Contents

UPDATE HISTORY

Version	Date	Update by	Content
1.0.0	05/10/2018	Doan Thi Thao	Created document
1.1.0	15/05/2019	Doan Thi Thao	Update Cash transfer by identification Process

I.   OVERVIEW

Bao Kim Transfer money System is solutions which provides money transfer services for companies and other institutions, include 2 services:
-   Fast money transfer 24/7 service (real-time online money transfer)
-   Cash transfer by identification service

II.   FAST MONEY TRANSFER SYSTEM

1.   Introduction

1.1. Definition

Fast money transfer system is system that help partner transfer money online 24/7 in 30 seconds

1.2. Features

Utilities

-   Allow transfer by 2 form: Account number and Card number
-   Help partner can transfer money outside office hours, on holiday (24/7 transfer service)
-   Help partner can transfer money immediately to many accounts at different banks within 30 seconds via API
-   Allow verifying if account is exist or not before transfer money, at the same time send back the name of account owner, help partner avoid mistakenly transfer to another account
-   Allow checking transfer transaction status is success or not
-   Help partner in managing and monitoring transfer amount daily, monthly, quarterly and annual

Transaction processing time

All money transfer transaction, account verification, transaction status checking via Bao Kim fast money transfer system are **real-time transaction**, the processing time is about 5 to 30 second for each transaction, it mean that partner will be received the result as well as the beneficiary receive money immediately within 30s

Allowed max amount

All fast money transfer transaction via Bao Kim system is allowed transfer maximum 100.000.000 VND/ 1 transaction
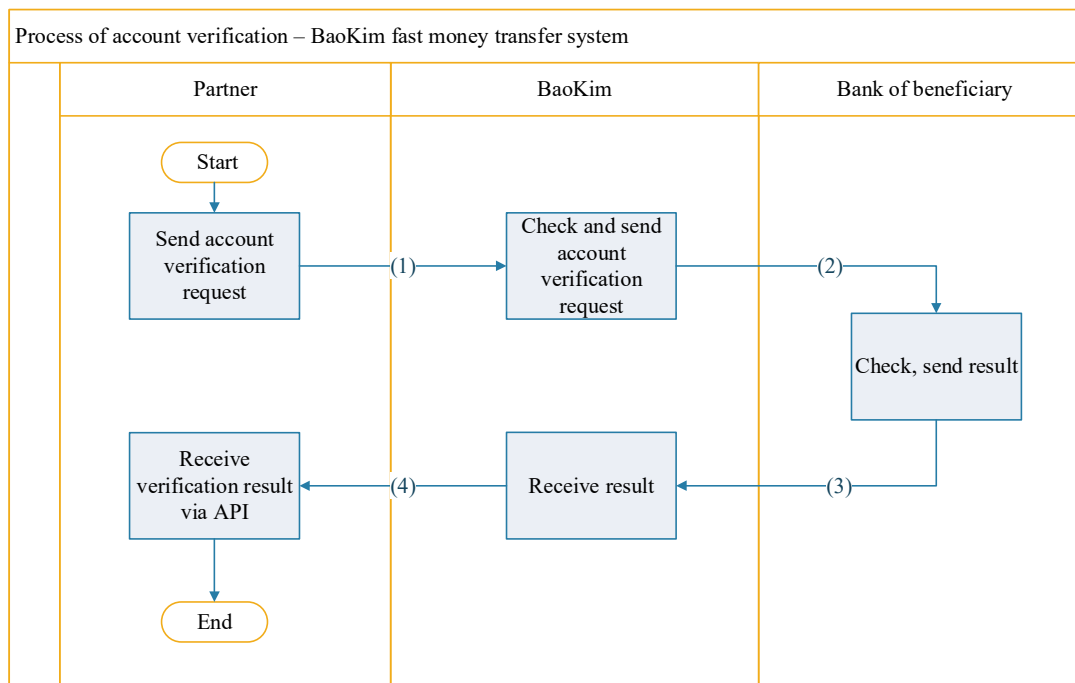
2. Business process

