Discovery Report

Volume 1. Circular 28 Implementation

Orient Commercial Bank

Version 1.0

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1. History of changes

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| --- | --- | --- | --- |
| version | date | Description | author |
| 0.1 | 20.11.2020 | Initial Version | Chau, Lam Bich |
| 1.0 | 26.11.2020 | Final Version | Chau, Lam Bich |
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1. Introduction
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This document contains the flow of Viet Nam State Bank - Circular 28 Implementation which the Way4 system will be configured for the Business Requirements of OCB Bank. It covers the different sections of the Way4 system and Configuration needed to be done in them.

The technical solution, setup and configuration needed to be done in Way4 to satisfy the Circular 28 for State Bank. These solutions are internal to Way4 and are based on expertise and knowledge of OpenWay staff. The solution will be updated and finalized during system build phase by OpenWay.

* 1. Notations

Notations used in this document are listed in the table below.

***Table 1. Notations***

| Notation | Description |
| --- | --- |
| N | Numeric digits 0 through 9 |
| AN | Alphabetic and Special Characters |
| DT | Date + Format in field description |
| B | Binary representation of data |
| NVAR | Variable length data up to nn characters. There will be two or three character length (depending upon whether maximum data length is 99 or 999) at the beginning of the element to identify the number of positions following to the end of the data element |
| M | Mandatory |
| O | Optional |
| C | Conditional |
| NPA | NAPAS (National Payment Switch) |
| JCB | Japan Credit Bureau |
| OCB | Orient Commercial Bank |
| OPW | OpenWay |

1. Domestic JCB Card’s Transaction Routing to NAPAS

## REQC0001 – Domestic JCB Card Online Transaction Routing to NAPAS

### Business requirement

SBV requires all of domestic JCB cards’ transactions must be routed via NAPAS interface: all of domestic JCB card presents transactions (Not applicable to EC/MOTO/Recurring), which are performed at domestic JCB acquirers, must be routed to NAPAS interface

All of off-us JCB domestic cards present transactions via OCB’s merchant/ATM/POS will be route via NAPAS. The rest will be processed as same as current model

OCB will use the existing network infrastructure between OCB and NAPAS.

OCB will setup new connections (IP/PORT) to NAPAS. This connection will process for ATM/POS of domestic JCB card acquiring transactions.

JCB J-link 9 specification will be used to work with NAPAS. It only impacts online authorization transaction.

### Technical Details

To adapt with these new requirements from OCB:

* New H2H JCB NAPAS adapter will be setup and added into WAY4 Transaction Switch using JLINK9 specification. This channel will be processed for domestic JCB card acquiring transactions via ATM/POS
* To split Domestic JCB Card and International JCB Card transaction, JCB BIN Group will be re-structure into 2 groups: “Domestic JCB” and “International JCB”.
* Routing for JCB Card on Transaction Switch will be updated to split Domestic JCB Card transaction to route to new “JCB NAPAS” channel. No change in International JCB Card transaction routing.

### Limitations

N/A

### Impact Areas

Online transaction processing.

## REQC0002 – JCB Outward Processing

### Business requirement

New requirement will just impact online transaction processing. No change in current interchange file processing. The message format don’t have any change for online interface and batch interface. It means that the outgoing file to JCB should contains:

+. Domestic JCB card acquiring transactions via NAPAS

+. International JCB card acquiring transactions via JCB

### Technical Details

Way4 need to support document Outward process to JCB for all transactions.

### Limitations

N/A

### Impact Areas

N/A

## REQC0003 – NAPAS Acquire Reconciliation

### Business requirement

The NAPAS acquire reconciliation should have no change because of these new requirements for JCB domestic card routing to NAPAS.

There is no requirement for JCB domestic card transaction reconciliation with NAPAS.

### Technical Details

N/A

### Limitations

N/A

### Impact Areas

N/A

## REQC0004 – Merchant Payment File

### Business requirement

Merchant payment is processed as the same as JCB Acquiring transactions.

### Technical Details

N/A

### Limitations

N/A

### Impact Areas

Merchant payment

## REQC0005 – Reports

### Business requirement

No new report is required

### Technical Details

WAY4 “All Doc” screen will be used to export transaction base on source channel (POS, ATM) and new target channel (JCB NAPAS).

No new report needs to be developed.

### Limitations

N/A

### Impact Areas

N/A

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# Approval

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| --- | --- |
| Signed on behalf of  **Orient Commercial Bank (OCB)**  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Authorized Signature and Stamp  Name:  Date: | Receipt Acknowledged by  **OpenWay Asia Private Ltd.**  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Authorized Signature and Stamp  Name:  Date: |