxSts> (with value "RJCT" if 1)	Integer 0 or 1		When the result is not "OK", if "shouldrevert" is 1 then refund the customer. Otherwise, follow the procedure when transfer fails. Use Integer instead of Boolean to make database record easier

18.3.2.3 Example Response

- JSON

```

{
  "result": "OK",
  "reference": "BONE3P19031GOC2X",
  "time": "2023-10-13 08:49:26",
  "originalmessage": {
    "frommember": "BCEL",
    "fromuser": "DJ3LD0217BPC830HHDHZ8RZRFA",
    "fromaccount": "0100120000000004770001",
    "fromuserfullname": "ADSAVIN THEPPHAKAN MR",
    "totype": "QR",
    "toaccount":
      "00020101021130410009khqr@ac1b0114000103535631020206ACLEDA39200011
      85512466247010115204593153031165802KH5925VN SCANS KHQR BY
      COUNTER16010Phnom Penh622702090934439690710000000025663046C1B",
  }
}

```

```

        "tomember": "CAMBODIA",
        "reference": "BONELBKRD6YA45G1",
        "time": "2023-10-13 08:53:25",
        "amount": 200000,
        "fee": 0,
        "exchangerate": "5.20",
        "ccy": "LAK",
        "purpose": "PAYMENT"
    },
    "shouldrevert": 0
}

```

- XML Element

```

<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.002.10"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>CAMBODIA</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr>BONE3P19031GOC2X</head:BizMsgIdr>
    <head:MsgDefIdr>pacs.002.002.10</head:MsgDefIdr>
    <head:CreDt>2023-10-13T08:49:26</head:CreDt>
  </AppHdr>
  <PaymentStatusReport>
    <ps:FIToFIPmtStsRpt>
      <ps:GrpHdr>
        <ps:MsgId>BONE3P19031GOC2X</ps:MsgId>
        <ps:CreDtTm>2023-10-13T08:49:26</ps:CreDtTm>
      </ps:GrpHdr>
      <ps:TxInfAndSts>
        <ps:TxSts>OK</ps:TxSts>
        <ps:OrgnlInstrId>BONELBKRD6YA45G1</ps:OrgnlInstrId>
        <ps:OrgnlEndToEndId>BONELBKRD6YA45G1</ps:OrgnlEndToEndId>
        <ps:OrgnlTxId>BONELBKRD6YA45G1</ps:OrgnlTxId>
        <ps:OrgnlTxRef>
          <ps:IntrBkSttlmAmt Ccy="LAK">200000.00</ps:IntrBkSttlmAmt>
          <ps:IntrBkSttlmDt>2023-10-13</ps:IntrBkSttlmDt>
        </ps:OrgnlTxRef>
      </ps:TxInfAndSts>
    </ps:FIToFIPmtStsRpt>
  </PaymentStatusReport>
</Message>

```

```

</ps:FIToFIPmtStsRpt>
</PaymentStatusReport>
<OrgnlMsg>
  <Fr>
    <MmbId>BCEL</MmbId>
  </Fr>
  <Dbtr>
    <Nm>ADSAVIN THEPPHAKAN MR</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>0100120000000004770001</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <Othr>
<Id>00020101021130410009khqr@ac1b0114000103535631020206ACLEDA39200011855124662470101
15204593153031165802KH5925VN SCANS KHQR BY COUNTER16010Phnom
Penh622702090934439690710000000025663046C1B</Id>
      </Othr>
    </Id>
  <Tp>
    <Cd>QR</Cd>
  </Tp>
</CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId>CAMBODIA</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <InstrId>BONELBKRD6YA45G1</InstrId>
  <EndToEndId>BONELBKRD6YA45G1</EndToEndId>
  <TxId>BONELBKRD6YA45G1</TxId>
  <CreDtTm>2023-10-13T08:53:25</CreDtTm>
  <IntrBkSttlmAmt Ccy="LAK">200000.00</IntrBkSttlmAmt>
  <ChrgBr>SLEV</ChrgBr>
  <ExchRate>5.20</ExchRate>
  <Purp>
    <Cd>PAYMENT</Cd>
  </Purp>
</OrgnlMsg>
  <ShouldRevert>0</ShouldRevert>
</Message>

```

19. Vietnam Cross border Payment

This section describes the QR code payment cross border between Vietnam and Lao PRD via QR code, Vietnam scan Lao QR and Lao scan Viet QR.