Bao Kim fast money transfer system include 3 following processes:

- Process of account verification
- Process of fast money transfer via BaoKim system
- Process of transaction status checking

2.1. Process of account verification

When partner need to verify if account is exist or not (before transfer money), then execute as following steps

2.1.1. Flow chart

2.1.2. Description

(1) Partner send verification request via API to Bao Kim, include following information:
- o The number of account which need to be verified
- o The code of bank which issue account (Bao Kim will send partner the list bank name and code)

(2) Bao Kim send verification request to issue bank to verify

(3) Issue bank receive, check then send back the result of account verifying

(4) Bao Kim send partner the verifying result

If the account is existed, the result include the name of account owner

2.2. Process of fast money transfer via BaoKim system

When partner need to transfer money to beneficiary, then execute as following steps

2.2.1. Flow chart

Process of fast money transfer via BaoKim system

| Partner | Bao Kim | Bank of beneficiary |

Start → Send money transfer request via API → (1) → Carry out transfer request → (2) → Carry out transfer transaction and send result → (3) → Receive and send transfer result → (4) → Receive money transfer result → End

2.2.2. Description

(1) Partner send money transfer request to Bao Kim, include following information:
   o The account number of beneficiary
   o The bank code of beneficiary (Bao Kim will send partner the list bank name and code)
   o The transfer amount

   * Note: The amount which beneficiary receive may not equal to the transfer amount request from the partner, it depend on charge mode that partner request. There are 2 mode of collect fee

   - The beneficiary bear fee: The amount beneficiary receive will minus fee from the transfer amount request from partner
   - Partner bear fee: The amount which beneficiary receive equal to the transfer amount request from the partner
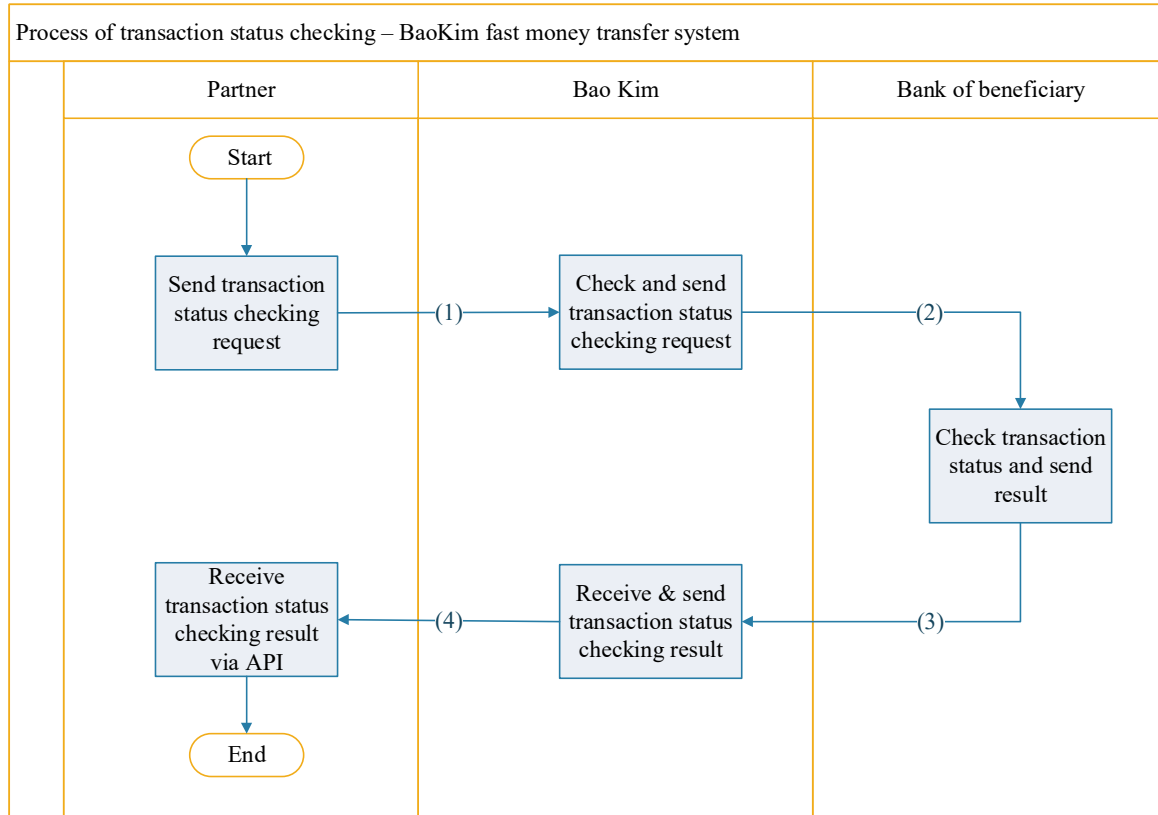
(2) Bao Kim send money transfer request to bank of beneficiary

