**Discovery Report**

ORIENT COMMERCIAL BANK

Volume 13 - SamsungPay via Napas

Way4 Implementation

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# History of Changes

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# Introduction

## Introduction

This document contains the flow of SamsungPay via Napas transaction which the Way4 system will be configured for the Business Requirements of Orient Commercial Bank. It covers the different sections of the Way4 system and Configuration needed to be done in them.

## Notations used

The formats of the file fields are as follows:

| Ref | Description |
| --- | --- |
| A | Alphabetic characters A through Z and a through z |
| N | Numeric digits 0 through 9. A numeric field containing only digits; the field is right-aligned and should to be appended with leading zeros to reach the specified length. |
| An | Alphabetic and Special Characters. A character field containing any printable characters; the field is left aligned, it is appended with trailing spaces to reach the specified length |
| Ns | Numeric and Special Characters |
| Ans | Alphabetic, Numeric and Special Characters |
| MM | Month, 01 through 12 |
| DD | Day, 01 through 31 |
| YY | Year, 00 through 99 |
| YYYY | Year, 0000 through 9999 |
| HH | Hour, 00 through 23 |
| MI | Minute, 00 through 59 |
| SS | Second, 00 through 59 |
| B | Binary representation of data. A binary field only used to store line delimiter characters |
| ..nn | Variable length data up to nn characters. There will be two or three character length (depending upon whether maximum data length is 99 or 999) at the beginning of the element to identify the number of positions following to the end of the data element |
| S | Single Value Field |
| MV | Multi-value Field/Multiline data |
| O | Optional |
| M | Mandatory |
| C | Conditional |
| MR | Copy from request |
| CR | Copy if present in request |
| ATM | Auto Teller Machine |
| CCDM | Cheque and Cash Deposit Machine |
| SML | SmartLink |
| Napas | Vietnam Nation Financial Switching Joint Stock Company |
| OCB | Orient Commercial Bank |

## Data Elements

The final component of a message consists of a number of 'data elements'. Data elements may be of fixed or variable length. No delimiters are used between data elements. Their order and presence is indexed by the associated bit map(s). Variable length data starts with length specified, indicating the length of that particular data element. Each data element is characterized by:

* **No** is a running number
* **Data Element Name** is name of field
* **Position** is starting position of the field.
* **Size** is the length of the field. For example: Position = 6 and length = 3 mean the field content starts at 6 spaces/ characters/ digits from the left and occupies 3 spaces/ characters/ digits.
* **M/C/O** is a value represents mandatory or conditional or optional. The following flags specify if the entry of data in the field is mandatory:
  + **M** - the data entry is mandatory,
  + **O**- the data entry is optional,
  + **C** - the data entry depends on other field values.
* **Description** is additional explanation of the field. It should clarify
  + whether the field is expecting a fixed value
  + the field is running number
  + the field existence depends on other field/ fields
  + termination symbol
  + delimiter; for example 0x0D, 0x0A (CRLF).

# REQI0001 - Tokenization

## Business requirement

Regarding to Tokenization, OCB will use service of Napas and process external with Napas to create and activate Samsung Pay token in token provisioning flow. Napas will create and store token as well as manage token life cycle such as update Token’s status…

Details flow is described in Napas’s document relating to Tokenization Service:



## Technical requirement

N/A

## Limitations

N/A

## Impact Areas

N/A

## Reference

Refer to Napas Tokenization Service API Specification version 1.5.6

# REQI0002 - SamsungPay Service

## Business requirement

OCB requires Way4 system can receive and process successfully Samsung Pay payment service for OCB local cards.

**NAPAS TSP Digital Payment**

The following section on NAPAS TSP Digital Payments will provide a technical description of the WAY4 solution concerning Token transactions.

NAPAS TSP Digital Payment can occur in a contactless way either at a physical terminal

The following items will be described:

* Acquiring and On-Us Transactions (Authorization and Clearing)
* Authorization: NAPAS TSP POS Processing Data
* Clearing: Reconciliation NAPAS Digital Payments

### Acquiring and On-Us Transactions (Authorization and Clearing)

Acquiring of NAPAS TSP transactions does not require any changes to WAY4.

An authorization message will be processed using a Token instead of a PAN.

Based on standard WAY4 NAPAS BIN Table routing; this Token will be identified as a “NAPAS” and as such routed towards NAPAS online channel.

NAPAS will replace Token with the PAN information and forward the authorization message towards the Issuer. For On-Us transactions; the message will now come in just like any other message coming from a different acquirer.

### Authorization: NAPAS TSP POS Processing Data

NAPAS TSP POS Processing Data transactions are mobile payments made at a physical merchant terminal which is then processed through the NAPAS solution.

WAY4 supports NAPAS TSP POS-based Contactless Transactions.

No special NAPAS logic has to be implemented

### Clearing: NAPAS Digital Payments

OCB will reuse exist reconciliation processing with NAPAS.

## Technical requirement

Napas interface will be updated to support Napas Samsung Pay transactions.

## Limitations

N/A

## Impact Areas

N/A

## Reference

Refer to Technical Specifications on NAPAS system connectivity (version 1.0)