19.1.1 Incoming Inquiry and Transfer (Vietnam-Lao)

Vietnam payment via Scanning Lao QR code follow Lao QR format. When requested by Vietnam Napas "frommember": "NAPAS" is must be Follow up process domestic and it must only be completed.

19.1.2 Example Lookup request from LMPS

- JSON

```
{
  "frommember": "NAPAS",
  "fromuser": "Napas user",
  "fromaccount": "Napas account",
  "tomember": "BCEL",
  "totype": "QR",
  "toaccount":
    "00020101021238590016A00526628466257701082771041802030020316mch5949fa044ed9e520
    457325303418540410005802LA5910Bunny
    test6003VTE6275011257a14a872fdb051257a14a872fdb070400010831test LaoQR with
    amount 1000 LAK63047657",
  "reference": "060613636534",
  "time": "2024-06-06 13:29:45"
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03"
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <AppHdr>
    <head:Fr>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>NAPAS</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To>
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>BCEL</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head: BizMsgId>060613636534</head: BizMsgId>
    <head:MsgDefId>camt.060.001.03</head:MsgDefId>
    <head:CreDt>2024-06-06T13:29:45</head:CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
    <GetAcct>
      <MsgHdr>
        <MsgId>060613636534</MsgId>
        <CreDtTm>2024-06-06T13:29:45</CreDtTm>
```

```

</MsgHdr>
<Acct>
  <Dbtr>
    <Nm>Napas user</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>Napas account</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId>BCEL</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <CdtrAcct>
    <Id>
      <Othr>
<Id>00020101021238590016A00526628466257701082771041802030020316mch5949fa044ed9e52045
7325303418540410005802LA5910Bunny
test6003VTE6275011257a14a872fdb051257a14a872fdb070400010831test LaoQR with amount
1000 LAK63047657</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>QR</Cd>
    </Tp>
  </CdtrAcct>
</Acct>
</GetAcct>
</Document>
</Message>

```

19.1.2 Example Payment request from LMPS

- JSON

```

{
  "frommember": "NAPAS",
  "fromuser": "PHAM THI ANH THI",
  "fromuserfullname": "PHAM THI ANH THI",
  "fromaccount": "PHAM THI ANH THI",
  "totype": "QR",
  "toaccount":
"00020101021238590016A00526628466257701082771041802030020316mch5949fa044ed9e520
4573253034185405250005802LA5910Bunny
test6003VTE62760112bb5b61f539be0512bb5b61f539be070400010832test LaoQR with
amount 25000 LAK6304CA0D",
  "tomember": "BCEL",
  "reference": "060610635027",
  "time": "2024-06-06 10:55:55",
  "amount": "25000.00",
  "fee": 0,
  "ccy": "LAK",