(3) Bank of beneficiary check request, execute transaction, credit into beneficiary account then send back the result

(4) Bao Kim send partner the money transfer result

2.3. Process of transaction status checking

2.3.1.   Flow chart

Process of transaction status checking – BaoKim fast money transfer system

Partner	Bao Kim	Bank of beneficiary

```
         ( Start )
            │
            ▼
 ┌──────────────────┐         ┌──────────────────┐
 │ Send transaction │  (1)    │ Check and send   │   (2)
 │ status checking  │ ──────► │ transaction status│ ──────┐
 │ request          │         │ checking request │       │
 └──────────────────┘         └──────────────────┘       ▼
                                               ┌──────────────────┐
                                               │ Check transaction│
                                               │ status and send  │
                                               │ result           │
                                               └──────────────────┘
 ┌──────────────────┐         ┌──────────────────┐       │
 │ Receive          │  (4)    │ Receive & send   │  (3)   │
 │ transaction status│ ◄───── │ transaction status│ ◄─────┘
 │ checking result  │         │ checking result  │
 │ via API          │         └──────────────────┘
 └──────────────────┘
            │
            ▼
         ( End )
```

2.3.2.   Description

(1) Partner send transaction status checking request to Bao Kim, sending information is ID of transaction (transaction code)

(2) Bao Kim send transaction status checking request to beneficiary bank

(3) Beneficiary bank receive, check then send back the result of transaction status (success or not)

(4) Bao Kim send to partner the transaction status checking result

III.   CASH TRANSFER BY IDENTIFICATION SYSTEM

1.   Introduction

1.1. Definition

Cash transfer by identification transfer system is system that help partner transfer money to customer base on identification without customer's bank account

1.2. Features

Utilities

-    Facilitate partner in transferring money to customer that don't require customer's bank account
-    Have broad network of counter, cover all provinces and cities in Vietnam, include
     + Bank 's counter net work
     + Post office 's counter net work

Transaction processing time

All request of cash transfer by identification via Bao Kim money transfer system are **real-time transaction**, the processing time is about 5 to 30 second for each transaction, it mean that partner will be received the result within 30s as well as the beneficiary can go to counter to drawing cash immediately within 30s

Allowed max amount

All cash transfer by identification transaction via Bao Kim system is allowed transfer maximum 50.000.000 VND/ 1 transaction
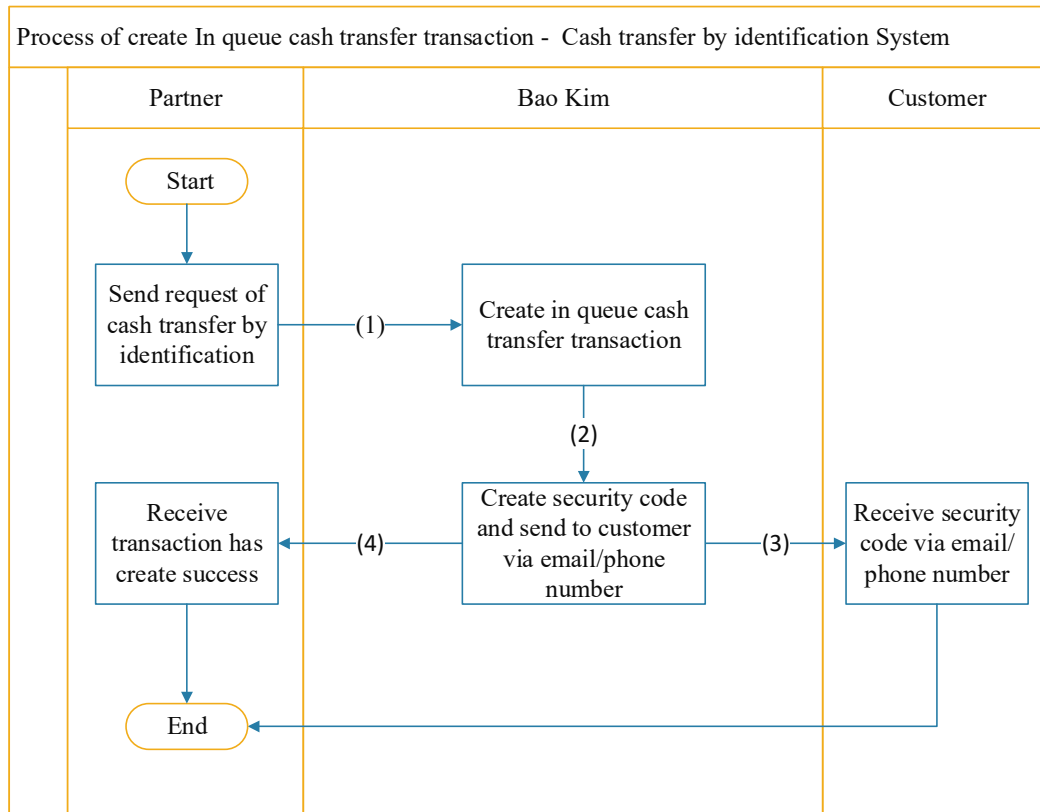
2.   Business process

Bao Kim cash transfer by identification system include 5 following processes:

-    Process of create In queue cash transfer transaction
-    Process of reissue security code
-    Process of Cancel in queue cash transfer transaction
-    Process of Cash drawing at counter
-    Process of transaction status checking

2.1. Process of create In queue cash transfer transaction

When partner need to transfer money by identification to beneficiary, then execute as following steps

2.1.1. Flow chart

Process of create In queue cash transfer transaction - Cash transfer by identification System		
Partner	Bao Kim	Customer

Start

Send request of cash transfer by identification → (1) → Create in queue cash transfer transaction

(2)