```

```
    "purpose": ""  
  }  
}
```

- XML Element

```
<?xml version="1.0" encoding="UTF-8"?>  
<Message xmlns="urn:apac" xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"  
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">  
  <AppHdr>  
    <head:Fr>  
      <head:FIId>  
        <head:FinInstnId>  
          <head:ClrSysMmbId>  
            <head:MmbId>NAPAS</head:MmbId>  
          </head:ClrSysMmbId>  
        </head:FinInstnId>  
      </head:FIId>  
    </head:Fr>  
    <head:To>  
      <head:FIId>  
        <head:FinInstnId>  
          <head:ClrSysMmbId>  
            <head:MmbId>BCEL</head:MmbId>  
          </head:ClrSysMmbId>  
        </head:FinInstnId>  
      </head:FIId>  
    </head:To>  
    <head: BizMsgId>060610635027</head: BizMsgId>  
    <head:MsgDefId>pacs.008.001.08</head:MsgDefId>  
    <head:CreDt>2024-06-06T10:55:55</head:CreDt>  
  </AppHdr>  
  <CreditTransfer>  
    <ct:FIToFICstmrCdtTrf>  
      <ct:GrpHdr>  
        <ct:MsgId>060610635027</ct:MsgId>  
        <ct:CreDtTm>2024-06-06T10:55:55</ct:CreDtTm>  
        <ct:NbOfTx>1</ct:NbOfTx>  
        <ct:TtlIntrBkSttlmAmt Ccy="LAK">25000.00</ct:TtlIntrBkSttlmAmt>  
        <ct:IntrBkSttlmDt>2024-06-06</ct:IntrBkSttlmDt>  
        <ct:SttlmInf>  
          <ct:SttlmMtd>CLRG</ct:SttlmMtd>  
        </ct:SttlmInf>  
      </ct:GrpHdr>  
      <ct:CdtTrfTxInf>  
        <ct:PmtId>  
          <ct:InstrId>060610635027</ct:InstrId>  
          <ct:EndToEndId>060610635027</ct:EndToEndId>  
          <ct:TxId>060610635027</ct:TxId>  
        </ct:PmtId>  
        <ct:IntrBkSttlmAmt Ccy="LAK">25000.00</ct:IntrBkSttlmAmt>  
        <ct:ChrgBr>SLEV</ct:ChrgBr>  
        <ct:Dbtr>  
          <ct:Nm>PHAM THI ANH THI</ct:Nm>  
        </ct:Dbtr>  
        <ct:DbtrAcct>  
          <ct:Id>  
            <ct:Othr>
```

```

        <ct:Id>PHAM THI ANH THI</ct:Id>
        </ct:Othr>
    </ct:Id>
</ct:DbtrAcct>
<ct:DbtrAgt>
    <ct:FinInstnId>
        <ct:ClrSysMmbId>
            <ct:MmbId>NAPAS</ct:MmbId>
        </ct:ClrSysMmbId>
    </ct:FinInstnId>
</ct:DbtrAgt>
<ct:CdtrAgt>
    <ct:FinInstnId>
        <ct:ClrSysMmbId>
            <ct:MmbId>BCEL</ct:MmbId>
        </ct:ClrSysMmbId>
    </ct:FinInstnId>
</ct:CdtrAgt>
<ct:CdtrAcct>
    <ct:Id>
        <ct:Othr>
            <ct:Id>00020101021238590016A00526628466257701082771041802030020316mch5949fa044ed9e52
04573253034185405250005802LA5910Bunny
test6003VTE62760112bb5b61f539be0512bb5b61f539be070400010832test LaoQR with amount
25000 LAK6304CA0D</ct:Id>
        </ct:Othr>
    </ct:Id>
    <ct:Tp>
        <ct:Cd>QR</ct:Cd>
    </ct:Tp>
</ct:CdtrAcct>
<ct:Purp>
    <ct:Cd></ct:Cd>
</ct:Purp>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
</CreditTransfer>
</Message>

```

20. Push Payment Flow.

20.1 Retry Transfer/Payment.

When a member bank's response is not definitive (i.e., the result is not OK and shouldrevert is not 1), or there is no response from the member bank, the transaction will be considered successful. LAPNET will periodically resend the "Retry Transfer Request" to the destination member bank to push the transaction through.

Retry Logic:

- **First Hour:** Send the request every 10 minutes.
- **After First Hour:** Send the request every 20 minutes.
- **After Day One:** Send the request every 1 hour.

LAPNET will stop retrying when the result is OK. Any other result will not be accepted because the source member has already notified the user that the transaction was successful, and the fund will be sent to the destination member in the settlement process.

Handling Responses:

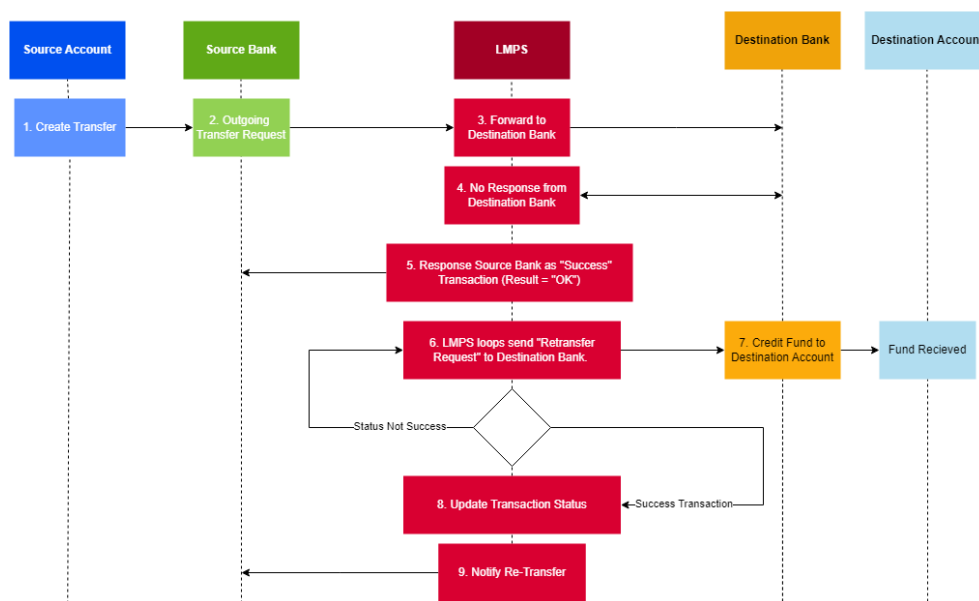
- If the destination bank responds with "Result is OK" within the day, LAPNET will update the transaction status.
- If the destination bank responds with another day of the transaction date, LAPNET will insert it as a new transaction (Auto Process).
- If the destination member cannot accept the transfer, they will need to perform a manual adjustment in the DRS portal.