Receive transaction has create success ← (4) ← Create security code and send to customer via email/phone number → (3) → Receive security code via email/ phone number
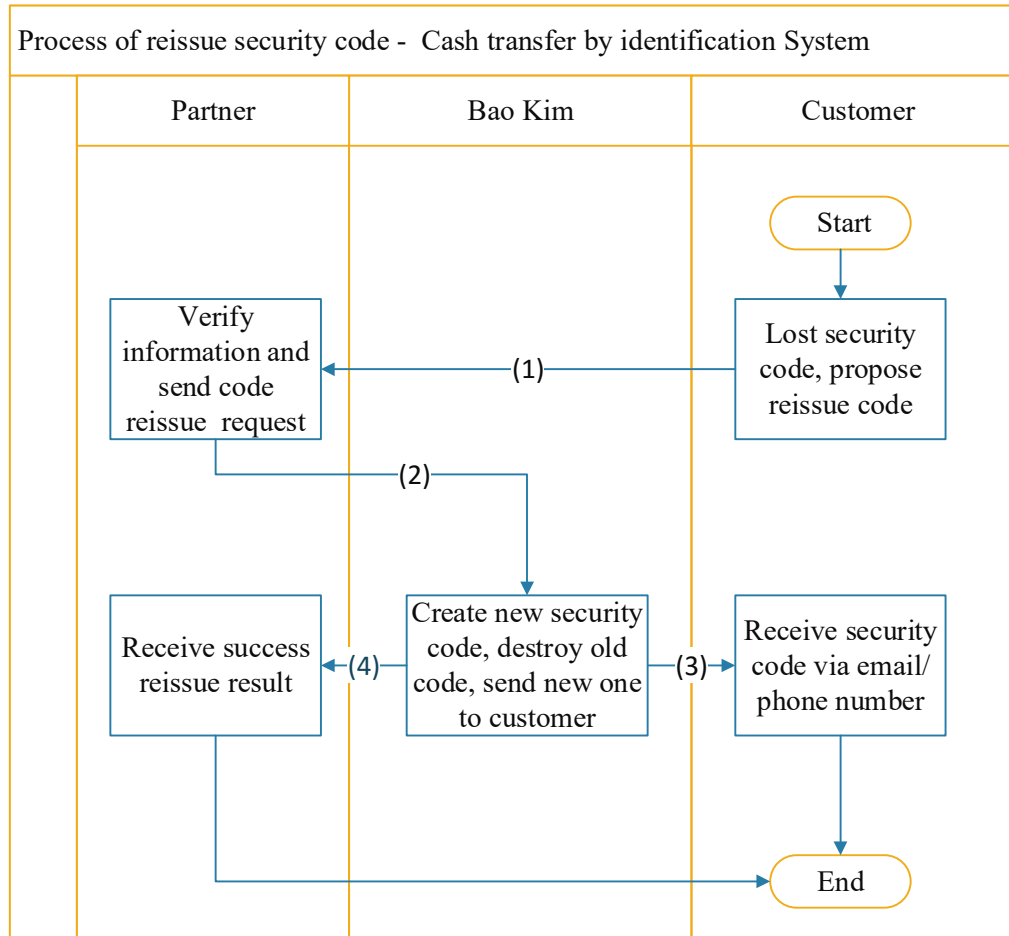
End

2.1.2. Description

(1) Partner send cash transfer by identification request to Bao Kim, include following information:
   o Name of beneficiary
   o The indentation number of beneficiary and issued date, time
   o The transfer amount
   o Contract/ order number
   o Expired date of cash transfer transaction (maximum 15 days)
   o Email of beneficiary
   o Phone number of beneficiary (optional)
(2) Bao Kim create in queue cash transfer transaction
(3) Bao Kim create security code and send to customer via email/phone number, include information's: Amount, Bao Kim 's name, counter net work (bank or post office)
(4) Bao Kim send the result of creating in queue cash transfer transaction

2.2. Process of reissue security code

In case customer lost security code, to drawing money, customer and partner propose reissue security code as following process

2.2.1. Flow chart

Process of reissue security code - Cash transfer by identification System

	Partner	Bao Kim	Customer

- Start
- Lost security code, propose reissue code
- Verify information and send code reissue request (1)
- (2)
- Create new security code, destroy old code, send new one to customer
- Receive success reissue result (4)
- Receive security code via email/ phone number (3)
- End

2.2.2. Description

(1) Customer send reissue code proposal to partner for reissue security code
(2) Partner check, send code reissue request of in queue cash transfer transaction **via email**, include:
   o Identification number
   o Contract/ order number of transaction
(3) Bao Kim check in queue cash transfer transaction on system, then create new security code, destroy old code, send new one to customer via email/ mobile phone which has recorded in system before
(4) Bao Kim send the result of reissue code security successful to partner *via email*
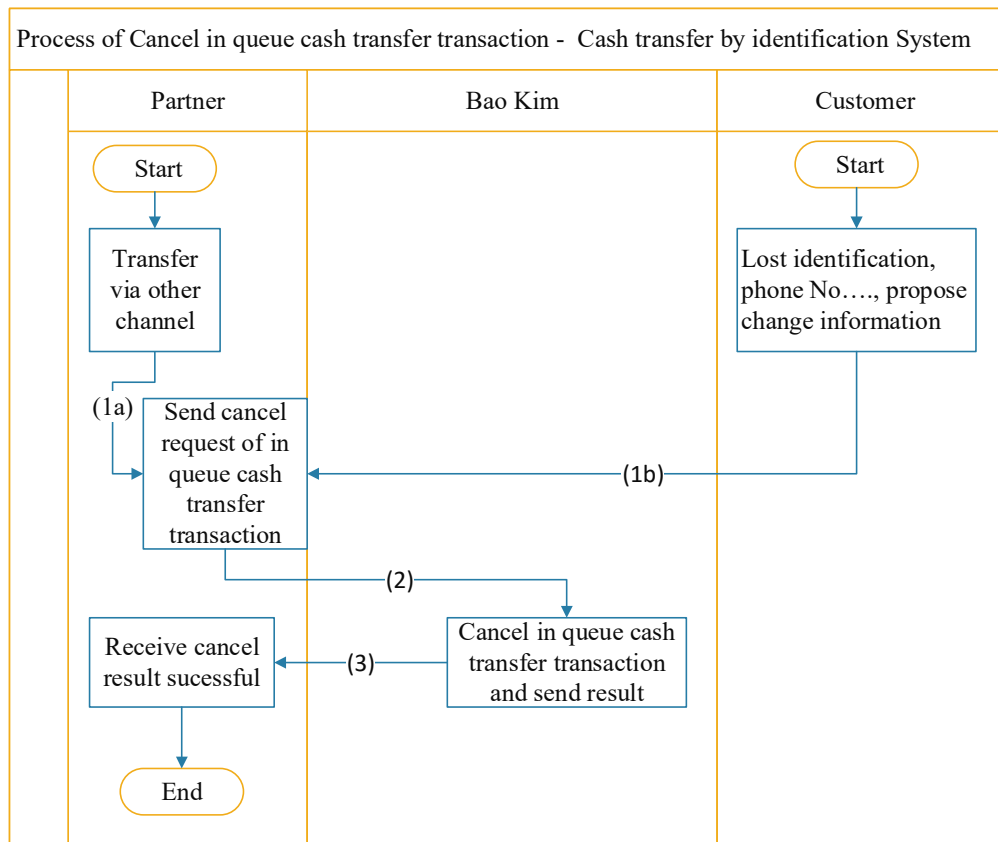
2.3. Process of Cancel in queue cash transfer transaction

Bao Kim will accept canceling transaction request in 2 following cases
- Partner has transfer to customer via other channel, or by other case so partner need to cancel in queue cash transfer transaction
- Customer lost their identification, mobile number… need change information of transaction, so partner cancel transaction and create new transaction for customer

Process of canceling in queue cash transfer transaction is carried out as following

2.3.1. Flow chart

Process of Cancel in queue cash transfer transaction - Cash transfer by identification System

Partner	Bao Kim	Customer

Start

Transfer via other channel

(1a) Send cancel request of in queue cash transfer transaction

(1b)

Lost identification, phone No…., propose change information

Start

(2)

Receive cancel result sucessful (3) Cancel in queue cash transfer transaction and send result

End

2.3.2. Description

(1a) Partner has transfer to customer via other channel, or by other case so partner need to cancel in queue cash transfer transaction, then send request of canceling transaction

(1b) Customer lost their identification, mobile number… need change information of transaction, they must send proposal to partner, so partner check information and cancel transaction, create new transaction for customer