Relevant Commands: "Incoming Retry Transfer/Payment"

Sample Scenario:

Bank "A" initiates a transfer to Bank "B". Bank "B" does not respond within the expected time frame. LAPNET starts retrying the transfer request every 10 minutes for the first hour. After the first hour, the retry interval is increased to 20 minutes. After one day, the retry interval is set to 1 hour. Finally, Bank "B" responds with "Result is OK" within the same day, and LAPNET updates the transaction status accordingly.

Flow Diagram



20.2 Check Transaction Status

Source Members can get transaction details recorded on LAPNET to compare with their own records, especially when the connection is lost, and unsure whether the transaction is completed or not.

Inquiry and Transfer Requests:

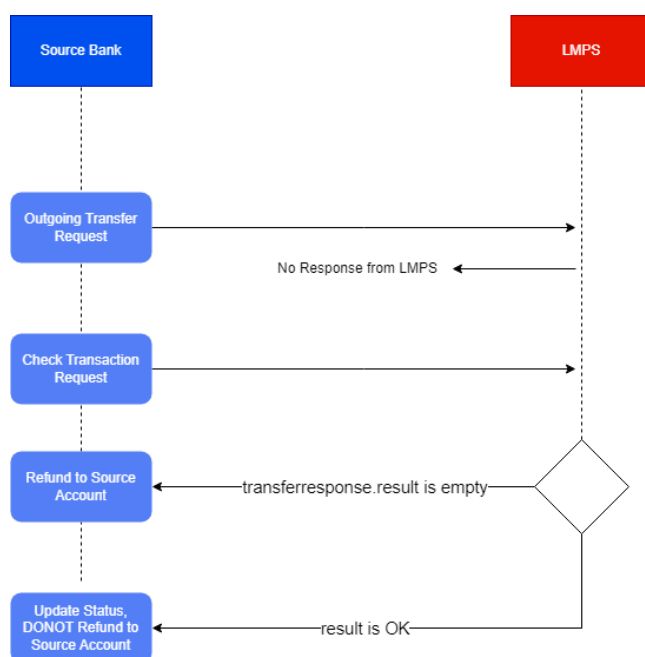
- Recorded when LAPNET successfully parses the requests.
- If `transferresponse.result` is empty, it means the transaction is not completed yet. It could fail or succeed. Wait for a while and check the transaction again before deciding to refund or not.

Relevant Commands: "Check Transaction Status"

Sample Scenario:

Bank "A" initiates a transfer to Bank "B". Due to a network issue, the connection is lost, and Bank "A" is unsure if the transaction was completed. Bank "A" checks the transaction status on LAPNET and finds that the `transferresponse.result` is empty. Bank "A" waits for a while and checks again before deciding whether to refund the amount to the source account.

Flow Diagram:



20.3 Block Destination Member Bank with Many Failed Transaction Responses

When there are many failed transactions with a particular destination bank (indicating the destination bank's system may have issues or be down), the source member bank can block the transaction request from the user by not sending the request to LAPNet.

This will help to prevent further failed transactions, thereby reducing the number of customer claims and complaints that the source member bank would need to handle.

Blocking Conditions:

- Example Condition:** Bank "A" (Source Bank) tries to send an "Outgoing Transfer/Payment" to Bank "B" (Destination Bank). If Bank "B" returns a result that is NOT OK for all transactions in the last 30 minutes or has

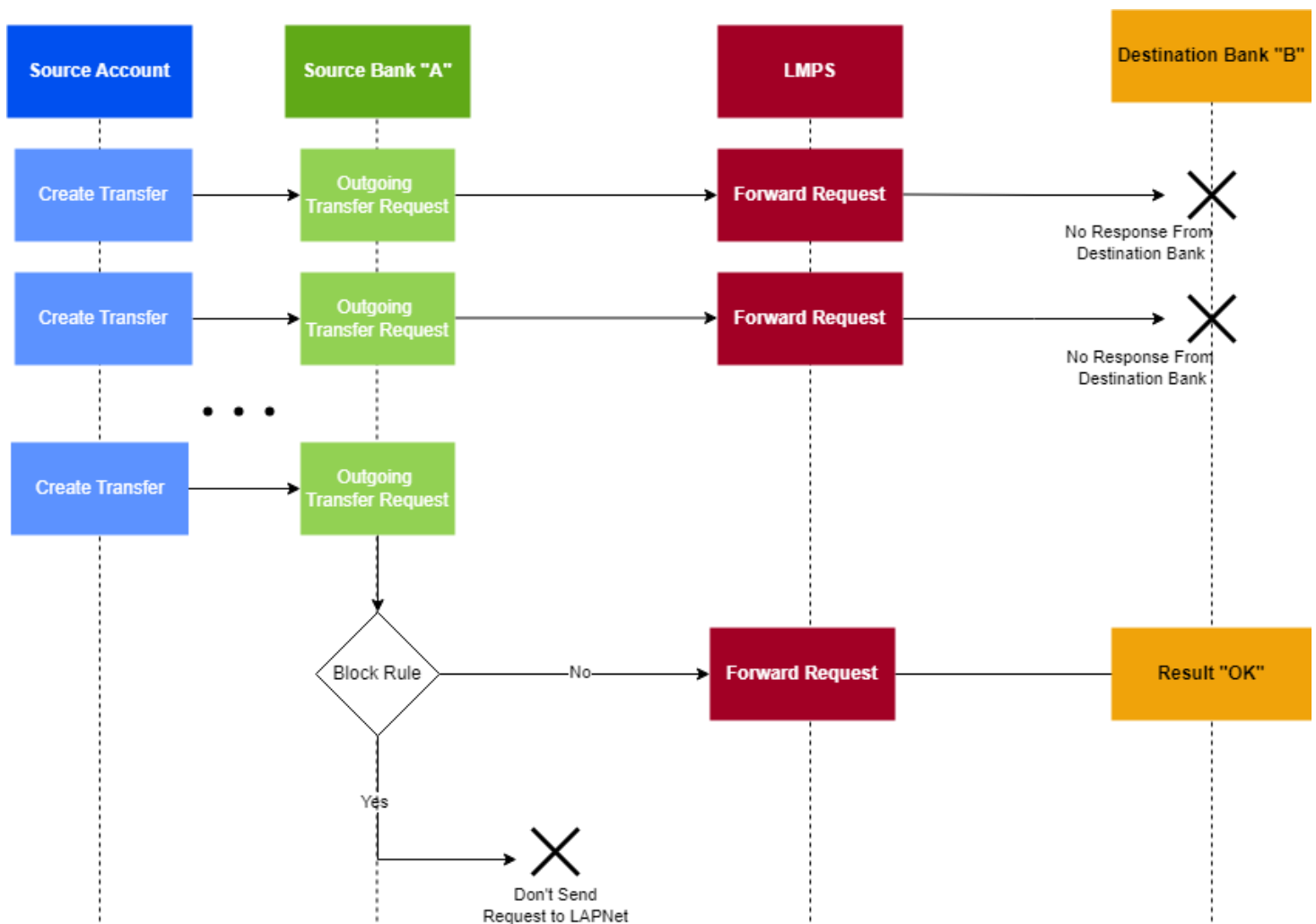
more than 50 transaction failures in 10 minutes, then Bank "A" can temporarily block the request to send to Bank "B" for 10 minutes, then unblock to allow the transaction to the destination bank.

- **Unblocking:** The source bank can either auto-process or manually process the unblocking.
- **Daytime and Nighttime Conditions:** Separate conditions for blocking during daytime and nighttime to avoid false positives.

Sample Scenario:

Bank "C" (Source Bank) attempts to send multiple transfers to Bank "D" (Destination Bank). Bank "D" returns a NOT OK result for all transactions in the last 30 minutes. Bank "C" temporarily blocks outgoing transfer requests to Bank "D" for 10 minutes. After 10 minutes, Bank "C" unblocks Bank "D" and resumes sending transfer requests. If the issue persists, Bank "C" may continue to block and unblock as necessary.