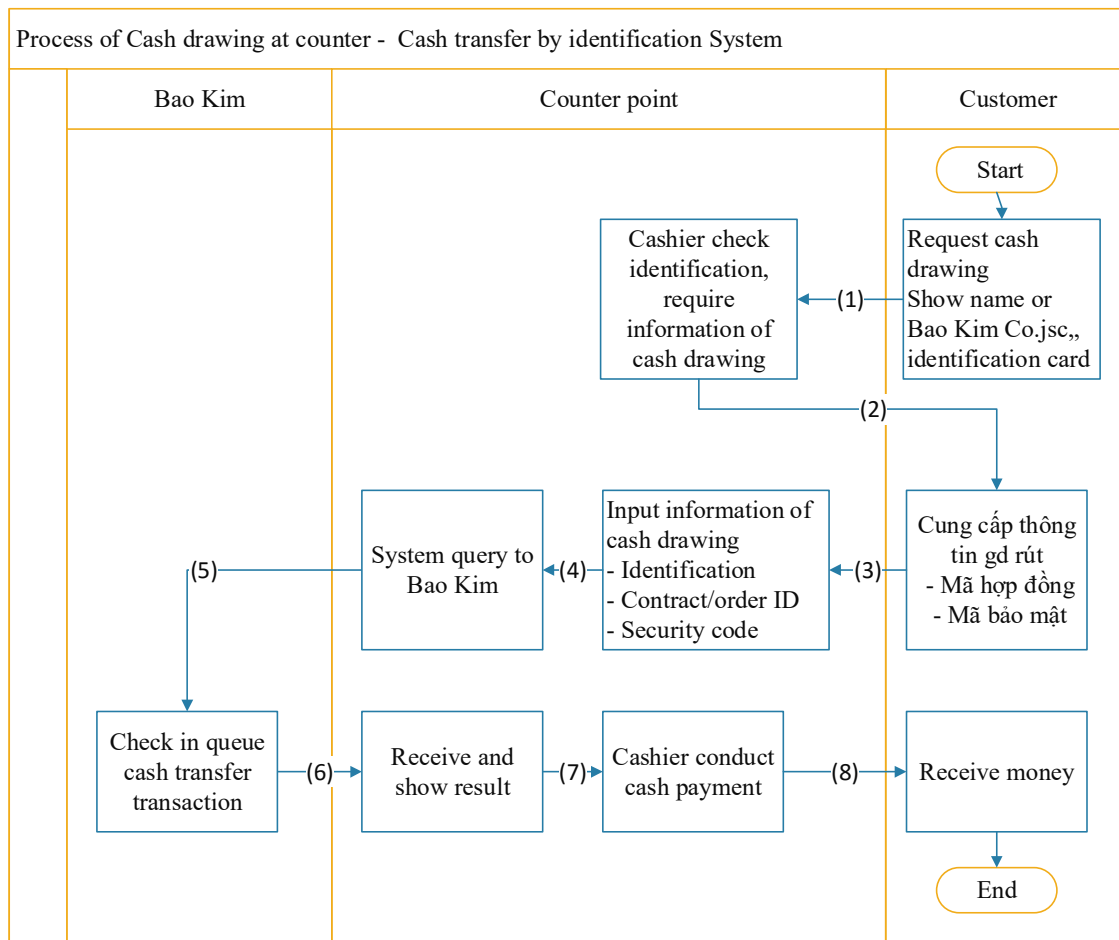(2) Partner send request of canceling transaction, include:

- o Identification number
- o Contract/ Order number of that transaction

(3) Bao Kim check in queue cash transfer transaction on system, execute canceling transaction and response result of canceling

2.4. Process of Cash drawing at counter

After customer receive security code, customer can come any counter of entities which is associate with Bao Kim execute cash pay services (bank or post office) to receive money as following process.