Flow Diagram:



Appendix 1 Merchant Category Code (MCC)

MCC	Description
	Agricultural Services (0700 – 0999)
0742	Veterinary services
0743	Wine manufacturer
0744	Champagne manufacturer
0763	Agricultural co-operatives
0780	Landscaping and horticultural services
	Contracted services (1500 – 2900)
1520	General contractors residential and commercial
1740	Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
1750	Carpentry Contractors
1761	Roofing, Siding, and Sheet Metal Work Contractors
1771	Concrete Work Contractors
1799	Contractor-Others
2741	Miscellaneous Publishing and Printing
2791	Typesetting, Plate Making and Related Services
2842	Specialty Cleaning, Polishing and Sanitation Preparations
	Transportation (4000 – 4799)
4011	Railroads
4111	Local and suburban commuter passenger transportation, including ferries, subway
4112	Passenger railways
4119	Ambulance services
4121	Taxi, cabs and limousines
4131	Bus Transportation Service
4214	Motor freight carriers and trucking local and long distance, moving and storage companies, and local delivery
4215	Courier services air and ground, and freight forwarders
4225	Public warehousing and storage farm products, refrigerated goods, and household goods
4411	Steamships and cruise lines
4457	Boat rentals and leasing
4458	Tobacco logistics
4468	Marinas, marine service, and supplies
4511	Airlines and air carriers
4582	Airports, flying fields, and airport terminals
4722	Travel agencies and tour operators
4733	Ticket sales for large scenic spots
4784	Tolls and bridge fees
4789	Transportation services not elsewhere classified
	Utilities (4800 – 4999)

4812	Telecommunication equipment and telephone sales
4814	Telecommunication services, including local and long distance calls, Credit Card calls, calls through use magnetic stripe reading telephones, and faxes of
4815	Monthly Telephone Statement
4816	Computer network/information services
4821	Telegraph services
4829	Wire Transfer Money Orders
4899	Cable and other pay television services
4900	Utilities electric, gas, water, and sanitary
	Retail Outlets (5000 – 5499)
5013	Motor vehicle supplies and new parts
5021	Office and commercial furniture
5039	Construction materials not elsewhere classified
5044	Office, photographic, photocopy, and microfilm equipment
5045	Computers, computer peripheral equipment not elsewhere classified
5046	Commercial equipment not elsewhere classified
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
5051	Metal service centers and offices
5065	Electrical parts and equipment
5072	Hardware equipment and supplies
5074	Plumbing and heating equipment and supplies
5085	Industrial supplies - others
5094	Precious stones and metals, watches, and jewelry
5099	Durable-others
5111	Stationery, office supplies, and printing and writing paper
5122	Drugs, drug proprietors
5131	Piece goods, notions, and other dry goods
5137	Men's, women's, and children's uniforms and commercial clothing
5139	Commercial footwear
5169	Biochemical synthetic - others
5172	Petroleum and petroleum products
5192	Books, periodicals, and newspapers
5193	Florists supplies, nursery stock and flowers
5198	Paints, varnishes, and supplies
5199	Non-durable-others
5200	Home supply warehouse outlets
5211	Lumber and building materials outlets
5231	Glass, paint, and wallpaper shops
5251	Hardware shops
5261	Lawn and garden supplies outlets, including nurseries
5271	Mobile home dealers

5300	Wholesale clubs
5309	Duty-free shops
5310	Discount shops
5311	Department stores
5331	Variety stores
5398	Corporate wholesale
5399	Miscellaneous general merchandise
5411	Grocery and supermarkets
5422	Freezer and locker meat provisioners
5441	Candy, nut, and confectionery shops
5451	Dairies
5462	Bakeries
5499	Miscellaneous food shops convenience and specialty retail outlets
Automobiles and Vehicles (5500 – 5599)	
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and lasing
5521	Car and truck dealers (used only)sales, service, repairs, parts, and leasing
5531	Shop-car, commodity
5532	Automotive tyre outlets
5533	Automotive parts and accessones outlets
5541	Service stations (with or without ancillary services)
5542	Automated fuel dispensers
5551	Boat dealers
5561	Camper, recreational and utility trailer dealers
5571	Motorcycle shops and dealers
5592	Motor home dealers
5598	Snowmobile dealers
5599	Miscellaneous automotive, aircraft, and farm equipment dealers not elsewhere classified
Clothing Outlets (5600 – 5699)	
5611	Men's and boys clothing and accessory shops
5621	Women's ready-to-wear shops
5631	Women's accessory and specialty shops
5641	Children's and infants' wear shops
5651	Family clothing shops
5655	Sports and riding apparel shops
5661	Shoe shops
5681	Furriers and fur shops
5691	Men's and women's clothing shops
5697	Tailors, seamstresses, mending, and alterations
5698	Wig and toupee shops
5699	Miscellaneous apparel and accessory shops