2.4.1. Flow chart

Process of Cash drawing at counter - Cash transfer by identification System

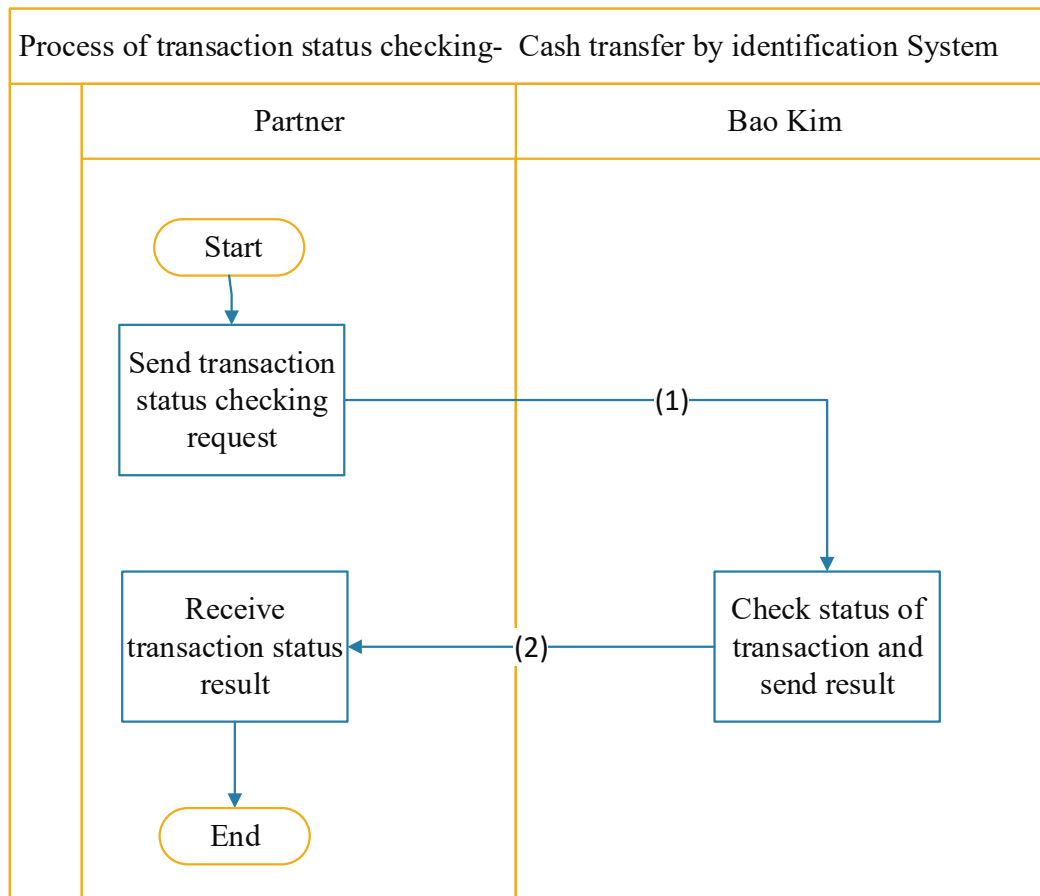| Bao Kim | Counter point | Customer |

2.4.2. Description

(1) Customer come to any counter of entity service cash paying, which is showed on SMS/ email to receive money, customer must show:
  o Name of Bao Kim: "Công ty CP thương mại điện tử Bảo Kim" (Bao Kim electronic commerce join stock company)
  o Identification (original only is accepted)

(2) Cashier check identification

(3) ***Only cashier accept that identification is validate, then customer give cashier information of cash drawing transaction*** (to avoid that customer give cashier information of transaction, then cahier refuse identification, so cash drawing transaction information is transpired), information of cash drawing include:

- o Contract/ order number of transaction
- o Security code of transaction
(4) Cashier input information on their system
(5) System of counter send query to Bao Kim system to check information
(6) Bao Kim check information against in queue cash transfer transaction, then response to counter system
(7) Counter system show the result of enquiry
(8) Cahier check against and conduct cash paying to customer

2.5. Process of transaction status checking

When partner need to check transaction status is in queue, or has canceled or has paid, partner make request to check as following process

2.5.1. Flow chart

Process of transaction status checking- Cash transfer by identification System	
Partner	Bao Kim

Start

Send transaction status checking request

— (1) —

Check status of transaction and send result

Receive transaction status result

— (2) —

End

2.5.2. Description

(1) Partner send transaction status checking request to Bao Kim, sending information is ID of transaction (transaction code)
(2) Bao Kim check transaction status then send back the result of transaction status