	Miscellaneous Outlets (5700 – 5999)
5712	Furniture, home furnishings, and equipment shops and manufacturers, except appliances
5713	Floor covering services
5714	Drapery, window covering, and upholstery shops
5715	Wholesaler-alcohol
5718	Fireplaces, fireplace screens, and accessories shops
5719	Miscellaneous home furnishing specialty shops
5722	Household appliance shops
5732	Electronics shops
5733	Music shops musical instruments, pianos, and sheet music
5734	Computer software outlets
5735	Record shops
5811	Caterers
5812	Eating places and restaurants
5813	Drinking places (alcoholic beverages) bars, taverns, nightclubs, cocktail lounges, and discotheques
5814	Fast food restaurants
5912	Drug stores and pharmacies
5921	Package shopsbeer, wine, and liquor
5931	Used merchandise and second-hand shops
5932	Antique shops sales, repairs and restoration services
5933	Pawn shops
5935	Wrecking and salvage yards
5937	Antique reproduction shops
5940	Bicycle shops sales and service
5941	Sporting goods shops
5942	Book shops
5943	Stationery, office, and school supply shops
5944	Jewelry, watch, clock, and silverware shops
5945	Hobby, toy, and game shops
5946	Camera and photographic supply shops
5947	Gift, card, novelty, and souvenir shops
5948	Luggage and leather goods shops
5949	Sewing, needlework, fabric, and piece goods shops
5950	Glassware and crystal shops
5960	Direct marketing-insurance services
5962	Telemarketing arrangement services travel-related
5963	Door-to-door sales
5964	Direct marketing-catalog Merchants
5965	Direct marketing - combination catalog and retail Merchants
5966	Direct marketing - outbound telemarketing Merchants

5967	Direct marketing - inbound telemarketing Merchants
5968	Direct marketing - continuity/subscription Merchants
5969	Direct marketing/direct marketers - not elsewhere classified
5970	Artist supply and craft shops
5971	Art dealers and galleries
5972	Stamp and coin shops
5973	Religious goods and shops
5975	Hearing aids supplies sales, service, and
5976	Orthopedic goods and prosthetic devices
5977	Cosmetic shops
5978	Typewriter outlets sales, service, and rentals
5983	Fuel dealers fuel oil, wood, coal, and liquefied petroleum
5992	Florists
5993	Cigar shops and stands
5994	News dealers and newsstands
5995	Pet shops, pet food and supplies
5996	Swimming pools services sales, supplies, and services
5997	Electric razor shops sales and service
5998	Tent and awning shops
5999	Miscellaneous and specialty retail
	Service Providers (6000 – 7299)
6010	Financial institutions - manual cash disbursements
6011	Financial institutions - automated cash disbursements
6012	Financial institutions - merchandise and services
6050	Quasi Cash - Member Financial Institution
6051	Non-financial institutions - foreign currency, money orders (not wire transfer), script, and travels' checks
6211	Securities brokers and dealers.
6300	Insurance (insurance sales, insurance industry, premium and others)
6381	Insurance
6399	Insurance - Unclassified
6513	Real Estate Managers and Rental Agents
6529	Payment Transactions - Member Financial Institution
6530	Payment Transactions - Merchant
6531	Payment Services Provider - Money Transfer for A Purchase
6532	Payment Services Provider Member - Financial Institution
6533	Payment Services Provider - Merchant
6534	Money Transfer - Member Financial Institution
6535	Value Purchase - Member Financial Institution
7011	Lodging-hotels, motels, and resorts
7012	Timeshares

7013	Real Estate Agent-brokers
7032	Sporting and recreational camps
7033	Trailer parks and camp-sites
7210	Laundry, cleaning, and garment services
7211	Laundry services - family and commercial
7216	Dry cleaners
7217	Carpet and upholstery cleaning
7221	Photographic studios
7230	Beauty and barber shops
7251	Shoe repair shops, shoe shine parlors. and hat cleaning shops
7261	Funeral services and crematories
7273	Dating and escort services
7276	Tax preparation services
7277	Counseling services debt, marriage, and personal
7278	Buying and shopping services and clubs
7280	Private hospital.
7295	Babysitting and housekeeping services
	Business Services (7300 – 7529)
7311	Advertising services
7321	Consumer credit reporting agencies
7322	Debt Collection Agency
7333	Commercial photography, art, and graphics
7338	Quick copy. reproduction, and blueprinting services
7339	Stenographic and secretarial support services
7342	Exterminating and disinfecting services
7349	Cleaning, maintenance and janitorial services
7361	Employment agencies and temporary help services
7372	Computer programming. data processing, and integrated systems design services
7375	Information retrieval services
7379	Computer maintenance and repair services not elsewhere classified
7392	Management, consulting, and public relations services
7393	Detective agencies, protective agencies and security services, including armored cars and guard dogs
7394	Equipment, tool, furniture, and appliance rental and leasing
7395	Photofinishing, laboratories and photo developing
7399	Business services - classified not elsewhere
7512	Automobile rentals.
7513	Truck and utility trailer rentals
7519	Motor home and recreational vehicle rentals
7523	Parking lots and garages
	Repair services (7530 – 7799)
7531	Automotive body repair shops

7534	Tyre retreating and repair shops
7535	Automotive paint shops
7538	Automotive service shops(non-dealer)
7542	Car washes
7549	Towing services
7622	Electronics repair shops
7623	Air conditioning and refrigeration repair shops
7629	Electrical and small appliance repair shops
7631	Watch, clock, and jewelry repair shops
7641	Furniture re-upholstery, repair and refinishing
7692	Welding services
7699	Miscellaneous repair shops and related services
	Amusement and Entertainment (7800 – 7999)
7829	Motion picture and video tape production and distribution
7832	Motion picture theatres
7841	Video tape rentals
7911	Dance halls, studios, and schools
7922	Theatrical producers (except motion pictures) and ticket agencies
7929	Bands, orchestras, and miscellaneous entertainers not elsewhere classified
7932	Billiard and pool establishments
7933	Bowling alleys
7941	Commercial sports, professional sports clubs, athletic fields, and sports promoters
7991	Tourist attractions and exhibits
7992	Public golf courses
7993	Video amusement game
7994	Video game arcades and establishments
7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks
7996	Amusement parks, circuses, carnivals, and fortune tellers
7997	Membership clubs (sports, recreation, athletic), country clubs, and private golf courses
7998	Aquariums, seaquariums, and dolphinariums
7999	Recreation services not elsewhere classified
	Professional Services and Membership Organizations (8000 – 8999)
8011	Doctors and physicians - not elsewhere classified
8021	Dentists and orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometrists and ophthalmologists
8043	Opticians, optical goods, and eyeglasses
8049	Podiatrists and chiropodists
8050	Nursing and personal care facilities
8062	Hospitals

8071	Medical and dental laboratories
8099	Medical services and health practitioners - not elsewhere classified
8111	Legal services and attorneys
8211	Elementary and secondary schools
8220	Colleges, universities, professional schools, and junior colleges.
8241	Correspondence schools
8244	Business and secretarial schools
8249	Trade and vocational schools
8299	Schools and educational services - not elsewhere classified
8351	Child care services
8398	Charitable and social service organizations
8641	Civic, social and fraternal associations
8651	Political organizations
8661	Religious organizations
8675	Automobile associations
8699	Membership organizations - not elsewhere classified.
8911	Architectural, engineering and surveying services
8912	Fitment, ornaments and gardening
8931	Accounting, auditing, and bookkeeping services
8999	Professional services not elsewhere classified
	Government Services (9200 – 9950)
9211	Court costs, including alimony and child support
9222	Fines
9223	Bail
9311	Tax payments
9399	Government services not elsewhere classified
9400	Embassy fee payments
9402	Postal services government only
9405	Internal sales-government
9498	Credit card bill payment
9950	Internal sales corporate

Appendix 2 Data Type Description

Abbreviation	Description	Description
Ans	Alphanumeric Special	Alphanumeric characters include all 26 Latin letters, and the digits from 0-9. Sometimes, special characters such as &, *, and @ are included, but their inclusion is somewhat disputed
N	Numeric	Relating to or expressed as a number or numbers.
S	String	Uppercase and lowercase letters (a-z, A-Z), Numbers (0-9), Symbols like!@#\$%^&*()_+~[]{} :;<,>./", Whitespace characters (space, tab, newline)
M	Mandatory	shall always be present
C	Conditional	shall be present under certain conditions
O	Optional	May be present